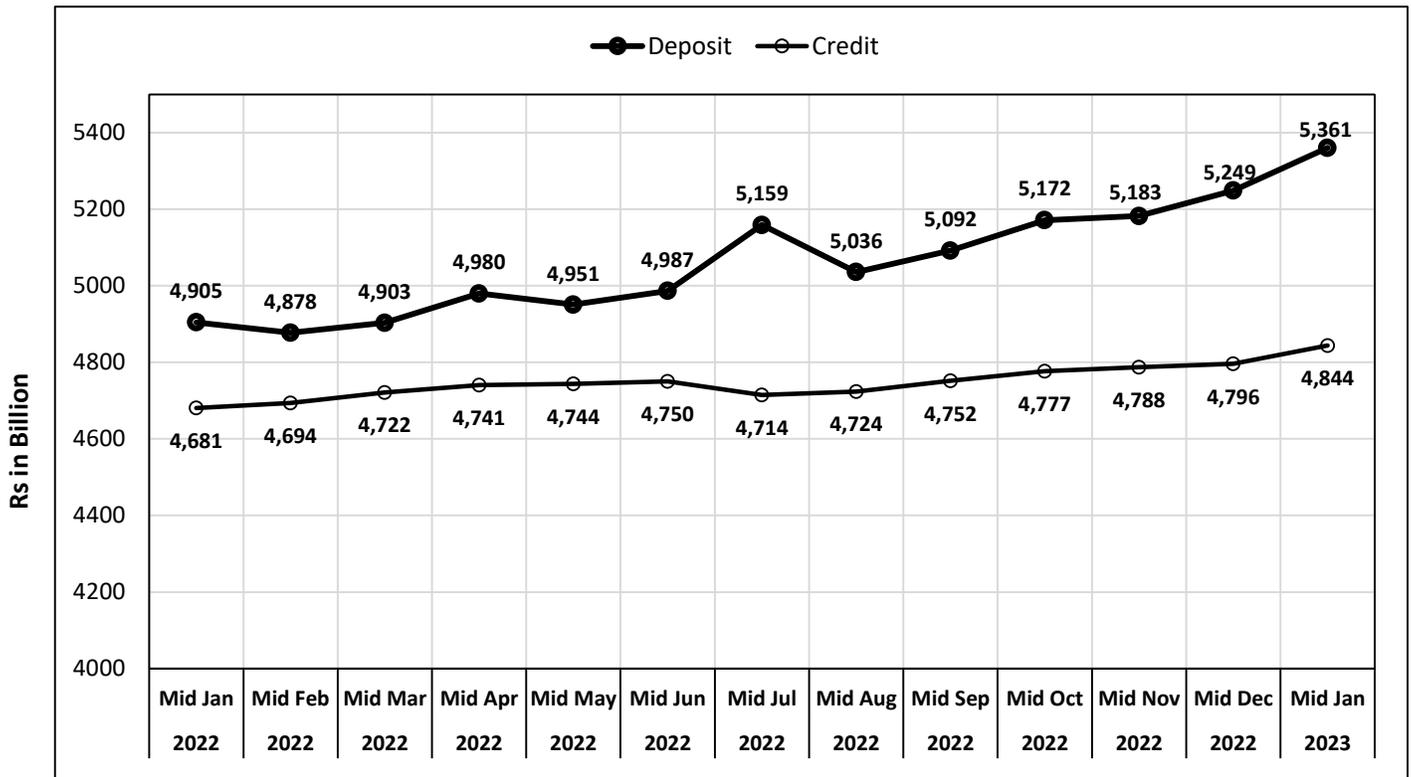


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Pus
(Mid-Jan, 2023)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Total
Data available , out of total number	22	17	17	64	120
Total Number of Licensed BFIs	22	17	17	64	120

- 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 Pus End, 2079 (Mid-Jan, 2023)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	97.23	11.01	2.25	110.49
2	Total Credit/GDP	88.40	9.53	1.92	99.85
3	Total Credit/ Total Deposit	90.92	86.54	85.15	90.36
4	CD Ratio	86.87	85.26	81.68	86.61
5	Fixed Deposit/Total Deposit	58.36	68.52	72.92	59.67
6	Saving Deposit/Total Deposit	25.82	22.22	16.92	25.28
7	Current Deposit/Total Deposit	8.98	1.49	1.35	8.08
8	Call Deposit/Total Deposit	5.69	7.73	7.54	5.93
9	NPL/ Total Loan	2.49	2.82	7.82	2.63
10	Total LLP /Total Loan	2.54	2.47	5.79	2.60
11	Deprived Sector Loan/Total Loan [§]	6.71	10.90	7.05	7.11
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.03	6.78	9.18	7.93
2	Investment in Gov. Securities/Total Deposit	15.25	13.33	19.27	15.14
3	Total Liquid Assets/Total Deposit	24.00	24.60	35.18	24.29
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.13	10.10	14.95	10.21
2	Total Capital/RWA	13.01	12.71	17.05	13.06
D. Financial Access					
1	No. of institutions	22	17	17	56
2	No. of Branches	5,029	1,128	280	6,437
3	No. of Deposit Accounts	41,626,158	5,977,245	721,536	48,324,939
4	No. of Loan Accounts	1,503,766	287,581	41,818	1,833,165
5	No. of Branchless Banking Centers	1,402	26	-	1,428
6	No. of Branchless Banking Customers	303,039	73	-	303,112
7	No. of Mobile Banking Customers	17,471,798	2,452,028	129,594	20,053,420
8	No. of Internet Banking Customers	1,316,944	440,656	11,332	1,768,932
9	No. of ATMs	4,274	330	44	4,648
10	No. of Debit Cards	11,494,790	676,559	51,038	12,222,387
11	No. of Credit Cards	275,942	147	-	276,089
12	No. of Prepaid Cards	120,775	1,336	-	122,111
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	8.51			
	(a) Saving	7.44			
	(b) Fixed	11.06			
	(c) Call	2.83			
2	Wt. Avg Interest Rate on Credit	12.79			

Note:

Bank balance includes money at call

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

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

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

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2020	2021	2022	2022	2023	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	488,277	558,525	618,798	675,917	669,321	14.39	10.79	-0.98
	a. Paid-up Capital	330,876	365,820	407,789	409,626	423,758	10.56	11.47	3.45
	b. Statutory Reserves	94,150	105,951	120,965	130,420	135,186	12.53	14.17	3.65
	c. Retained Earning	4,312	12,331	10,267	37,318	11,260	185.98	-16.75	-69.83
	d. Others Reserves	58,939	74,422	79,777	98,553	99,117	26.27	7.20	0.57
2	BORROWINGS	81,610	275,089	500,434	386,747	319,506	237.08	81.92	-17.39
	a. NRB	7,992	118,779	259,218	108,142	63,953	1386.25	118.24	-40.86
	b. "A"Class Licensed Institution	5,392	28,829	40,170	60,649	38,965	434.65	39.34	-35.75
	c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	63,173	61,977	74.06	125.12	-1.89
	d. Other Financial Ins.	1,737	1,267	6,027	4,475	4,211	-27.05	375.72	-5.90
	e. Bonds and Securities	51,679	100,435	136,986	150,308	150,400	94.34	36.39	0.06
3	DEPOSITS	3,933,738	4,740,066	5,159,175	5,249,176	5,360,645	20.50	8.84	2.12
	a. Current	401,130	490,765	465,415	411,963	432,901	22.35	-5.17	5.08
	b. Savings	1,224,189	1,592,152	1,402,182	1,333,327	1,355,270	30.06	-11.93	1.65
	c. Fixed	1,884,402	2,213,503	2,835,817	3,129,551	3,198,881	17.46	28.11	2.22
	d. Call Deposits	387,287	396,693	391,068	318,832	317,924	2.43	-1.42	-0.28
	e. Others	36,729	46,953	64,694	55,503	55,669	27.84	37.78	0.30
4	Bills Payable	2,053	3,067	2,782	2,651	2,440	49.42	-9.30	-7.98
5	Other Liabilities	385,596	418,432	424,126	479,260	507,799	8.52	1.36	5.95
	1. Loan Loss Provision	78,604	89,594	110,300	127,308	141,453	13.98	23.11	11.11
	2. Interest Suspense a/c	27,582	20,035	19,628	32,919	27,374	-27.36	-2.03	-16.84
	3. Others	279,410	308,804	294,198	319,033	338,972	10.52	-4.73	6.25
6	Reconciliation A/c	3,427	4,050	512	364	206	18.18	-87.36	-43.36
7	Profit & Loss A/c	59,045	69,757	79,497	34,106	35,912	18.14	13.96	5.30
	TOTAL	4,953,745	6,068,987	6,785,324	6,828,222	6,895,830	22.51	11.80	0.99
	Assets								
1	LIQUID FUNDS	563,630	519,340	509,990	484,902	490,196	-7.86	-1.80	1.09
	a. Cash Balance	110,726	116,799	111,631	110,389	110,085	5.48	-4.43	-0.28
	Nepalese Notes & Coins	98,161	99,422	108,250	106,726	106,655	1.28	8.88	-0.07
	Foreign Currency	12,565	17,377	3,381	3,663	3,431	38.29	-80.55	-6.35
	b. Bank Balance	369,615	334,152	302,877	281,789	315,195	-9.59	-9.36	11.86
	1. In Nepal Rastra Bank	294,780	273,553	220,659	220,502	244,767	-7.20	-19.34	11.00
	2. "A"Class Licensed Institution	27,141	17,905	28,862	23,380	26,024	-34.03	61.19	11.31
	3. Other Financial Ins.	3,372	3,275	6,959	5,133	5,937	-2.89	112.50	15.67
	4. In Foreign banks	44,322	39,419	46,397	32,774	38,467	-11.06	17.70	17.37
	c. Money at Call	83,288	68,389	95,482	92,724	64,916	-17.89	39.62	-29.99
2	INVESTMENTS	534,611	732,619	911,435	807,370	813,652	37.04	24.41	0.78
	a. Govt. Securities	533,827	721,612	909,783	805,585	811,778	35.18	26.08	0.77
	b. Others	784	11,007	1,651	1,785	1,875	1304.07	-85.00	5.04
3	SHARE & OTHER INVESTMENT	171,683	214,313	186,550	205,750	216,129	24.83	-12.95	5.04
4	LOANS & ADVANCES (Including Bills Purchased)	3,273,096	4,174,616	4,713,537	4,794,377	4,842,202	27.54	12.91	1.00
	4.1 LOANS & ADVANCES	3,270,133	4,170,584	4,709,050	4,790,081	4,840,196	27.54	12.91	1.05
	a. Private Sector	3,156,509	4,014,771	4,493,912	4,616,432	4,674,145	27.19	11.93	1.25
	b. Financial Institutions	110,945	152,818	212,907	171,532	163,925	37.74	39.32	-4.43
	c. Government Organizations	2,679	2,995	2,231	2,118	2,126	11.81	-25.51	0.39
	4.2 BILLS PURCHASED	2,963	4,032	4,487	4,296	2,006	36.09	11.28	-53.31
5	LOANS AGT. COLLECTED BILLS	-	412	951	1,668	1,921	0.00	130.70	15.19
6	FIXED ASSETS	78,568	82,989	95,030	105,873	108,504	5.63	14.51	2.48
7	OTHER ASSETS	312,752	331,101	353,788	412,821	403,046	5.87	6.85	-2.37
	a. Accrued Interests	152,797	171,036	199,589	240,021	226,415	11.94	16.69	-5.67
	b. Others	159,955	160,065	154,198	172,800	176,631	0.07	-3.66	2.22
8	Expenses not Written off	189	342	219	194	192	81.43	-36.12	-1.38
9	Non Banking Assets	7,076	7,693	10,521	11,734	13,757	8.72	36.76	17.23
10	Reconciliation Account	11,715	5,154	3,241	2,439	5,179	-56.01	-37.12	112.30
11	Profit & Loss A/c	426	407	63	1,093	1,052	-4.36	-84.64	-3.71
	TOTAL	4,953,745	6,068,987	6,785,324	6,828,222	6,895,830	22.51	11.80	0.99

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
1 CAPITAL FUND	433,941	500,573	553,626	603,166	598,631	15.35	10.60	-0.75
a. Paid-up Capital	284,811	320,629	356,095	357,822	369,724	12.58	11.06	3.33
b. Statutory Reserves	86,033	96,910	110,434	119,816	123,559	12.64	13.96	3.12
c. Retained Earning	8,248	15,897	14,956	35,085	14,943	92.73	-5.92	-57.41
d. Others Reserves	54,850	67,137	72,140	90,444	90,404	22.40	7.45	-0.04
2 BORROWINGS	78,942	261,004	462,083	359,012	301,678	230.63	77.04	-15.97
a. NRB	7,810	109,436	229,157	94,362	54,688	1301.19	109.40	-42.04
b. "A"Class Licensed Institution	3,356	26,034	38,482	53,300	36,992	675.65	47.81	-30.60
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	63,173	61,977	74.06	125.12	-1.89
d. Other Financial Ins.	1,737	1,267	5,862	4,310	4,052	-27.05	362.68	-5.99
e. Bonds and Securities	51,229	98,488	130,549	143,867	143,969	92.25	32.55	0.07
3 DEPOSITS	3,490,101	4,204,913	4,545,157	4,623,571	4,717,005	20.48	8.09	2.02
a. Current	389,700	475,545	453,605	404,078	423,467	22.03	-4.61	4.80
b. Savings	1,087,517	1,426,355	1,261,715	1,200,541	1,218,053	31.16	-11.54	1.46
c. Fixed	1,646,630	1,919,565	2,436,953	2,691,967	2,753,066	16.58	26.95	2.27
d. Call Deposits	332,548	338,330	329,895	273,211	268,376	1.74	-2.49	-1.77
e. Others	33,706	45,117	62,988	53,775	54,042	33.85	39.61	0.50
4 Bills Payable	2,036	3,003	2,740	2,610	2,421	47.47	-8.75	-7.25
5 Other Liabilities	350,780	383,438	384,228	430,183	463,747	9.31	0.21	7.80
1. Loan Loss Provision	67,444	77,889	95,409	109,885	124,186	15.49	22.49	13.01
2. Interest Suspense a/c	16,882	11,631	10,334	20,405	16,671	-31.11	-11.15	-18.30
3. Others	266,454	293,919	278,486	299,893	322,891	10.31	-5.25	7.67
6 Reconciliation A/c	3,286	3,962	516	369	215	20.59	-86.98	-41.92
7 Profit & Loss A/c	54,484	63,462	72,201	31,533	33,148	16.48	13.77	5.12
TOTAL	4,413,571	5,420,355	6,020,551	6,050,445	6,116,845	22.81	11.07	1.10
Assets								
1 LIQUID FUNDS	462,843	447,432	420,838	412,076	412,591	-3.33	-5.94	0.13
a. Cash Balance	100,912	107,227	102,537	100,559	100,742	6.26	-4.37	0.18
Nepalese Notes & Coins	88,499	89,926	99,279	97,090	97,544	1.61	10.40	0.47
Foreign Currency	12,412	17,301	3,258	3,469	3,198	39.38	-81.17	-7.82
b. Bank Balance	327,901	304,444	268,141	244,476	278,266	-7.15	-11.92	13.82
1. In Nepal Rastra Bank	275,162	256,583	203,810	193,845	219,943	-6.75	-20.57	13.46
2. "A"Class Licensed Institution	8,186	8,327	17,786	17,725	19,753	1.73	113.58	11.44
3. Other Financial Ins.	233	119	149	133	104	-48.76	25.05	-21.75
4. In Foreign banks	44,320	39,414	46,395	32,772	38,465	-11.07	17.71	17.37
c. Money at Call	34,031	35,761	50,160	67,041	33,583	5.08	40.27	-49.91
2 INVESTMENTS	498,252	655,204	820,456	716,257	721,334	31.50	25.22	0.71
a. Govt. Securities	497,643	644,196	818,804	714,485	719,473	29.45	27.10	0.70
b. Others	609	11,007	1,651	1,772	1,861	1707.57	-85.00	5.02
3 SHARE & OTHER INVESTMENT	164,516	202,553	175,230	192,006	205,655	23.12	-13.49	7.11
4 LOANS & ADVANCES								
(Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,243,490	4,286,720	27.81	12.44	1.02
4.1 LOANS & ADVANCES	2,907,269	3,715,568	4,177,812	4,239,194	4,284,715	27.80	12.44	1.07
a. Private Sector	2,801,001	3,579,832	4,025,452	4,093,297	4,143,865	27.81	12.45	1.24
b. Financial Institutions	103,588	132,741	150,129	143,782	138,723	28.14	13.10	-3.52
c. Government Organizations	2,679	2,995	2,231	2,114	2,126	11.81	-25.51	0.55
4.2 BILLS PURCHASED	2,963	4,032	4,487	4,296	2,006	36.09	11.28	-53.31
5 LOANS AGT. COLLECTED BILLS	-	412	951	1,668	1,921	0.00	130.70	15.19
6 FIXED ASSETS	69,840	75,298	85,850	96,397	97,860	7.82	14.01	1.52
7 OTHER ASSETS	290,073	307,472	322,804	375,523	373,323	6.00	4.99	-0.59
a. Accrued Interests	136,304	155,810	177,208	212,600	205,134	14.31	13.73	-3.51
b. Others	153,770	151,662	145,596	162,923	168,189	-1.37	-4.00	3.23
8 Expenses not Written off	169	241	219	193	190	42.75	-9.50	-1.38
9 Non Banking Assets	5,945	6,736	8,665	9,765	11,475	13.31	28.63	17.51
10 Reconciliation Account	11,569	5,074	3,240	2,438	5,180	-56.14	-36.14	112.44
11 Profit & Loss A/c	133	332	-	632	596	150.03	-100.00	-5.66
TOTAL	4,413,571	5,420,355	6,020,551	6,050,445	6,116,845	22.81	11.07	1.10

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2020	2021	2022	2022	2023	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	39,284	41,688	47,312	54,219	52,311	6.12	13.49	-3.52
	a. Paid-up Capital	31,964	32,232	36,994	37,102	39,176	0.84	14.77	5.59
	b. Statutory Reserves	5,096	6,135	7,072	7,200	8,075	20.38	15.28	12.16
	c. Retained Earning	(186)	505	(282)	6,091	292	-371.49	-155.77	-95.20
	d. Others Reserves	2,410	2,816	3,528	3,826	4,768	16.87	25.27	24.61
2	BORROWINGS	136	9,690	26,259	21,078	12,072	7030.46	170.98	-42.72
	a. NRB	136	7,590	20,104	10,419	5,459	5485.23	164.87	-47.61
	b. "A"Class Licensed Institution	-	1,100	500	5,000	970	0.00	-54.55	-80.60
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	165	165	159	0.00	0.00	-3.53
	e. Bonds and Securities	-	1,000	5,490	5,494	5,484	0.00	448.95	-0.17
3	DEPOSITS	354,778	445,827	509,490	519,541	534,378	25.66	14.28	2.86
	a. Current	9,263	13,929	9,932	6,587	7,962	50.38	-28.70	20.88
	b. Savings	112,816	139,864	120,613	115,051	118,731	23.97	-13.76	3.20
	c. Fixed	188,006	243,409	327,121	360,200	366,141	29.47	34.39	1.65
	d. Call Deposits	44,048	48,417	51,614	37,426	41,309	9.92	6.60	10.37
	e. Others	646	207	211	276	235	-67.87	1.50	-14.72
4	Bills Payable	15	41	42	40	18	178.27	1.53	-54.40
5	Other Liabilities	15,497	19,406	23,291	30,823	25,782	25.22	20.02	-16.35
	1. Loan Loss Provision	4,242	6,431	9,405	11,266	10,983	51.62	46.24	-2.52
	2. Interest Suspense a/c	1,470	1,138	1,129	3,814	2,154	-22.63	-0.72	-43.52
	3. Others	9,785	11,837	12,757	15,742	12,645	20.97	7.77	-19.67
6	Reconciliation A/c	141	76	0	(5)	0	-46.09	-99.99	-100.28
7	Profit & Loss A/c	3,577	5,224	6,340	2,268	2,444	46.05	21.35	7.78
	TOTAL	413,428	521,953	612,733	627,963	627,005	26.25	17.39	-0.15
	Assets								
1	LIQUID FUNDS	76,518	55,300	69,497	57,063	60,224	-27.73	25.67	5.54
	a. Cash Balance	7,918	8,134	7,505	8,179	7,714	2.74	-7.73	-5.68
	Nepalese Notes & Coins	7,765	8,059	7,383	7,985	7,482	3.78	-8.39	-6.31
	Foreign Currency	153	76	123	194	233	-50.29	62.05	20.01
	b. Bank Balance	28,987	22,731	24,830	29,531	28,527	-21.58	9.23	-3.40
	1. In Nepal Rastra Bank	15,492	13,432	13,435	21,514	20,245	-13.30	0.02	-5.90
	2. "A"Class Licensed Institution	12,441	7,619	6,642	4,196	4,318	-38.76	-12.83	2.91
	3. Other Financial Ins.	1,052	1,676	4,752	3,820	3,962	59.21	183.58	3.73
	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	19,353	23,983	-38.32	52.08	23.93
2	INVESTMENTS	28,288	56,879	68,793	70,149	71,265	101.07	20.95	1.59
	a. Govt. Securities	28,113	56,879	68,793	70,136	71,252	102.33	20.95	1.59
	b. Others	175	-	-	13	14	-100.00	0.00	7.78
3	SHARE & OTHER INVESTMENT	4,484	8,062	8,446	9,999	7,056	79.79	4.77	-29.43
4	LOANS & ADVANCES								
	(Including Bills Purchased)	287,580	383,480	444,934	458,912	462,441	33.35	16.03	0.77
	4.1 LOANS & ADVANCES	287,580	383,480	444,934	458,912	462,441	33.35	16.03	0.77
	a. Private Sector	284,009	369,145	386,815	436,079	442,150	29.98	4.79	1.39
	b. Financial Institutions	3,571	14,335	58,120	22,830	20,291	301.39	305.44	-11.12
	c. Government Organizations	-	-	-	3	-	0.00	0.00	-100.00
	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	6,648	7,331	-6.92	13.00	10.27
7	OTHER ASSETS	9,692	11,972	13,338	23,584	16,730	23.52	11.41	-29.06
	a. Accrued Interests	5,555	6,166	7,075	15,224	9,999	10.99	14.75	-34.32
	b. Others	4,137	5,806	6,263	8,360	6,730	40.34	7.87	-19.49
8	Expenses not Written off	17	0	-	-	-	-97.19	-100.00	0.00
9	Non Banking Assets	599	489	1,258	1,382	1,660	-18.33	157.16	20.12
10	Reconciliation Account	141	78	0	3	0	-45.12	-99.41	-86.73
11	Profit & Loss A/c	15	21	56	222	299	41.19	172.42	34.43
	TOTAL	413,428	521,953	612,733	627,963	627,005	26.25	17.39	-0.15

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
		2020	2021	2022	2022	2023*	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	15,051	16,264	17,861	18,532	18,379	8.05	9.82	-0.82
	a. Paid-up Capital	14,101	12,959	14,700	14,702	14,858	-8.10	13.44	1.06
	b. Statutory Reserves	3,021	2,907	3,459	3,405	3,552	-3.79	19.01	4.32
	c. Retained Earning	(3,750)	(4,071)	(4,408)	(3,858)	(3,975)	8.54	8.29	3.05
	d. Others Reserves	1,680	4,469	4,110	4,283	3,945	166.09	-8.05	-7.90
2	BORROWINGS	2,531	4,395	12,092	6,657	5,756	73.60	175.15	-13.53
	a. NRB	46	1,753	9,957	3,361	3,806	3729.83	468.05	13.23
	b. "A"Class Licensed Institution	2,036	1,695	1,188	2,349	1,003	-16.73	-29.93	-57.30
	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	106,064	109,262	0.53	17.02	3.02
	a. Current	2,167	1,290	1,878	1,298	1,471	-40.48	45.55	13.28
	b. Savings	23,856	25,932	19,854	17,735	18,487	8.70	-23.44	4.24
	c. Fixed	49,766	50,529	71,743	77,384	79,674	1.53	41.98	2.96
	d. Call Deposits	10,691	9,945	9,558	8,195	8,240	-6.98	-3.89	0.55
	e. Others	2,377	1,629	1,496	1,452	1,391	-31.47	-8.20	-4.20
4	Bills Payable	2	23	0	1	1	1240.71	-98.23	-51.82
5	Other Liabilities	19,319	15,588	16,607	18,254	18,270	-19.31	6.53	0.08
	1. Loan Loss Provision	6,918	5,274	5,486	6,156	6,285	-23.77	4.03	2.09
	2. Interest Suspense a/c	9,230	7,267	8,165	8,699	8,549	-21.27	12.36	-1.73
	3. Others	3,171	3,048	2,955	3,399	3,436	-3.89	-3.04	1.09
6	Reconciliation A/c	0	12	(4)	(0)	(8)	21673.05	-134.24	2856.86
7	Profit & Loss A/c	984	1,071	957	305	320	8.84	-10.71	4.63
	TOTAL	126,746	126,679	152,040	149,814	151,979	-0.05	20.02	1.45
	Assets								
1	LIQUID FUNDS	24,269	16,607	19,655	15,763	17,380	-31.57	18.35	10.26
	a. Cash Balance	1,897	1,438	1,588	1,651	1,629	-24.21	10.48	-1.38
	Nepalese Notes & Coins	1,897	1,438	1,588	1,651	1,629	-24.21	10.48	-1.38
	Foreign Currency	0	0	0	0	0	-37.48	-41.58	0.00
	b. Bank Balance	12,727	6,977	9,906	7,782	8,402	-45.18	41.99	7.97
	1. In Nepal Rastra Bank	4,126	3,538	3,414	5,143	4,579	-14.25	-3.50	-10.97
	2. "A"Class Licensed Institution	6,514	1,959	4,434	1,459	1,952	-69.93	126.38	33.81
	3. Other Financial Ins.	2,087	1,480	2,058	1,179	1,870	-29.09	39.05	58.56
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,644	8,193	8,160	6,330	7,350	-15.05	-0.40	16.11
2	INVESTMENTS	8,072	20,536	22,186	20,964	21,054	154.42	8.03	0.43
	a. Govt. Securities	8,072	20,536	22,186	20,964	21,054	154.42	8.03	0.43
	b. Others	-	-	-	-	-	0.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2,683	3,698	2,875	3,746	3,418	37.79	-22.26	-8.74
4	LOANS & ADVANCES								
	(Including Bills Purchased)	75,284	71,536	86,303	91,975	93,041	-4.98	20.64	1.16
	4.1 LOANS & ADVANCES	75,284	71,536	86,303	91,975	93,041	-4.98	20.64	1.16
	a. Private Sector	71,499	65,795	81,645	87,056	88,130	-7.98	24.09	1.23
	b. Financial Institutions	3,785	5,742	4,658	4,919	4,911	51.69	-18.87	-0.16
	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	2,828	3,313	-23.36	37.25	17.17
7	OTHER ASSETS	12,986	11,657	17,646	13,714	12,993	-10.23	51.37	-5.25
	a. Accrued Interests	10,938	9,061	15,306	12,196	11,282	-17.16	68.93	-7.50
	b. Others	2,048	2,597	2,340	1,518	1,712	26.78	-9.90	12.80
8	Expenses not Written off	3	100	-	1	1	3834.00	-100.00	-0.75
9	Non Banking Assets	533	468	599	588	622	-12.08	27.99	5.84
10	Reconciliation Account	4	2	(0)	(2)	(1)	-56.22	-111.62	-49.11
11	Profit & Loss A/c	279	55	6	239	157	-80.35	-88.25	-34.06
	TOTAL	126,746	126,679	152,040	149,814	151,979	-0.05	20.02	1.45

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	232,951	224,341	330,008	188,069	206,372	-3.70	47.10	9.73
1.1 Deposit Liabilities	227,205	215,183	305,976	174,727	192,436	-5.29	42.19	10.14
1.1.1 Saving A/c	53,627	43,601	76,032	40,583	45,342	-18.70	74.38	11.73
1.1.2 Fixed A/c	157,021	166,935	223,748	130,252	142,777	6.31	34.03	9.62
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	8,101	8,899	-9.59	67.27	9.85
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	20,056	22,115	2.23	71.84	10.27
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	54,525	53,701	-7.35	43.83	-1.51
1.1.2.4 Above 1 Year	56,898	72,595	81,297	47,570	58,061	27.59	11.99	22.05
1.1.3 Call Deposit	16,291	4,443	6,111	3,878	4,302	-72.73	37.55	10.93
1.1.4 Certificate of Deposits	266	204	85	13	15	-23.26	-58.37	18.04
1.2 Others	5,746	9,158	24,032	13,342	13,936	59.39	162.41	4.45
2 Commission/Fee Expense	1,695	1,735	3,121	1,233	1,337	2.36	79.87	8.40
3 Employees Expenses	42,145	48,174	53,727	24,308	27,008	14.30	11.53	11.10
4 Office Operating Expenses	32,395	33,544	38,326	15,972	18,068	3.55	14.26	13.13
5 Exchange Fluctuation Loss	6	1	105	1,706	44	-74.82	7277.31	-97.42
5.1 Due to Change in Exchange Rates	5	1	34	1,671	26	-74.17	2639.35	-98.45
5.2 Due to Foreign Currency Transactions	1	0	71	35	18	-78.28	36644.30	-48.28
6 Non-Operatiing Expenses	463	89	369	188	94	-80.71	313.83	-50.15
7. Provision for Risk	33,869	39,014	25,497	16,045	33,473	15.19	-34.65	108.62
7.1 Loan loss Provision	33,522	38,874	25,367	16,011	33,454	15.96	-34.74	108.95
7.1.1 General Loan loss Provision	17,257	25,113	12,849	5,962	11,713	45.52	-48.83	96.46
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	2,758	7,791	94.45	-58.22	182.54
7.1.1.2 Watch List Provision	6,336	3,878	3,976	3,204	3,921	-38.80	2.54	22.38
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	9,143	19,967	-10.96	-10.06	118.39
7.1.3 Additional Loan Loss Provision	1,171	321	430	906	1,775	-72.60	34.16	95.86
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	15	19	-96.39	2840.70	23.35
7.4. Provision for Loss of Other Assets	131	88	19	18	-	-32.93	-78.72	-100.00
8 Loan Written Off	411	814	1,607	93	148	97.97	97.46	58.39
9 Provision for Staff Bonus	7,499	9,238	11,766	5,090	5,005	23.20	27.35	-1.66
10 Provision for Income Tax	24,783	30,913	34,273	15,515	15,202	24.73	10.87	-2.02
11 Others	36	248	7	6	11	593.60	-97.24	93.54
12 Net Profit	58,924	71,306	83,438	36,752	36,881	21.01	17.01	0.35
TOTAL EXPENSES	435,177	459,417	582,244	304,976	343,643	5.57	26.74	12.68
Income								
1. Interest Income	378,136	372,972	509,366	278,860	306,646	-1.37	36.57	9.96
1.1. On Loans and Advance	350,654	342,440	464,186	251,169	275,839	-2.34	35.55	9.82
1.2. On Investment	19,023	25,974	38,306	23,458	25,512	36.54	47.48	8.76
1.2.1 Government Bonds	17,635	23,335	35,010	21,887	23,627	32.33	50.03	7.95
1.2.2 Foreign Bonds	109	215	341	72	92	97.64	59.06	28.14
1.2.3 NRB Bonds	1,038	589	343	175	209	-43.27	-41.74	19.57
1.2.4 Deventure & Bonds	242	1,835	2,612	1,324	1,585	658.86	42.30	19.69
1.3 Agency Balance	640	169	174	280	267	-73.59	3.00	-4.71
1.4 On Call Deposit	4,459	1,193	1,460	1,020	1,249	-73.23	22.31	22.38
1.5 Others	3,360	3,196	5,239	2,933	3,779	-4.90	63.95	28.85
2. Comission & Discount	19,439	24,942	27,259	11,315	12,764	28.31	9.29	12.81
2.1 Bills Purchase & Discount	194	228	310	101	117	17.68	35.78	15.49
2.2 Comission	15,925	20,920	22,861	9,725	10,897	31.37	9.28	12.05
2.3 Others	3,321	3,794	4,088	1,488	1,750	14.24	7.75	17.56
3 Income From Exchange Fluctuation	10,780	10,913	8,121	4,466	3,109	1.23	-25.58	-30.39
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	501	641	1.77	-23.41	27.89
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	3,965	2,468	1.15	-25.89	-37.75
4 Other Operating Income	11,434	16,789	12,504	4,516	5,613	46.84	-25.52	24.30
5 Non Operating Income	2,353	8,176	3,584	747	984	247.49	-56.17	31.70
6 Provision Written Back	12,606	24,835	20,530	4,576	13,462	97.02	-17.33	194.19
7 Recovery from Written off Loan	449	760	669	101	116	69.26	-12.00	15.27
8 Income from Extra Ordinary Expenses	(98)	12	156	4	524	-111.72	1252.34	13470.39
9 Net Loss	79	19	56	391	424	-75.98	197.60	8.43
TOTAL INCOME	435,177	459,417	582,244	304,976	343,643	5.57	26.74	12.68

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-Period					% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	199,997	194,409	284,750	162,127	174,909	-2.79	46.47	7.88
1.1 Deposit Liabilities	194,436	185,438	262,357	149,559	161,960	-4.63	41.48	8.29
1.1.1 Saving A/c	45,353	37,545	67,417	36,108	39,974	-17.22	79.56	10.71
1.1.2 Fixed A/c	135,903	143,928	189,890	110,228	118,468	5.91	31.93	7.48
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	4,283	4,258	-2.82	28.09	-0.60
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	16,696	18,030	-5.47	80.19	7.99
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	46,465	44,635	-10.87	41.06	-3.94
1.1.2.4 Above 1 Year	50,304	66,414	75,530	42,784	51,545	32.02	13.73	20.48
1.1.3 Call Deposit	12,915	3,760	4,966	3,211	3,503	-70.89	32.07	9.10
1.1.4 Certificate of Deposits	266	204	85	13	15	-23.26	-58.37	18.04
1.2 Others	5,561	8,971	22,393	12,568	12,949	61.33	149.62	3.03
2 Commission/Fee Expense	1,678	1,693	3,057	1,211	1,300	0.90	80.52	7.30
3 Employees Expenses	36,655	42,824	47,172	21,366	23,536	16.83	10.15	10.15
4 Office Operating Expenses	27,815	29,235	33,086	13,897	15,462	5.10	13.17	11.26
5 Exchange Fluctuation Loss	-	0	104	1,709	44	0.00	283053.30	-97.43
5.1 Due to Change in Exchange Rates	-	0	33	1,674	26	0.00	89470.89	-98.46
5.2 Due to Foreign Currency Transactions	-	-	71	35	18	0.00	0.00	-48.28
6 Non-Operating Expenses	458	78	312	155	65	-83.03	301.60	-58.03
7. Provision for Risk	28,699	32,424	21,637	12,669	28,339	12.98	-33.27	123.68
7.1 Loan loss Provision	28,485	32,326	21,538	12,635	28,319	13.48	-33.37	124.13
7.1.1 General Loan loss Provision	14,922	21,420	11,093	4,403	10,352	43.54	-48.21	135.09
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	2,128	7,548	82.43	-58.82	254.65
7.1.1.2 Watch List Provision	4,772	2,904	3,468	2,275	2,804	-39.15	19.42	23.26
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	7,384	16,246	-14.36	-6.65	120.00
7.1.3 Additional Loan Loss Provision	1,032	174	427	848	1,722	-83.14	145.12	103.17
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	15	19	-96.73	3082.32	23.35
7.4. Provision for Loss of Other Assets	122	88	3	18	-	-27.64	-96.10	-100.00
8 Loan Written Off	385	708	1,489	72	113	83.94	110.40	57.85
9 Provision for Staff Bonus	6,917	8,146	10,673	4,722	4,606	17.77	31.01	-2.45
10 Provision for Income Tax	22,858	27,592	30,803	14,314	13,937	20.71	11.63	-2.63
11 Others	33	248	7	5	6	649.25	-97.29	2.77
12 Net Profit	54,351	63,374	74,801	33,879	33,752	16.60	18.03	-0.38
TOTAL EXPENSES	379,846	400,732	507,892	266,127	296,067	5.50	26.74	11.25
Income								
1. Interest Income	328,666	326,157	442,405	242,721	262,624	-0.76	35.64	8.20
1.1. On Loans and Advance	305,723	298,351	402,230	217,807	235,535	-2.41	34.82	8.14
1.2. On Investment	17,963	23,895	34,586	21,310	22,701	33.02	44.74	6.53
1.2.1 Government Bonds	16,712	21,509	31,700	20,018	21,153	28.71	47.38	5.67
1.2.2 Foreign Bonds	109	215	341	72	92	97.64	59.06	28.14
1.2.3 NRB Bonds	930	398	1	1	1	-57.24	-99.74	27.76
1.2.4 Deventure & Bonds	213	1,774	2,544	1,220	1,455	733.94	43.42	19.27
1.3 Agency Balance	639	169	171	280	267	-73.54	1.01	-4.71
1.4 On Call Deposit	1,127	691	673	665	683	-38.75	-2.59	2.74
1.5 Others	3,214	3,051	4,745	2,659	3,438	-5.08	55.53	29.30
2. Comission & Discount	18,463	23,473	25,927	10,931	12,255	27.14	10.46	12.12
2.1 Bills Purchase & Discount	194	228	310	101	117	17.68	35.78	15.49
2.2 Comission	15,407	20,103	21,943	9,510	10,621	30.48	9.15	11.68
2.3 Others	2,862	3,142	3,674	1,319	1,517	9.78	16.95	15.03
3 Income From Exchange Fluctuation	10,720	10,900	8,083	4,426	3,062	1.68	-25.84	-30.81
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	491	631	3.93	-23.51	28.70
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	3,935	2,431	1.37	-26.17	-38.23
4 Other Operating Income	9,346	12,990	10,325	3,773	4,676	38.99	-20.52	23.92
5 Non Operating Income	1,859	5,901	3,087	664	888	217.41	-47.69	33.74
6 Provision Written Back	10,461	20,596	17,299	3,515	11,929	96.88	-16.01	239.36
7 Recovery from Written off Loan	431	706	611	93	109	64.00	-13.46	16.55
8 Income from Extra Ordinary Expenses	(100)	8	156	4	524	-108.46	1736.57	13540.46
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	379,846	400,732	507,892	266,127	296,067	5.50	26.74	11.25

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July					Mid-Dec 2022	Mid-Jan 2023	% Change		
	2020	2021	2022	2022	2023			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	25,608	24,027	37,191	21,303	25,920	-6.18	54.79	21.67		
1.1 Deposit Liabilities	25,519	23,915	35,908	20,770	25,225	-6.29	50.15	21.44		
1.1.1 Saving A/c	6,462	4,871	7,117	3,796	4,570	-24.63	46.12	20.39		
1.1.2 Fixed A/c	16,342	18,531	27,825	16,423	19,995	13.39	50.15	21.75		
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	3,405	4,153	-27.80	182.42	21.99		
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	2,974	3,623	41.94	46.20	21.80		
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	6,680	7,433	36.41	61.06	11.27		
1.1.2.4 Above 1 Year	5,180	4,527	3,944	3,364	4,786	-12.61	-12.87	42.28		
1.1.3 Call Deposit	2,715	513	967	552	660	-81.10	88.34	19.54		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	89	112	1,282	533	695	25.95	1042.25	30.52		
2 Commission/Fee Expense	16	42	63	22	38	162.17	51.43	68.41		
3 Employees Expenses	4,354	4,341	5,225	2,362	2,794	-0.30	20.37	18.31		
4 Office Operating Expenses	3,590	3,441	4,096	1,634	2,059	-4.15	19.05	26.05		
5 Exchange Fluctuation Loss	6	1	1	(3)	-	-75.47	-51.89	-100.00		
5.1 Due to Change in Exchange Rates	5	1	1	(3)	-	-74.95	-44.06	-100.00		
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00		
6 Non-Operatiing Expenses	3	11	30	33	29	256.13	166.94	-13.54		
7. Provision for Risk	3,878	5,678	3,329	2,826	4,268	46.42	-41.38	51.02		
7.1 Loan loss Provision	3,807	5,636	3,301	2,826	4,268	48.05	-41.44	51.02		
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,327	1,094	77.76	-55.97	-17.54		
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	606	182	244.62	-58.36	-69.94		
7.1.1.2 Watch List Provision	1,147	845	431	721	912	-26.39	-48.99	26.53		
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	1,488	3,174	23.83	-20.46	113.34		
7.1.3 Additional Loan Loss Provision	75	10	2	12	-	-86.38	-82.35	-100.00		
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00		
7.3. Provision for Loss on Investment	0	0	2	-	-	-27.24	628.62	0.00		
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00		
8 Loan Written Off	4	14	36	5	9	272.70	150.56	71.50		
9 Provision for Staff Bonus	473	828	987	318	345	75.10	19.22	8.64		
10 Provision for Income Tax	1,627	2,486	3,010	1,019	1,114	52.83	21.09	9.37		
11 Others	0	-	-	-	-	-100.00	0.00	0.00		
12 Net Profit	3,804	5,935	6,970	2,421	2,638	56.04	17.44	8.97		
TOTAL EXPENSES	43,362	46,806	60,939	31,940	39,215	7.94	30.20	22.78		
Income										
1. Interest Income	39,332	38,436	55,444	29,928	36,504	-2.28	44.25	21.97		
1.1. On Loans and Advance	36,071	36,443	51,703	27,798	33,617	1.03	41.87	20.93		
1.2. On Investment	781	1,525	2,732	1,608	2,163	95.21	79.15	34.50		
1.2.1 Government Bonds	739	1,399	2,485	1,483	2,014	89.36	77.57	35.75		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	41	122	247	124	148	195.11	101.96	19.61		
1.2.4 Deventure & Bonds	1	4	1	1	1	286.52	-77.28	18.56		
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00		
1.4 On Call Deposit	2,413	348	606	274	440	-85.58	74.16	60.36		
1.5 Others	67	119	403	248	285	78.91	238.16	14.97		
2. Comission & Discount	915	1,273	1,051	325	431	39.02	-17.45	32.63		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	496	677	733	178	232	36.36	8.33	29.88		
2.3 Others	419	596	317	147	200	42.17	-46.75	35.98		
3 Income From Exchange Fluctuation	60	13	38	40	46	-79.13	201.05	16.77		
3.1 Due to Change in Exchange Rate	26	(1)	1	10	9	-102.03	-276.30	-10.84		
3.2 Due to Foreign Currency Trans.	34	13	37	30	37	-61.19	181.46	26.33		
4 Other Operating Income	1,504	2,257	1,684	579	735	50.12	-25.40	26.99		
5 Non Operating Income	180	1,556	219	44	49	764.21	-85.95	12.88		
6 Provision Written Back	1,353	3,211	2,407	800	1,150	137.39	-25.06	43.76		
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	222	296	-25.97	419.56	33.07		
TOTAL INCOME	43,362	46,806	60,939	31,940	39,215	7.94	30.20	22.78		

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	7,345	5,905	8,067	4,638	5,543	-19.61	36.60	19.51
1.1 Deposit Liabilities	7,250	5,830	7,710	4,397	5,252	-19.58	32.24	19.43
1.1.1 Saving A/c	1,811	1,185	1,498	680	799	-34.58	26.43	17.48
1.1.2 Fixed A/c	4,777	4,476	6,033	3,602	4,313	-6.30	34.79	19.76
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	413	488	7.68	97.88	18.21
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	386	462	45.37	22.89	19.64
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	1,380	1,633	-28.19	48.59	18.30
1.1.2.4 Above 1 Year	1,414	1,654	1,823	1,423	1,731	17.02	10.23	21.65
1.1.3 Call Deposit	662	170	179	116	140	-74.38	5.49	20.65
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	241	291	-21.92	376.45	20.98
2 Commission/Fee Expense	1	-	1	0	0	-100.00	0.00	16.89
3 Employees Expenses	1,136	1,009	1,329	580	678	-11.23	31.82	16.88
4 Office Operating Expenses	990	868	1,143	441	547	-12.36	31.75	24.18
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	-	0	-85.43	10983.72	0.00
7. Provision for Risk	1,293	911	532	550	867	-29.52	-41.62	57.74
7.1 Loan loss Provision	1,229	911	528	550	867	-25.88	-42.01	57.74
7.1.1 General Loan loss Provision	471	381	298	232	267	-19.23	-21.72	15.08
7.1.1.1 Pass Loan Loss Provision	55	252	221	23	62	358.80	-12.28	164.07
7.1.1.2 Watch List Provision	416	129	77	209	205	-69.01	-40.13	-1.59
7.1.2 Special Loan Loss Provision	694	394	228	271	547	-43.28	-42.01	102.17
7.1.3 Additional Loan Loss Provision	64	137	2	47	53	114.82	-98.56	12.42
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	-	-	-100.00	0.00	0.00
8 Loan Written Off	22	92	81	16	26	308.77	-11.01	56.79
9 Provision for Staff Bonus	109	264	106	50	53	142.33	-59.94	7.25
10 Provision for Income Tax	298	834	460	182	151	179.80	-44.84	-17.26
11 Others	3	-	0	0	6	-100.00	0.00	1865.14
12 Net Profit	770	1,996	1,666	452	491	159.33	-16.56	8.67
TOTAL EXPENSES	11,969	11,879	13,413	6,908	8,361	-0.75	12.91	21.03
Income								
1. Interest Income	10,138	8,379	11,517	6,211	7,518	-17.34	37.44	21.04
1.1. On Loans and Advance	8,861	7,645	10,253	5,564	6,687	-13.72	34.11	20.19
1.2. On Investment	279	554	988	540	649	98.59	78.49	20.21
1.2.1 Government Bonds	184	427	826	386	460	131.97	93.47	19.11
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	50	60	3.64	38.34	19.40
1.2.4 Deventure & Bonds	28	58	67	103	128	104.85	15.64	24.74
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	81	126	-83.13	16.89	54.81
1.5 Others	79	25	91	26	56	-67.95	256.77	116.18
2. Comission & Discount	61	196	281	59	78	221.90	42.85	31.88
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	36	45	559.38	31.50	23.50
2.3 Others	40	56	96	23	33	41.30	71.21	45.38
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	164	202	164.08	-67.84	23.57
5 Non Operating Income	314	719	278	40	47	129.12	-61.29	18.22
6 Provision Written Back	792	1,027	825	260	382	29.81	-19.70	46.71
7 Recovery from Written off Loan	15	4	16	5	5	-70.13	264.86	0.00
8 Income from Extra Ordinary Expenses	2	3	-	0	0	51.06	-100.00	0.00
9 Net Loss	64	8	-	169	129	-87.39	-100.00	-23.90
TOTAL INCOME	11,969	11,879	13,413	6,908	8,361	-0.75	12.91	21.03

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	189,981	273,901	336,187	350,116	355,902	44.17	22.74	1.65
Fishery Related	5,490	8,956	13,234	13,707	13,843	63.13	47.76	0.99
Mining Related	6,454	8,685	8,789	10,145	10,950	34.58	1.20	7.94
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	776,511	786,291	21.74	6.89	1.26
Construction	347,420	414,030	190,196	196,886	196,047	19.17	-54.06	-0.43
Electricity, Gas and Water	161,972	207,797	246,839	261,089	272,723	28.29	18.79	4.46
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	75,250	76,396	35.79	15.84	1.52
Transport, Communication and Public Utilities	97,603	97,505	100,909	98,746	98,368	-0.10	3.49	-0.38
Wholesaler & Retailer	662,828	837,582	947,619	971,291	984,847	26.36	13.14	1.40
Finance, Insurance and Real Estate	252,638	337,170	375,243	365,141	365,176	33.46	11.29	0.01
Hotel or Restaurant	148,657	183,908	200,494	205,646	206,650	23.71	9.02	0.49
Other Services	150,620	177,036	192,913	203,174	204,923	17.54	8.97	0.86
Consumption Loans	158,624	233,767	867,483	885,955	878,727	47.37	271.09	-0.82
Local Government	1,583	1,539	1,125	1,125	1,128	-2.79	-26.88	0.23
Others	472,099	641,727	421,635	356,305	376,928	35.93	-34.30	5.79
TOTAL	3,266,012	4,172,747	4,709,039	4,771,086	4,828,900	27.76	12.85	1.21
Productwise								
Term Loan	718,480	932,079	1,196,841	1,268,978	1,324,549	29.73	28.41	4.38
Overdraft	488,596	634,300	718,773	786,642	778,307	29.82	13.32	-1.06
Trust Receipt Loan / Import Loan	138,316	205,638	78,432	78,556	71,699	48.67	-61.86	-8.73
Demand & Other Working Capital Loan	702,115	880,234	1,014,048	1,051,951	1,054,711	25.37	15.20	0.26
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	252,542	298,258	337,799	346,051	348,558	18.10	13.26	0.72
Real Estate Loan	163,480	183,538	228,255	222,962	225,517	12.27	24.36	1.15
Margin Nature Loan	50,410	106,282	80,508	75,092	74,872	110.84	-24.25	-0.29
Hire Purchase Loan	174,058	160,657	157,162	149,338	143,496	-7.70	-2.18	-3.91
Deprived Sector Loan	201,610	293,414	335,623	331,647	331,507	45.54	14.39	-0.04
Bills Purchased	3,304	4,403	3,130	2,674	2,206	33.28	-28.92	-17.52
Other Product	373,101	473,944	558,470	457,195	473,478	27.03	17.83	3.56
Total	3,266,012	4,172,747	4,709,039	4,771,086	4,828,900	27.76	12.85	1.21
Collateral wise								
Gold and Silver	38,427	43,111	52,782	51,092	52,308	12.19	22.43	2.38
Government Securities	465	678	783	5,006	5,131	45.85	15.48	2.49
Non Governmental Securities	39,776	87,213	61,272	59,080	58,711	119.26	-29.74	-0.63
Fixed Deposit Receipts	20,041	29,313	64,221	46,825	53,746	46.27	119.08	14.78
Own	19,704	29,081	64,006	46,533	53,479	47.59	120.09	14.93
Other Licences Institutions	336	232	215	292	267	-31.05	-7.34	-8.46
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,191,660	4,260,460	25.18	12.84	1.64
Fixed Assets	2,489,020	3,118,968	3,538,076	3,605,565	3,669,234	25.31	13.44	1.77
Current Assets	424,927	528,641	578,047	586,095	591,225	24.41	9.35	0.88
Against security of Bill	33,694	47,628	19,623	18,766	38,593	41.35	-58.80	105.65
Domestic Bills	720	556	880	426	354	-22.76	58.24	-16.96
Foreign Bills	32,974	47,072	18,744	18,340	38,239	42.75	-60.18	108.50
Against Guarantee	110,038	181,603	195,088	181,028	194,149	65.04	7.43	7.25
Government Guarantee	2,666	2,597	2,307	2,368	2,364	-2.61	-11.17	-0.15
Institutional Guarantee	80,995	135,679	136,841	129,764	133,606	67.52	0.86	2.96
Personal Guarantee	9,330	26,424	37,037	34,465	34,934	183.23	40.16	1.36
Collective Guarantee	8,340	8,130	7,418	6,919	9,152	-2.51	-8.76	32.27
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	652	647	-6.20	-15.36	-0.77
Other Guarantee	6,806	6,990	9,977	6,861	13,446	2.70	42.74	95.97
Credit Card	1,748	2,152	3,521	4,286	3,902	23.15	63.61	-8.96
Others	107,877	133,439	195,625	213,343	161,899	23.70	46.60	-24.11
Total	3,266,012	4,172,747	4,709,039	4,771,086	4,828,900	27.76	12.85	1.21

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	166,856	242,235	299,987	311,818	317,492	45.18	23.84	1.82
Fishery Related	4,751	7,816	11,666	12,072	12,221	64.51	49.25	1.24
Mining Related	6,218	8,258	8,386	9,772	10,585	32.81	1.55	8.32
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	742,709	752,521	22.48	6.34	1.32
Construction	295,117	355,404	154,723	159,161	158,623	20.43	-56.47	-0.34
Electricity, Gas and Water	156,730	202,483	239,756	253,371	265,076	29.19	18.41	4.62
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	72,626	73,842	39.43	16.94	1.67
Transport, Communication and Public Utilities	75,379	78,828	82,970	81,749	81,737	4.58	5.25	-0.01
Wholesaler & Retailer	605,155	763,650	866,464	885,510	898,484	26.19	13.46	1.47
Finance, Insurance and Real Estate	222,515	287,621	315,353	305,183	305,126	29.26	9.64	-0.02
Hotel or Restaurant	133,795	164,941	175,638	178,036	178,510	23.28	6.49	0.27
Other Services	137,370	163,684	177,350	185,288	186,793	19.16	8.35	0.81
Consumption Loans	137,969	205,358	757,464	755,023	743,490	48.84	268.85	-1.53
Local Government	1,539	1,492	1,081	1,081	1,084	-3.04	-27.54	0.23
Others	377,177	513,833	311,215	270,395	290,748	36.23	-39.43	7.53
TOTAL	2,903,588	3,716,941	4,175,443	4,223,793	4,276,334	28.01	12.34	1.24
Productwise								
Term Loan	623,349	800,512	1,048,407	1,110,150	1,162,247	28.42	30.97	4.69
Overdraft	421,257	548,651	619,856	686,753	679,255	30.24	12.98	-1.09
Trust Receipt Loan / Import Loan	138,308	205,627	78,389	78,534	71,699	48.67	-61.88	-8.70
Demand & Other Working Capital Loan	684,538	856,327	989,680	1,026,923	1,028,824	25.10	15.57	0.19
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	208,419	248,988	279,106	282,262	283,884	19.47	12.10	0.57
Real Estate Loan	141,435	159,139	199,641	191,824	194,089	12.52	25.45	1.18
Margin Nature Loan	41,345	90,921	64,819	58,766	58,405	119.91	-28.71	-0.61
Hire Purchase Loan	144,991	134,893	131,340	124,946	119,826	-6.96	-2.63	-4.10
Deprived Sector Loan	169,090	239,728	279,646	277,105	277,212	0.00	0.00	0.04
Bills Purchased	3,304	4,403	3,130	2,674	2,206	33.28	-28.92	-17.52
Other Product	327,553	427,751	481,430	383,856	398,687	30.59	12.55	3.86
Total	2,903,588	3,716,941	4,175,443	4,223,793	4,276,334	28.01	12.34	1.24
Collateral wise								
Gold and Silver	34,208	38,492	47,816	46,053	47,201	12.52	24.23	2.49
Government Securities	445	670	722	4,974	5,100	50.59	7.70	2.53
Non Governmental Securities	31,998	73,593	47,841	44,991	44,327	130.00	-34.99	-1.48
Fixed Deposit Receipts	16,803	24,777	49,275	37,439	43,282	47.45	98.87	15.61
Own	16,467	24,545	49,060	37,147	43,015	49.06	99.88	15.80
Other Licences Institutions	336	232	215	292	267	-31.05	-7.34	-8.46
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,730,166	3,792,563	25.82	12.35	1.67
Fixed Assets	2,174,097	2,741,246	3,095,794	3,144,116	3,201,381	26.09	12.93	1.82
Current Assets	424,691	528,603	577,997	586,050	591,181	24.47	9.34	0.88
Against security of Bill	33,694	47,626	19,623	18,766	38,593	41.35	-58.80	105.65
Domestic Bills	720	555	880	426	354	-22.94	58.60	-16.96
Foreign Bills	32,974	47,072	18,744	18,340	38,239	42.75	-60.18	108.50
Against Guarantee	87,681	130,550	142,452	129,685	145,019	48.89	9.12	11.82
Government Guarantee	2,196	2,523	2,237	2,302	2,299	14.91	-11.32	-0.15
Institutional Guarantee	69,941	105,184	106,032	98,213	104,158	50.39	0.81	6.05
Personal Guarantee	6,704	12,905	21,700	20,579	21,093	92.49	68.15	2.50
Collective Guarantee	398	1,299	1,103	1,176	3,472	226.82	-15.14	195.26
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	652	647	5.05	-15.36	-0.77
Other Guarantee	6,744	6,855	9,870	6,763	13,352	1.65	43.98	97.41
Credit Card	1,748	2,152	3,521	4,286	3,902	23.15	63.61	-8.96
Others	98,224	129,231	190,401	207,433	156,347	31.57	47.33	-24.63
Total	2,903,588	3,716,941	4,175,443	4,223,793	4,276,334	28.01	12.34	1.24

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	18,518	26,987	29,913	31,694	31,786	45.74	10.84	0.29
Fishery Related	677	1,008	1,341	1,383	1,364	48.90	32.98	-1.40
Mining Related	178	364	302	275	275	104.18	-16.93	0.22
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	29,528	29,421	6.71	20.83	-0.36
Construction	42,472	49,017	31,622	33,881	33,610	15.41	-35.49	-0.80
Electricity, Gas and Water	4,891	5,116	6,488	6,915	6,787	4.60	26.83	-1.85
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,841	1,778	-0.42	-18.23	-3.43
Transport, Communication and Public Utilities	17,516	15,054	13,921	13,225	12,854	-14.06	-7.53	-2.81
Wholesaler & Retailer	46,826	61,627	68,458	72,438	72,948	31.61	11.09	0.70
Finance, Insurance and Real Estate	21,802	39,227	47,742	48,433	48,547	79.93	21.71	0.24
Hotel or Restaurant	11,734	15,863	20,443	23,079	23,662	35.19	28.87	2.53
Other Services	11,219	11,586	13,088	15,326	15,514	3.27	12.97	1.23
Consumption Loans	15,664	23,284	81,687	103,007	105,937	48.65	250.82	2.84
Local Government	11	11	8	8	8	-0.30	-25.26	0.00
Others	73,157	110,457	98,812	74,493	75,246	50.99	-10.54	1.01
TOTAL	287,140	383,430	441,783	455,526	459,740	33.53	15.22	0.92
Productwise								
Term Loan	80,772	115,573	130,209	140,070	142,933	43.09	12.66	2.04
Overdraft	60,457	78,746	87,233	88,835	88,077	30.25	10.78	-0.85
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	18,684	19,477	49.71	-0.76	4.24
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	35,073	41,221	48,705	52,699	53,423	17.53	18.15	1.37
Real Estate Loan	14,628	17,446	18,717	21,197	21,470	19.26	7.28	1.28
Margin Nature Loan	6,446	12,528	11,773	12,493	12,669	94.36	-6.02	1.41
Hire Purchase Loan	23,215	21,804	21,814	20,379	19,748	-6.08	0.04	-3.10
Deprived Sector Loan	26,851	47,111	49,167	48,382	48,071	0.00	0.00	-0.64
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	52,786	53,872	12.07	81.41	2.06
Total	287,140	383,430	441,783	455,526	459,740	33.53	15.22	0.92
Collateral wise								
Gold and Silver	3,254	3,721	3,982	4,050	4,089	14.35	7.01	0.97
Government Securities	-	3	6	5	5	0.00	110.93	1.32
Non Governmental Securities	6,341	11,972	10,741	11,390	11,505	88.79	-10.28	1.01
Fixed Deposit Receipts	2,395	3,688	12,219	7,643	8,411	53.95	231.36	10.04
Own	2,395	3,688	12,219	7,643	8,411	53.95	231.36	10.04
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	384,908	390,477	24.08	15.11	1.45
Fixed Assets	257,300	319,252	367,493	384,900	390,468	24.08	15.11	1.45
Current Assets	3	16	9	8	8	401.57	-40.20	1.32
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	45,115	42,928	150.74	4.55	-4.85
Government Guarantee	31	34	29	26	26	9.04	-13.23	-0.55
Institutional Guarantee	7,455	24,143	25,284	26,727	24,650	223.86	4.73	-7.77
Personal Guarantee	1,995	12,644	13,999	12,577	12,533	533.92	10.71	-0.35
Collective Guarantee	7,942	6,831	6,314	5,743	5,679	-13.99	-7.56	-1.10
International Rated Foreign Bank's Guarantee	-	-	-	-	0	0.00	0.00	0.00
Other Guarantee	2	40	51	42	39	1650.11	29.44	-7.77
Credit Card	-	-	-	-	0	0.00	0.00	0.00
Others	421	1,086	1,654	2,414	2,324	158.10	52.27	-3.71
Total	287,140	383,430	441,783	455,526	459,740	33.53	15.22	0.92

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,608	4,679	6,287	6,605	6,624	1.55	34.37	0.29
Fishery Related	62	132	227	252	258	113.16	72.67	2.58
Mining Related	58	64	101	98	90	10.30	59.21	-8.19
Agriculture, Forestry & Beverage								
Production Related	3,533	3,379	4,263	4,275	4,350	-4.37	26.16	1.76
Construction	9,830	9,609	3,851	3,844	3,814	-2.25	-59.92	-0.80
Electricity, Gas and Water	352	198	595	802	860	-43.78	200.62	7.16
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,016	598	762	783	776	-41.17	27.53	-0.87
Transport, Communication and Public								
Utilities	4,708	3,623	4,018	3,772	3,777	-23.05	10.90	0.15
Wholesaler & Retailer	10,847	12,305	12,697	13,343	13,415	13.45	3.18	0.54
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,526	11,502	24.03	17.70	-0.21
Hotel or Restaurant	3,128	3,104	4,413	4,531	4,478	-0.76	42.15	-1.16
Other Services	2,032	1,766	2,475	2,560	2,616	-13.07	40.12	2.19
Consumption Loans	4,991	5,125	28,332	27,925	29,299	2.68	452.83	4.92
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	11,416	10,933	-19.88	-33.43	-4.23
TOTAL	75,284	72,376	91,813	91,767	92,826	-3.86	26.85	1.15
Productwise								
Term Loan	14,359	15,994	18,225	18,758	19,370	11.39	13.95	3.26
Overdraft	6,881	6,903	11,684	11,054	10,975	0.31	69.26	-0.72
Trust Receipt Loan / Import Loan	-	-	-	21	-	0.00	0.00	-100.00
Demand & Other Working Capital Loan	5,588	5,957	6,555	6,344	6,410	6.61	10.03	1.03
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	9,051	8,048	9,988	11,091	11,252	-11.07	24.11	1.45
Real Estate Loan	7,418	6,953	9,897	9,940	9,959	-6.26	42.33	0.18
Margin Nature Loan	2,619	2,833	3,915	3,833	3,798	8.15	38.23	-0.90
Hire Purchase Loan	5,851	3,960	4,007	4,012	3,921	-32.32	1.19	-2.28
Deprived Sector Loan	5,669	6,575	6,811	6,160	6,224	0.00	0.00	1.04
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,849	15,153	20,730	20,553	20,919	-15.11	36.80	1.78
Total	75,284	72,376	91,813	91,767	92,826	-3.86	26.85	1.15
Collateral wise								
Gold and Silver	965	898	983	989	1,018	-6.90	9.41	2.94
Government Securities	20	5	55	27	26	-76.37	1074.45	-4.58
Non Governmental Securities	1,437	1,648	2,690	2,699	2,879	14.70	63.21	6.66
Fixed Deposit Receipts	842	849	2,727	1,742	2,053	0.84	221.27	17.82
Own	842	849	2,727	1,742	2,053	0.84	221.27	17.82
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	76,586	77,421	1.10	27.93	1.09
Fixed Assets	57,624	58,471	74,789	76,549	77,385	1.47	27.91	1.09
Current Assets	233	22	40	38	36	-90.53	81.94	-4.49
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	6,228	6,202	49.25	-5.47	-0.41
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	4,824	4,799	76.50	-13.02	-0.52
Personal Guarantee	631	875	1,338	1,308	1,308	38.68	52.98	-0.01
Collective Guarantee	-	0	1	1	1	0.00	129.51	2.08
International Rated Foreign Bank's								
Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	55	55	59.30	-41.51	-0.23
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,496	3,228	-66.19	14.39	-7.66
Total	75,284	72,376	91,813	91,767	92,826	-3.86	26.85	1.15

S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	EBL	NIC	MBL	Kumari	Iaxmi	SBL
Liabilities														
1	CAPITAL FUND	34,974.91	34,345.26	53,876.27	53,278.98	16,702.59	20,532.47	16,371.67	22,096.51	24,842.95	14,485.77	34,032.70	17,028.91	21,846.92
	a. Paid-up Capital	14,694.02	14,637.38	27,057.00	34,128.59	9,429.45	14,006.22	9,825.85	10,698.09	11,564.01	10,257.16	26,225.86	11,551.35	14,089.98
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	7,499.24	11,140.86	13,308.32	10,791.29	5,235.19	5,327.47	3,387.04	5,653.52	4,579.85	2,365.40	5,907.02	2,451.32	3,775.84
	e. Share Premium	-	-	-	207.85	-	-	-	238.47	-	30.88	88.80	-	-
	f. Retained Earning	297.21	1,878.99	1,245.13	(1,140.37)	641.10	89.47	714.27	1,237.42	3,438.52	597.24	224.44	402.61	211.92
	g. Others Reserves Fund	12,484.43	5,688.04	12,265.82	9,291.62	1,396.84	1,109.31	2,444.50	4,269.01	5,260.57	1,235.09	1,586.57	2,623.63	3,769.18
2	BORROWINGS	4,382.14	4,560.00	9,307.11	37,585.56	2,627.00	6,500.40	12,480.38	7,061.13	11,412.18	12,308.95	20,145.90	11,274.35	17,066.85
	a. NRB	70.00	1,000.00	-	5,973.53	23.20	1,434.88	349.50	1,133.50	659.92	5,514.91	7,715.27	750.00	4,401.36
	b. Interbank Borrowing	-	1,000.00	3,100.00	11,323.03	-	-	3,200.00	-	-	-	2,128.13	-	1,002.93
	c. Foreign Banks and Fin. Ins.	-	-	-	14,289.00	2,603.80	-	3,904.50	2,602.00	-	1,302.50	1,302.50	6,510.00	-
	d. Other Financial Ins.	818.06	60.00	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,494.08	2,500.00	6,207.11	6,000.00	-	5,065.52	5,026.38	3,325.63	10,752.26	5,491.54	9,000.00	4,014.35	11,662.56
3	DEPOSITS	213,716.66	282,113.88	354,182.20	358,281.24	112,462.24	180,524.13	133,887.10	181,579.76	308,697.69	153,450.94	302,965.96	146,837.35	210,258.54
	a. Current	37,423.06	57,847.16	32,796.80	31,601.97	28,253.49	14,605.83	7,115.63	12,723.13	40,387.59	8,535.07	16,999.28	7,702.58	12,341.97
	Domestic	37,103.65	57,747.54	28,927.52	27,549.83	14,531.10	11,395.14	6,794.76	12,170.74	40,152.15	8,402.78	16,712.56	6,829.68	11,831.30
	Foreign	319.40	99.62	3,869.28	4,052.14	13,722.39	3,210.69	320.88	552.39	235.44	132.29	286.73	872.90	510.68
	b. Savings	66,873.59	116,833.34	89,609.74	85,115.72	32,540.89	40,423.04	37,209.44	51,090.76	78,822.36	39,520.86	58,282.48	36,053.28	52,438.17
	Domestic	66,859.73	116,812.63	86,759.62	83,749.65	29,217.64	39,262.83	36,986.84	50,989.25	78,762.72	39,450.16	58,034.98	35,582.48	52,284.66
	Foreign	13.86	20.71	2,850.11	1,366.07	3,323.25	1,160.21	222.60	101.51	59.64	70.70	247.50	470.80	153.51
	c. Fixed	95,766.34	91,506.12	203,943.75	206,821.28	43,827.27	111,681.57	80,524.72	102,708.81	173,471.40	94,774.91	204,935.81	92,509.90	125,347.58
	Domestic	95,745.69	91,477.75	201,129.14	205,490.06	41,803.83	104,954.02	80,484.37	100,327.75	173,356.02	89,425.65	200,922.88	91,116.47	124,471.05
	Foreign	20.65	28.37	2,814.60	1,331.22	2,023.44	6,727.55	40.35	2,381.06	115.38	5,349.27	4,012.93	1,393.43	876.52
	d. Call Deposits	12,171.53	14,337.36	22,762.31	29,112.09	5,605.48	9,997.62	6,305.00	11,757.08	15,761.29	7,919.81	19,636.78	8,177.52	17,844.30
	Domestic	12,171.19	14,120.10	21,237.39	25,820.48	3,687.18	7,886.78	3,685.30	10,788.63	15,645.33	7,575.35	18,273.33	7,797.67	17,777.67
	Foreign	0.34	217.26	1,524.92	3,291.60	1,918.31	2,110.84	2,619.70	968.45	115.95	344.46	1,363.45	379.86	66.62
	e. Others	1,482.15	1,589.90	5,069.60	5,630.19	2,235.10	3,816.07	2,732.32	3,299.99	255.04	2,700.30	3,111.61	2,394.06	2,286.52
	Domestic	1,345.60	1,589.90	5,046.27	4,656.21	2,141.82	3,035.56	2,110.37	3,299.40	247.41	2,691.24	3,111.61	2,141.08	2,046.88
	Foreign	136.54	-	23.34	973.98	93.28	780.51	621.95	0.59	7.63	9.06	-	252.98	239.64
4	Bills Payable	16.52	845.21	109.92	-	175.13	7.44	270.20	16.35	60.54	366.08	38.30	5.85	-
5	Other Liabilities	14,188.43	24,439.11	36,765.75	50,079.64	7,916.98	10,222.26	11,787.26	38,716.21	23,688.34	6,357.85	31,367.85	11,333.33	23,105.42
	1. Sundry Creditors	667.28	2,599.61	21,033.77	7,818.55	414.18	44.47	1,903.48	1,103.61	6,324.77	1,152.70	18,367.33	813.16	6,337.27
	2. Loan Loss Provision	5,686.39	8,037.31	9,692.26	12,860.60	1,773.82	5,290.98	2,754.98	2,768.70	4,604.39	2,859.99	9,289.53	3,387.88	4,974.86
	3. Interest Suspense a/c	-	7,880.08	3,377.45	1,570.54	36.69	-	577.20	-	-	134.33	-	-	-
	4. Others	7,834.76	5,922.12	2,662.27	27,829.95	5,692.30	4,886.81	6,551.59	34,843.90	12,759.18	2,210.82	3,710.99	7,132.28	11,793.28
6	Reconciliation A/c	-	199.66	-	13.57	-	-	0.64	0.68	-	-	-	-	-
7	Profit & Loss A/c	1,170.66	2,711.85	3,417.70	2,086.31	1,753.63	954.70	1,177.19	1,588.00	3,273.33	1,025.26	1,530.71	1,077.11	1,161.20
	TOTAL Liabilities	268,449.31	349,214.98	457,658.94	501,325.29	141,637.57	218,741.40	175,974.44	251,058.65	371,975.03	187,994.85	390,081.41	187,556.90	273,438.92
Assets														
1	LIQUID FUNDS	20,334.06	20,180.45	25,408.79	29,178.98	16,497.62	13,482.00	10,751.82	33,182.58	28,694.76	12,260.79	24,105.41	10,196.64	15,097.79
	a. Cash Balance	6,582.61	5,200.73	5,997.06	6,215.91	999.42	2,396.07	1,209.71	3,289.47	8,717.53	3,174.40	8,538.87	2,221.00	4,084.01
	Nepalese Notes & Coins	6,507.36	5,187.22	5,618.64	5,812.23	891.60	2,196.36	1,196.39	3,255.24	8,520.23	3,112.07	8,221.57	2,161.25	3,757.19
	Foreign Currency	75.25	13.51	378.42	403.68	107.82	199.72	13.33	34.23	197.30	62.33	317.30	59.76	326.81
	b. Bank Balance	12,701.45	14,060.71	16,511.73	22,963.07	4,735.14	11,085.93	6,819.26	21,393.10	19,277.23	9,086.39	15,566.55	7,975.64	10,713.78
	1. In Nepal Rastra Bank	12,122.03	12,135.26	13,125.26	16,067.51	3,737.12	7,251.58	4,544.69	16,604.66	16,027.87	6,527.61	11,592.01	6,470.27	9,769.94
	Domestic Currency	12,122.03	12,072.65	12,826.67	15,576.39	3,611.46	7,129.19	4,508.36	16,558.96	15,893.11	6,351.48	11,388.67	6,241.80	9,722.40
	Foreign Currency	-	62.61	298.60	491.12	125.66	122.39	36.34	45.70	134.76	176.13	203.34	228.47	47.54
	2. "A"Class Licensed Institution	125.74	723.12	298.77	3,665.87	16.18	-	335.13	820.03	1,775.05	506.16	945.54	688.50	449.25
	Domestic Currency	125.74	586.59	298.77	3,634.13	16.18	-	335.13	680.21	1,393.91	236.06	945.54	477.21	120.69
	Foreign Currency	-	136.53	-	31.74	-	-	-	139.82	381.14	270.10	-	211.29	328.56
	3. Other Financial Ins.	-	-	-	-	-	80.72	-	-	-	-	-	-	-
	4. In Foreign Banks	453.68	1,202.32	3,087.70	3,229.69	981.83	3,753.63	1,939.44	3,968.42	1,474.31	2,052.62	3,028.99	816.87	494.59
	c. Money at Call	1,050.00	919.02	2,900.00	-	10,763.06	-	2,722.85	8,500.00	700.00	-	-	-	300.00
	Domestic Currency	1,050.00	910.00	2,900.00	-	-	-	250.00	8,500.00	700.00	-	-	-	300.00
	Foreign Currency	-	9.02	-	-	10,763.06	-	2,472.85	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	33,826.44	50,699.85	51,748.33	51,849.38	10,305.29	22,507.81	23,786.01	36,751.25	40,027.75	25,196.79	36,309.16	13,256.84	41,150.92
	a. Govt. Securities	33,826.44	50,699.85	50,756.99	51,849.38	10,305.29	22,507.81	23,786.01	36,751.25	40,027.75	25,196.79	36,309.16	13,056.84	41,150.92
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	200.00	-
	d. Other Non-Fin Ins.	-	-	991.34	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	5,334.37	10,486.64	14,668.03	32,743.42	13,128.47	8,826.31	4,563.43	6,854.20	5,683.61	5,176.73	14,415.51	16,217.69	8,058.59
	a. Interbank Lending	-	-	-	-	1,250.00	-	-	-	-	-	-	3,400.00	-
	b. Non Residents	1,109.12	-	8,260.24	26,215.65	10,291.52	7,785.96	4,060.68	3,707.85	-	3,562.99	5,919.51	7,473.20	2,205.77
	c. Others	4,225.25	10,486.64	6,407.79	6,527.77	1,586.95	1,040.35	502.75	3,146.35	5,683.61	1,613.74	8,496.01	5,344.49	5,852.82
4	LOANS & ADVANCES (Including Bills Purchased)	176,308.30	234,912.03	322,918.64	335,121.87	96,569.20	162,865.28	125,068.94	164,453.26	266,667.11	133,359.53	289,140.78	138,027.96	184,756.81
	4.1 LOANS & ADVANCES	176,308.30	234,901.59	322,908.85	334,659.2									

S.N.	BFI Name	ADB/NL	Global	Citizen	Prime	Sumrise	NMB	Prabh	CBL	Sanima	Mahalaxmi	Narayani	Karnali
Liabilities													
1	CAPITAL FUND	33,173.36	52,336.55	19,114.05	26,113.66	16,571.50	25,300.26	33,108.20	11,700.92	16,796.83	6,048.52	157.07	577.00
	a. Paid-up Capital	18,620.63	35,771.06	14,200.97	19,402.58	10,118.89	18,366.71	23,542.49	9,075.84	12,460.12	4,010.88	262.47	502.83
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	3.78	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,789.79	9,954.28	3,198.20	4,568.48	2,747.81	4,316.72	4,399.00	1,301.76	2,861.10	1,317.87	108.17	18.42
	e. Share Premium	-	-	-	-	-	-	-	-	-	-	10.10	0.46
	f. Retained Earning	3,531.53	443.63	(734.16)	69.11	205.68	35.53	364.22	818.90	370.71	160.58	(234.18)	20.94
	g. Others Reserves Fund	2,231.41	6,167.58	2,449.03	2,073.50	3,499.11	2,581.30	4,802.48	504.41	1,104.90	559.18	6.72	34.35
2	BORROWINGS	26,294.69	18,450.05	9,048.97	13,353.00	10,361.99	23,181.94	23,587.19	6,170.98	14,517.07	250.00	-	-
	a. NRB	1,500.00	700.22	5,170.15	404.98	2,446.75	-	13,049.16	2,186.67	203.95	250.00	-	-
	b. Interbank Borrowing	2,188.20	4,250.00	1,400.00	2,500.00	200.00	-	2,700.00	1,000.00	1,000.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	5,861.25	-	1,302.50	3,723.72	14,669.20	-	-	3,906.00	-	-	-
	d. Other Financial Ins.	2,137.45	435.54	-	-	-	600.80	-	-	-	-	-	-
	e. Bonds and Securities	20,469.04	7,203.04	2,478.83	9,145.52	3,991.52	7,911.94	7,838.02	2,984.31	9,407.12	-	-	-
3	DEPOSITS	172,970.90	413,689.31	161,448.27	168,071.69	134,780.83	194,931.09	276,493.72	95,413.88	160,247.21	49,243.18	596.71	4,396.44
	a. Current	22,591.92	25,553.78	7,037.73	8,147.91	9,632.24	9,964.45	19,819.77	3,631.06	8,755.03	766.76	12.54	39.80
	Domestic	22,465.47	23,824.53	6,775.96	8,006.66	7,743.56	9,528.65	19,427.63	3,620.04	8,364.87	764.96	12.54	39.80
	Foreign	126.45	1,729.26	261.77	141.26	1,888.68	435.80	392.15	11.02	390.17	1.80	-	-
	b. Savings	43,445.59	115,448.68	37,862.80	27,767.91	33,025.23	46,502.13	74,051.44	15,171.02	39,964.21	12,370.14	74.27	1,292.12
	Domestic	43,445.16	115,060.42	37,670.46	27,734.90	32,907.87	46,301.58	73,993.80	15,100.77	38,834.47	12,367.00	74.27	1,292.12
	Foreign	0.43	388.26	192.34	33.01	117.36	200.56	57.64	70.25	1,129.74	3.14	-	-
	c. Fixed	102,102.96	248,550.31	107,399.44	119,152.85	85,215.24	124,304.34	164,723.09	72,461.13	101,336.91	31,999.65	342.50	2,404.00
	Domestic	102,102.96	246,379.09	103,443.99	115,716.97	84,157.60	123,330.12	162,943.66	70,600.98	99,055.12	31,999.65	342.50	2,404.00
	Foreign	-	2,171.21	3,955.45	3,435.88	1,057.64	974.22	1,779.43	1,860.15	2,281.78	-	-	-
	d. Call Deposits	4,271.56	20,168.61	8,328.85	10,759.35	5,195.13	11,198.16	14,979.91	3,479.72	8,606.79	4,102.26	166.07	660.21
	Domestic	4,271.56	19,943.46	8,291.99	10,660.61	5,012.14	10,713.37	14,870.37	3,419.05	8,266.10	4,102.26	166.07	660.21
	Foreign	-	225.15	36.87	98.74	182.99	484.79	109.54	60.67	340.69	-	-	-
	e. Others	558.88	3,967.94	819.45	2,243.67	1,712.98	2,962.00	2,919.50	670.95	1,584.27	4.37	1.33	0.31
	Domestic	558.88	3,775.00	819.45	2,055.68	1,712.98	2,610.19	2,919.50	670.95	1,523.46	4.37	1.33	0.31
	Foreign	-	192.94	-	187.99	-	351.81	-	-	60.80	-	-	-
4	Bills Payable	-	20.03	303.12	117.63	9.26	39.40	6.69	13.34	-	4.04	-	-
5	Other Liabilities	34,542.79	25,079.62	9,836.29	14,160.04	9,907.95	30,263.08	30,288.22	11,107.35	8,593.67	3,549.20	172.97	186.83
	1. Sundry Creditors	8,350.83	2,566.76	8.40	388.52	1.63	141.91	16,073.85	4.52	127.81	41.11	32.22	27.52
	2. Loan Loss Provision	7,507.64	11,042.32	4,176.10	5,062.17	3,943.05	5,325.34	7,594.44	2,682.21	2,870.57	1,502.44	14.95	105.03
	3. Interest Suspense a/c	689.82	-	-	414.64	1,477.34	-	503.09	9.92	-	740.37	12.59	-
	4. Others	17,994.50	11,470.54	5,651.80	8,294.72	4,485.93	24,795.84	6,116.84	8,410.70	5,595.30	1,265.28	113.20	54.29
6	Reconciliation A/c	-	-	-	-								
7	Profit & Loss A/c	467.48	2,782.38	841.33	1,652.04	653.96	1,901.15	-	637.02	1,285.38	306.71	-	16.37
	TOTAL Liabilities	267,449.22	512,357.93	200,592.04	223,468.07	172,285.49	275,616.92	363,484.01	125,043.50	201,440.15	59,401.65	926.74	5,176.64
Assets													
1	LIQUID FUNDS	10,984.53	32,071.33	17,145.49	17,507.83	9,661.10	19,551.32	30,571.02	6,786.38	8,940.63	6,508.20	170.24	1,526.62
	a. Cash Balance	4,182.65	8,649.62	5,781.73	3,300.01	2,967.38	6,147.93	7,250.59	1,377.57	2,458.00	550.17	13.43	62.80
	Nepalese Notes & Coins	4,157.20	8,432.18	5,701.52	3,253.19	2,912.38	5,905.53	7,054.38	1,348.15	2,342.38	541.74	13.43	62.80
	Foreign Currency	25.45	217.44	80.21	46.82	55.00	242.40	196.21	29.42	115.62	8.43	-	-
	b. Bank Balance	6,801.89	23,421.71	7,596.55	14,207.81	6,298.62	12,098.61	23,320.43	5,148.04	6,482.63	2,536.36	31.49	189.15
	1. In Nepal Rastra Bank	6,297.24	17,733.28	6,644.18	8,468.18	4,736.31	9,933.73	21,062.75	3,733.01	5,358.76	2,536.36	31.49	189.15
	Domestic Currency	6,287.18	17,548.53	6,609.63	8,446.48	4,645.18	9,661.24	20,993.11	3,703.23	5,286.82	2,536.35	31.49	189.15
	Foreign Currency	10.06	184.76	34.55	21.69	91.13	272.49	69.64	29.78	71.94	0.00	-	-
	2. "A" Class Licensed Institution	405.42	1,369.42	286.53	5,009.28	57.03	509.19	843.09	861.95	62.01	-	-	-
	Domestic Currency	359.47	872.10	127.51	278.39	56.84	509.19	732.28	161.63	61.50	-	-	-
	Foreign Currency	45.95	497.33	159.02	4,730.88	0.19	0.00	110.81	700.32	0.51	-	-	-
	3. Other Financial Ins.	-	-	-	-	1.34	1.44	20.79	-	-	-	-	-
	4. In Foreign Banks	99.23	4,319.01	665.84	730.36	1,503.94	1,654.25	1,393.80	553.07	1,061.85	-	-	-
	c. Money at Call	-	-	3,767.21	-	395.10	1,304.78	-	260.77	-	3,421.67	125.32	1,274.68
	Domestic Currency	-	-	-	-	-	-	-	-	-	3,371.93	125.32	1,274.68
	Foreign Currency	-	-	3,767.21	-	395.10	1,304.78	-	260.77	-	49.74	-	-
2	INVESTMENT IN SECURITIES	32,527.56	59,729.12	23,131.33	25,165.08	22,873.02	26,903.16	45,907.48	17,373.52	30,307.64	6,299.38	17.50	-
	a. Govt. Securities	32,527.56	59,729.12	23,131.33	25,165.08	22,873.02	26,903.16	45,907.48	17,373.52	29,637.78	6,299.38	4.00	-
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	13.50	-
	e. Non Residents	-	-	-	-	-	-	-	-	669.86	-	-	-
3	SHARE & OTHER INVESTMENT	7,418.35	13,235.27	4,145.34	8,004.64	7,131.32	7,769.20	7,090.38	862.54	3,840.75	813.77	9.81	-
	a. Interbank Lending	1,700.00	1,081.08	-	-	-	2,151.00	-	-	476.79	-	-	-
	b. Non Residents	-	4,970.47	2,078.73	2,336.69	4,618.90	1,556.98	983.64	377.58	1,329.02	-	-	-
	c. Others	5,718.35	7,183.72	2,066.61	5,667.95	2,512.42	4,061.22	6,106.73	484.96	2,034.94	813.77	9.81	-
4	LOANS & ADVANCES (Including Bills Purchased)	179,726.59	379,881.68	142,539.96	156,849.53	122,513.01	190,312.75	250,272.54	87,571.65	146,882.85	42,296.74	546.15	3,402.69
	4.1 LOANS & ADVANCES	179,726.59	379,881.68	142,515.06	156,055.03	122,434.04	190,312.75	250,272.54	87,571.65	146,882.85	42,296.74	546.15	3,402.69
	a. Private Sector	179,723.61	365,644.12	139,377.19	148,617.68	119,705.36	183,595.04	250,272.54	82,747.82	142,088.62	37,919.83	546.15	3,402.69
	b. Financial Institutions	2.98	13,913.05	3,137.86	7,437.35	2,728.67	6,717.71	-	4,586.05	4,756.18	4,376.91	-	-
	c. Government Organizations	-	324.52	-	-	-	-	-	237.78	38.05	-	-	-
	4.2 BILL PURCHASED	-	-	24.90	794.50	78.97	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	24.90									

S.N.	BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Liabilities												
1	CAPITAL FUND	4,184.20	1,656.96	1,290.57	8,022.57	6,551.94	4,752.01	703.72	5,072.84	5,411.54	5,479.18	614.62
	a. Paid-up Capital	3,010.67	1,249.69	1,015.00	6,420.90	5,187.69	3,142.58	500.00	4,267.75	4,283.88	3,382.82	557.46
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	643.02	242.71	239.29	1,227.19	968.27	704.59	70.84	608.56	839.52	934.52	43.91
	e. Share Premium	-	-	-	-	-	-	23.92	-	-	-	-
	f. Retained Earning	111.67	56.73	(23.70)	1.61	11.08	198.11	49.66	0.99	3.49	66.28	(70.33)
	g. Others Reserves Fund	418.84	107.82	59.98	372.87	380.49	706.72	59.30	195.53	284.64	1,095.55	83.58
2	BORROWINGS	825.37	100.00	200.00	2,045.11	1,017.14	1,643.46	-	3,420.00	352.92	2,200.00	18.33
	a. NRB	78.82	-	200.00	700.00	-	650.00	-	1,200.00	330.00	2,050.00	-
	b. Interbank Borrowing	-	100.00	-	-	-	-	-	720.00	-	150.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	95.11	22.92	-	-	-	22.92	-	18.33
	e. Bonds and Securities	746.55	-	-	1,250.00	994.22	993.46	-	1,500.00	-	-	-
3	DEPOSITS	52,402.49	12,674.03	6,410.08	111,190.17	74,033.30	51,559.39	1,112.88	59,361.83	49,828.07	47,352.54	4,826.85
	a. Current	560.71	221.43	182.63	1,500.08	885.40	501.72	338.55	1,083.75	687.27	725.23	222.78
	Domestic	560.71	221.43	182.63	1,500.07	885.40	501.72	338.55	1,082.94	687.27	725.22	222.78
	Foreign	-	-	-	0.00	-	-	-	0.80	-	0.01	-
	b. Savings	10,572.25	3,955.05	1,734.85	24,341.75	16,344.72	10,071.11	135.54	11,343.61	14,874.58	7,953.64	1,173.49
	Domestic	10,572.25	3,955.05	1,734.85	24,340.78	16,344.72	10,071.11	135.54	11,341.88	14,874.58	7,953.64	1,173.49
	Foreign	-	-	-	0.97	-	-	-	1.74	-	0.01	-
	c. Fixed	37,299.01	6,842.76	4,169.76	79,328.28	51,204.10	35,975.15	519.73	40,666.07	32,577.68	34,612.08	2,747.92
	Domestic	37,299.01	6,842.76	4,169.76	79,328.28	51,204.10	35,975.15	519.73	40,645.91	32,577.68	34,612.08	2,747.92
	Foreign	-	-	-	-	-	-	-	20.16	-	-	-
	d. Call Deposits	3,953.24	1,651.06	321.79	5,934.81	5,584.65	5,011.40	117.67	6,192.81	1,678.47	4,042.79	681.34
	Domestic	3,953.24	1,651.06	321.79	5,934.81	5,584.65	5,011.40	117.67	6,192.81	1,678.47	4,042.79	681.34
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	e. Others	17.29	3.75	1.06	85.26	14.42	-	1.39	75.59	10.08	18.81	1.32
	Domestic	17.29	3.75	1.06	85.26	14.42	-	1.39	75.59	10.08	18.81	1.32
	Foreign	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	10.68	1.11	-	-	-	-	-	2.25
5	Other Liabilities	2,031.04	579.91	200.11	3,957.72	1,279.14	2,375.41	125.17	3,812.37	2,066.92	4,537.57	258.55
	1. Sundry Creditors	147.77	31.79	-	-	5.71	3.39	2.44	16.10	142.04	120.84	7.32
	2. Loan Loss Provision	1,178.49	442.03	134.12	1,731.70	-	1,505.49	52.28	1,758.30	925.87	1,365.85	139.94
	3. Interest Suspense a/c	-	-	-	-	-	-	59.56	-	408.96	805.48	-
	4. Others	704.78	106.10	65.98	2,226.02	1,273.42	866.53	10.89	2,037.97	590.06	2,245.40	111.29
6	Reconciliation A/c	-	-	0.01	-	-	-	-	0.00	-	-	-
7	Profit & Loss A/c	166.56	23.26	59.09	626.23	502.15	-	11.75	34.76	429.68	261.07	-
	TOTAL Liabilities	59,609.66	15,034.16	8,159.84	125,852.48	83,384.77	60,330.26	1,953.51	71,701.79	58,089.12	59,832.61	5,718.35
Assets												
1	LIQUID FUNDS	5,586.57	1,660.86	731.28	8,995.46	6,946.90	6,127.64	727.87	8,195.41	4,149.17	5,498.45	1,126.65
	a. Cash Balance	541.84	282.16	67.86	1,532.28	847.57	636.35	5.51	1,657.05	646.26	563.83	65.05
	Nepalese Notes & Coins	541.23	282.16	67.86	1,460.44	799.31	634.20	5.51	1,558.57	646.26	561.03	65.05
	Foreign Currency	0.61	-	-	71.83	48.25	2.14	-	98.48	-	2.80	-
	b. Bank Balance	2,013.64	620.82	582.02	3,877.31	2,596.71	5,491.29	722.36	2,295.87	2,018.75	4,934.62	205.28
	1. In Nepal Rastra Bank	1,879.82	61.70	235.27	3,874.30	2,596.71	2,136.54	39.64	2,216.82	2,011.21	1,882.83	189.36
	Domestic Currency	1,872.78	61.70	235.27	3,863.16	2,596.71	2,136.33	39.64	2,215.69	2,011.21	1,882.83	189.36
	Foreign Currency	7.04	-	-	11.13	-	0.22	-	1.13	-	-	-
	2. "A"Class Licensed Institution	132.11	559.13	76.75	3.01	-	1,282.20	287.62	79.04	7.50	1,837.26	15.92
	Domestic Currency	108.14	559.13	76.75	-	-	1,263.25	287.62	75.82	6.71	1,825.28	15.92
	Foreign Currency	23.98	-	-	3.01	-	18.94	-	3.23	0.79	11.98	-
	3. Other Financial Ins.	-	-	270.00	-	-	2,072.55	395.10	-	0.03	1,214.53	-
	4. In Foreign Banks	1.71	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	3,031.09	757.88	81.41	3,585.87	3,502.62	-	-	4,242.49	1,484.16	-	856.32
	Domestic Currency	3,031.09	757.84	81.41	3,585.87	3,488.53	-	-	4,182.90	1,484.16	-	856.32
	Foreign Currency	-	0.04	-	-	14.09	-	-	59.59	-	-	-
2	INVESTMENT IN SECURITIES	6,908.47	1,687.73	2,021.96	16,794.96	10,633.46	5,825.58	-	6,148.90	7,573.55	6,745.38	-
	a. Govt. Securities	6,908.47	1,687.73	2,021.96	16,794.96	10,633.46	5,825.58	-	6,148.90	7,573.55	6,745.38	-
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	608.96	216.91	28.55	788.92	661.97	376.04	-	1,236.81	418.46	1,628.14	129.06
	a. Interbank Lending	-	-	-	-	-	-	-	-	150.00	-	50.00
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-
	c. Others	608.96	216.91	28.55	788.92	661.97	376.04	-	1,236.81	268.46	1,628.14	79.06
4	LOANS & ADVANCES (Including Bills Purchased)	45,242.26	10,587.95	5,127.31	95,245.75	63,603.99	46,287.08	1,033.66	52,391.32	43,174.35	41,802.52	3,937.29
	4.1 LOANS & ADVANCES	45,242.26	10,587.95	5,127.31	95,245.75	63,603.99	46,287.08	1,033.66	52,391.32	43,174.35	41,802.52	3,937.29
	a. Private Sector	42,306.64	10,227.71	4,664.91	91,815.81	59,582.46	46,287.08	1,033.66	52,391.32	40,417.72	39,917.91	3,937.29
	b. Financial Institutions	2,935.62	360.24	462.40	3,429.93	4,021.53	-	-	-	2,756.63	1,884.61	-
	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	432.23	292.21	62.99	1,137.71	726.44	659.77	41.35	998.18	627.08	1,145.08	223.19
7	OTHER ASSETS	710.98	431.03	178.69	2,770.91	719.87	759.33	92.99	2,528.36	2,146.51	2,941.15	230.41
	a. Accrued Interest:	126.25	145.46	109.54	1,104.23	-	-	59.56	715.67	610.18	892.88	61.22
	Financial Institutions	-	101.06	16.96	450.73	-	-	20.47	-	2.21	560.68	-
	Government Enterprises	126.25	-	44.53	205.17	-	-	-	66.10	91.93	67.40	-
	Private Sector	-	44.40	48.05	448.33	-	-	39.09	649.57	516.05	264.80	61.22
	b. Staff Loans / Adv.	-	194.35	44.87	1,100.19	-	16.14	0.18	717.55	506.57	72.13	42.94
	c. Sundry Debtors	176.90	36.80	3.90	70.30	36.58	111.25	2.28	5.00	106.56	893.43	4.46
	d. Cash In Transit	-	-	-	-	-						

S.N.	BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFAC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara
Liabilities													
1	CAPITAL FUND	347.32	853.48	587.46	967.44	280.41	1,584.75	1,635.32	1,290.13	1,127.82	922.61	930.77	1,419.58
	a. Paid-up Capital	28.00	834.34	519.00	727.30	233.33	867.99	946.12	981.68	828.91	848.11	690.47	1,040.92
	b. Calls in Advance	296.18	-	-	48.36	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	4.97	67.98	35.37	238.57	242.96	413.24	205.82	248.81	236.93	36.83	189.92	238.58
	e. Share Premium	-	-	0.00	51.04	2.48	22.40	2.48	-	3.03	-	-	-
	f. Retained Earning	12.44	(106.24)	33.09	(255.11)	(2,024.05)	18.86	128.36	3.16	(217.63)	(12.39)	35.19	44.54
	g. Others Reserves Fund	5.73	57.40	(0.00)	157.29	1,825.68	262.27	352.55	56.47	276.58	50.06	15.19	95.54
2	BORROWINGS	-	-	-	-	-	-	1,307.75	730.00	-	350.00	-	216.02
	a. NRB	-	-	-	-	-	-	900.00	360.00	-	350.00	-	216.02
	b. Interbank Borrowing	-	-	-	-	-	-	160.00	370.00	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	247.75	-	-	-	-	-
3	DEPOSITS	831.19	4,983.42	3,575.27	1,732.47	479.02	8,029.73	11,710.13	6,694.89	4,252.52	4,697.42	3,489.95	11,551.36
	a. Current	41.06	132.34	60.39	38.47	-	427.55	15.07	-	47.23	39.76	14.90	63.54
	Domestic	41.06	132.34	60.39	38.47	-	427.55	15.07	-	47.23	39.76	14.90	63.54
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	482.32	1,455.42	555.76	315.82	31.58	1,977.31	1,837.08	1,055.96	937.10	741.35	741.78	2,034.83
	Domestic	482.32	1,455.42	555.76	315.82	31.58	1,977.31	1,837.08	1,055.96	937.10	741.35	741.78	2,034.83
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	241.78	2,686.16	2,524.64	1,138.91	-	4,474.33	9,300.22	5,383.71	3,063.91	3,174.83	2,576.36	8,649.42
	Domestic	241.78	2,686.16	2,524.64	1,138.91	-	4,474.33	9,300.22	5,383.71	3,063.91	3,174.83	2,576.36	8,649.42
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	66.00	709.50	434.49	239.28	211.96	1,150.53	556.05	255.23	204.28	738.06	156.91	803.57
	Domestic	66.00	709.50	434.49	239.28	211.96	1,150.53	556.05	255.23	204.28	738.06	156.91	803.57
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	0.03	-	-	-	235.48	-	1.71	-	-	3.42	-	-
	Domestic	0.03	-	-	-	235.48	-	1.71	-	-	3.42	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	-	-	0.21	-	0.22
5	Other Liabilities	160.29	324.27	164.30	777.79	7,273.44	837.95	998.50	231.66	287.86	217.87	278.27	551.87
	1. Sundry Creditors	101.21	7.04	7.95	41.43	149.17	2.49	376.47	5.19	10.89	10.35	8.59	3.81
	2. Loan Loss Provision	36.05	-	90.02	199.85	2,214.33	519.57	368.19	126.09	119.89	120.71	-	290.12
	3. Interest Suspense a/c	-	112.67	14.54	378.78	4,834.42	172.44	-	7.61	-	25.03	183.26	25.31
	4. Others	23.03	204.56	51.79	157.73	75.52	143.46	253.84	92.76	157.08	61.78	86.42	232.63
6	Reconciliation A/c	-	-	-	-	0.05	-	-	-	-	(8.25)	-	-
7	Profit & Loss A/c	3.03	-	3.81	13.48	10.43	67.16	-	-	-	-	14.59	29.88
	TOTAL Liabilities	1,341.83	6,161.18	4,330.84	3,491.18	8,043.35	10,519.59	15,651.70	8,946.68	5,668.19	6,179.86	4,713.58	13,768.93
Assets													
1	LIQUID FUNDS	455.58	1,063.63	753.79	617.52	302.44	2,017.87	962.34	649.10	724.76	1,119.15	1,496.95	1,804.06
	a. Cash Balance	37.31	162.42	42.34	22.29	0.13	232.66	219.76	85.99	58.90	76.08	38.25	154.46
	Nepalese Notes & Coins	37.31	162.42	42.34	22.29	0.13	232.66	219.76	85.99	58.90	76.08	38.25	154.46
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	47.40	226.66	137.21	162.47	31.72	297.45	543.42	273.58	665.86	217.53	155.51	405.24
	1. In Nepal Rastra Bank	-	226.34	137.21	162.47	0.07	297.45	543.42	273.15	186.75	204.43	152.42	392.79
	Domestic Currency	-	226.34	137.21	162.47	0.07	297.45	543.42	273.15	186.75	204.43	152.42	392.79
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	37.39	0.32	-	-	(1.32)	-	-	0.41	200.93	13.08	3.08	12.45
	Domestic Currency	37.39	0.32	-	-	(1.32)	-	-	0.41	200.93	13.08	3.08	12.45
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	10.00	-	-	-	32.97	-	-	0.02	278.19	0.02	0.00	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	370.87	674.55	574.24	432.76	270.59	1,487.77	199.16	289.53	-	825.54	1,303.19	1,244.36
	Domestic Currency	370.87	674.55	574.24	432.76	270.59	1,487.77	199.16	289.53	-	825.54	1,303.19	1,244.36
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	338.22	269.98	616.91	1.00	550.00	2,957.58	2,296.93	625.00	710.45	-	970.80
	a. Govt. Securities	-	338.22	269.98	616.91	1.00	550.00	2,957.58	2,296.93	625.00	710.45	-	970.80
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	-	16.15	122.50	115.02	123.75	288.36	551.65	151.54	227.91	102.92	55.60	404.15
	a. Interbank Lending	-	-	100.00	50.00	-	-	-	-	-	-	-	300.00
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	16.15	22.50	65.02	123.75	288.36	551.65	151.54	227.91	102.92	55.60	104.15
4	LOANS & ADVANCES (Including Bills Purchased)	720.55	4,055.18	2,985.83	1,399.89	2,247.18	6,695.93	10,290.15	5,590.13	3,572.84	3,834.24	2,866.86	9,926.10
	4.1 LOANS & ADVANCES	720.55	4,055.18	2,985.83	1,399.89	2,247.18	6,695.93	10,290.15	5,590.13	3,572.84	3,834.24	2,866.86	9,926.10
	a. Private Sector	720.55	4,026.28	2,951.74	1,243.74	2,247.18	6,081.57	9,770.15	5,217.33	3,567.84	3,674.24	2,831.72	9,926.10
	b. Financial Institutions	-	28.90	34.09	156.14	-	614.36	520.00	372.80	5.00	159.99	35.14	-
	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	24.34	84.65	29.75	203.15	25.94	93.07	455.67	112.14	206.36	154.44	38.39	191.12
7	OTHER ASSETS	127.99	348.33	169.00	470.24	5,343.03	753.78	330.18	145.84	121.81	230.59	254.82	472.70
	a. Accrued Interest:	14.71	112.67	40.53	378.78	4,829.77	399.38	-	66.22	9.31	78.24	183.26	339.45
	Financial Institutions	1.18	-	-	24.14	-	184.21	-	12.88	-	-	-	-
	Government Enterprises	-	-	-	-	-	8.26	-	31.09	9.31	11.56	-	2.25
	Private Sector	13.54	112.67	40.53	354.64	4,829.77	206.90	-	22.25	-	66.69	183.26	337.19
	b. Staff Loans / Adv.	74.55	-	41.91	6.12	-	88.35	-	37.76	-	62.22	8.09	53.11
	c. Sundry Debtors	1.21	157.79	10.69	1.73	427.21	85.99	-	5.51	3.36	28.85	14.07	1.32
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	37.52	77.86	75.87	83.62	86.05	180.07	330.18	36.35	109.14	61.27	49.40	78

S.N.	BFI Name	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities									
1	CAPITAL FUND	1,208.32	495.36	663.47	(355.43)	1,180.78	1,708.29	1,944.68	1,374.74
	a. Paid-up Capital	948.88	452.00	818.91	935.07	950.40	1,183.47	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-
	d. General Reserves	168.42	16.52	92.70	259.54	207.40	325.28	290.36	139.85
	e. Share Premium	0.44	-	22.04	2.61	-	-	-	1.14
	f. Retained Earning	10.03	7.50	(304.09)	(1,552.65)	(5.21)	16.53	12.04	119.42
	g. Others Reserves Fund	80.55	19.33	33.91	(0.00)	28.19	183.00	290.73	61.33
2	BORROWINGS	280.00	-	100.00	3.00	200.00	599.45	1,000.00	970.00
	a. NRB	280.00	-	100.00	-	200.00	400.00	300.00	700.00
	b. Interbank Borrowing	-	-	-	3.00	-	-	200.00	270.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	199.45	500.00	-
3	DEPOSITS	6,425.47	1,296.54	1,941.08	562.15	7,431.84	19,014.17	13,164.76	6,788.75
	a. Current	31.99	127.92	410.38	-	60.41	162.91	-	30.55
	Domestic	31.99	127.92	410.38	-	60.41	162.91	-	30.55
	Foreign	-	-	-	-	-	-	-	-
	b. Savings	970.61	230.96	213.60	21.87	1,003.86	3,289.32	1,839.90	1,243.81
	Domestic	970.61	230.96	213.60	21.87	1,003.86	3,289.32	1,839.90	1,243.81
	Foreign	-	-	-	-	-	-	-	-
	c. Fixed	4,826.45	752.84	1,051.84	-	5,664.21	14,746.50	9,955.22	4,915.13
	Domestic	4,826.45	752.84	1,051.84	-	5,664.21	14,746.50	9,955.22	4,915.13
	Foreign	-	-	-	-	-	-	-	-
	d. Call Deposits	-	184.82	265.27	-	699.36	805.69	1,369.59	599.05
	Domestic	-	184.82	265.27	-	699.36	805.69	1,369.59	599.05
	Foreign	-	-	-	-	-	-	-	-
	e. Others	596.42	-	-	540.28	4.00	9.74	0.05	0.20
	Domestic	596.42	-	-	540.28	4.00	9.74	0.05	0.20
	Foreign	-	-	-	-	-	-	-	-
4	Bills Payable						0.25		
5	Other Liabilities	96.73	7.20	225.06	4,263.14	353.20	770.71	738.46	359.93
	1. Sundry Creditors	7.32	0.12	11.29	252.40	12.71	240.56	5.19	5.27
	2. Loan Loss Provision	-	-	131.04	1,146.22	155.86	340.11	360.76	192.04
	3. Interest Suspense a/c	-	-	11.92	2,814.96	-	-	18.44	76.92
	4. Others	89.41	7.08	70.80	49.56	184.63	190.04	354.07	85.70
6	Reconciliation A/c								
7	Profit & Loss A/c	0.40	2.33		133.39		39.17		8.68
	TOTAL Liabilities	8,010.93	1,801.42	2,929.61	4,606.26	9,165.82	22,132.02	16,847.90	9,502.10
Assets									
1	LIQUID FUNDS	930.94	505.67	613.03	496.25	901.01	1,931.81	1,663.80	643.45
	a. Cash Balance	68.03	10.47	29.63	0.44	54.94	252.06	261.31	63.28
	Nepalese Notes & Coins	68.03	10.47	29.63	0.44	54.93	252.06	261.31	63.28
	Foreign Currency	-	-	-	-	0.01	-	-	-
	b. Bank Balance	862.91	42.23	583.41	495.81	306.06	1,679.75	1,402.49	276.25
	1. In Nepal Rastra Bank	284.30	42.23	135.85	8.11	300.08	809.05	510.36	276.25
	Domestic Currency	284.30	42.23	135.85	8.11	300.08	809.05	510.36	276.25
	Foreign Currency	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	221.71	-	93.90	480.68	5.96	680.25	241.34	-
	Domestic Currency	221.71	-	93.90	480.68	5.96	680.25	241.34	-
	Foreign Currency	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	356.91	-	353.66	7.02	0.03	190.45	650.80	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-
	c. Money at Call	-	452.97	-	-	540.01	-	-	303.93
	Domestic Currency	-	452.97	-	-	540.01	-	-	303.93
	Foreign Currency	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1,326.60	31.71	176.44	-	1,471.93	4,741.93	2,301.37	2,274.89
	a. Govt. Securities	1,326.60	31.71	176.44	-	1,471.93	4,741.93	2,301.37	2,274.89
	b. NRB Bond	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	340.70	90.92	125.33	0.03	328.44	336.32	1.00	174.64
	a. Interbank Lending	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-
	c. Others	340.70	90.92	125.33	0.03	328.44	336.32	1.00	174.64
4	LOANS & ADVANCES (Including Bills Purchased)	5,086.78	970.47	1,702.30	1,146.22	6,014.76	13,983.42	12,011.68	5,702.15
	4.1 LOANS & ADVANCES	5,086.78	970.47	1,702.30	1,146.22	6,014.76	13,983.42	12,011.68	5,702.15
	a. Private Sector	4,909.67	970.25	1,029.63	1,146.22	5,644.45	13,524.92	11,052.88	5,292.15
	b. Financial Institutions	177.11	0.22	672.67	-	370.31	458.50	958.80	409.99
	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	219.44	170.05	77.23	79.73	232.84	486.77	308.08	258.64
7	OTHER ASSETS	105.79	29.50	115.97	2,863.69	195.60	647.51	536.07	376.32
	a. Accrued Interest:	17.90	-	48.53	2,814.96	18.69	318.68	245.90	141.94
	Financial Institutions	-	-	19.41	2,814.96	-	204.80	75.99	46.54
	Government Enterprises	17.90	-	5.57	-	18.69	113.87	21.82	55.78
	Private Sector	-	-	23.54	-	-	-	148.08	39.62
	b. Staff Loans / Adv.	18.13	8.97	32.93	0.45	1.58	99.95	249.92	105.55
	c. Sundry Debtors	0.99	0.50	0.24	2.71	2.33	22.70	10.72	8.74
	d. Cash In Transit	0.44	-	-	-	-	-	-	-
	e. Others	68.33	20.04	34.27	45.57	173.00	206.19	29.53	120.09
8	Expenses not Written off					1.48			
9	Non Banking Assets	0.68	3.09	41.98	20.34		4.27	25.91	25.91
10	Reconciliation Account								(1.08)
11	Profit & Loss A/c			77.32		19.76			47.18
	TOTAL ASSETS	8,010.93	1,801.42	2,929.61	4,606.26	9,165.82	22,132.02	16,847.90	9,502.10

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	7,378.86	8,790.86	13,532.15	7,769.43	3,054.80	7,674.40	5,521.03
1.1 On Deposit Liabilities	6,946.51	8,267.65	13,054.37	7,162.22	2,998.44	7,163.77	5,169.56
1.1.1 Saving Account	2,476.73	4,013.56	2,995.67	1,612.00	1,018.53	1,520.51	1,253.22
1.1.2 Fixed Account	4,134.54	4,022.70	9,763.73	5,335.23	1,917.62	5,470.82	3,820.59
1.1.2.1 Up to 3 months Fixed Account	406.71	-	1,464.56	150.90	-	-	153.11
1.1.2.2 3 to 6 months Fixed Account	484.20	-	1,952.75	-	288.90	-	122.02
1.1.2.3 6 months to 1 year Fixed Account	2,240.40	-	4,881.87	-	1,121.95	5,470.82	334.90
1.1.2.4 Above 1 year Fixed Account	1,003.23	4,022.70	1,464.56	5,184.33	506.77	-	3,210.55
1.1.3 Call Deposit	335.23	231.39	294.96	214.99	62.29	172.44	95.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	432.36	523.20	477.78	607.21	56.36	510.63	351.47
2. Commission Expense	32.58	91.23	254.75	184.70	60.39	-	42.38
3. Staff Expense	1,724.08	1,716.18	1,465.80	980.05	464.91	696.65	706.94
4. Office Operating Expenses	580.89	913.88	948.55	661.93	344.63	658.48	543.09
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	0.00	-	-
7. Provision for Risk	899.90	1,698.85	3,225.94	1,283.96	169.84	1,523.29	495.96
7.1 Loan loss Provision	899.90	1,698.85	3,225.94	1,283.96	169.84	1,523.29	486.67
7.1.1 General Loan loss Provision	899.90	328.33	1,718.70	819.16	87.58	-	163.69
7.1.1.1 Pass Loan Loss Provision	899.90	119.68	1,718.70	187.78	36.78	-	163.69
7.1.1.2 Watch List Provision	-	208.65	-	631.38	50.81	-	-
7.1.2 Special Loan Loss Provision	-	1,370.53	1,507.23	464.81	82.25	-	322.97
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	1,523.29	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	9.29
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	2.26	-	8.45	-	-
9. Provision for Staff Bonus	80.27	203.91	542.50	-	278.35	151.54	186.86
10. Provision for Income Tax	354.53	1,162.31	1,464.82	894.13	751.56	409.16	504.51
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,170.66	2,711.85	3,417.70	2,086.31	1,753.63	954.70	1,177.19
Total Expenses	12,221.77	17,289.08	24,854.47	13,860.54	6,886.57	12,068.23	9,177.95
Income							
1. Interest Income	11,227.74	14,797.38	21,514.09	11,955.80	5,900.84	11,323.26	8,224.52
1.1 On Loans and Advances	9,975.31	12,826.50	19,470.74	10,519.40	5,035.84	10,325.71	7,108.25
1.2 On Investment	643.66	1,927.10	1,638.43	1,230.81	362.61	813.08	847.27
1.2.1 Government Bonds	643.66	1,235.69	1,638.43	1,230.81	342.61	813.08	847.27
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	691.41	-	-	20.00	-	-
1.3 On Agency Balance	13.18	-	13.46	167.86	8.95	-	2.61
1.4 On Call Deposit	-	39.66	238.74	-	177.70	-	-
1.5 On Others	595.59	4.13	152.71	37.72	315.73	184.47	266.39
2. Commission and Discount	434.43	105.38	1,051.64	660.01	647.48	447.73	643.38
2.1 Bills Purchase and Discount	-	-	0.01	0.34	12.32	0.56	0.69
2.2 Commission	434.43	105.38	1,048.73	659.67	458.41	328.72	280.34
2.3 Others	-	0.00	2.89	-	176.76	118.44	362.35
3. Exchange Fluctuation Income	27.45	231.09	335.50	224.39	291.43	207.17	170.15
3.1 Due to Change in Exchange Rate	-	32.37	255.48	17.15	140.09	-	(3.43)
3.2 Due to Foreign Currency Transaction	27.45	198.72	80.03	207.24	151.34	207.17	173.58
4. Other Operating Income	133.83	720.02	534.54	232.60	39.77	82.02	7.90
5. Non Operating Income	10.60	0.50	58.13	114.13	-	3.98	5.65
6. Write Back from Provisions for loss	387.72	1,400.39	1,339.85	673.58	7.05	-	115.67
7. Recovery of written-off Loan	-	34.33	20.72	0.03	-	-	10.69
8. Income from Extra Ordinary transactions	-	-	-	-	-	4.06	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,221.77	17,289.08	24,854.47	13,860.54	6,886.57	12,068.23	9,177.95

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	7,099.71	13,078.19	6,823.80	8,550.25	6,382.37	9,404.75	7,514.05
1.1 On Deposit Liabilities	6,693.57	12,338.39	6,199.18	8,132.82	5,938.71	8,170.75	6,515.53
1.1.1 Saving Account	1,746.37	3,819.81	1,384.04	1,240.43	1,127.32	1,838.74	1,493.73
1.1.2 Fixed Account	4,815.81	8,357.39	4,704.19	6,657.31	4,594.83	6,112.53	5,001.74
1.1.2.1 Up to 3 months Fixed Account	1,094.20	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,038.28	0.53	-	-	773.81	2,302.12	-
1.1.2.3 6 months to 1 year Fixed Account	1,085.96	-	228.35	-	2,147.40	2,481.30	4,998.25
1.1.2.4 Above 1 year Fixed Account	1,597.37	8,356.86	4,475.83	6,657.31	1,673.62	1,329.11	3.50
1.1.3 Call Deposit	131.39	161.19	110.95	235.09	216.57	219.48	20.05
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	406.14	739.80	624.62	417.42	443.66	1,234.00	998.52
2. Commission Expense	70.58	8.61	79.93	-	-	-	12.12
3. Staff Expense	859.78	1,502.41	1,065.41	1,190.33	704.68	1,234.17	1,709.08
4. Office Operating Expenses	576.12	1,528.03	581.76	620.66	627.59	851.49	647.80
5. Foreign Exchange Loss	-	-	-	-	-	-	18.09
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	18.09
6. Non Operating Expense	-	-	4.73	6.21	0.00	-	48.29
7. Provision for Risk	366.63	(479.62)	413.77	6,537.87	814.39	1,192.48	3,017.24
7.1 Loan loss Provision	366.63	(479.62)	413.77	6,537.87	814.39	1,192.48	3,017.24
7.1.1 General Loan loss Provision	366.63	(238.65)	62.23	2,776.49	191.37	1,192.48	734.64
7.1.1.1 Pass Loan Loss Provision	366.63	52.85	62.23	1,945.20	45.93	1,192.48	380.82
7.1.1.2 Watch List Provision	-	(291.50)	-	831.28	145.45	-	353.82
7.1.2 Special Loan Loss Provision	-	(240.97)	351.53	3,761.38	623.02	-	2,282.60
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	-	17.28	10.15	-	6.50	-	-
9. Provision for Staff Bonus	252.06	519.58	162.74	174.35	166.30	184.27	-
10. Provision for Income Tax	680.57	1,402.86	439.40	557.08	419.61	497.25	20.19
11. Others	-						
12. Net Profit	1,588.00	3,273.33	1,025.26	1,530.71	1,077.11	1,161.20	(128.93)
Total Expenses	11,493.45	20,850.66	10,606.94	19,167.46	10,198.55	14,525.61	12,857.93
Income							
1. Interest Income	10,769.95	19,373.90	9,616.71	12,790.89	9,147.17	13,422.63	11,258.14
1.1 On Loans and Advances	9,430.75	17,418.93	8,824.43	11,909.16	8,569.58	11,766.05	9,821.70
1.2 On Investment	1,271.71	1,724.74	635.42	509.42	410.16	1,601.66	1,315.91
1.2.1 Government Bonds	1,218.91	1,709.98	70.32	509.42	397.09	1,601.66	1,314.77
1.2.2 Foreign Bonds	52.81	-	0.83	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	0.69	-	-
1.2.4 Debenture & Bonds	-	14.76	564.27	-	12.38	-	1.14
1.3 On Agency Balance	-	3.84	-	-	-	5.08	-
1.4 On Call Deposit	-	45.84	-	-	-	26.74	-
1.5 On Others	67.49	180.55	156.86	372.32	167.43	23.11	120.53
2. Commission and Discount	613.09	1,186.03	661.65	311.69	308.65	774.66	343.78
2.1 Bills Purchase and Discount	-	1.40	-	-	33.89	36.44	-
2.2 Commission	613.09	1,184.63	642.45	172.00	274.77	115.18	338.83
2.3 Others	-	-	19.20	139.69	-	623.03	4.96
3. Exchange Fluctuation Income	102.07	75.24	208.22	148.75	100.16	150.04	2.69
3.1 Due to Change in Exchange Rate	28.03	1.83	35.26	29.75	2.42	26.10	-
3.2 Due to Foreign Currency Transaction	74.04	73.41	172.96	119.00	97.74	123.94	2.69
4. Other Operating Income	8.34	215.49	4.87	292.30	247.19	177.10	331.61
5. Non Operating Income	-	-	5.96	1.98	143.92	-	81.01
6. Write Back from Provisions for loss	-	-	109.54	5,103.21	241.36	-	840.71
7. Recovery of written-off Loan	-	-	-	-	10.10	1.19	-
8. Income from Extra Ordinary transactions	-	-	-	518.64	-	-	-
9. Net Loss	-						
Total Income	11,493.45	20,850.66	10,606.94	19,167.46	10,198.55	14,525.61	12,857.93

BFI Name	Global	Citizen	Prime	Sunrise	NMB	Prabhu	CBL
Expenses							
1. Interest Expense	12,799.32	7,399.60	7,761.02	6,120.59	8,723.93	7,763.10	4,560.89
1.1 On Deposit Liabilities	12,190.13	6,867.03	7,200.82	5,524.52	7,725.61	6,821.99	4,348.95
1.1.1 Saving Account	3,319.10	1,435.19	979.00	1,159.05	1,574.36	1,965.96	568.40
1.1.2 Fixed Account	8,625.41	5,332.03	6,068.53	4,280.73	6,011.23	4,732.65	3,717.67
1.1.2.1 Up to 3 months Fixed Account	-	875.48	-	-	112.86	-	-
1.1.2.2 3 to 6 months Fixed Account	2,741.18	463.11	3,778.76	3,183.65	900.96	-	-
1.1.2.3 6 months to 1 year Fixed Account	3,171.48	3,457.19	1,295.70	76.21	2,934.85	-	3,717.67
1.1.2.4 Above 1 year Fixed Account	2,712.75	536.25	994.07	1,020.87	2,062.56	4,732.65	-
1.1.3 Call Deposit	245.62	99.80	153.29	84.74	124.81	123.38	62.88
1.1.4 Certificate of Deposit	-	-	-	-	15.20	-	-
1.2 On Borrowing	609.19	532.58	560.21	596.07	998.32	941.11	211.93
2. Commission Expense	277.48	66.26	-	2.26	116.27	-	-
3. Staff Expense	1,410.55	797.28	666.23	967.73	1,089.58	1,363.38	563.03
4. Office Operating Expenses	1,047.20	643.70	464.98	652.81	665.63	792.82	402.52
5. Foreign Exchange Loss	25.85	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	25.85	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.01	-	-	5.61
7. Provision for Risk	1,129.18	869.19	583.19	1,256.67	867.14	1,258.92	485.97
7.1 Loan loss Provision	1,129.18	869.19	583.19	1,256.67	867.14	1,258.92	485.97
7.1.1 General Loan loss Provision	19.94	112.38	10.19	165.05	219.38	409.09	125.53
7.1.1.1 Pass Loan Loss Provision	(75.11)	112.38	114.71	-	38.93	122.49	-
7.1.1.2 Watch List Provision	95.05	-	(104.52)	165.05	180.45	286.60	125.53
7.1.2 Special Loan Loss Provision	1,109.24	756.81	573.00	1,091.62	519.09	849.83	360.44
7.1.3 Additional Loan Loss Provision	-	-	-	-	128.67	-	-
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	-	-	-	-	23.61	44.48	-
9. Provision for Staff Bonus	420.90	133.54	262.49	103.80	300.12	179.11	101.21
10. Provision for Income Tax	1,005.74	360.57	710.32	280.27	799.95	412.07	273.87
11. Others	-	-	-	5.65	-	-	-
12. Net Profit	2,782.38	841.33	1,652.04	653.96	1,901.15	1,199.96	637.02
Total Expenses	20,898.59	11,111.47	12,100.27	10,043.75	14,487.39	13,013.85	7,030.11
Income							
1. Interest Income	19,342.40	10,273.18	11,298.07	9,137.03	12,993.22	11,160.64	6,696.79
1.1 On Loans and Advances	17,770.33	9,253.37	10,411.09	8,246.92	11,951.44	9,488.34	6,077.50
1.2 On Investment	1,490.44	730.82	844.75	787.47	934.33	1,404.78	599.37
1.2.1 Government Bonds	1,490.44	730.82	758.34	781.16	860.42	1,404.78	599.37
1.2.2 Foreign Bonds	-	-	-	-	16.98	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	86.41	6.31	56.94	-	-
1.3 On Agency Balance	-	25.35	3.31	4.01	-	16.40	3.03
1.4 On Call Deposit	-	59.90	-	59.36	12.21	5.72	16.89
1.5 On Others	81.64	203.75	38.92	39.28	95.23	245.40	-
2. Commission and Discount	1,219.76	491.16	470.06	343.31	969.63	327.44	77.30
2.1 Bills Purchase and Discount	-	15.90	-	14.18	-	1.12	-
2.2 Commission	1,219.76	457.89	461.44	291.62	969.63	319.77	77.30
2.3 Others	-	17.37	8.63	37.51	-	6.55	-
3. Exchange Fluctuation Income	260.40	44.94	86.38	76.45	147.98	5.39	41.23
3.1 Due to Change in Exchange Rate	-	-	(2.41)	6.20	29.60	-	9.79
3.2 Due to Foreign Currency Transaction	260.40	44.94	88.80	70.25	118.38	5.39	31.44
4. Other Operating Income	71.65	42.28	202.07	199.76	119.25	459.51	181.18
5. Non Operating Income	-	9.93	43.68	92.37	6.09	205.87	-
6. Write Back from Provisions for loss	-	249.97	-	194.82	245.17	832.17	33.61
7. Recovery of written-off Loan	4.38	-	-	-	4.30	22.83	-
8. Income from Extra Ordinary transactions	-	-	-	0.01	1.74	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	20,898.59	11,111.47	12,100.27	10,043.75	14,487.39	13,013.85	7,030.11

BFI Name	Sanima	Mahalaxmi	Narayani	Kamali	Shangrila	Excel	Miteri
Expenses							
1. Interest Expense	7,205.95	2,280.69	22.23	204.55	2,659.94	553.12	307.42
1.1 On Deposit Liabilities	6,529.16	2,250.72	22.23	204.55	2,601.83	543.99	304.88
1.1.1 Saving Account	1,431.99	471.58	3.08	54.47	400.66	146.71	67.68
1.1.2 Fixed Account	4,990.77	1,714.26	17.71	136.53	2,141.29	376.13	232.58
1.1.2.1 Up to 3 months Fixed Account	-	-	2.97	-	93.93	-	9.30
1.1.2.2 3 to 6 months Fixed Account	-	368.03	2.77	-	1,250.78	167.04	11.63
1.1.2.3 6 months to 1 year Fixed Account	4,990.77	1,000.62	7.25	-	215.31	3.07	81.40
1.1.2.4 Above 1 year Fixed Account	-	345.61	4.73	136.53	581.27	206.02	130.24
1.1.3 Call Deposit	106.40	64.87	1.44	13.55	59.88	21.16	4.61
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	676.79	29.97	-	-	58.11	9.13	2.54
2. Commission Expense	-	7.59	-	-	7.75	3.95	-
3. Staff Expense	657.26	274.07	9.85	32.59	269.87	86.15	39.21
4. Office Operating Expenses	706.97	172.33	9.90	24.29	202.18	62.17	21.27
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.52	-	1.02	27.05	-
7. Provision for Risk	727.81	510.31	5.30	10.16	289.58	116.86	38.65
7.1 Loan loss Provision	718.01	510.31	5.30	10.16	289.58	116.86	38.65
7.1.1 General Loan loss Provision	187.63	89.38	4.36	10.16	4.71	19.52	2.36
7.1.1.1 Pass Loan Loss Provision	61.52	28.04	3.05	10.16	4.71	-	(1.71)
7.1.1.2 Watch List Provision	126.11	61.34	1.31	-	-	19.52	4.08
7.1.2 Special Loan Loss Provision	460.37	420.94	0.95	-	284.87	97.34	36.29
7.1.3 Additional Loan Loss Provision	70.00	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	9.80	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.52	5.02	-	-	-	-	-
9. Provision for Staff Bonus	202.42	48.68	-	-	26.44	3.69	8.44
10. Provision for Income Tax	536.41	131.45	-	-	71.38	9.97	25.32
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,285.38	306.71	-	16.37	166.56	23.26	59.09
Total Expenses	11,322.72	3,736.84	47.80	287.96	3,694.73	886.23	499.40
Income							
1. Interest Income	10,399.42	3,310.28	31.30	282.09	3,573.52	820.76	489.27
1.1 On Loans and Advances	9,333.46	3,035.99	30.91	281.69	3,253.81	751.79	393.02
1.2 On Investment	976.94	116.50	-	-	233.63	47.03	92.78
1.2.1 Government Bonds	953.81	116.50	-	-	233.63	47.03	92.78
1.2.2 Foreign Bonds	21.48	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	1.65	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	85.01	0.40	0.40	42.24	21.84	0.46
1.5 On Others	89.03	72.79	-	-	43.84	0.10	3.01
2. Commission and Discount	166.72	79.86	0.20	5.87	82.08	36.40	0.77
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	166.72	1.84	0.20	5.87	11.49	2.92	0.37
2.3 Others	-	78.01	-	-	70.60	33.47	0.40
3. Exchange Flactuation Income	125.28	0.53	-	-	0.55	-	-
3.1 Due to Change in Exchange Rate	23.25	-	-	-	0.49	-	-
3.2 Due to Foreign Currency Transaction	102.03	0.53	-	-	0.06	-	-
4. Other Operating Income	372.29	27.13	2.31	-	0.90	0.72	7.00
5. Non Operating Income	104.37	-	-	-	-	-	2.36
6. Write Back from Provisions for loss	154.65	316.50	-	-	37.66	28.36	-
7. Recovery of written-off Loan	-	2.55	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	13.97	-	-	-	-
Total Income	11,322.72	3,736.84	47.80	287.96	3,694.73	886.23	499.40

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB
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Expenses

1. Interest Expense	5,505.96	3,608.06	2,561.18	31.40	2,930.27	2,270.22	2,377.77
1.1 On Deposit Liabilities	5,389.02	3,549.48	2,471.76	31.40	2,732.57	2,251.63	2,266.45
1.1.1 Saving Account	998.32	610.64	390.52	4.21	432.13	554.67	299.39
1.1.2 Fixed Account	4,273.27	2,846.30	1,996.24	23.49	2,206.43	1,679.22	1,909.79
1.1.2.1 Up to 3 months Fixed Account	925.30	508.63	418.26	-	410.29	-	1,742.60
1.1.2.2 3 to 6 months Fixed Account	477.83	328.71	335.91	-	216.38	314.37	14.97
1.1.2.3 6 months to 1 year Fixed Account	2,256.94	1,720.49	742.76	17.09	819.55	277.33	94.64
1.1.2.4 Above 1 year Fixed Account	613.21	288.47	499.31	6.40	760.21	1,087.51	57.58
1.1.3 Call Deposit	117.44	92.55	85.00	3.70	94.01	17.74	57.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	116.93	58.57	89.42	-	197.70	18.58	111.33
2. Commission Expense	-	8.06	9.78	-	-	-	-
3. Staff Expense	525.99	329.08	302.39	6.50	319.27	271.13	191.02
4. Office Operating Expenses	359.99	287.53	210.23	4.28	270.24	181.44	152.82
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	699.18	424.56	329.89	0.20	649.13	140.80	559.17
7.1 Loan loss Provision	699.18	424.56	329.89	0.20	649.13	140.80	559.17
7.1.1 General Loan loss Provision	268.94	189.49	101.27	(0.37)	125.67	53.60	167.79
7.1.1.1 Pass Loan Loss Provision	103.44	-	-	0.09	(47.51)	42.45	31.40
7.1.1.2 Watch List Provision	165.50	189.49	101.27	(0.46)	173.18	11.15	136.38
7.1.2 Special Loan Loss Provision	430.24	235.08	228.61	0.57	523.46	87.20	391.38
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	3.51
9. Provision for Staff Bonus	99.40	79.57	31.09	2.02	5.52	-	39.96
10. Provision for Income Tax	268.39	215.21	83.94	5.46	14.90	188.23	98.60
11. Others	-	-	-	-	-	-	-
12. Net Profit	626.23	502.15	195.87	12.74	34.76	429.68	261.07
Total Expenses	8,085.14	5,454.21	3,724.37	62.61	4,224.09	3,481.50	3,683.92

Income

1. Interest Income	7,550.40	5,185.83	3,583.81	61.48	4,081.67	3,324.79	3,306.97
1.1 On Loans and Advances	6,923.34	4,811.26	3,374.36	59.38	3,869.90	2,960.95	3,028.62
1.2 On Investment	539.82	304.97	150.23	-	136.80	297.63	234.58
1.2.1 Government Bonds	451.21	304.97	150.23	-	136.80	297.63	177.51
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	87.33	-	-	-	-	-	57.07
1.2.4 Debenture & Bonds	1.27	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	41.19	37.13	59.22	-	73.88	17.16	40.39
1.5 On Others	46.04	32.46	-	2.10	1.09	49.05	3.39
2. Commission and Discount	22.81	55.69	107.88	0.04	10.47	11.41	4.46
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	21.22	40.14	107.88	0.03	10.47	11.41	4.46
2.3 Others	1.59	15.54	-	0.01	-	-	-
3. Exchange Fluctuation Income	10.10	9.82	0.96	-	24.44	-	-
3.1 Due to Change in Exchange Rate	2.63	1.25	0.93	-	3.81	-	-
3.2 Due to Foreign Currency Transaction	7.47	8.57	0.03	-	20.64	-	-
4. Other Operating Income	240.01	129.60	3.42	0.36	88.98	132.48	80.41
5. Non Operating Income	4.44	0.65	-	-	18.53	12.82	10.40
6. Write Back from Provisions for loss	257.39	72.63	28.31	0.73	-	-	281.67
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,085.14	5,454.21	3,724.37	62.61	4,224.09	3,481.50	3,683.92

BFI Name	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFIC
Expenses							
1. Interest Expense	200.49	31.67	207.10	167.94	78.13	0.97	361.97
1.1 On Deposit Liabilities	197.82	31.67	206.56	167.94	78.13	0.97	361.73
1.1.1 Saving Account	42.44	16.76	53.28	23.12	12.58	0.96	85.05
1.1.2 Fixed Account	143.36	14.19	146.24	138.25	61.99	-	250.11
1.1.2.1 Up to 3 months Fixed Account	-	1.80	-	40.25	-	-	71.64
1.1.2.2 3 to 6 months Fixed Account	40.49	3.17	62.83	27.81	-	-	42.65
1.1.2.3 6 months to 1 year Fixed Account	71.07	6.62	54.54	64.74	-	-	85.42
1.1.2.4 Above 1 year Fixed Account	31.81	2.59	28.88	5.44	61.99	-	50.40
1.1.3 Call Deposit	12.02	0.72	7.04	6.57	3.56	0.01	26.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.67	-	0.53	-	-	-	0.24
2. Commission Expense	0.39	-	-	-	0.07	-	-
3. Staff Expense	37.60	19.64	57.07	23.01	25.74	2.01	63.37
4. Office Operating Expenses	34.13	4.88	43.02	18.66	27.11	8.25	51.25
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	53.17	26.44	374.13	40.45	-	-	-
7.1 Loan loss Provision	53.17	26.44	374.13	40.45	-	-	-
7.1.1 General Loan loss Provision	6.37	8.48	26.19	16.08	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	2.46	5.61	-	-	-	-
7.1.1.2 Watch List Provision	6.37	6.02	20.58	16.08	-	-	-
7.1.2 Special Loan Loss Provision	46.80	17.96	347.94	24.36	-	-	-
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	-	-	-	-	-	-	25.85
9. Provision for Staff Bonus	-	-	-	0.60	2.30	-	10.66
10. Provision for Income Tax	-	-	-	1.63	3.41	-	28.78
11. Others	-	-	-	-	5.25	-	0.28
12. Net Profit	-	-	-	3.81	13.48	10.43	67.16
Total Expenses	325.78	82.64	681.32	256.10	155.48	21.67	609.33
Income							
1. Interest Income	289.78	58.60	307.61	245.91	133.82	7.12	535.57
1.1 On Loans and Advances	279.56	51.00	299.66	211.71	95.29	-	495.95
1.2 On Investment	-	-	5.22	3.49	21.44	-	18.82
1.2.1 Government Bonds	-	-	5.22	-	21.44	-	18.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	3.49	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.22	7.60	2.73	-	5.65	7.12	20.80
1.5 On Others	-	-	-	30.72	11.45	-	-
2. Commission and Discount	9.40	0.01	3.69	0.33	3.53	-	0.46
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	9.40	0.01	3.69	0.33	0.44	-	0.46
2.3 Others	-	-	-	-	3.09	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	3.49	2.16	6.83	9.29	8.77	-	13.64
5. Non Operating Income	-	-	-	-	-	14.54	1.78
6. Write Back from Provisions for loss	4.40	11.53	110.67	0.57	9.37	-	57.88
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	18.71	10.33	252.53	-	-	-	-
Total Income	325.78	82.64	681.32	256.10	155.48	21.67	609.33

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
Expenses							
1. Interest Expense	548.06	378.79	210.52	224.98	182.08	599.02	327.76
1.1 On Deposit Liabilities	507.89	342.19	209.10	216.69	182.08	592.66	317.12
1.1.1 Saving Account	86.72	41.16	38.19	30.47	32.43	80.52	50.62
1.1.2 Fixed Account	413.56	295.51	167.91	175.22	147.44	495.51	266.51
1.1.2.1 Up to 3 months Fixed Account	53.52	-	-	51.82	-	-	-
1.1.2.2 3 to 6 months Fixed Account	23.05	23.93	-	17.01	12.28	67.63	45.13
1.1.2.3 6 months to 1 year Fixed Account	218.53	19.10	167.91	65.88	8.65	74.57	156.39
1.1.2.4 Above 1 year Fixed Account	118.46	252.49	-	40.51	126.51	353.31	64.98
1.1.3 Call Deposit	7.60	5.52	3.01	11.00	2.20	16.63	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	40.17	36.60	1.42	8.29	-	6.35	10.64
2. Commission Expense	-						
3. Staff Expense	45.27	30.54	42.48	44.53	8.51	69.37	40.43
4. Office Operating Expenses	42.38	24.94	35.00	42.67	11.02	39.05	32.52
5. Foreign Exchange Loss	-						
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-						
7. Provision for Risk	47.07	49.03	78.18	56.44	72.68	106.56	67.56
7.1 Loan loss Provision	47.07	49.03	78.18	56.44	72.68	106.56	67.56
7.1.1 General Loan loss Provision	-	37.95	17.83	10.17	27.97	34.51	3.21
7.1.1.1 Pass Loan Loss Provision	-	33.73	4.87	-	-	-	(6.80)
7.1.1.2 Watch List Provision	-	4.22	12.96	10.17	27.97	34.51	10.01
7.1.2 Special Loan Loss Provision	-	11.08	60.36	39.86	44.72	72.05	64.35
7.1.3 Additional Loan Loss Provision	47.07	-	-	6.41	-	-	-
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	-	3.29	-	-	2.32	4.74	-
10. Provision for Income Tax	2.37	8.89	14.71	-	6.25	12.81	0.17
11. Others	-						
12. Net Profit	5.81	20.74	9.70	-	14.59	29.88	0.40
Total Expenses	690.97	516.22	390.59	368.62	297.45	861.42	468.84
Income							
1. Interest Income	668.17	482.42	279.15	327.11	283.11	829.88	454.25
1.1 On Loans and Advances	608.06	424.56	251.75	293.55	263.56	769.40	415.48
1.2 On Investment	57.79	53.57	21.15	24.87	-	28.49	35.34
1.2.1 Government Bonds	57.79	53.57	21.15	-	-	28.49	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	24.87	-	-	35.34
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.31	4.29	5.06	7.22	19.55	22.60	3.44
1.5 On Others	-	-	1.18	1.47	-	9.39	-
2. Commission and Discount	14.43	0.38	8.01	0.28	0.34	0.02	9.66
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	14.43	0.38	8.01	0.28	0.34	0.02	9.66
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	8.05	14.76	62.22	9.76	1.59	16.92	4.89
5. Non Operating Income	0.33	1.35	-	4.85	2.88	0.37	0.04
6. Write Back from Provisions for loss	-	17.31	41.19	13.36	9.53	14.24	-
7. Recovery of written-off Loan	-	-	-	0.23	-	-	-
8. Income from Extra Ordinary transactions	-	-	0.02	-	-	-	-
9. Net Loss	-	-	-	13.03	-	-	-
Total Income	690.97	516.22	390.59	368.62	297.45	861.42	468.84

BFI Name	Multi	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses							
1. Interest Expense	74.69	93.64	1.38	377.03	1,034.04	664.01	385.69
1.1 On Deposit Liabilities	61.53	88.07	1.19	364.73	948.83	632.69	346.08
1.1.1 Saving Account	8.25	12.25	0.11	45.27	133.92	75.37	64.76
1.1.2 Fixed Account	48.84	65.09	-	308.22	801.04	535.12	281.32
1.1.2.1 Up to 3 months Fixed Account	4.40	12.23	-	38.07	122.19	134.38	-
1.1.2.2 3 to 6 months Fixed Account	2.57	6.25	-	29.96	63.69	83.43	44.14
1.1.2.3 6 months to 1 year Fixed Account	15.77	18.65	-	159.36	367.46	249.30	25.71
1.1.2.4 Above 1 year Fixed Account	26.10	27.95	-	80.84	247.70	68.01	211.46
1.1.3 Call Deposit	4.44	10.72	1.09	11.25	13.86	22.20	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	13.16	5.58	0.19	12.30	85.21	31.33	39.61
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	10.26	29.28	2.72	44.59	85.61	82.39	50.50
4. Office Operating Expenses	5.36	23.64	2.01	31.70	71.46	57.11	41.94
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.07	-	-	-
7. Provision for Risk	2.92	86.61	-	97.04	126.98	2.39	73.31
7.1 Loan loss Provision	2.92	86.61	-	97.04	126.98	2.39	73.31
7.1.1 General Loan loss Provision	4.22	28.17	-	44.39	34.00	23.77	0.64
7.1.1.1 Pass Loan Loss Provision	3.22	9.85	-	3.67	-	13.09	-
7.1.1.2 Watch List Provision	1.01	18.33	-	40.72	34.00	10.69	0.64
7.1.2 Special Loan Loss Provision	(1.30)	58.43	-	53.21	92.99	(21.38)	72.67
7.1.3 Additional Loan Loss Provision	-	-	-	(0.56)	-	-	-
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	-	-	-	1.03	6.22	22.67	-
10. Provision for Income Tax	1.00	-	-	2.03	16.79	53.43	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	2.33	-	133.39	7.22	39.17	136.53	-
Total Expenses	96.57	233.17	139.51	560.71	1,380.27	1,018.53	551.43
Income							
1. Interest Income	91.37	138.37	-	509.37	1,317.39	988.72	472.26
1.1 On Loans and Advances	70.59	122.52	-	465.83	1,130.22	884.86	395.76
1.2 On Investment	0.64	9.43	-	39.34	176.17	88.92	72.82
1.2.1 Government Bonds	0.64	9.43	-	-	176.17	-	72.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	39.34	-	88.92	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.04	6.43	-	4.20	7.65	-	3.67
1.5 On Others	14.10	-	-	-	3.37	14.94	-
2. Commission and Discount	5.17	0.06	-	0.73	3.78	29.77	1.04
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	5.17	0.06	-	0.62	3.78	0.18	1.04
2.3 Others	-	-	-	0.11	-	29.59	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	-	3.91	0.20	10.38	32.64	0.04	14.43
5. Non Operating Income	0.02	8.47	1.62	3.56	5.11	-	1.85
6. Write Back from Provisions for loss	-	-	137.69	36.67	21.35	-	23.35
7. Recovery of written-off Loan	-	5.04	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	77.32	-	-	-	-	38.50
Total Income	96.57	233.17	139.51	560.71	1,380.27	1,018.53	551.43

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	EBL	NIC	MBL
Sector Wise										
Agricultural and Forest Related	7,299.30	16,596.58	16,098.82	15,231.04	11,524.01	10,249.07	7,493.36	12,091.01	25,044.99	6,598.60
Fishery Related	623.87	1,007.38	603.85	532.96	-	209.51	70.85	208.18	1,981.45	240.22
Mining Related	3,142.89	-	415.17	1,165.35	-	-	255.72	117.38	-	204.23
Manufacturing (Producing) Related	38,499.51	30,255.81	61,659.74	80,385.25	14,211.30	58,038.72	37,932.48	26,085.04	11,864.81	29,320.01
Construction	1,866.96	3,673.00	3,245.91	7,196.98	7,319.39	1,208.47	1,978.92	1,718.68	2,703.86	3,495.54
Electricity, Gas and Water	11,487.70	16,056.75	20,315.26	24,282.78	5,757.61	5,372.01	7,333.23	9,904.88	3,549.94	7,917.45
Metal Products, Mach. & Ele. Eqp.	4,486.77	2,444.87	3,211.90	2,415.36	3,051.37	10,062.68	2,377.55	2,461.12	438.09	1,170.92
Tras., Com. and Public Utilities	2,210.48	1,859.96	2,566.40	2,894.42	4,268.91	3,607.51	232.99	1,908.61	1,614.77	2,332.38
Wholesaler & Retailer	33,154.35	52,268.29	76,354.58	69,422.56	24,959.55	32,749.11	28,099.69	43,161.24	58,462.17	28,356.99
Finance, Insurance and Real Estate	8,493.58	27,256.61	12,350.73	30,914.70	5,100.42	13,861.30	5,347.63	12,811.87	15,469.68	6,417.33
Hotel or Restaurant	7,299.94	11,246.01	9,073.02	22,678.04	1,560.41	6,713.70	6,251.07	3,161.44	4,389.22	4,749.73
Other Services	6,734.50	7,622.34	27,546.89	23,528.16	1,685.67	4,681.59	1,991.16	4,904.82	7,258.01	6,467.43
Consumption Loans	50,514.61	64,403.94	39,765.56	29,816.74	15,983.80	9,896.45	16,297.42	33,026.84	93,442.33	5,101.57
Local Government	-	-	-	383.43	138.81	255.20	-	-	-	-
Others	2,591.21	838.00	51,632.26	20,272.02	226.65	5,959.93	9,406.86	12,892.15	40,447.81	30,987.13
TOTAL sectorwise	178,405.67	235,529.54	324,840.09	331,119.81	95,787.89	162,865.28	125,068.94	164,453.26	266,667.11	133,359.53

Product Wise										
Term Loan	39,522.92	52,635.84	59,420.07	109,110.14	7,580.72	46,108.93	28,504.97	40,904.47	77,212.90	51,110.33
Overdraft	33,404.34	22,977.46	47,993.15	39,900.69	7,589.59	14,312.32	4,222.28	41,490.27	38,348.25	28,797.40
Trust Receipt Loan / Import Loan	1,412.99	1,047.47	9,324.85	11,655.76	5,364.60	7,808.23	2,503.13	3,663.23	508.95	1,630.44
Demand & Other Working Capital Loan	29,332.82	38,936.10	93,491.98	99,712.76	35,584.45	61,624.48	45,814.21	26,561.21	54,566.73	24,725.30
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,876.53	20,606.33	20,033.36	9,607.68	9,027.17	3,836.67	2,093.94	23,305.47	44,103.37	6,462.08
Real Estate Loan	7,997.45	16,375.61	18,315.83	23,629.00	7,571.00	7,091.37	5,598.15	4,467.36	22,613.55	1,985.87
Margin Nature Loan	3,552.82	4,323.02	7,304.25	4,148.46	-	1,259.68	27.76	790.04	1,357.68	714.61
Hire Purchase Loan	2,660.53	5,027.38	8,028.13	6,940.74	4,636.03	6,328.14	2,537.92	2,839.85	6,838.45	6,411.66
Deprived Sector Loan	15,006.57	16,577.02	16,942.39	17,628.31	5,188.81	8,241.81	6,396.07	9,827.19	12,715.14	6,504.13
Bills Purchased	2.80	8.52	9.78	462.67	329.06	0.58	0.08	99.49	-	67.46
Other Product	37,635.91	57,014.79	43,976.31	8,323.60	12,916.47	6,253.07	27,370.45	10,504.70	8,402.10	4,950.25
Total Product wise Loan	178,405.67	235,529.54	324,840.09	331,119.81	95,787.89	162,865.28	125,068.94	164,453.26	266,667.11	133,359.53

Collateral Wise										
Gold and Silver	17,100.11	18,791.83	537.54	2,091.88	-	-	-	-	110.01	241.89
Government Securities	-	1,520.02	23.78	2.00	3,000.00	-	-	70.97	-	-
Non Governmental Securities	141.70	4,323.03	7,231.42	4,146.87	-	1,259.68	27.76	789.80	1,357.68	720.27
Fixed Deposit Receipts	927.27	1,296.65	2,254.41	2,269.16	7,661.44	773.71	1,323.46	2,107.09	1,453.17	1,118.97
Own	927.27	1,296.65	2,079.60	2,267.66	7,657.17	773.71	1,323.46	2,107.09	1,453.17	1,118.97
Other Licences Institutions	-	-	174.81	1.50	4.28	-	-	-	-	-
Collateral of Properties	151,619.07	183,673.75	251,591.10	302,594.30	76,313.95	155,801.11	106,054.85	146,348.29	244,831.50	107,347.65
Fixed Assets	134,279.57	183,461.30	167,980.85	288,270.63	59,335.40	155,801.11	50,768.86	81,386.06	237,230.84	73,430.10
Current Assets	17,339.50	212.45	83,610.24	14,323.67	16,978.56	-	55,285.99	64,962.23	7,600.66	33,917.56
Against security of Bill	741.37	5.89	2,944.76	111.23	-	0.58	2,503.13	2,162.04	-	67.46
Domestic Bills	-	-	72.22	10.00	-	0.02	-	57.75	-	-
Foreign Bills	741.37	5.89	2,872.54	101.23	-	0.56	2,503.13	2,104.29	-	67.46
Against Guarantee	5,968.87	25,870.70	7,590.50	8,114.76	1,292.55	5,029.18	5,772.94	10,573.49	11,351.43	1,517.78
Government Guarantee	28.94	-	91.30	383.43	138.81	-	156.08	198.98	0.18	-
Institutional Guarantee	5,223.38	15,500.08	5,756.20	3,688.41	1,153.74	-	5,148.31	9,757.22	9,948.88	-
Personal Guarantee	277.22	10,326.03	1,735.15	1,716.77	-	-	-	617.29	-	1,517.78
Collective Guarantee	5.27	44.59	7.86	2,325.75	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	136.46	468.55	-	-	-
Other Guarantee	392.29	-	-	0.40	-	4,892.72	-	-	1,402.37	-
Credit Card	-	7.85	737.22	57.69	421.15	1.03	-	1.03	184.61	317.05
Others	1,907.27	39.82	51,929.37	11,731.91	7,098.80	-	9,386.80	2,400.55	7,378.72	22,028.45
Total	178,405.67	235,529.54	324,840.09	331,119.81	95,787.89	162,865.28	125,068.94	164,453.26	266,667.11	133,359.53

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB	Prabhu
Sector Wise										
Agricultural and Forest Related	15,213.11	6,293.36	14,591.63	57,287.70	18,672.44	14,086.32	11,403.80	9,962.51	13,803.72	12,869.25
Fishery Related	769.10	544.05	650.68	554.11	855.55	392.84	622.39	538.95	331.68	642.86
Mining Related	1,191.99	85.04	204.40	317.77	680.09	1,288.31	164.60	8.07	547.81	618.33
Manufacturing (Producing) Related	57,345.64	18,328.46	28,941.07	10,837.09	78,486.53	19,299.02	17,856.35	15,872.00	35,314.20	45,001.80
Construction	24,584.51	27,174.83	6,282.82	9,147.68	7,959.85	8,129.51	8,744.84	5,493.35	5,961.21	11,610.13
Electricity, Gas and Water	19,769.74	8,060.49	11,122.07	3,912.14	26,236.57	9,909.94	10,458.24	10,324.44	16,658.52	16,354.84
Metal Products, Mach. & Ele. Eqp.	10,235.68	4,944.67	2,693.08	497.78	5,908.40	626.01	1,608.37	2,137.46	3,595.62	4,964.68
Tras., Com. and Public Utilities	10,859.23	5,893.42	4,459.56	2,346.28	12,077.45	2,077.41	2,833.32	706.30	3,499.39	6,107.86
Wholesaler & Retailer	41,988.40	25,846.65	46,930.01	34,297.63	90,481.94	27,506.77	22,424.02	27,209.70	49,940.57	41,440.67
Finance, Insurance and Real Estate	17,395.35	11,329.64	10,255.86	6,251.84	26,739.23	7,903.31	23,571.03	8,237.85	9,740.11	24,724.31
Hotel or Restaurant	13,272.97	5,973.08	6,962.58	4,390.89	17,135.41	2,528.68	13,053.73	3,562.19	5,534.22	20,501.98
Other Services	10,793.63	5,659.86	7,099.89	4,156.76	15,670.96	7,559.48	6,529.04	3,303.08	4,258.18	19,587.78
Consumption Loans	49,366.45	12,898.85	25,766.25	25,442.96	78,897.99	37,034.89	20,412.82	34,829.09	32,874.74	37,408.64
Local Government	2.40	136.67	150.72	-	-	-	-	-	-	-
Others	9,860.23	1,111.74	18,646.18	20,285.96	79.28	4,197.46	17,166.99	328.03	8,252.78	8,439.39
TOTAL sectorwise	282,648.43	134,280.80	184,756.81	179,726.59	379,881.68	142,539.96	156,849.53	122,513.01	190,312.75	250,272.54

Product Wise

Term Loan	96,356.80	34,862.42	60,402.12	13,419.74	113,009.50	38,093.34	43,955.94	18,130.06	58,511.42	87,595.73
Overdraft	57,861.19	10,528.48	31,504.75	9,139.00	71,617.78	19,204.99	42,974.50	19,570.81	57,941.83	36,942.06
Trust Receipt Loan / Import Loan	2,830.28	3,678.20	3,592.22	97.58	5,256.66	1,805.93	261.89	1,471.27	2,153.27	3,627.85
Demand & Other Working Capital Loan	61,862.91	26,118.62	47,746.63	107,457.28	77,319.89	18,792.88	16,477.59	27,076.14	31,348.09	57,535.47
Res. Per. H. Loan (Up to Rs. 15 mil.)	10,205.97	6,118.97	8,235.21	8,318.62	30,977.05	9,101.06	7,435.26	15,042.16	15,744.81	16,614.23
Real Estate Loan	2,130.86	6,395.33	6,116.47	1,673.13	10,309.90	4,379.18	13,906.20	4,540.76	3,070.75	11,593.18
Margin Nature Loan	3,530.75	2,268.31	3,638.88	1,170.03	6,549.68	3,779.56	2,887.82	1,839.63	1,460.97	4,195.22
Hire Purchase Loan	8,761.02	1,820.09	5,834.37	2,875.48	11,740.52	4,661.24	6,394.31	3,871.98	5,992.87	7,425.37
Deprived Sector Loan	15,121.48	8,646.67	11,588.22	32,795.78	20,081.43	16,008.56	10,057.50	9,045.53	10,049.38	13,293.60
Bills Purchased	0.38	40.00	62.30	-	-	24.90	794.50	102.57	-	24.73
Other Product	23,986.78	33,803.71	6,035.64	2,779.95	33,019.28	26,688.31	11,704.02	21,822.09	4,039.36	11,425.09
Total Product wise Loan	282,648.43	134,280.80	184,756.81	179,726.59	379,881.68	142,539.96	156,849.53	122,513.01	190,312.75	250,272.54

Collateral Wise

Gold and Silver	48.07	424.47	10.04	59.36	12.25	858.24	6,878.85	-	4.49	27.25
Government Securities	50.05	-	420.47	-	-	1.43	-	1.70	-	9.61
Non Governmental Securities	4,074.75	-	3,209.71	-	-	3,881.67	3,366.25	1,839.63	1,461.66	4,248.44
Fixed Deposit Receipts	2,542.94	1,850.46	2,071.76	1,414.32	2,952.84	1,594.97	1,450.71	1,229.65	1,541.40	2,108.45
Own	2,475.14	1,850.46	2,066.88	1,414.32	2,952.84	1,581.19	1,450.71	1,229.65	1,541.40	2,108.45
Other Licences Institutions	67.80	-	4.88	-	-	13.78	-	-	-	-
Collateral of Properties	265,031.74	122,064.65	166,669.82	178,252.91	335,810.89	115,080.27	137,107.42	115,649.14	185,408.25	228,554.98
Fixed Assets	252,720.50	86,759.87	91,937.96	178,252.91	251,024.64	83,501.07	135,360.64	111,175.93	173,090.58	206,262.05
Current Assets	12,311.24	35,304.78	74,731.86	-	84,786.24	31,579.20	1,746.78	4,473.21	12,317.67	22,292.93
Against security of Bill	967.66	-	4,466.97	-	19,567.10	2,810.07	-	590.26	0.29	1,624.63
Domestic Bills	-	-	14.06	-	-	125.30	-	-	-	44.62
Foreign Bills	967.66	-	4,452.91	-	19,567.10	2,684.77	-	590.26	0.29	1,580.01
Against Guarantee	8,393.20	136.67	6,455.18	-	21,066.70	3,451.68	5,408.29	2,932.30	291.74	9,087.59
Government Guarantee	237.05	136.67	145.02	-	326.69	5.82	155.14	-	87.07	191.07
Institutional Guarantee	7,584.05	-	6,101.49	-	13,690.22	363.51	5,057.66	2,751.98	4.89	7,924.48
Personal Guarantee	516.96	-	206.03	-	529.69	2,258.36	190.49	85.80	168.54	896.94
Collective Guarantee	52.07	-	-	-	-	814.26	-	-	15.25	64.85
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	3.06	-	2.64	-	6,520.10	9.73	5.00	94.53	15.98	10.25
Credit Card	415.40	147.33	418.97	-	419.74	91.70	212.24	212.23	190.04	1.80
Others	1,124.61	9,657.22	1,033.88	-	52.17	14,769.93	2,425.76	58.10	1,414.90	4,609.78
Total	282,648.43	134,280.80	184,756.81	179,726.59	379,881.68	142,539.96	156,849.53	122,513.01	190,312.75	250,272.54

BFI Name	CBL	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Sector Wise								
Agricultural and Forest Related	6,425.69	8,655.62	1,686.26	99.09	527.23	2,282.46	415.87	342.25
Fishery Related	131.23	709.57	87.28	6.33	-	43.18	16.33	3.26
Mining Related	135.09	42.95	3.11	-	-	7.33	-	-
Manufacturing (Producing) Related	12,086.63	24,899.21	1,366.13	0.91	347.55	2,682.47	671.58	304.63
Construction	1,496.40	7,630.40	5,622.40	78.56	82.41	1,883.95	107.30	264.26
Electricity, Gas and Water	6,225.12	14,066.50	541.49	-	-	903.44	-	-
Metal Products, Mach. & Ele. Eqp.	1,971.30	2,538.47	139.30	2.70	-	139.16	4.91	22.28
Tras., Com. and Public Utilities	2,931.68	4,448.94	991.31	17.12	103.26	1,761.51	126.69	257.99
Wholesaler & Retailer	18,004.08	25,425.36	8,392.47	79.37	987.69	6,585.18	3,050.12	639.88
Finance, Insurance and Real Estate	12,203.89	8,750.06	6,144.45	-	200.00	5,655.55	956.96	525.43
Hotel or Restaurant	4,036.92	4,434.69	754.55	20.92	-	1,858.92	319.42	45.58
Other Services	3,868.23	5,885.16	489.26	1.94	723.65	1,810.63	613.05	37.45
Consumption Loans	17,384.84	12,923.58	15,436.15	141.84	77.24	13,233.42	4,302.49	1,969.19
Local Government	16.53	-	-	-	-	3.34	-	1.50
Others	654.00	26,472.35	642.57	97.37	-	4,710.87	3.23	713.60
TOTAL sectorwise	87,571.65	146,882.85	42,296.74	546.15	3,049.02	43,561.41	10,587.95	5,127.31

Product Wise								
Term Loan	27,767.50	58,030.66	12,130.73	305.90	429.97	13,341.73	2,932.21	807.46
Overdraft	17,211.71	25,722.41	10,016.41	119.35	1,373.93	9,293.46	715.37	485.97
Trust Receipt Loan / Import Loan	603.09	1,401.24	-	-	-	-	-	-
Demand & Other Working Capital Loan	17,235.40	29,503.12	21.15	-	-	1,078.05	2,791.27	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,694.26	6,443.53	5,167.69	44.67	82.41	6,542.40	1,496.44	976.40
Real Estate Loan	8,109.84	6,218.44	860.46	-	200.00	2,673.95	604.90	62.65
Margin Nature Loan	2,107.97	1,497.76	2,135.01	7.48	-	1,063.89	207.12	53.00
Hire Purchase Loan	2,616.55	5,583.83	1,679.67	33.01	103.26	3,302.91	507.95	342.10
Deprived Sector Loan	7,088.26	8,407.77	4,732.39	20.88	158.28	5,036.10	682.34	931.00
Bills Purchased	-	175.82	-	-	-	-	-	-
Other Product	2,137.08	3,898.28	5,553.22	14.85	701.18	1,228.92	650.34	1,468.73
Total Product wise Loan	87,571.65	146,882.85	42,296.74	546.15	3,049.02	43,561.41	10,587.95	5,127.31

Collateral Wise								
Gold and Silver	-	4.87	226.63	-	-	131.75	103.29	-
Government Securities	-	-	0.05	-	-	-	-	-
Non Governmental Securities	2,246.19	-	2,122.53	-	-	1,063.89	207.12	53.00
Fixed Deposit Receipts	1,085.12	2,254.07	1,082.28	14.85	77.24	532.45	129.05	97.16
Own	1,085.12	2,254.07	1,082.28	14.85	77.24	532.45	129.05	97.16
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	78,372.18	138,384.69	33,258.88	455.61	2,971.79	36,826.14	9,783.42	4,495.20
Fixed Assets	78,189.07	121,161.20	33,257.87	455.61	2,971.79	36,826.14	9,783.42	4,495.20
Current Assets	183.11	17,223.48	1.01	-	-	-	-	-
Against security of Bill	-	30.00	-	-	-	-	-	-
Domestic Bills	-	30.00	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	4,693.64	19.91	5,570.74	-	-	5,007.19	361.98	480.44
Government Guarantee	16.53	-	-	-	-	-	-	-
Institutional Guarantee	4,503.03	-	5,259.43	-	-	2,940.96	266.11	480.44
Personal Guarantee	29.68	19.91	306.05	-	-	1,625.13	95.87	-
Collective Guarantee	141.65	-	2.65	-	-	441.10	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2.75	-	2.61	-	-	-	-	-
Credit Card	-	64.92	-	-	-	-	-	-
Others	1,174.52	6,124.40	35.63	75.69	-	-	3.09	1.50
Total	87,571.65	146,882.85	42,296.74	546.15	3,049.02	43,561.41	10,587.95	5,127.31

BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Sector Wise									
Agricultural and Forest Related	6,644.06	3,279.11	3,007.83	77.45	4,365.30	2,538.92	4,632.72	332.14	316.06
Fishery Related	142.62	249.49	145.90	45.46	158.56	292.66	154.60	-	2.50
Mining Related	25.70	104.38	-	-	39.95	94.40	0.57	-	-
Manufacturing (Producing) Related	5,201.55	3,460.11	1,997.32	168.09	5,483.50	5,520.74	1,755.36	225.20	55.08
Construction	634.56	11,059.24	2,447.76	158.63	5,991.35	3,154.34	1,557.39	225.28	6.57
Electricity, Gas and Water	349.45	267.95	108.84	-	1,267.07	-	3,346.89	-	-
Metal Products, Mach. & Ele. Eqp.	197.37	323.22	145.50	45.27	506.83	152.78	84.22	0.79	10.69
Tras., Com. and Public Utilities	2,070.53	2,608.97	1,726.83	32.27	777.76	1,185.70	756.12	222.13	1.03
Wholesaler & Retailer	14,761.19	8,066.82	9,011.57	111.10	5,445.04	9,403.27	4,461.00	591.90	86.82
Finance, Insurance and Real Estate	11,009.29	4,859.30	3,262.13	-	4,626.96	4,693.81	5,667.27	490.01	6.39
Hotel or Restaurant	4,461.43	3,333.57	1,424.41	12.18	2,703.75	6,699.15	1,468.23	369.86	40.09
Other Services	2,819.65	1,352.63	1,288.48	24.15	1,167.62	2,731.76	2,121.60	70.88	2.07
Consumption Loans	25,569.60	3,925.79	11,887.33	168.97	3,948.82	5,134.44	15,775.46	1,387.30	32.41
Local Government	-	0.03	-	-	3.32	-	-	-	-
Others	21,358.75	21,099.67	8,488.80	172.25	15,905.49	1,572.38	21.07	21.79	160.85
TOTAL sectorwise	95,245.75	63,990.28	44,942.70	1,015.81	52,391.32	43,174.35	41,802.52	3,937.29	720.55

Product Wise

Term Loan	34,677.16	17,604.22	21,078.04	245.48	16,457.33	10,970.30	7,578.38	635.77	234.41
Overdraft	19,386.99	10,464.03	11,154.48	307.47	15,050.40	1,255.62	6,562.92	437.29	138.14
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	784.47	404.00	545.32	111.67	147.52	11,187.14	1,911.44	412.05	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	12,627.60	10,218.86	2,216.47	175.55	4,924.03	2,629.96	5,199.52	513.94	-
Real Estate Loan	6,083.59	3,296.39	750.19	-	937.28	1,725.03	3,776.17	93.06	-
Margin Nature Loan	2,679.70	1,064.41	1,130.58	-	1,746.22	715.04	1,678.76	155.29	-
Hire Purchase Loan	3,037.19	3,686.81	1,940.18	41.88	1,848.94	1,349.69	1,419.10	234.99	4.43
Deprived Sector Loan	9,980.15	6,939.80	4,723.34	50.41	6,147.72	3,771.35	3,733.13	348.69	176.63
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	5,988.90	10,311.76	1,404.11	83.34	5,131.87	9,570.22	9,943.10	1,106.20	166.95
Total Product wise Loan	95,245.75	63,990.28	44,942.70	1,015.81	52,391.32	43,174.35	41,802.52	3,937.29	720.55

Collateral Wise

Gold and Silver	649.58	1,128.35	826.24	-	486.32	-	177.78	103.88	21.77
Government Securities	-	-	-	-	5.30	-	-	-	-
Non Governmental Securities	2,688.60	675.39	1,098.35	-	1,746.52	-	1,676.76	155.29	-
Fixed Deposit Receipts	1,896.23	1,430.01	573.61	82.25	715.44	620.41	949.31	59.50	4.83
Own	1,896.23	1,430.01	573.61	82.25	715.44	620.41	949.31	59.50	4.83
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	75,844.37	55,228.79	39,103.27	933.56	41,976.68	41,857.85	37,060.20	3,210.53	693.95
Fixed Assets	75,844.37	55,228.79	39,103.27	933.56	41,969.48	41,857.85	37,060.20	3,210.53	693.95
Current Assets	-	-	-	-	7.20	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	13,164.64	5,248.03	3,341.23	-	7,259.32	26.25	1,928.43	378.64	-
Government Guarantee	-	4.57	0.60	-	3.32	-	17.19	-	-
Institutional Guarantee	3,090.85	3,249.50	2,369.05	-	4,881.40	24.52	1,651.84	378.64	-
Personal Guarantee	5,376.31	1,539.70	946.03	-	2,286.09	0.56	254.08	-	-
Collective Guarantee	4,697.49	420.61	25.54	-	85.61	1.17	5.31	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	0.00	-	-	-	-	-	-
Other Guarantee	-	33.65	0.00	-	2.90	-	-	-	-
Credit Card	-	-	0.00	-	-	-	-	-	-
Others	1,002.33	279.72	-	-	201.74	669.85	10.05	29.45	-
Total	95,245.75	63,990.28	44,942.70	1,015.81	52,391.32	43,174.35	41,802.52	3,937.29	720.55

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive
Sector Wise									
Agricultural and Forest Related	835.81	403.71	102.51	0.52	562.49	412.30	601.92	468.05	308.13
Fishery Related	6.90	8.97	14.58	-	4.00	10.88	43.60	4.50	27.25
Mining Related	-	-	-	-	-	20.21	-	16.74	-
Manufacturing (Producing) Related	139.82	40.61	-	60.00	382.57	449.84	238.46	139.57	273.68
Construction	324.53	11.77	155.90	17.98	50.00	584.16	1,114.31	36.66	485.88
Electricity, Gas and Water	2.11	-	-	-	-	255.24	130.00	36.00	7.16
Metal Products, Mach. & Ele. Eqp.	-	2.76	-	3.45	-	296.39	33.68	39.67	28.63
Tras., Com. and Public Utilities	75.43	138.94	56.09	-	171.41	1,112.59	84.79	96.06	56.58
Wholesaler & Retailer	1,111.92	163.00	261.59	33.33	761.92	532.03	475.44	233.09	521.06
Finance, Insurance and Real Estate	387.72	62.18	165.31	40.31	1,217.72	1,161.26	555.84	304.12	349.73
Hotel or Restaurant	82.62	67.23	26.03	27.50	144.09	781.70	142.72	124.02	97.83
Other Services	198.96	60.66	-	-	156.11	628.95	728.49	22.72	97.53
Consumption Loans	1,194.94	1,752.08	270.71	144.91	2,710.08	2,401.04	495.41	1,935.10	1,506.87
Local Government	-	-	-	33.18	-	-	-	-	-
Others	3.86	273.91	347.17	1,886.00	535.55	1,257.12	945.48	36.34	73.89
TOTAL sectorwise	4,364.60	2,985.83	1,399.89	2,247.18	6,695.93	9,903.70	5,590.13	3,492.61	3,834.24

Product Wise

Term Loan	2,079.45	1,424.12	494.80	124.27	709.60	2,651.89	1,034.55	88.04	320.49
Overdraft	854.24	460.58	226.72	-	726.94	-	241.72	330.73	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	82.96	-	-	147.82	981.22	1,685.14	320.94	88.30	211.03
Res. Per. H. Loan (Up to Rs. 15 mil.)	158.91	447.75	85.95	17.98	563.45	879.95	918.14	555.07	225.37
Real Estate Loan	331.94	73.95	97.32	1,765.88	591.46	1,099.68	693.35	326.43	429.76
Margin Nature Loan	17.79	15.01	184.30	26.19	211.12	395.55	429.62	214.57	215.74
Hire Purchase Loan	53.98	162.33	63.42	122.28	220.87	896.92	54.39	157.71	130.25
Deprived Sector Loan	366.64	272.63	156.70	33.18	619.27	558.93	459.27	198.61	258.92
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	418.70	129.45	90.67	9.57	2,072.00	1,735.65	1,438.15	1,533.16	2,042.67
Total Product wise Loan	4,364.60	2,985.83	1,399.89	2,247.18	6,695.93	9,903.70	5,590.13	3,492.61	3,834.24

Collateral Wise

Gold and Silver	189.73	44.16	-	-	669.69	348.10	-	-	-
Government Securities	-	-	-	-	-	2.56	-	-	-
Non Governmental Securities	17.79	-	-	26.19	211.12	421.08	429.62	217.57	212.90
Fixed Deposit Receipts	80.40	66.08	33.31	0.05	102.94	371.61	61.70	119.46	55.10
Own	80.40	66.08	33.31	0.05	102.94	371.61	61.70	119.46	55.10
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	3,980.84	2,795.45	1,026.13	399.50	4,954.31	8,140.77	4,726.01	2,966.69	3,294.04
Fixed Assets	3,980.84	2,795.45	1,026.13	399.50	4,954.31	8,140.77	4,726.01	2,966.68	3,258.21
Current Assets	-	-	-	-	-	-	-	0.00	35.84
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	95.84	65.13	156.14	83.27	757.88	192.25	372.80	188.89	268.58
Government Guarantee	-	-	-	33.18	-	-	-	4.02	-
Institutional Guarantee	29.29	28.22	156.14	-	614.36	179.17	372.80	8.48	169.58
Personal Guarantee	66.56	36.91	-	50.09	143.52	13.08	-	174.63	98.53
Collective Guarantee	-	-	-	-	-	-	-	-	0.47
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	1.76	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	-	15.01	184.30	1,738.17	-	427.32	-	0.01	3.62
Total	4,364.60	2,985.83	1,399.89	2,247.18	6,695.93	9,903.70	5,590.13	3,492.61	3,834.24

BFI Name	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise										
Agricultural and Forest Related	637.02	642.69	388.76	318.45	251.08	119.90	258.66	535.27	729.34	286.64
Fishery Related	-	27.04	6.96	12.06	-	-	5.83	65.10	19.36	17.00
Mining Related	-	-	17.95	10.00	-	-	0.96	23.94	-	-
Manufacturing (Producing) Related	198.82	481.67	192.81	28.18	78.17	386.51	177.85	663.31	312.23	285.96
Construction	-	10.46	297.45	10.70	12.23	-	106.72	306.71	230.74	393.83
Electricity, Gas and Water	-	-	-	9.35	-	-	154.89	166.77	72.89	27.50
Metal Products, Mach. & Ele. Eqp.	-	-	72.78	16.56	42.05	-	6.60	10.78	155.55	69.72
Tras., Com. and Public Utilities	-	662.60	252.51	1.08	131.30	2.94	31.25	542.90	349.43	225.89
Wholesaler & Retailer	1,098.29	2,454.87	659.90	141.06	204.32	68.51	714.21	2,613.48	1,805.30	836.36
Finance, Insurance and Real Estate	212.22	1,781.25	480.40	62.34	135.90	-	610.90	1,623.32	2,153.28	648.18
Hotel or Restaurant	88.58	654.96	82.22	17.22	54.15	74.77	269.50	1,203.11	314.46	374.99
Other Services	-	55.96	67.11	19.49	20.77	-	40.03	496.02	216.00	66.58
Consumption Loans	80.55	3,160.15	1,558.84	323.68	769.72	1.55	1,817.73	5,307.65	4,779.57	2,035.47
Local Government	-	-	-	-	2.60	-	-	-	-	-
Others	712.55	4.71	1,106.73	18.05	-	492.05	1,784.81	425.07	873.52	434.03
TOTAL sectorwise	3,028.03	9,936.36	5,184.42	988.22	1,702.30	1,146.22	5,979.95	13,983.42	12,011.68	5,702.15

Product Wise

Term Loan	4.72	3,792.22	1,115.26	170.53	547.87	600.98	724.76	4,760.20	2,229.51	-
Overdraft	1,250.14	1,794.48	368.97	338.86	337.01	-	427.05	4,319.01	533.46	80.19
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	500.08	839.51	21.23	2.00	149.60	184.86	111.22	1,166.58	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	12.50	791.10	659.21	33.01	188.28	-	1,218.97	1,460.26	2,951.57	690.89
Real Estate Loan	177.08	821.43	245.97	25.19	126.80	361.58	350.31	1,155.66	1,352.40	338.22
Margin Nature Loan	-	191.44	3.65	-	128.26	-	322.72	460.23	576.38	438.54
Hire Purchase Loan	0.36	906.56	303.72	2.79	167.36	2.27	66.54	459.30	156.51	209.75
Deprived Sector Loan	157.96	945.99	248.34	59.39	203.76	-	434.51	717.73	650.06	521.11
Bills Purchased	-	-	-	-	-	-	-	-	-	-
Other Product	1,425.27	193.05	1,399.80	337.21	0.95	31.80	2,250.22	539.82	2,395.21	3,423.45
Total Product wise Loan	3,028.03	9,936.36	5,184.42	988.22	1,702.30	1,146.22	5,979.95	13,983.42	12,011.68	5,702.15

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	23.14	-	-
Non Governmental Securities	-	191.44	3.65	-	128.88	-	-	460.23	576.38	-
Fixed Deposit Receipts	63.78	61.64	106.51	23.68	43.38	-	223.84	363.60	286.98	135.30
Own	63.78	61.64	106.51	23.68	43.38	-	223.84	363.60	286.98	135.30
Other Licences Institutions	-	-	-	-	-	-	-	-	-	-
Collateral of Properties	2,964.25	8,663.97	4,894.59	964.53	1,314.71	1,146.22	5,064.13	12,643.15	9,650.38	4,607.37
Fixed Assets	2,964.25	8,663.97	4,894.59	964.53	1,314.71	1,146.22	5,064.13	12,643.15	9,650.38	4,607.37
Current Assets	-	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-	-
Against Guarantee	-	1,019.31	179.67	-	215.34	-	367.60	485.18	1,492.99	422.54
Government Guarantee	-	-	-	-	2.60	-	-	-	-	-
Institutional Guarantee	-	941.28	179.44	-	18.02	-	366.30	440.27	958.80	394.04
Personal Guarantee	-	78.03	-	-	168.70	-	1.29	44.91	534.19	1.00
Collective Guarantee	-	-	0.23	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	26.01	-	-	-	-	27.50
Credit Card	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	0.00	-	324.38	8.13	4.94	536.94
Total	3,028.03	9,936.36	5,184.42	988.22	1,702.30	1,146.22	5,979.95	13,983.42	12,011.68	5,702.15

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	33,424	39,092	50,334	63,313	62,249	16.96	28.76	-1.68
a. Paid-up Capital	21,495	24,740	30,093	30,352	30,765	15.09	21.64	1.36
b. Statutory Reserves	4,814	5,803	9,012	9,559	9,844	20.55	55.31	2.99
c. Retained Earning	2,790	3,434	5,520	16,929	15,001	23.08	60.72	-11.39
d. Others Reserves	4,324	5,115	5,709	6,474	6,639	18.29	11.60	2.55
2 BORROWINGS	142,095	207,349	233,582	226,722	225,824	45.92	12.65	-0.40
a. NRB	8	8,220	22,655	14,339	13,851	100236.37	175.59	-3.40
b. Others	142,086	199,129	210,926	212,384	211,974	40.15	5.92	-0.19
3 DEPOSITS	106,150	130,425	159,023	164,848	168,374	22.87	21.93	2.14
4 BILLS PAYABLE	41	11	38	45	48	-73.99	252.05	4.93
5 OTHER LIABILITIES	29,558	37,483	42,123	49,451	45,011	26.81	12.38	-8.98
a. Loan Loss Provision	7,631	10,760	11,708	15,123	15,673	41.01	8.81	3.64
b. Interest Suspense a/c	4,003	4,176	4,727	6,538	5,906	4.32	13.20	-9.66
c. Others	17,924	22,547	25,688	27,790	23,431	25.79	13.93	-15.69
6 RECONCILIATION A/c	8,482	19,298	22,174	22,339	21,518	127.52	14.90	-3.68
7 PROFIT & LOSS A/c	5,419	11,839	12,378	2,316	3,734	118.45	4.55	61.24
Total	325,169	445,497	519,651	529,035	526,757	37.00	16.65	-0.43
Assets								
1 LIQUID FUNDS	30,382	28,288	20,320	21,216	21,109	-6.89	-28.17	-0.50
a. Cash Balance	379	521	371	507	558	37.33	-28.73	9.89
b. Bank Balance	16,872	17,507	10,770	11,348	11,628	3.76	-38.48	2.47
c. Money at Call	13,130	10,260	9,178	9,361	8,924	-21.86	-10.55	-4.67
2 INVESTMENT IN SECURITIES EXCEPT SHARES	468	559	762	856	883	19.63	36.16	3.15
3 SHARE & OTHER INVESTMENT	9,732	14,153	5,334	7,683	8,487	45.43	-62.31	10.46
4 LOANS & ADVANCES	262,732	365,554	449,686	453,345	451,220	39.14	23.01	-0.47
Institutional	39,721	54,128	90,239	73,865	72,627	36.27	66.71	-1.68
Individual	223,012	311,426	359,447	379,480	378,593	39.65	15.42	-0.23
5 FIXED ASSETS	2,223	2,565	3,073	3,135	3,142	15.42	19.79	0.22
6 OTHER ASSETS	11,063	15,031	18,137	20,346	20,618	35.86	20.66	1.34
7 EXPENSES NOT WRITTEN OFF	11	7	3	3	3	-34.99	-54.15	-2.01
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	21,787	20,768	128.18	14.75	-4.68
10 PROFIT & LOSS A/c	88	13	160	662	526	-85.79	1178.33	-20.60
Total	325,169	445,497	519,651	529,035	526,757	37.00	16.65	-0.43
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	21,965	18,279	30,522	15,727	18,976	-16.78	66.98	20.66
2 COMMISSION/FEE EXPENSES	38	16	20	14	17	-57.81	23.62	24.69
3 EMPLOYEE EXPENSES	8,757	9,379	11,857	5,411	6,407	7.09	26.43	18.41
4 OFFICE OPERATING EXPENSES	2,907	3,353	4,358	1,631	2,163	15.32	29.98	32.64
5 NON OPERATING EXPENSES	140	36	20	1	2	-74.52	-45.12	37.32
6 PROVISION FOR RISK	6,648	17,303	5,527	6,257	8,742	160.26	-68.06	39.72
7 LOAN WRITTEN OFF	5	31	35	0	3	485.19	12.30	9920.28
8 EXTRAORDINARY EXPENSES	18	9	18	5	6	-49.22	98.29	17.12
9 PROVISION FOR STAFF BONUS	836	1,848	1,955	377	574	121.03	5.81	52.05
10 PROVISION FOR INCOME TAX	2,353	5,069	5,462	1,020	1,554	115.41	7.76	52.26
11 NET PROFIT	5,394	11,829	12,376	2,239	3,559	119.31	4.63	58.96
TOTAL EXPENSES	49,062	67,152	72,151	32,682	42,002	36.87	7.44	28.52
Income								
1. INTEREST INCOME	41,259	45,304	59,985	25,966	32,157	9.80	32.40	23.84
2. COMMISSION & DISCOUNT	718	1,420	1,442	422	518	97.74	1.60	22.87
3 OTHER OPERATING INCOME	3,726	5,025	5,495	1,924	2,439	34.86	9.34	26.79
4 NON OPERATING INCOME	153	270	446	110	93	76.96	65.02	-15.66
5 PROVISION FOR WRITTEN BACK	3,134	15,072	4,555	3,626	6,394	380.95	-69.78	76.33
6 RECOVERY FOR WRITE BACK	2	9	6	2	2	292.16	-29.10	32.90
7 INCOME FOR EXTRA ORDINARY EXPENSES	18	48	63	40	48	166.79	30.87	21.22
8 NET LOSS	52	3	158	593	351	-94.57	5531.04	-40.81
TOTAL INCOME	49,062	67,152	72,151	32,682	42,002	36.87	7.44	28.52
Miscellaneous Information								
No. of Total Staffs	19,017	20,872	23,303	23,174	23,333	9.75	11.65	0.69
No. of Total Branches	4,057	4,685	5,135	5,148	5,151	15.48	9.61	0.06
No. of Total Centers	310,895	362,982	428,783	438,598	440,930	16.75	18.13	0.53
No. of Total Groups	1,039,696	1,183,364	1,351,729	1,375,571	1,381,299	13.82	14.23	0.42
No. of Total Passive Groups	9,398	34,163	16,159	16,545	16,555	263.51	-52.70	0.06
No. of Total Members	4,686,659	5,191,363	5,859,530	5,959,023	5,988,142	10.77	12.87	0.49
No. of Total Passive Members	195,311	329,895	438,040	478,320	493,784	68.91	32.78	3.23
No. of Total Borrowers	2,783,222	2,992,068	3,303,100	3,287,625	3,260,108	7.50	10.40	-0.84
No. of Total Overdue Borrowers	1,001,407	764,663	382,353	763,435	640,796	-23.64	-50.00	-16.06
No. of Total Saving Members	4,679,987	5,193,582	5,888,077	5,993,512	6,021,153	10.97	13.37	0.46
Total Saving Amount (Rs million)	106,150	130,472	159,023	164,733	168,373	22.91	21.88	2.21

Districtwise List of Banks and Financial Institutions Branches (Pus, 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	28	3	2	33	174,419	5,285
3	1	Ilam	40	9	1	50	280,565	5,611
4	1	Jhapa	145	54	12	211	994,090	4,711
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	180	62	4	246	1,147,186	4,663
10	1	Sunsari	139	39	12	190	934,461	4,918
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		769	194	34	997	4,972,021	4,987
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	88	12	2	102	748,416	7,337
17	Madhesh	Dhanusa	86	8	13	107	873,274	8,161
18	Madhesh	Mahottari	60	7	8	75	715,040	9,534
19	Madhesh	Sarlahi	77	14	6	97	857,360	8,839
20	Madhesh	Rautahat	58	9	2	69	825,623	11,966
21	Madhesh	Bara	82	13	6	101	743,975	7,366
22	Madhesh	Parsa	68	14	7	89	649,397	7,297
	Total		573	84	46	703	6,126,288	8,714
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	28	1	1	30	45,554	1,518
27	Bagmati	Dhading	61	17	-	78	322,751	4,138
28	Bagmati	Nuwakot	41	15	1	57	262,981	4,614
29	Bagmati	Sindhupalchok	37	11	-	48	262,852	5,476
30	Bagmati	Kavrepalanchok	71	14	8	93	366,879	3,945
31	Bagmati	Kathmandu	919	146	49	1,114	2,017,532	1,811
32	Bagmati	Lalitpur	216	33	16	265	548,401	2,069
33	Bagmati	Bhaktapur	121	19	5	145	430,408	2,968
34	Bagmati	Makwanpur	58	14	8	80	461,053	5,763
35	Bagmati	Chitawan	167	53	18	238	722,168	3,034
	Total		1,810	330	108	2,248	6,084,042	2,706
36	Gandaki	Gorkha	44	6	4	54	252,201	4,670
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	44	6	2	52	153,480	2,952
39	Gandaki	Kaski	203	78	19	300	599,504	1,998
40	Gandaki	Tanahu	78	23	1	102	327,620	3,212
41	Gandaki	Syangja	42	24	2	68	254,965	3,749
42	Gandaki	Mustang	16	1	-	17	14,596	859
43	Gandaki	Baglung	47	9	1	57	250,554	4,396
44	Gandaki	Parbat	25	10	-	35	132,703	3,792
45	Gandaki	Myagdi	21	9	-	30	107,372	3,579
46	Gandaki	Nawalparasi East	67	24	8	99	381,105	3,850
	Total		598	190	37	825	2,479,745	3,006

47	Lumbini	Gulmi	36	15	-	51	246,836	4,840
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	231	77	28	336	1,118,975	3,330
50	Lumbini	Kapilbastu	81	18	5	104	686,739	6,603
51	Lumbini	Arghakhanchi	21	7	-	28	177,200	6,329
52	Lumbini	Pyuthan	20	13	-	33	231,848	7,026
53	Lumbini	Rolpa	21	2	-	23	236,226	10,271
54	Lumbini	Rukum East	8	-	-	8	57,962	7,245
55	Lumbini	Dang	93	39	3	135	676,277	5,009
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	62	20	3	85	385,515	4,535
	Total		749	257	46	1,052	5,124,225	4,871
59	Karnali	Rukum West	21	2	1	24	166,354	6,931
60	Karnali	Salyan	25	5	1	31	238,668	7,699
61	Karnali	Surkhet	53	10	1	64	417,776	6,528
62	Karnali	Dailekh	25	1	-	26	253,319	9,743
63	Karnali	Jajarkot	13	1	-	14	189,365	13,526
64	Karnali	Dolpa	13	-	-	13	42,959	3,305
65	Karnali	Jumla	21	1	-	22	119,377	5,426
66	Karnali	Kalikot	15	-	-	15	144,917	9,661
67	Karnali	Mugu	8	-	-	8	66,658	8,332
68	Karnali	Humla	9	1	-	10	55,496	5,550
	Total		203	21	3	227	1,694,889	7,466
69	Sudur Paschim	Doti	19	1	-	20	205,683	10,284
70	Sudur Paschim	Bajhang	18	1	-	19	189,097	9,952
71	Sudur Paschim	Kailali	133	30	5	168	911,155	5,424
72	Sudur Paschim	Bajura	13	1	-	14	138,998	9,928
73	Sudur Paschim	Achham	18	3	-	21	229,816	10,944
74	Sudur Paschim	Kanchanpur	66	11	1	78	517,645	6,636
75	Sudur Paschim	Darchula	19	2	-	21	135,056	6,431
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,420	5,577
	Total		327	52	6	385	2,711,270	7,042
	Grand Total		5,029	1,128	280	6,437	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	22	17	17	64	1	121
No. of Branches [^]	5,029	1,128	280	5,151		11,588
Population per Branch [*] (Served by A, B and C class BFI's)						4,535
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,519

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	769	194	34	869	997	1,866
Madhesh	573	84	46	1,058	703	1,761
Bagmati	1,810	330	108	777	2,248	3,025
Gandaki	598	190	37	591	825	1,416
Lumbini	749	257	46	1,167	1,052	2,219
Karnali	203	21	3	232	227	459
Sudur Paschim	327	52	6	457	385	842
Total	5,029	1,128	280	5,151	6,437	11,588

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

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

§ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30	4.04	695,584.55
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74	10.22	848,444.64
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81	7.52	10,162.73
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81	8.35	45,009.88
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54	9.66	56,714.42
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50	10.66	486,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	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	3,719,880.08

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

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

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44
3	Trust Receipt Loan / Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96
4	Demand & Other Working Capital Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71
6	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22
7	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90
8	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43
9	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62
10	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20
11	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Jan, 2023)**

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	NIC Asia Bank Ltd.	NIC	10	Machhapuchhre Bank Ltd.	MBL
11	Kumari Bank Ltd.	Kumari	12	Laxmi Bank Ltd.	Laxmi
13	Siddhartha Bank Ltd.	SBL	14	Agriculture Development Bank Ltd.	ADBNL
15	Global IME Bank Ltd.	Global	16	Citizens Bank International Ltd.	Citizen
17	Prime Commercial Bank Ltd.	Prime	18	Sunrise Bank Ltd.	Sunrise
19	NMB Bank Ltd.	NMB	20	Prabhu Bank Ltd.	Prabhu
21	Civil Bank Ltd.	CBL	22	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	Samridhhi Finance Company Limited	Samridhhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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