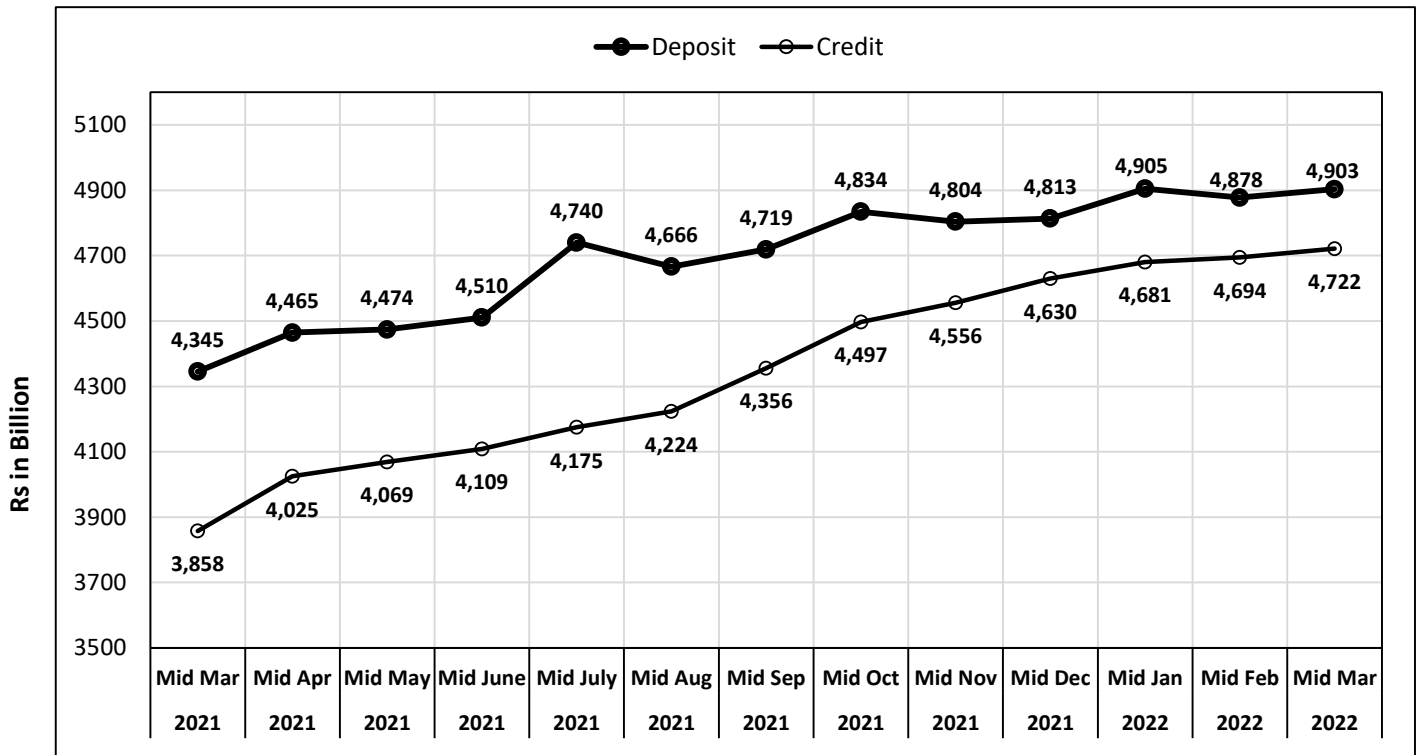


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2078 Fagun
(Mid-Mar, 2022)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

| | Commercial Banks | Development Banks | Finance Companies | Micro -Finance | Total |
|--------------------------------------|-----------------------------|------------------------------|------------------------------|---------------------------|--------------|
| Data available , out of total number | 27 | 17 | 17 | 66 | 127 |
| Total Number of Licensed BFIs | 27 | 17 | 17 | 66 | 127 |

- 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 Fagun End, 2078 (Mid-Mar, 2022)

| | | Class "A" | Class "B" | Class "C" | Overall |
|---|--|--------------|-----------|-----------|------------|
| A. Credit, Deposit Ratios (%) | | | | | |
| 1 | Total Deposit/GDP | 101.60 | 11.10 | 2.23 | 114.93 |
| 2 | Total Credit/GDP | 98.18 | 10.39 | 2.10 | 110.67 |
| 3 | Total Credit/ Total Deposit | 96.63 | 93.64 | 94.01 | 96.29 |
| 4 | CD Ratio | 90.55 | 89.80 | 90.34 | 90.47 |
| 5 | Fixed Deposit/Total Deposit | 53.54 | 64.86 | 67.39 | 54.90 |
| 6 | Saving Deposit/Total Deposit | 29.31 | 25.36 | 22.45 | 28.80 |
| 7 | Current Deposit/Total Deposit | 9.47 | 1.56 | 0.90 | 8.54 |
| 8 | Call Deposit/Total Deposit | 6.37 | 8.16 | 7.73 | 6.57 |
| 9 | NPL/ Total Loan [^] | 1.18 | 1.42 | 7.05 | 1.31 |
| 10 | Total LLP /Total Loan | 2.25 | 2.13 | 7.43 | 2.34 |
| 11 | Deprived Sector Loan/Total Loan [^] | 7.69 | 13.83 | 9.24 | 8.28 |
| B. Liquidity Ratios (%) | | | | | |
| 1 | Cash & Bank Balance/Total Deposit | 7.08 | 6.40 | 8.27 | 7.04 |
| 2 | Investment in Gov. Securities/Total Deposit | 15.35 | 12.67 | 18.66 | 15.16 |
| 3 | Total Liquid Assets/Total Deposit | 23.22 | 23.11 | 31.98 | 23.38 |
| C. Capital Adequacy Ratios (%)[^] | | | | | |
| 1 | Core Capital/RWA | 10.36 | 11.01 | 15.44 | 10.50 |
| 2 | Total Capital/RWA | 13.31 | 13.87 | 17.61 | 13.43 |
| D. Financial Access | | | | | |
| 1 | No. of institutions | 27 | 17 | 17 | 61 |
| 2 | No. of Branches | 4,930 | 1,086 | 257 | 6,273 |
| 3 | No. of Deposit Accounts | 36,818,548 | 5,037,845 | 594,678 | 42,451,071 |
| 4 | No. of Loan Accounts | 1,488,293 | 308,337 | 40,420 | 1,837,050 |
| 5 | No. of Branchless Banking Centers | 1,553 | - | - | 1,553 |
| 6 | No. of Branchless Banking Customers | 271,113 | - | - | 271,113 |
| 7 | No. of Mobile Banking Customers | 14,871,058 | 1,890,376 | 87,000 | 16,848,434 |
| 8 | No. of Internet Banking Customers | 1,257,970 | 341,885 | 9,354 | 1,609,209 |
| 9 | No. of ATMs | 4,110 | 311 | 43 | 4,464 |
| 10 | No. of Debit Cards | 9,742,605 | 456,316 | 39,552 | 10,238,473 |
| 11 | No. of Credit Cards | 219,946 | - | - | 219,946 |
| 12 | No. of Prepaid Cards | 92,952 | - | - | 92,952 |
| E. Interest Rate(%) | | | | | |
| 1 | Wt. Avg Interest Rate on Deposit | 6.93 | | | |
| | (a) Saving | 6.24 | | | |
| | (b) Fixed | 9.44 | | | |
| | (c) Call | 1.86 | | | |
| 2 | Wt. Avg Interest Rate on Credit | 10.60 | | | |

Note:

Bank balance includes money at call

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

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

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

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

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

Amt in Mn of Rs

| | Liabilities | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|-----------|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | | 2019 | 2020 | 2021 | 2022 | 2022 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 446,402 | 488,277 | 558,525 | 614,758 | 613,424 | 9.38 | 14.39 | -0.22 |
| | a. Paid-up Capital | 305,885 | 330,876 | 365,820 | 408,264 | 409,253 | 8.17 | 10.56 | 0.24 |
| | b. Statutory Reserves | 76,174 | 94,150 | 105,951 | 119,180 | 119,108 | 23.60 | 12.53 | -0.06 |
| | c. Retained Earning | 4,538 | 4,312 | 12,331 | 7,545 | 4,093 | -4.98 | 185.98 | -45.76 |
| | d. Others Reserves | 59,805 | 58,939 | 74,422 | 79,768 | 80,971 | -1.45 | 26.27 | 1.51 |
| 2 | BORROWINGS | 90,729 | 81,610 | 275,089 | 486,380 | 489,040 | -10.05 | 237.08 | 0.55 |
| | a. NRB | 22,927 | 7,992 | 118,779 | 299,295 | 300,562 | -65.14 | 1386.25 | 0.42 |
| | b. "A"Class Licensed Institution | 34,286 | 5,392 | 28,829 | 28,109 | 23,825 | -84.27 | 434.65 | -15.24 |
| | c. Foreign Banks and Fin. Ins. | 3,299 | 14,810 | 25,779 | 38,394 | 39,650 | 348.99 | 74.06 | 3.27 |
| | d. Other Financial Ins. | 3,283 | 1,737 | 1,267 | 4,289 | 7,837 | -47.10 | -27.05 | 82.73 |
| | e. Bonds and Securities | 26,935 | 51,679 | 100,435 | 116,292 | 117,165 | 91.87 | 94.34 | 0.75 |
| 3 | DEPOSITS | 3,354,428 | 3,933,738 | 4,740,066 | 4,877,519 | 4,903,382 | 17.27 | 20.50 | 0.53 |
| | a. Current | 311,505 | 401,130 | 490,765 | 407,881 | 418,701 | 28.77 | 22.35 | 2.65 |
| | b. Savings | 1,060,516 | 1,224,189 | 1,592,152 | 1,455,625 | 1,412,009 | 15.43 | 30.06 | -3.00 |
| | c. Fixed | 1,526,497 | 1,884,402 | 2,213,503 | 2,635,434 | 2,692,125 | 23.45 | 17.46 | 2.15 |
| | d. Call Deposits | 417,390 | 387,287 | 396,693 | 327,562 | 322,312 | -7.21 | 2.43 | -1.60 |
| | e. Others | 38,519 | 36,729 | 46,953 | 51,017 | 58,235 | -4.65 | 27.84 | 14.15 |
| 4 | Bills Payable | 2,309 | 2,053 | 3,067 | 5,856 | 6,446 | -11.11 | 49.42 | 10.08 |
| 5 | Other Liabilities | 303,249 | 385,596 | 418,432 | 446,638 | 479,920 | 27.15 | 8.52 | 7.45 |
| | 1. Loan Loss Provision | 54,893 | 78,604 | 89,594 | 109,234 | 109,492 | 43.19 | 13.98 | 0.24 |
| | 2. Interest Suspense a/c | 20,271 | 27,582 | 20,035 | 23,764 | 26,871 | 36.06 | -27.36 | 13.07 |
| | 3. Others | 228,085 | 279,410 | 308,804 | 313,640 | 343,557 | 22.50 | 10.52 | 9.54 |
| 6 | Reconciliation A/c | 15,556 | 3,427 | 4,050 | 7,556 | 4,643 | -77.97 | 18.18 | -38.55 |
| 7 | Profit & Loss A/c | 73,519 | 59,045 | 69,757 | 44,149 | 51,192 | -19.69 | 18.14 | 15.95 |
| | TOTAL | 4,286,193 | 4,953,745 | 6,068,987 | 6,482,856 | 6,548,048 | 15.57 | 22.51 | 1.01 |
| | Assets | | | | | | | | |
| 1 | LIQUID FUNDS | 466,279 | 563,630 | 519,340 | 398,345 | 403,194 | 20.88 | -7.86 | 1.22 |
| | a. Cash Balance | 92,563 | 110,726 | 116,799 | 91,320 | 100,205 | 19.62 | 5.48 | 9.73 |
| | Nepalese Notes & Coins | 84,640 | 98,161 | 99,422 | 87,790 | 96,587 | 15.97 | 1.28 | 10.02 |
| | Foreign Currency | 7,923 | 12,565 | 17,377 | 3,530 | 3,618 | 58.59 | 38.29 | 2.48 |
| | b. Bank Balance | 295,862 | 369,615 | 334,152 | 249,808 | 244,986 | 24.93 | -9.59 | -1.93 |
| | 1. In Nepal Rastra Bank | 215,138 | 294,780 | 273,553 | 165,806 | 160,863 | 37.02 | -7.20 | -2.98 |
| | 2. "A"Class Licensed Institution | 29,036 | 27,141 | 17,905 | 17,520 | 19,684 | -6.53 | -34.03 | 12.35 |
| | 3. Other Financial Ins. | 13,010 | 3,372 | 3,275 | 7,129 | 6,152 | -74.08 | -2.89 | -13.71 |
| | 4. In Foreign banks | 38,678 | 44,322 | 39,419 | 59,352 | 58,287 | 14.59 | -11.06 | -1.79 |
| | c. Money at Call | 77,853 | 83,288 | 68,389 | 57,217 | 58,004 | 6.98 | -17.89 | 1.37 |
| 2 | INVESTMENTS | 375,402 | 534,611 | 732,619 | 734,059 | 744,194 | 42.41 | 37.04 | 1.38 |
| | a. Govt. Securities | 374,262 | 533,827 | 721,612 | 733,069 | 743,192 | 42.63 | 35.18 | 1.38 |
| | b. Others | 1,140 | 784 | 11,007 | 990 | 1,002 | -31.24 | 1304.07 | 1.23 |
| 3 | SHARE & OTHER INVESTMENT | 186,189 | 171,683 | 214,313 | 176,601 | 171,976 | -7.79 | 24.83 | -2.62 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 2,913,970 | 3,273,096 | 4,174,616 | 4,694,171 | 4,720,575 | 12.32 | 27.54 | 0.56 |
| | 4.1 LOANS & ADVANCES | 2,910,511 | 3,270,133 | 4,170,584 | 4,690,488 | 4,717,014 | 12.36 | 27.54 | 0.57 |
| | a. Private Sector | 2,819,279 | 3,156,509 | 4,014,771 | 4,520,757 | 4,542,932 | 11.96 | 27.19 | 0.49 |
| | b. Financial Institutions | 86,056 | 110,945 | 152,818 | 167,600 | 171,841 | 28.92 | 37.74 | 2.53 |
| | c. Government Organizations | 5,176 | 2,679 | 2,995 | 2,131 | 2,241 | -48.24 | 11.81 | 5.17 |
| | 4.2 BILLS PURCHASED | 3,459 | 2,963 | 4,032 | 3,683 | 3,562 | -14.36 | 36.09 | -3.30 |
| 5 | LOANS AGT. COLLECTED BILLS | - | - | 412 | 106 | 942 | 0.00 | 0.00 | 788.72 |
| 6 | FIXED ASSETS | 71,420 | 78,568 | 82,989 | 86,960 | 87,469 | 10.01 | 5.63 | 0.59 |
| 7 | OTHER ASSETS | 253,949 | 312,752 | 331,101 | 378,689 | 405,748 | 23.16 | 5.87 | 7.15 |
| | a. Accrued Interests | 46,171 | 152,797 | 171,036 | 217,431 | 252,409 | 230.93 | 11.94 | 16.09 |
| | b. Others | 207,777 | 159,955 | 160,065 | 161,259 | 153,340 | -23.02 | 0.07 | -4.91 |
| 8 | Expenses not Written off | 26 | 189 | 342 | 227 | 224 | 613.61 | 81.43 | -1.53 |
| 9 | Non Banking Assets | 5,716 | 7,076 | 7,693 | 9,107 | 9,148 | 23.80 | 8.72 | 0.45 |
| 10 | Reconciliation Account | 13,167 | 11,715 | 5,154 | 4,512 | 4,511 | -11.03 | -56.01 | -0.02 |
| 11 | Profit & Loss A/c | 75 | 426 | 407 | 79 | 67 | 464.35 | -4.36 | -15.63 |
| | TOTAL | 4,286,193 | 4,953,745 | 6,068,987 | 6,482,856 | 6,548,048 | 15.57 | 22.51 | 1.01 |

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

| | Liabilities | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|-----------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | | 2019 | 2020 | 2021 | 2022 | 2022 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 385,245 | 433,941 | 500,573 | 549,781 | 549,090 | 12.64 | 15.35 | -0.13 |
| | a. Paid-up Capital | 252,260 | 284,811 | 320,629 | 359,080 | 359,844 | 12.90 | 12.58 | 0.21 |
| | b. Statutory Reserves | 67,359 | 86,033 | 96,910 | 108,682 | 108,862 | 27.72 | 12.64 | 0.17 |
| | c. Retained Earning | 8,249 | 8,248 | 15,897 | 10,103 | 7,690 | -0.01 | 92.73 | -23.88 |
| | d. Others Reserves | 57,377 | 54,850 | 67,137 | 71,916 | 72,693 | -4.40 | 22.40 | 1.08 |
| 2 | BORROWINGS | 82,024 | 78,942 | 261,004 | 447,532 | 448,167 | -3.76 | 230.63 | 0.14 |
| | a. NRB | 21,327 | 7,810 | 109,436 | 269,752 | 267,558 | -63.38 | 1301.19 | -0.81 |
| | b. "A"Class Licensed Institution | 27,181 | 3,356 | 26,034 | 25,244 | 22,491 | -87.65 | 675.65 | -10.91 |
| | c. Foreign Banks and Fin. Ins. | 3,299 | 14,810 | 25,779 | 38,394 | 39,650 | 348.99 | 74.06 | 3.27 |
| | d. Other Financial Ins. | 3,283 | 1,737 | 1,267 | 4,289 | 7,742 | -47.10 | -27.05 | 80.52 |
| | e. Bonds and Securities | 26,935 | 51,229 | 98,488 | 109,853 | 110,725 | 90.20 | 92.25 | 0.79 |
| 3 | DEPOSITS | 2,880,092 | 3,490,101 | 4,204,913 | 4,311,292 | 4,334,594 | 21.18 | 20.48 | 0.54 |
| | a. Current | 301,550 | 389,700 | 475,545 | 398,932 | 410,444 | 29.23 | 22.03 | 2.89 |
| | b. Savings | 901,359 | 1,087,517 | 1,426,355 | 1,309,876 | 1,270,519 | 20.65 | 31.16 | -3.00 |
| | c. Fixed | 1,308,269 | 1,646,630 | 1,919,565 | 2,274,095 | 2,320,792 | 25.86 | 16.58 | 2.05 |
| | d. Call Deposits | 336,801 | 332,548 | 338,330 | 279,071 | 276,298 | -1.26 | 1.74 | -0.99 |
| | e. Others | 32,114 | 33,706 | 45,117 | 49,318 | 56,542 | 4.96 | 33.85 | 14.65 |
| 4 | Bills Payable | 2,239 | 2,036 | 3,003 | 5,799 | 6,407 | -9.06 | 47.47 | 10.49 |
| 5 | Other Liabilities | 264,670 | 350,780 | 383,438 | 405,627 | 435,773 | 32.54 | 9.31 | 7.43 |
| | 1. Loan Loss Provision | 42,916 | 67,444 | 77,889 | 94,152 | 94,282 | 57.15 | 15.49 | 0.14 |
| | 2. Interest Suspense a/c | 10,597 | 16,882 | 11,631 | 13,574 | 15,873 | 59.30 | -31.11 | 16.94 |
| | 3. Others | 211,156 | 266,454 | 293,919 | 297,902 | 325,617 | 26.19 | 10.31 | 9.30 |
| 6 | Reconciliation A/c | 8,608 | 3,286 | 3,962 | 7,524 | 4,635 | -61.83 | 20.59 | -38.40 |
| 7 | Profit & Loss A/c | 64,456 | 54,484 | 63,462 | 40,248 | 46,865 | -15.47 | 16.48 | 16.44 |
| | TOTAL | 3,687,334 | 4,413,571 | 5,420,355 | 5,767,802 | 5,825,531 | 19.70 | 22.81 | 1.00 |
| | Assets | | | | | | | | |
| 1 | LIQUID FUNDS | 348,011 | 462,843 | 447,432 | 332,152 | 341,094 | 33.00 | -3.33 | 2.69 |
| | a. Cash Balance | 82,456 | 100,912 | 107,227 | 82,165 | 90,820 | 22.38 | 6.26 | 10.53 |
| | Nepalese Notes & Coins | 74,684 | 88,499 | 89,926 | 78,781 | 87,343 | 18.50 | 1.61 | 10.87 |
| | Foreign Currency | 7,772 | 12,412 | 17,301 | 3,383 | 3,477 | 59.72 | 39.38 | 2.77 |
| | b. Bank Balance | 242,924 | 327,901 | 304,444 | 219,136 | 216,168 | 34.98 | -7.15 | -1.35 |
| | 1. In Nepal Rastra Bank | 196,554 | 275,162 | 256,583 | 147,441 | 142,849 | 39.99 | -6.75 | -3.11 |
| | 2. "A"Class Licensed Institution | 7,476 | 8,186 | 8,327 | 12,157 | 14,809 | 9.49 | 1.73 | 21.81 |
| | 3. Other Financial Ins. | 223 | 233 | 119 | 187 | 224 | 4.35 | -48.76 | 19.88 |
| | 4. In Foreign banks | 38,671 | 44,320 | 39,414 | 59,350 | 58,286 | 14.61 | -11.07 | -1.79 |
| | c. Money at Call | 22,631 | 34,031 | 35,761 | 30,851 | 34,106 | 50.37 | 5.08 | 10.55 |
| 2 | INVESTMENTS | 356,216 | 498,252 | 655,204 | 661,105 | 666,414 | 39.87 | 31.50 | 0.80 |
| | a. Govt. Securities | 355,159 | 497,643 | 644,196 | 660,115 | 665,411 | 40.12 | 29.45 | 0.80 |
| | b. Others | 1,057 | 609 | 11,007 | 990 | 1,002 | -42.36 | 1707.57 | 1.23 |
| 3 | SHARE & OTHER INVESTMENT | 179,087 | 164,516 | 202,553 | 164,596 | 160,795 | -8.14 | 23.12 | -2.31 |
| 4 | LOANS & ADVANCES | | | | | | | | |
| | (Including Bills Purchased) | 2,500,066 | 2,910,231 | 3,719,600 | 4,166,987 | 4,187,618 | 16.41 | 27.81 | 0.50 |
| | 4.1 LOANS & ADVANCES | 2,496,607 | 2,907,269 | 3,715,568 | 4,163,304 | 4,184,057 | 16.45 | 27.80 | 0.50 |
| | a. Private Sector | 2,414,260 | 2,801,001 | 3,579,832 | 4,018,952 | 4,034,997 | 16.02 | 27.81 | 0.40 |
| | b. Financial Institutions | 77,175 | 103,588 | 132,741 | 142,221 | 146,819 | 34.23 | 28.14 | 3.23 |
| | c. Government Organizations | 5,172 | 2,679 | 2,995 | 2,131 | 2,241 | -48.20 | 11.81 | 5.17 |
| | 4.2 BILLS PURCHASED | 3,459 | 2,963 | 4,032 | 3,683 | 3,562 | -14.36 | 36.09 | -3.30 |
| 5 | LOANS AGT. COLLECTED BILLS | - | - | 412 | 106 | 942 | 0.00 | 0.00 | 788.72 |
| 6 | FIXED ASSETS | 62,650 | 69,840 | 75,298 | 78,597 | 78,990 | 11.48 | 7.82 | 0.50 |
| 7 | OTHER ASSETS | 230,511 | 290,073 | 307,472 | 351,841 | 377,281 | 25.84 | 6.00 | 7.23 |
| | a. Accrued Interests | 35,840 | 136,304 | 155,810 | 198,799 | 232,068 | 280.31 | 14.31 | 16.73 |
| | b. Others | 194,671 | 153,770 | 151,662 | 153,042 | 145,213 | -21.01 | -1.37 | -5.12 |
| 8 | Expenses not Written off | 18 | 169 | 241 | 226 | 223 | 843.42 | 42.75 | -1.54 |
| 9 | Non Banking Assets | 4,555 | 5,945 | 6,736 | 7,684 | 7,666 | 30.51 | 13.31 | -0.24 |
| 10 | Reconciliation Account | 6,219 | 11,569 | 5,074 | 4,509 | 4,510 | 86.02 | -56.14 | 0.01 |
| 11 | Profit & Loss A/c | - | 133 | 332 | - | - | 0.00 | 150.03 | 0.00 |
| | TOTAL | 3,687,334 | 4,413,571 | 5,420,355 | 5,767,802 | 5,825,531 | 19.70 | 22.81 | 1.00 |

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

| Liabilities | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|---------------|--------------|-------------|
| | 2019 | 2020 | 2021 | 2022 | 2022 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 CAPITAL FUND | 47,933 | 39,284 | 41,688 | 47,771 | 47,282 | -18.04 | 6.12 | -1.03 |
| a. Paid-up Capital | 40,039 | 31,964 | 32,232 | 35,472 | 35,472 | -20.17 | 0.84 | 0.00 |
| b. Statutory Reserves | 6,067 | 5,096 | 6,135 | 7,118 | 6,866 | -16.01 | 20.38 | -3.53 |
| c. Retained Earning | 427 | (186) | 505 | 1,811 | 1,065 | -143.58 | -371.49 | -41.20 |
| d. Others Reserves | 1,400 | 2,410 | 2,816 | 3,371 | 3,879 | 72.13 | 16.87 | 15.07 |
| 2 BORROWINGS | 5,173 | 136 | 9,690 | 31,247 | 32,337 | -97.37 | 7030.46 | 3.49 |
| a. NRB | 1,406 | 136 | 7,590 | 23,084 | 26,209 | -90.34 | 5485.23 | 13.54 |
| b. "A"Class Licensed Institution | 3,767 | - | 1,100 | 2,670 | 540 | -100.00 | 0.00 | -79.78 |
| c. Foreign Banks and Fin. Ins. | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| d. Other Financial Ins. | - | - | - | - | 95 | 0.00 | 0.00 | 0.00 |
| e. Bonds and Securities | - | - | 1,000 | 5,493 | 5,493 | 0.00 | 0.00 | 0.00 |
| 3 DEPOSITS | 398,341 | 354,778 | 445,827 | 472,213 | 473,516 | -10.94 | 25.66 | 0.28 |
| a. Current | 9,426 | 9,263 | 13,929 | 8,003 | 7,396 | -1.73 | 50.38 | -7.59 |
| b. Savings | 135,366 | 112,816 | 139,864 | 123,934 | 120,097 | -16.66 | 23.97 | -3.10 |
| c. Fixed | 178,880 | 188,006 | 243,409 | 299,041 | 307,127 | 5.10 | 29.47 | 2.70 |
| d. Call Deposits | 74,358 | 44,048 | 48,417 | 41,007 | 38,652 | -40.76 | 9.92 | -5.74 |
| e. Others | 311 | 646 | 207 | 228 | 244 | 107.38 | -67.87 | 7.30 |
| 4 Bills Payable | 59 | 15 | 41 | 53 | 38 | -75.01 | 178.27 | -28.29 |
| 5 Other Liabilities | 20,723 | 15,497 | 19,406 | 22,747 | 25,161 | -25.22 | 25.22 | 10.61 |
| 1. Loan Loss Provision | 5,639 | 4,242 | 6,431 | 8,424 | 8,546 | -24.79 | 51.62 | 1.45 |
| 2. Interest Suspense a/c | 2,069 | 1,470 | 1,138 | 1,957 | 2,615 | -28.95 | -22.63 | 33.63 |
| 3. Others | 13,014 | 9,785 | 11,837 | 12,366 | 14,000 | -24.81 | 20.97 | 13.22 |
| 6 Reconciliation A/c | 6,828 | 141 | 76 | 0 | 1 | -97.93 | -46.09 | NA |
| 7 Profit & Loss A/c | 7,258 | 3,577 | 5,224 | 3,482 | 3,877 | -50.72 | 46.05 | 11.34 |
| TOTAL | 486,316 | 413,428 | 521,953 | 577,513 | 582,212 | -14.99 | 26.25 | 0.81 |
| Assets | | | | | | | | |
| 1 LIQUID FUNDS | 94,564 | 76,518 | 55,300 | 53,034 | 49,407 | -19.08 | -27.73 | -6.84 |
| a. Cash Balance | 8,673 | 7,918 | 8,134 | 7,713 | 7,868 | -8.71 | 2.74 | 2.02 |
| Nepalese Notes & Coins | 8,521 | 7,765 | 8,059 | 7,566 | 7,728 | -8.88 | 3.78 | 2.14 |
| Foreign Currency | 151 | 153 | 76 | 147 | 141 | 0.90 | -50.29 | -4.25 |
| b. Bank Balance | 40,335 | 28,987 | 22,731 | 24,281 | 22,457 | -28.13 | -21.58 | -7.51 |
| 1. In Nepal Rastra Bank | 15,331 | 15,492 | 13,432 | 15,467 | 14,431 | 1.04 | -13.30 | -6.70 |
| 2. "A"Class Licensed Institution | 16,437 | 12,441 | 7,619 | 4,022 | 3,406 | -24.31 | -38.76 | -15.31 |
| 3. Other Financial Ins. | 8,560 | 1,052 | 1,676 | 4,790 | 4,618 | -87.70 | 59.21 | -3.59 |
| 4. In Foreign banks | 7 | 3 | 5 | 2 | 2 | -64.63 | 89.32 | 0.00 |
| c. Money at Call | 45,556 | 39,613 | 24,435 | 21,040 | 19,081 | -13.04 | -38.32 | -9.31 |
| 2 INVESTMENTS | 15,305 | 28,288 | 56,879 | 56,128 | 60,007 | 84.82 | 101.07 | 6.91 |
| a. Govt. Securities | 15,245 | 28,113 | 56,879 | 56,128 | 60,007 | 84.40 | 102.33 | 6.91 |
| b. Others | 60 | 175 | - | - | - | 191.67 | -100.00 | 0.00 |
| 3 SHARE & OTHER INVESTMENT | 4,745 | 4,484 | 8,062 | 8,250 | 7,402 | -5.51 | 79.79 | -10.28 |
| 4 LOANS & ADVANCES | | | | | | | | |
| (Including Bills Purchased) | 345,165 | 287,580 | 383,480 | 439,104 | 443,394 | -16.68 | 33.35 | 0.98 |
| 4.1 LOANS & ADVANCES | 345,165 | 287,580 | 383,480 | 439,104 | 443,394 | -16.68 | 33.35 | 0.98 |
| a. Private Sector | 338,885 | 284,009 | 369,145 | 419,466 | 423,834 | -16.19 | 29.98 | 1.04 |
| b. Financial Institutions | 6,276 | 3,571 | 14,335 | 19,638 | 19,559 | -43.10 | 301.39 | -0.40 |
| c. Government Organizations | 4 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| 4.2 BILLS PURCHASED | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 5 LOANS AGT. COLLECTED BILLS | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 6 FIXED ASSETS | 6,744 | 6,094 | 5,673 | 5,979 | 6,052 | -9.64 | -6.92 | 1.21 |
| 7 OTHER ASSETS | 12,326 | 9,692 | 11,972 | 14,123 | 15,005 | -21.36 | 23.52 | 6.24 |
| a. Accrued Interests | 2,609 | 5,555 | 6,166 | 8,208 | 9,396 | 112.90 | 10.99 | 14.47 |
| b. Others | 9,716 | 4,137 | 5,806 | 5,914 | 5,609 | -57.42 | 40.34 | -5.17 |
| 8 Expenses not Written off | 6 | 17 | 0 | - | - | 169.91 | -97.19 | 0.00 |
| 9 Non Banking Assets | 624 | 599 | 489 | 841 | 892 | -3.99 | -18.33 | 6.07 |
| 10 Reconciliation Account | 6,827 | 141 | 78 | 0 | 0 | -97.93 | -45.12 | 0.00 |
| 11 Profit & Loss A/c | 9 | 15 | 21 | 54 | 55 | 59.13 | 41.19 | 1.08 |
| TOTAL | 486,316 | 413,428 | 521,953 | 577,513 | 582,212 | -14.99 | 26.25 | 0.81 |

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

| | Liabilities | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|-----------|-------------------------------------|----------------|----------------|----------------|----------------|----------------|--------------|--------------|-------------|
| | | 2019 | 2020 | 2021 | 2022 | 2022* | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 13,224 | 15,051 | 16,264 | 17,205 | 17,053 | 13.82 | 8.05 | -0.89 |
| | a. Paid-up Capital | 13,585 | 14,101 | 12,959 | 13,713 | 13,936 | 3.80 | -8.10 | 1.63 |
| | b. Statutory Reserves | 2,748 | 3,021 | 2,907 | 3,380 | 3,380 | 9.95 | -3.79 | 0.01 |
| | c. Retained Earning | (4,138) | (3,750) | (4,071) | (4,368) | (4,662) | -9.37 | 8.54 | 6.74 |
| | d. Others Reserves | 1,029 | 1,680 | 4,469 | 4,481 | 4,399 | 63.25 | 166.09 | -1.84 |
| 2 | BORROWINGS | 3,532 | 2,531 | 4,395 | 7,601 | 8,536 | -28.33 | 73.60 | 12.29 |
| | a. NRB | 194 | 46 | 1,753 | 6,459 | 6,795 | -76.43 | 3729.83 | 5.19 |
| | b. "A"Class Licensed Institution | 3,338 | 2,036 | 1,695 | 195 | 794 | -39.01 | -16.73 | 307.02 |
| | c. Foreign Banks and Fin. Ins. | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| | d. Other Financial Ins. | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| | e. Bonds and Securities | - | 450 | 947 | 947 | 947 | 0.00 | 110.38 | 0.00 |
| 3 | DEPOSITS | 75,995 | 88,858 | 89,326 | 94,013 | 95,272 | 16.93 | 0.53 | 1.34 |
| | a. Current | 530 | 2,167 | 1,290 | 946 | 862 | 309.33 | -40.48 | -8.87 |
| | b. Savings | 23,791 | 23,856 | 25,932 | 21,815 | 21,393 | 0.28 | 8.70 | -1.93 |
| | c. Fixed | 39,349 | 49,766 | 50,529 | 62,298 | 64,206 | 26.47 | 1.53 | 3.06 |
| | d. Call Deposits | 6,231 | 10,691 | 9,945 | 7,484 | 7,362 | 71.57 | -6.98 | -1.63 |
| | e. Others | 6,094 | 2,377 | 1,629 | 1,471 | 1,449 | -60.99 | -31.47 | -1.47 |
| 4 | Bills Payable | 11 | 2 | 23 | 5 | 1 | -84.01 | 1240.71 | -68.68 |
| 5 | Other Liabilities | 17,857 | 19,319 | 15,588 | 18,264 | 18,986 | 8.19 | -19.31 | 3.95 |
| | 1. Loan Loss Provision | 6,338 | 6,918 | 5,274 | 6,659 | 6,663 | 9.16 | -23.77 | 0.07 |
| | 2. Interest Suspense a/c | 7,604 | 9,230 | 7,267 | 8,234 | 8,384 | 21.37 | -21.27 | 1.82 |
| | 3. Others | 3,915 | 3,171 | 3,048 | 3,372 | 3,939 | -19.00 | -3.89 | 16.82 |
| 6 | Reconciliation A/c | 120 | 0 | 12 | 32 | 7 | -99.96 | 21673.05 | -77.64 |
| 7 | Profit & Loss A/c | 1,805 | 984 | 1,071 | 419 | 450 | -45.45 | 8.84 | 7.35 |
| | TOTAL | 112,543 | 126,746 | 126,679 | 137,540 | 140,304 | 12.62 | -0.05 | 2.01 |
| | Assets | | | | | | | | |
| 1 | LIQUID FUNDS | 23,704 | 24,269 | 16,607 | 13,159 | 12,693 | 2.38 | -31.57 | -3.54 |
| | a. Cash Balance | 1,435 | 1,897 | 1,438 | 1,443 | 1,516 | 32.21 | -24.21 | 5.08 |
| | Nepalese Notes & Coins | 1,435 | 1,897 | 1,438 | 1,443 | 1,516 | 32.22 | -24.21 | 5.08 |
| | Foreign Currency | 0 | 0 | 0 | 0 | 0 | -16.14 | -37.48 | 0.00 |
| | b. Bank Balance | 12,603 | 12,727 | 6,977 | 6,390 | 6,360 | 0.99 | -45.18 | -0.47 |
| | 1. In Nepal Rastra Bank | 3,253 | 4,126 | 3,538 | 2,897 | 3,583 | 26.84 | -14.25 | 23.65 |
| | 2. "A"Class Licensed Institution | 5,123 | 6,514 | 1,959 | 1,341 | 1,469 | 27.16 | -69.93 | 9.49 |
| | 3. Other Financial Ins. | 4,227 | 2,087 | 1,480 | 2,152 | 1,309 | -50.62 | -29.09 | -39.16 |
| | 4. In Foreign banks | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| | c. Money at Call | 9,666 | 9,644 | 8,193 | 5,325 | 4,816 | -0.23 | -15.05 | -9.56 |
| 2 | INVESTMENTS | 3,881 | 8,072 | 20,536 | 16,826 | 17,773 | 107.97 | 154.42 | 5.63 |
| | a. Govt. Securities | 3,858 | 8,072 | 20,536 | 16,826 | 17,773 | 109.23 | 154.42 | 5.63 |
| | b. Others | 24 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| 3 | SHARE & OTHER INVESTMENT | 2,357 | 2,683 | 3,698 | 3,755 | 3,780 | 13.86 | 37.79 | 0.65 |
| 4 | LOANS & ADVANCES | | | | | | | | |
| | (Including Bills Purchased) | 68,738 | 75,284 | 71,536 | 88,080 | 89,563 | 9.52 | -4.98 | 1.68 |
| | 4.1 LOANS & ADVANCES | 68,738 | 75,284 | 71,536 | 88,080 | 89,563 | 9.52 | -4.98 | 1.68 |
| | a. Private Sector | 66,133 | 71,499 | 65,795 | 82,339 | 84,101 | 8.11 | -7.98 | 2.14 |
| | b. Financial Institutions | 2,605 | 3,785 | 5,742 | 5,741 | 5,462 | 45.31 | 51.69 | -4.85 |
| | c. Government Organizations | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| | 4.2 BILLS PURCHASED | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 5 | LOANS AGT. COLLECTED BILLS | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 6 | FIXED ASSETS | 2,026 | 2,634 | 2,019 | 2,383 | 2,427 | 30.01 | -23.36 | 1.84 |
| 7 | OTHER ASSETS | 11,111 | 12,986 | 11,657 | 12,726 | 13,463 | 16.88 | -10.23 | 5.79 |
| | a. Accrued Interests | 7,722 | 10,938 | 9,061 | 10,423 | 10,945 | 41.65 | -17.16 | 5.01 |
| | b. Others | 3,389 | 2,048 | 2,597 | 2,303 | 2,518 | -39.56 | 26.78 | 9.35 |
| 8 | Expenses not Written off | 2 | 3 | 100 | 1 | 1 | 13.23 | 3834.00 | 0.00 |
| 9 | Non Banking Assets | 537 | 533 | 468 | 582 | 591 | -0.80 | -12.08 | 1.44 |
| 10 | Reconciliation Account | 121 | 4 | 2 | 2 | 1 | -96.44 | -56.22 | -62.31 |
| 11 | Profit & Loss A/c | 66 | 279 | 55 | 25 | 12 | 320.12 | -80.35 | -51.58 |
| | TOTAL | 112,543 | 126,746 | 126,679 | 137,540 | 140,304 | 12.62 | -0.05 | 2.01 |

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

Amt in Mn of Rs

| | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|--|----------------|----------------|----------------|----------------|----------------|-------------|-------------|--------------|
| | 2019 | 2020 | 2021 | 2022 | 2022 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 Interest Expenses | 212,129 | 232,951 | 224,341 | 170,302 | 200,494 | 9.82 | -3.70 | 17.73 |
| 1.1 Deposit Liabilities | 208,274 | 227,205 | 215,183 | 159,095 | 187,121 | 9.09 | -5.29 | 17.62 |
| 1.1.1 Saving A/c | 48,102 | 53,627 | 43,601 | 39,275 | 47,063 | 11.49 | -18.70 | 19.83 |
| 1.1.2 Fixed A/c | 143,530 | 157,021 | 166,935 | 116,860 | 136,521 | 9.40 | 6.31 | 16.82 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 8,211 | 7,335 | 6,631 | 5,035 | 6,125 | -10.68 | -9.59 | 21.64 |
| 1.1.2.2 3 to 6 Months fixed A/c | 10,806 | 18,168 | 18,574 | 14,579 | 18,726 | 68.14 | 2.23 | 28.45 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 72,244 | 74,620 | 69,135 | 50,407 | 59,295 | 3.29 | -7.35 | 17.63 |
| 1.1.2.4 Above 1 Year | 52,269 | 56,898 | 72,595 | 46,839 | 52,375 | 8.86 | 27.59 | 11.82 |
| 1.1.3 Call Deposit | 16,374 | 16,291 | 4,443 | 2,889 | 3,463 | -0.51 | -72.73 | 19.87 |
| 1.1.4 Certificate of Deposits | 268 | 266 | 204 | 72 | 74 | -0.75 | -23.26 | 3.50 |
| 1.2 Others | 3,855 | 5,746 | 9,158 | 11,206 | 13,373 | 49.04 | 59.39 | 19.33 |
| 2 Commission/Fee Expense | 1,668 | 1,695 | 1,735 | 1,418 | 1,657 | 1.59 | 2.36 | 16.87 |
| 3 Employees Expenses | 39,312 | 42,145 | 48,174 | 30,202 | 34,452 | 7.21 | 14.30 | 14.07 |
| 4 Office Operating Expenses | 29,456 | 32,395 | 33,544 | 20,661 | 23,745 | 9.98 | 3.55 | 14.93 |
| 5 Exchange Fluctuation Loss | 35 | 6 | 1 | 21 | 21 | -83.89 | -74.82 | 0.13 |
| 5.1 Due to Change in Exchange Rates | 26 | 5 | 1 | 3 | 3 | -81.86 | -74.17 | 0.83 |
| 5.2 Due to Foreign Currency Transactions | 9 | 1 | 0 | 18 | 18 | -89.93 | -78.28 | 0.00 |
| 6 Non-Operating Expenses | 164 | 463 | 89 | 132 | 135 | 182.54 | -80.71 | 1.78 |
| 7. Provision for Risk | 19,852 | 33,869 | 39,014 | 15,630 | 16,034 | 70.61 | 15.19 | 2.58 |
| 7.1 Loan loss Provision | 19,032 | 33,522 | 38,874 | 15,563 | 15,886 | 76.13 | 15.96 | 2.08 |
| 7.1.1 General Loan loss Provision | 8,358 | 17,257 | 25,113 | 8,987 | 9,264 | 106.46 | 45.52 | 3.08 |
| 7.1.1.1 Pass Loan Loss Provision | 6,457 | 10,921 | 21,235 | 7,729 | 7,689 | 69.12 | 94.45 | -0.52 |
| 7.1.1.2 Watch List Provision | 1,901 | 6,336 | 3,878 | 1,258 | 1,575 | 233.29 | -38.80 | 25.18 |
| 7.1.2 Special Loan Loss Provision | 9,623 | 15,094 | 13,440 | 5,876 | 5,926 | 56.86 | -10.96 | 0.84 |
| 7.1.3 Additional Loan Loss Provision | 1,051 | 1,171 | 321 | 699 | 696 | 11.40 | -72.60 | -0.39 |
| 7.2. Provision for Non-Banking Assets | 481 | 124 | 48 | 31 | 108 | -74.23 | -60.90 | 251.05 |
| 7.3. Provision for Loss on Investment | 147 | 92 | 3 | 13 | 16 | -37.32 | -96.39 | 25.80 |
| 7.4. Provision for Loss of Other Assets | 191 | 131 | 88 | 24 | 24 | 0.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 917 | 411 | 814 | 225 | 229 | -55.19 | 97.97 | 1.55 |
| 9 Provision for Staff Bonus | 8,857 | 7,499 | 9,238 | 6,081 | 7,252 | -15.33 | 23.20 | 19.25 |
| 10 Provision for Income Tax | 30,505 | 24,783 | 30,913 | 18,729 | 21,513 | -18.76 | 24.73 | 14.87 |
| 11 Others | 21 | 36 | 248 | 1 | 1 | 74.69 | 593.60 | -56.36 |
| 12 Net Profit | 74,230 | 58,924 | 71,306 | 44,907 | 52,009 | -20.62 | 21.01 | 15.82 |
| TOTAL EXPENSES | 417,146 | 435,177 | 459,417 | 308,310 | 357,542 | 4.32 | 5.57 | 15.97 |
| Income | | | | | | | | |
| 1. Interest Income | 359,820 | 378,136 | 372,972 | 263,877 | 309,307 | 5.09 | -1.37 | 17.22 |
| 1.1. On Loans and Advance | 335,598 | 350,654 | 342,440 | 241,180 | 283,302 | 4.49 | -2.34 | 17.47 |
| 1.2. On Investment | 13,247 | 19,023 | 25,974 | 19,573 | 22,547 | 43.60 | 36.54 | 15.19 |
| 1.2.1 Government Bonds | 11,868 | 17,635 | 23,335 | 17,469 | 20,150 | 48.59 | 32.33 | 15.35 |
| 1.2.2 Foreign Bonds | 195 | 109 | 215 | 240 | 256 | -44.25 | 97.64 | 6.68 |
| 1.2.3 NRB Bonds | 620 | 1,038 | 589 | 444 | 504 | 67.49 | -43.27 | 13.71 |
| 1.2.4 Deventure & Bonds | 565 | 242 | 1,835 | 1,420 | 1,636 | -57.16 | 658.86 | 15.21 |
| 1.3 Agency Balance | 1,064 | 640 | 169 | 107 | 109 | -39.84 | -73.59 | 2.47 |
| 1.4 On Call Deposit | 6,394 | 4,459 | 1,193 | 728 | 798 | -30.26 | -73.23 | 9.56 |
| 1.5 Others | 3,517 | 3,360 | 3,196 | 2,291 | 2,552 | -4.46 | -4.90 | 11.39 |
| 2. Comission & Discount | 18,694 | 19,439 | 24,942 | 15,700 | 17,836 | 3.99 | 28.31 | 13.60 |
| 2.1 Bills Purchase & Discount | 218 | 194 | 228 | 155 | 848 | -11.04 | 17.68 | 446.63 |
| 2.2 Comission | 15,685 | 15,925 | 20,920 | 13,245 | 14,413 | 1.53 | 31.37 | 8.81 |
| 2.3 Others | 2,791 | 3,321 | 3,794 | 2,299 | 2,575 | 18.98 | 14.24 | 11.99 |
| 3 Income From Exchange Fluctuation | 10,506 | 10,780 | 10,913 | 5,685 | 6,296 | 2.61 | 1.23 | 10.76 |
| 3.1 Due to Change in Exchange Rate | 1,182 | 1,320 | 1,343 | 728 | 823 | 11.70 | 1.77 | 13.03 |
| 3.2 Due to Foreign Currency Trans. | 9,324 | 9,461 | 9,569 | 4,957 | 5,474 | 1.46 | 1.15 | 10.42 |
| 4 Other Operating Income | 15,376 | 11,434 | 16,789 | 8,893 | 9,628 | -25.64 | 46.84 | 8.27 |
| 5 Non Operating Income | 792 | 2,353 | 8,176 | 2,736 | 2,917 | 196.94 | 247.49 | 6.61 |
| 6 Provision Written Back | 10,302 | 12,606 | 24,835 | 10,710 | 10,776 | 22.36 | 97.02 | 0.61 |
| 7 Recovery from Written off Loan | 995 | 449 | 760 | 488 | 578 | -54.88 | 69.26 | 18.45 |
| 8 Income from Extra Ordinary Expenses | 635 | (98) | 12 | 142 | 142 | -115.50 | -111.72 | 0.00 |
| 9 Net Loss | 26 | 79 | 19 | 78 | 60 | 203.28 | -75.98 | -22.67 |
| TOTAL INCOME | 417,146 | 435,177 | 459,417 | 308,310 | 357,542 | 4.32 | 5.57 | 15.97 |

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

| | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|--|----------------|----------------|----------------|----------------|----------------|-------------|-------------|--------------|
| | 2019 | 2020 | 2021 | 2022 | 2022 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 Interest Expenses | 177,011 | 199,997 | 194,409 | 147,339 | 173,501 | 12.99 | -2.79 | 17.76 |
| 1.1 Deposit Liabilities | 173,492 | 194,436 | 185,438 | 136,760 | 160,936 | 12.07 | -4.63 | 17.68 |
| 1.1.1 Saving A/c | 38,239 | 45,353 | 37,545 | 34,782 | 41,766 | 18.60 | -17.22 | 20.08 |
| 1.1.2 Fixed A/c | 122,507 | 135,903 | 143,928 | 99,534 | 116,248 | 10.93 | 5.91 | 16.79 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 6,916 | 4,900 | 4,762 | 2,849 | 3,461 | -29.14 | -2.82 | 21.46 |
| 1.1.2.2 3 to 6 Months fixed A/c | 9,377 | 15,244 | 14,410 | 11,355 | 15,164 | 62.57 | -5.47 | 33.55 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 59,650 | 65,454 | 58,342 | 41,730 | 49,044 | 9.73 | -10.87 | 17.52 |
| 1.1.2.4 Above 1 Year | 46,565 | 50,304 | 66,414 | 43,599 | 48,580 | 8.03 | 32.02 | 11.42 |
| 1.1.3 Call Deposit | 12,478 | 12,915 | 3,760 | 2,372 | 2,848 | 3.50 | -70.89 | 20.03 |
| 1.1.4 Certificate of Deposits | 268 | 266 | 204 | 72 | 74 | -0.75 | -23.26 | 3.50 |
| 1.2 Others | 3,519 | 5,561 | 8,971 | 10,579 | 12,565 | 58.00 | 61.33 | 18.77 |
| 2 Commission/Fee Expense | 1,663 | 1,678 | 1,693 | 1,386 | 1,621 | 0.92 | 0.90 | 16.90 |
| 3 Employees Expenses | 33,900 | 36,655 | 42,824 | 26,707 | 30,491 | 8.13 | 16.83 | 14.17 |
| 4 Office Operating Expenses | 24,478 | 27,815 | 29,235 | 17,933 | 20,635 | 13.64 | 5.10 | 15.07 |
| 5 Exchange Fluctuation Loss | 22 | - | 0 | 20 | 21 | -100.00 | 0.00 | 4.73 |
| 5.1 Due to Change in Exchange Rates | 14 | - | 0 | 2 | 3 | -100.00 | 0.00 | 49.45 |
| 5.2 Due to Foreign Currency Transactions | 9 | - | - | 18 | 18 | -100.00 | 0.00 | 0.00 |
| 6 Non-Operatiing Expenses | 156 | 458 | 78 | 127 | 130 | 194.30 | -83.03 | 1.84 |
| 7. Provision for Risk | 16,833 | 28,699 | 32,424 | 12,781 | 12,932 | 70.49 | 12.98 | 1.18 |
| 7.1 Loan loss Provision | 16,382 | 28,485 | 32,326 | 12,766 | 12,914 | 73.89 | 13.48 | 1.16 |
| 7.1.1 General Loan loss Provision | 6,774 | 14,922 | 21,420 | 7,540 | 7,770 | 120.28 | 43.54 | 3.05 |
| 7.1.1.1 Pass Loan Loss Provision | 5,223 | 10,150 | 18,516 | 6,647 | 6,652 | 94.34 | 82.43 | 0.08 |
| 7.1.1.2 Watch List Provision | 1,552 | 4,772 | 2,904 | 893 | 1,118 | 207.60 | -39.15 | 25.12 |
| 7.1.2 Special Loan Loss Provision | 8,592 | 12,531 | 10,732 | 4,580 | 4,501 | 45.85 | -14.36 | -1.73 |
| 7.1.3 Additional Loan Loss Provision | 1,015 | 1,032 | 174 | 646 | 643 | 1.65 | -83.14 | -0.42 |
| 7.2. Provision for Non-Banking Assets | 263 | - | 7 | - | - | -100.00 | 0.00 | 0.00 |
| 7.3. Provision for Loss on Investment | 4 | 91 | 3 | 13 | 16 | 2060.20 | -96.73 | 26.27 |
| 7.4. Provision for Loss of Other Assets | 185 | 122 | 88 | 2 | 2 | 0.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 868 | 385 | 708 | 175 | 179 | -55.67 | 83.94 | 1.99 |
| 9 Provision for Staff Bonus | 7,625 | 6,917 | 8,146 | 5,460 | 6,357 | -9.29 | 17.77 | 16.42 |
| 10 Provision for Income Tax | 26,928 | 22,858 | 27,592 | 16,814 | 19,609 | -15.11 | 20.71 | 16.62 |
| 11 Others | 15 | 33 | 248 | 1 | 1 | 127.43 | 649.25 | -56.36 |
| 12 Net Profit | 65,216 | 54,351 | 63,374 | 40,248 | 46,865 | -16.66 | 16.60 | 16.44 |
| TOTAL EXPENSES | 354,715 | 379,846 | 400,732 | 268,993 | 312,340 | 7.08 | 5.50 | 16.11 |
| Income | | | | | | | | |
| 1. Interest Income | 304,367 | 328,666 | 326,157 | 229,076 | 268,875 | 7.98 | -0.76 | 17.37 |
| 1.1. On Loans and Advance | 285,281 | 305,723 | 298,351 | 208,813 | 245,550 | 7.17 | -2.41 | 17.59 |
| 1.2. On Investment | 12,684 | 17,963 | 23,895 | 17,751 | 20,517 | 41.62 | 33.02 | 15.59 |
| 1.2.1 Government Bonds | 11,439 | 16,712 | 21,509 | 15,893 | 18,390 | 46.09 | 28.71 | 15.71 |
| 1.2.2 Foreign Bonds | 195 | 109 | 215 | 240 | 256 | -44.25 | 97.64 | 6.68 |
| 1.2.3 NRB Bonds | 491 | 930 | 398 | 243 | 279 | 89.33 | -57.24 | 14.82 |
| 1.2.4 Deventure & Bonds | 559 | 213 | 1,774 | 1,374 | 1,592 | -61.95 | 733.94 | 15.87 |
| 1.3 Agency Balance | 878 | 639 | 169 | 103 | 106 | -27.26 | -73.54 | 2.55 |
| 1.4 On Call Deposit | 2,190 | 1,127 | 691 | 447 | 500 | -48.52 | -38.75 | 11.96 |
| 1.5 Others | 3,334 | 3,214 | 3,051 | 1,961 | 2,202 | -3.58 | -5.08 | 12.26 |
| 2. Comission & Discount | 18,058 | 18,463 | 23,473 | 14,917 | 16,982 | 2.24 | 27.14 | 13.84 |
| 2.1 Bills Purchase & Discount | 218 | 194 | 228 | 155 | 848 | -11.04 | 17.68 | 446.63 |
| 2.2 Comission | 15,267 | 15,407 | 20,103 | 12,695 | 13,820 | 0.92 | 30.48 | 8.86 |
| 2.3 Others | 2,573 | 2,862 | 3,142 | 2,067 | 2,314 | 11.23 | 9.78 | 11.94 |
| 3 Income From Exchange Fluctuation | 10,475 | 10,720 | 10,900 | 5,671 | 6,280 | 2.34 | 1.68 | 10.73 |
| 3.1 Due to Change in Exchange Rate | 1,172 | 1,293 | 1,344 | 728 | 822 | 10.36 | 3.93 | 12.90 |
| 3.2 Due to Foreign Currency Trans. | 9,303 | 9,427 | 9,556 | 4,943 | 5,458 | 1.33 | 1.37 | 10.41 |
| 4 Other Operating Income | 11,744 | 9,346 | 12,990 | 7,363 | 7,961 | -20.42 | 38.99 | 8.12 |
| 5 Non Operating Income | 509 | 1,859 | 5,901 | 2,340 | 2,517 | 264.92 | 217.41 | 7.55 |
| 6 Provision Written Back | 8,057 | 10,461 | 20,596 | 9,047 | 9,057 | 29.84 | 96.88 | 0.12 |
| 7 Recovery from Written off Loan | 847 | 431 | 706 | 436 | 526 | -49.15 | 64.00 | 20.68 |
| 8 Income from Extra Ordinary Expenses | 658 | (100) | 8 | 142 | 142 | -115.25 | -108.46 | 0.00 |
| 9 Net Loss | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| TOTAL INCOME | 354,715 | 379,846 | 400,732 | 268,993 | 312,340 | 7.08 | 5.50 | 16.11 |

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

| | Mid-July | | | | | Mid-Feb | Mid-Mar | % Change | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|-------------|--------------|--|--|
| | 2019 | 2020 | 2021 | 2022 | 2022 | 2022 | | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 | | |
| 1 Interest Expenses | 28,665 | 25,608 | 24,027 | 18,910 | 22,231 | -10.66 | -6.18 | 17.56 | | |
| 1.1 Deposit Liabilities | 28,433 | 25,519 | 23,915 | 18,412 | 21,592 | -10.25 | -6.29 | 17.27 | | |
| 1.1.1 Saving A/c | 8,006 | 6,462 | 4,871 | 3,626 | 4,302 | -19.29 | -24.63 | 18.63 | | |
| 1.1.2 Fixed A/c | 16,780 | 16,342 | 18,531 | 14,348 | 16,767 | -2.61 | 13.39 | 16.86 | | |
| 1.1.2.1 Upto 3 Months Fixed A/c | 1,159 | 2,121 | 1,531 | 1,885 | 2,295 | 83.05 | -27.80 | 21.77 | | |
| 1.1.2.2 3 to 6 Months fixed A/c | 1,210 | 2,524 | 3,583 | 2,858 | 3,147 | 108.68 | 41.94 | 10.11 | | |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 9,967 | 6,517 | 8,890 | 7,524 | 8,898 | -34.62 | 36.41 | 18.27 | | |
| 1.1.2.4 Above 1 Year | 4,445 | 5,180 | 4,527 | 2,081 | 2,427 | 16.54 | -12.61 | 16.61 | | |
| 1.1.3 Call Deposit | 3,646 | 2,715 | 513 | 438 | 523 | -25.54 | -81.10 | 19.53 | | |
| 1.1.4 Certificate of Deposits | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 1.2 Others | 232 | 89 | 112 | 498 | 639 | -61.55 | 25.95 | 28.27 | | |
| 2 Commission/Fee Expense | - | 16 | 42 | 32 | 37 | 0.00 | 162.17 | 15.47 | | |
| 3 Employees Expenses | 4,474 | 4,354 | 4,341 | 2,797 | 3,172 | -2.67 | -0.30 | 13.40 | | |
| 4 Office Operating Expenses | 4,070 | 3,590 | 3,441 | 2,137 | 2,430 | -11.80 | -4.15 | 13.67 | | |
| 5 Exchange Fluctuation Loss | 13 | 6 | 1 | 1 | 0 | -55.51 | -75.47 | -64.76 | | |
| 5.1 Due to Change in Exchange Rates | 13 | 5 | 1 | 1 | 0 | -62.20 | -74.95 | -64.76 | | |
| 5.2 Due to Foreign Currency Transactions | 0 | 1 | 0 | - | - | 681.16 | -78.28 | 0.00 | | |
| 6 Non-Operating Expenses | 7 | 3 | 11 | 1 | 1 | -56.01 | 256.13 | 0.78 | | |
| 7. Provision for Risk | 2,088 | 3,878 | 5,678 | 2,361 | 2,615 | 85.77 | 46.42 | 10.77 | | |
| 7.1 Loan loss Provision | 1,906 | 3,807 | 5,636 | 2,308 | 2,486 | 99.79 | 48.05 | 7.67 | | |
| 7.1.1 General Loan loss Provision | 1,332 | 1,863 | 3,312 | 1,141 | 1,194 | 39.86 | 77.76 | 4.69 | | |
| 7.1.1.1 Pass Loan Loss Provision | 1,057 | 716 | 2,468 | 803 | 780 | -32.22 | 244.62 | -2.84 | | |
| 7.1.1.2 Watch List Provision | 276 | 1,147 | 845 | 338 | 414 | 315.98 | -26.39 | 22.59 | | |
| 7.1.2 Special Loan Loss Provision | 565 | 1,868 | 2,314 | 1,151 | 1,275 | 230.83 | 23.83 | 10.74 | | |
| 7.1.3 Additional Loan Loss Provision | 9 | 75 | 10 | 17 | 17 | 786.22 | -86.38 | 0.00 | | |
| 7.2. Provision for Non-Banking Assets | 120 | 66 | 42 | 31 | 108 | -45.27 | -36.73 | 251.05 | | |
| 7.3. Provision for Loss on Investment | 62 | 0 | 0 | - | - | -99.26 | -27.24 | 0.00 | | |
| 7.4. Provision for Loss of Other Assets | 0 | 5 | - | 22 | 22 | 0.00 | 0.00 | 0.00 | | |
| 8 Loan Written Off | 4 | 4 | 14 | 31 | 31 | 10.39 | 272.70 | 0.00 | | |
| 9 Provision for Staff Bonus | 1,052 | 473 | 828 | 544 | 811 | -55.05 | 75.10 | 49.20 | | |
| 10 Provision for Income Tax | 3,075 | 1,627 | 2,486 | 1,669 | 1,637 | -47.09 | 52.83 | -1.91 | | |
| 11 Others | 0 | 0 | - | - | - | -98.52 | -100.00 | 0.00 | | |
| 12 Net Profit | 7,258 | 3,804 | 5,935 | 3,883 | 4,326 | -47.59 | 56.04 | 11.42 | | |
| TOTAL EXPENSES | 50,705 | 43,362 | 46,806 | 32,366 | 37,291 | -14.48 | 7.94 | 15.22 | | |
| Income | | | | | | | | | | |
| 1. Interest Income | 45,718 | 39,332 | 38,436 | 28,900 | 33,609 | -13.97 | -2.28 | 16.29 | | |
| 1.1. On Loans and Advance | 41,784 | 36,071 | 36,443 | 27,139 | 31,687 | -13.67 | 1.03 | 16.76 | | |
| 1.2. On Investment | 434 | 781 | 1,525 | 1,290 | 1,429 | 79.87 | 95.21 | 10.81 | | |
| 1.2.1 Government Bonds | 330 | 739 | 1,399 | 1,144 | 1,266 | 124.14 | 89.36 | 10.71 | | |
| 1.2.2 Foreign Bonds | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 1.2.3 NRB Bonds | 105 | 41 | 122 | 146 | 163 | -60.45 | 195.11 | 11.54 | | |
| 1.2.4 Deventure & Bonds | - | 1 | 4 | 0 | 0 | 0.00 | 286.52 | 214.48 | | |
| 1.3 Agency Balance | 35 | 1 | - | - | - | -96.39 | -100.00 | 0.00 | | |
| 1.4 On Call Deposit | 3,387 | 2,413 | 348 | 208 | 219 | -28.76 | -85.58 | 5.33 | | |
| 1.5 Others | 79 | 67 | 119 | 263 | 273 | -15.07 | 78.91 | 3.77 | | |
| 2. Comission & Discount | 554 | 915 | 1,273 | 630 | 689 | 65.23 | 39.02 | 9.30 | | |
| 2.1 Bills Purchase & Discount | 0 | - | - | - | - | -100.00 | 0.00 | 0.00 | | |
| 2.2 Comission | 383 | 496 | 677 | 456 | 498 | 29.77 | 36.36 | 9.21 | | |
| 2.3 Others | 171 | 419 | 596 | 174 | 191 | 144.36 | 42.17 | 9.53 | | |
| 3 Income From Exchange Fluctuation | 31 | 60 | 13 | 13 | 16 | 91.57 | -79.13 | 22.40 | | |
| 3.1 Due to Change in Exchange Rate | 10 | 26 | (1) | (0) | 1 | 164.75 | -102.03 | -448.55 | | |
| 3.2 Due to Foreign Currency Trans. | 21 | 34 | 13 | 14 | 16 | 57.48 | -61.19 | 15.70 | | |
| 4 Other Operating Income | 2,995 | 1,504 | 2,257 | 1,217 | 1,314 | -49.80 | 50.12 | 7.93 | | |
| 5 Non Operating Income | 163 | 180 | 1,556 | 177 | 179 | 10.47 | 764.21 | 1.59 | | |
| 6 Provision Written Back | 1,242 | 1,353 | 3,211 | 1,334 | 1,389 | 8.94 | 137.39 | 4.10 | | |
| 7 Recovery from Written off Loan | 34 | 3 | 49 | 41 | 41 | -90.09 | 1364.12 | 0.00 | | |
| 8 Income from Extra Ordinary Expenses | (42) | - | - | - | - | -100.00 | 0.00 | 0.00 | | |
| 9 Net Loss | 9 | 15 | 11 | 54 | 55 | 59.13 | -25.97 | 1.08 | | |
| TOTAL INCOME | 50,705 | 43,362 | 46,806 | 32,366 | 37,291 | -14.48 | 7.94 | 15.22 | | |

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

| | Mid-July | | | | | Mid-Feb | Mid-Mar | % Change | | |
|--|---------------|---------------|---------------|--------------|--------------|-------------|--------------|--------------|--|--|
| | 2019 | 2020 | 2021 | 2022 | 2022 | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 | | |
| 1 Interest Expenses | 6,453 | 7,345 | 5,905 | 4,052 | 4,761 | 13.83 | -19.61 | 17.49 | | |
| 1.1 Deposit Liabilities | 6,349 | 7,250 | 5,830 | 3,923 | 4,593 | 14.18 | -19.58 | 17.06 | | |
| 1.1.1 Saving A/c | 1,856 | 1,811 | 1,185 | 866 | 996 | -2.41 | -34.58 | 14.94 | | |
| 1.1.2 Fixed A/c | 4,243 | 4,777 | 4,476 | 2,978 | 3,505 | 12.58 | -6.30 | 17.68 | | |
| 1.1.2.1 Upto 3 Months Fixed A/c | 137 | 314 | 338 | 301 | 369 | 128.24 | 7.68 | 22.60 | | |
| 1.1.2.2 3 to 6 Months fixed A/c | 219 | 400 | 581 | 366 | 415 | 82.44 | 45.37 | 13.44 | | |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 2,627 | 2,650 | 1,903 | 1,153 | 1,353 | 0.85 | -28.19 | 17.33 | | |
| 1.1.2.4 Above 1 Year | 1,259 | 1,414 | 1,654 | 1,159 | 1,368 | 12.30 | 17.02 | 18.09 | | |
| 1.1.3 Call Deposit | 250 | 662 | 170 | 79 | 92 | 164.27 | -74.38 | 16.91 | | |
| 1.1.4 Certificate of Deposits | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 1.2 Others | 104 | 96 | 75 | 129 | 168 | -7.87 | -21.92 | 30.78 | | |
| 2 Commission/Fee Expense | 5 | 1 | - | - | - | -85.02 | -100.00 | 0.00 | | |
| 3 Employees Expenses | 938 | 1,136 | 1,009 | 698 | 790 | 21.07 | -11.23 | 13.13 | | |
| 4 Office Operating Expenses | 909 | 990 | 868 | 590 | 680 | 8.96 | -12.36 | 15.25 | | |
| 5 Exchange Fluctuation Loss | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 5.2 Due to Foreign Currency Transactions | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 6 Non-Operating Expenses | 1 | 2 | 0 | 4 | 4 | 71.02 | -85.43 | 0.00 | | |
| 7. Provision for Risk | 931 | 1,293 | 911 | 488 | 487 | 38.84 | -29.52 | -0.35 | | |
| 7.1 Loan loss Provision | 745 | 1,229 | 911 | 488 | 486 | 64.98 | -25.88 | -0.35 | | |
| 7.1.1 General Loan loss Provision | 252 | 471 | 381 | 306 | 300 | 87.08 | -19.23 | -2.18 | | |
| 7.1.1.1 Pass Loan Loss Provision | 178 | 55 | 252 | 279 | 257 | -69.22 | 358.80 | -8.14 | | |
| 7.1.1.2 Watch List Provision | 74 | 416 | 129 | 27 | 43 | 464.72 | -69.01 | 59.90 | | |
| 7.1.2 Special Loan Loss Provision | 466 | 694 | 394 | 146 | 151 | 49.06 | -43.28 | 3.41 | | |
| 7.1.3 Additional Loan Loss Provision | 27 | 64 | 137 | 36 | 36 | 132.79 | 114.82 | 0.00 | | |
| 7.2. Provision for Non-Banking Assets | 98 | 58 | - | - | - | -40.78 | -100.00 | 0.00 | | |
| 7.3. Provision for Loss on Investment | 81 | 0 | - | 0 | 0 | -99.76 | -100.00 | 0.00 | | |
| 7.4. Provision for Loss of Other Assets | 7 | 5 | - | 0 | 0 | 0.00 | 0.00 | 0.00 | | |
| 8 Loan Written Off | 46 | 22 | 92 | 19 | 19 | -51.09 | 308.77 | 0.00 | | |
| 9 Provision for Staff Bonus | 180 | 109 | 264 | 77 | 84 | -39.31 | 142.33 | 8.95 | | |
| 10 Provision for Income Tax | 502 | 298 | 834 | 246 | 268 | -40.59 | 179.80 | 8.94 | | |
| 11 Others | 6 | 3 | - | - | - | -52.71 | -100.00 | 0.00 | | |
| 12 Net Profit | 1,755 | 770 | 1,996 | 776 | 818 | -56.14 | 159.33 | 5.30 | | |
| TOTAL EXPENSES | 11,726 | 11,969 | 11,879 | 6,951 | 7,910 | 2.07 | -0.75 | 13.79 | | |
| Income | | | | | | | | | | |
| 1. Interest Income | 9,734 | 10,138 | 8,379 | 5,902 | 6,823 | 4.14 | -17.34 | 15.61 | | |
| 1.1. On Loans and Advance | 8,533 | 8,861 | 7,645 | 5,228 | 6,065 | 3.84 | -13.72 | 16.03 | | |
| 1.2. On Investment | 129 | 279 | 554 | 532 | 600 | 116.63 | 98.59 | 12.77 | | |
| 1.2.1 Government Bonds | 99 | 184 | 427 | 432 | 494 | 85.24 | 131.97 | 14.40 | | |
| 1.2.2 Foreign Bonds | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 1.2.3 NRB Bonds | 24 | 67 | 69 | 54 | 62 | 179.14 | 3.64 | 14.58 | | |
| 1.2.4 Deventure & Bonds | 5 | 28 | 58 | 46 | 43 | 413.40 | 104.85 | -4.88 | | |
| 1.3 Agency Balance | 151 | - | - | 3 | 3 | -100.00 | 0.00 | 0.00 | | |
| 1.4 On Call Deposit | 817 | 919 | 155 | 73 | 78 | 12.48 | -83.13 | 6.91 | | |
| 1.5 Others | 105 | 79 | 25 | 66 | 76 | -24.70 | -67.95 | 15.99 | | |
| 2. Comission & Discount | 82 | 61 | 196 | 152 | 165 | -25.70 | 221.90 | 8.41 | | |
| 2.1 Bills Purchase & Discount | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 2.2 Comission | 35 | 21 | 140 | 94 | 95 | -40.04 | 559.38 | 0.52 | | |
| 2.3 Others | 47 | 40 | 56 | 58 | 70 | -14.80 | 41.30 | 21.24 | | |
| 3 Income From Exchange Fluctuation | - | 0 | - | - | - | 0.00 | -100.00 | 0.00 | | |
| 3.1 Due to Change in Exchange Rate | - | 0 | - | - | - | 0.00 | -100.00 | 0.00 | | |
| 3.2 Due to Foreign Currency Trans. | - | - | - | - | - | 0.00 | 0.00 | 0.00 | | |
| 4 Other Operating Income | 636 | 584 | 1,542 | 312 | 354 | -8.27 | 164.08 | 13.23 | | |
| 5 Non Operating Income | 120 | 314 | 719 | 219 | 221 | 161.61 | 129.12 | 0.60 | | |
| 6 Recovery Written Back | 1,003 | 792 | 1,027 | 330 | 330 | -21.12 | 29.81 | 0.09 | | |
| 7 Recovery from Written off Loan | 114 | 15 | 4 | 12 | 12 | -86.91 | -70.13 | 0.00 | | |
| 8 Income from Extra Ordinary Expenses | 19 | 2 | 3 | - | - | -89.16 | 51.06 | 0.00 | | |
| 9 Net Loss | 17 | 64 | 8 | 24 | 5 | 282.36 | -87.39 | -77.08 | | |
| TOTAL INCOME | 11,726 | 11,969 | 11,879 | 6,951 | 7,910 | 2.07 | -0.75 | 13.79 | | |

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

Amt in Mn of Rs

| | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | 2019 | 2020 | 2021 | 2022 | 2022 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 157,905 | 189,981 | 273,901 | 319,107 | 326,185 | 20.31 | 44.17 | 2.22 |
| Fishery Related | 4,216 | 5,490 | 8,956 | 12,148 | 12,535 | 30.24 | 63.13 | 3.19 |
| Mining Related | 7,313 | 6,454 | 8,685 | 8,835 | 8,757 | -11.75 | 34.58 | -0.89 |
| Agriculture, Forestry & Beverage Production Related | 510,038 | 563,969 | 686,582 | 756,285 | 744,220 | 10.57 | 21.74 | -1.60 |
| Construction | 309,417 | 347,420 | 414,030 | 212,218 | 206,810 | 12.28 | 19.17 | -2.55 |
| Electricity, Gas and Water | 126,594 | 161,972 | 207,797 | 228,505 | 228,984 | 27.95 | 28.29 | 0.21 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 37,076 | 46,073 | 62,562 | 75,552 | 74,620 | 24.27 | 35.79 | -1.23 |
| Transport, Communication and Public Utilities | 93,129 | 97,603 | 97,505 | 104,613 | 103,595 | 4.80 | -0.10 | -0.97 |
| Wholesaler & Retailer | 615,309 | 662,828 | 837,582 | 952,438 | 959,482 | 7.72 | 26.36 | 0.74 |
| Finance, Insurance and Real Estate | 233,847 | 252,638 | 337,170 | 363,612 | 367,342 | 8.04 | 33.46 | 1.03 |
| Hotel or Restaurant | 122,122 | 148,657 | 183,908 | 189,431 | 194,118 | 21.73 | 23.71 | 2.47 |
| Other Services | 122,900 | 150,620 | 177,036 | 192,626 | 194,686 | 22.55 | 17.54 | 1.07 |
| Consumption Loans | 163,819 | 158,624 | 233,767 | 828,768 | 830,724 | -3.17 | 47.37 | 0.24 |
| Local Government | 1,569 | 1,583 | 1,539 | 1,409 | 1,345 | 0.89 | -2.79 | -4.58 |
| Others | 406,642 | 472,099 | 641,727 | 434,407 | 447,692 | 16.10 | 35.93 | 3.06 |
| TOTAL | 2,911,897 | 3,266,012 | 4,172,747 | 4,679,953 | 4,701,093 | 12.16 | 27.76 | 0.45 |
| Productwise | | | | | | | | |
| Term Loan | 562,527 | 718,480 | 932,079 | 1,037,050 | 1,054,297 | 27.72 | 29.73 | 1.66 |
| Overdraft | 455,716 | 488,596 | 634,300 | 769,336 | 770,412 | 7.22 | 29.82 | 0.14 |
| Trust Receipt Loan / Import Loan | 127,216 | 138,316 | 205,638 | 153,215 | 119,483 | 8.73 | 48.67 | -22.02 |
| Demand & Other Working Capital Loan | 615,755 | 702,115 | 880,234 | 992,142 | 1,017,405 | 14.03 | 25.37 | 2.55 |
| Residential Personal Home Loan (Up to Rs. 1.5 Crore) | 237,959 | 252,542 | 298,258 | 335,748 | 337,310 | 6.13 | 18.10 | 0.47 |
| Real Estate Loan | 146,991 | 163,480 | 183,538 | 211,187 | 212,674 | 11.22 | 12.27 | 0.70 |
| Margin Nature Loan | 45,417 | 50,410 | 106,282 | 98,626 | 95,802 | 10.99 | 110.84 | -2.86 |
| Hire Purchase Loan | 180,957 | 174,058 | 160,657 | 169,468 | 168,735 | -3.81 | -7.70 | -0.43 |
| Deprived Sector Loan | 177,390 | 201,610 | 293,414 | 345,384 | 345,016 | 13.65 | 45.54 | -0.11 |
| Bills Purchased | 3,342 | 3,304 | 4,403 | 4,415 | 3,212 | -1.14 | 33.28 | -27.25 |
| Other Product | 358,628 | 373,101 | 473,944 | 563,381 | 576,746 | 4.04 | 27.03 | 2.37 |
| Total | 2,911,897 | 3,266,012 | 4,172,747 | 4,679,953 | 4,701,093 | 12.16 | 27.76 | 0.45 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 38,246 | 38,427 | 43,111 | 48,023 | 49,958 | 0.47 | 12.19 | 4.03 |
| Government Securities | 336 | 465 | 678 | 891 | 907 | 38.25 | 45.85 | 1.87 |
| Non Governmental Securities | 35,873 | 39,776 | 87,213 | 74,989 | 73,714 | 10.88 | 119.26 | -1.70 |
| Fixed Deposit Receipts | 24,099 | 20,041 | 29,313 | 48,606 | 48,915 | -16.84 | 46.27 | 0.63 |
| Own | 23,569 | 19,704 | 29,081 | 48,314 | 48,619 | -16.40 | 47.59 | 0.63 |
| Other Licences Institutions | 530 | 336 | 232 | 292 | 296 | -36.49 | -31.05 | 1.27 |
| Collateral of Properties | 2,600,225 | 2,913,947 | 3,647,609 | 4,106,567 | 4,127,178 | 12.07 | 25.18 | 0.50 |
| Fixed Assets | 2,206,624 | 2,489,020 | 3,118,968 | 3,513,603 | 3,541,575 | 12.80 | 25.31 | 0.80 |
| Current Assets | 393,601 | 424,927 | 528,641 | 592,964 | 585,603 | 7.96 | 24.41 | -1.24 |
| Against security of Bill | 23,281 | 33,694 | 47,628 | 33,343 | 27,499 | 44.73 | 41.35 | -17.53 |
| Domestic Bills | 2,382 | 720 | 556 | 407 | 888 | -69.78 | -22.76 | 118.38 |
| Foreign Bills | 20,899 | 32,974 | 47,072 | 32,936 | 26,611 | 57.78 | 42.75 | -19.20 |
| Against Guarantee | 100,601 | 110,038 | 181,603 | 196,485 | 200,710 | 9.38 | 65.04 | 2.15 |
| Government Guarantee | 2,365 | 2,666 | 2,597 | 2,874 | 2,874 | 12.73 | -2.61 | -0.02 |
| Institutional Guarantee | 77,217 | 80,995 | 135,679 | 137,835 | 142,133 | 4.89 | 67.52 | 3.12 |
| Personal Guarantee | 5,846 | 9,330 | 26,424 | 39,354 | 39,522 | 59.59 | 183.23 | 0.43 |
| Collective Guarantee | 7,398 | 8,340 | 8,130 | 8,964 | 8,766 | 12.72 | -2.51 | -2.21 |
| International Rated Foreign Bank's Guarantee | 1,662 | 1,901 | 1,783 | 1,691 | 1,662 | 14.39 | -6.20 | -1.68 |
| Other Guarantee | 6,112 | 6,806 | 6,990 | 5,767 | 5,753 | 11.35 | 2.70 | -0.25 |
| Credit Card | 1,670 | 1,748 | 2,152 | 2,995 | 3,200 | 4.62 | 23.15 | 6.83 |
| Others | 87,565 | 107,877 | 133,439 | 168,054 | 169,011 | 23.20 | 23.70 | 0.57 |
| Total | 2,911,897 | 3,266,012 | 4,172,747 | 4,679,953 | 4,701,093 | 12.16 | 27.76 | 0.45 |

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

| | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | 2019 | 2020 | 2021 | 2022 | 2022 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 131,517 | 166,856 | 242,235 | 279,384 | 286,377 | 26.87 | 45.18 | 2.50 |
| Fishery Related | 3,427 | 4,751 | 7,816 | 10,631 | 11,003 | 38.66 | 64.51 | 3.49 |
| Mining Related | 6,887 | 6,218 | 8,258 | 8,425 | 8,350 | -9.71 | 32.81 | -0.89 |
| Agriculture, Forestry & Beverage Production Related | 483,686 | 540,111 | 661,515 | 726,471 | 714,530 | 11.67 | 22.48 | -1.64 |
| Construction | 251,365 | 295,117 | 355,404 | 172,670 | 167,622 | 17.41 | 20.43 | -2.92 |
| Electricity, Gas and Water | 119,658 | 156,730 | 202,483 | 222,357 | 222,772 | 30.98 | 29.19 | 0.19 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 32,235 | 42,906 | 59,823 | 72,754 | 71,958 | 33.10 | 39.43 | -1.09 |
| Transport, Communication and Public Utilities | 63,602 | 75,379 | 78,828 | 84,969 | 84,028 | 18.52 | 4.58 | -1.11 |
| Wholesaler & Retailer | 550,845 | 605,155 | 763,650 | 869,990 | 876,770 | 9.86 | 26.19 | 0.78 |
| Finance, Insurance and Real Estate | 200,565 | 222,515 | 287,621 | 305,467 | 308,797 | 10.94 | 29.26 | 1.09 |
| Hotel or Restaurant | 105,954 | 133,795 | 164,941 | 166,104 | 170,583 | 26.28 | 23.28 | 2.70 |
| Other Services | 109,323 | 137,370 | 163,684 | 177,458 | 179,485 | 25.65 | 19.16 | 1.14 |
| Consumption Loans | 137,464 | 137,969 | 205,358 | 732,856 | 732,903 | 0.37 | 48.84 | 0.01 |
| Local Government | 1,513 | 1,539 | 1,492 | 1,362 | 1,298 | 1.72 | -3.04 | -4.73 |
| Others | 299,952 | 377,177 | 513,833 | 324,648 | 335,209 | 25.75 | 36.23 | 3.25 |
| TOTAL | 2,497,993 | 2,903,588 | 3,716,941 | 4,155,548 | 4,171,686 | 16.24 | 28.01 | 0.39 |
| Productwise | | | | | | | | |
| Term Loan | 477,035 | 623,349 | 800,512 | 894,566 | 910,261 | 30.67 | 28.42 | 1.75 |
| Overdraft | 374,792 | 421,257 | 548,651 | 667,471 | 669,362 | 12.40 | 30.24 | 0.28 |
| Trust Receipt Loan / Import Loan | 127,214 | 138,308 | 205,627 | 153,214 | 119,481 | 8.72 | 48.67 | -22.02 |
| Demand & Other Working Capital Loan | 598,418 | 684,538 | 856,327 | 967,900 | 991,744 | 14.39 | 25.10 | 2.46 |
| Residential Personal Home Loan (Up to Rs. 1.5 Crore) | 186,651 | 208,419 | 248,988 | 279,985 | 280,952 | 11.66 | 19.47 | 0.35 |
| Real Estate Loan | 118,860 | 141,435 | 159,139 | 181,202 | 182,305 | 18.99 | 12.52 | 0.61 |
| Margin Nature Loan | 35,571 | 41,345 | 90,921 | 82,447 | 79,778 | 16.23 | 119.91 | -3.24 |
| Hire Purchase Loan | 141,826 | 144,991 | 134,893 | 142,233 | 141,394 | 2.23 | -6.96 | -0.59 |
| Deprived Sector Loan | 142,088 | 169,090 | 239,728 | 286,633 | 287,066 | 0.00 | 0.00 | 0.15 |
| Bills Purchased | 3,339 | 3,304 | 4,403 | 4,415 | 3,212 | -1.05 | 33.28 | -27.25 |
| Other Product | 292,199 | 327,553 | 427,751 | 495,481 | 506,131 | 12.10 | 30.59 | 2.15 |
| Total | 2,497,993 | 2,903,588 | 3,716,941 | 4,155,548 | 4,171,686 | 16.24 | 28.01 | 0.39 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 31,871 | 34,208 | 38,492 | 43,245 | 45,256 | 7.33 | 12.52 | 4.65 |
| Government Securities | 298 | 445 | 670 | 832 | 849 | 49.12 | 50.59 | 2.05 |
| Non Governmental Securities | 27,631 | 31,998 | 73,593 | 61,215 | 60,076 | 15.80 | 130.00 | -1.86 |
| Fixed Deposit Receipts | 18,896 | 16,803 | 24,777 | 36,745 | 35,858 | -11.07 | 47.45 | -2.41 |
| Own | 18,366 | 16,467 | 24,545 | 36,453 | 35,563 | -10.34 | 49.06 | -2.44 |
| Other Licences Institutions | 530 | 336 | 232 | 292 | 296 | -36.49 | -31.05 | 1.27 |
| Collateral of Properties | 2,236,454 | 2,598,788 | 3,269,848 | 3,674,373 | 3,690,557 | 16.20 | 25.82 | 0.44 |
| Fixed Assets | 1,843,001 | 2,174,097 | 2,741,246 | 3,081,460 | 3,105,008 | 17.97 | 26.09 | 0.76 |
| Current Assets | 393,453 | 424,691 | 528,603 | 592,913 | 585,549 | 7.94 | 24.47 | -1.24 |
| Against security of Bill | 23,279 | 33,694 | 47,626 | 33,343 | 27,499 | 44.74 | 41.35 | -17.53 |
| Domestic Bills | 2,380 | 720 | 555 | 407 | 888 | -69.77 | -22.94 | 118.38 |
| Foreign Bills | 20,899 | 32,974 | 47,072 | 32,936 | 26,611 | 57.78 | 42.75 | -19.20 |
| Against Guarantee | 80,168 | 87,681 | 130,550 | 141,661 | 146,423 | 9.37 | 48.89 | 3.36 |
| Government Guarantee | 2,267 | 2,196 | 2,523 | 2,802 | 2,802 | -3.14 | 14.91 | -0.01 |
| Institutional Guarantee | 65,753 | 69,941 | 105,184 | 107,348 | 111,803 | 6.37 | 50.39 | 4.15 |
| Personal Guarantee | 4,146 | 6,704 | 12,905 | 22,915 | 23,270 | 61.71 | 92.49 | 1.55 |
| Collective Guarantee | 474 | 398 | 1,299 | 1,251 | 1,249 | -16.21 | 226.82 | -0.20 |
| International Rated Foreign Bank's Guarantee | 1,662 | 1,698 | 1,783 | 1,691 | 1,662 | 2.14 | 5.05 | -1.68 |
| Other Guarantee | 5,865 | 6,744 | 6,855 | 5,653 | 5,638 | 14.98 | 1.65 | -0.27 |
| Credit Card | 1,670 | 1,748 | 2,152 | 2,995 | 3,200 | 4.62 | 23.15 | 6.83 |
| Others | 77,725 | 98,224 | 129,231 | 161,139 | 161,965 | 26.37 | 31.57 | 0.51 |
| Total | 2,497,993 | 2,903,588 | 3,716,941 | 4,155,548 | 4,171,686 | 16.24 | 28.01 | 0.39 |

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

| | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|---|----------------|----------------|----------------|----------------|----------------|---------------|--------------|-------------|
| | 2019 | 2020 | 2021 | 2022 | 2022 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 21,662 | 18,518 | 26,987 | 33,552 | 33,558 | -14.51 | 45.74 | 0.02 |
| Fishery Related | 723 | 677 | 1,008 | 1,283 | 1,306 | -6.37 | 48.90 | 1.74 |
| Mining Related | 361 | 178 | 364 | 314 | 302 | -50.63 | 104.18 | -4.03 |
| Agriculture, Forestry & Beverage Production Related | 23,263 | 20,325 | 21,688 | 25,537 | 25,440 | -12.63 | 6.71 | -0.38 |
| Construction | 48,633 | 42,472 | 49,017 | 34,697 | 34,328 | -12.67 | 15.41 | -1.06 |
| Electricity, Gas and Water | 6,597 | 4,891 | 5,116 | 5,712 | 5,727 | -25.86 | 4.60 | 0.25 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 3,610 | 2,150 | 2,141 | 1,980 | 1,827 | -40.43 | -0.42 | -7.71 |
| Transport, Communication and Public Utilities | 24,873 | 17,516 | 15,054 | 15,469 | 15,332 | -29.58 | -14.06 | -0.89 |
| Wholesaler & Retailer | 55,398 | 46,826 | 61,627 | 70,704 | 70,697 | -15.47 | 31.61 | -0.01 |
| Finance, Insurance and Real Estate | 25,994 | 21,802 | 39,227 | 46,627 | 47,248 | -16.13 | 79.93 | 1.33 |
| Hotel or Restaurant | 13,522 | 11,734 | 15,863 | 19,164 | 19,295 | -13.22 | 35.19 | 0.69 |
| Other Services | 11,457 | 11,219 | 11,586 | 12,818 | 12,802 | -2.08 | 3.27 | -0.13 |
| Consumption Loans | 21,569 | 15,664 | 23,284 | 70,370 | 71,324 | -27.38 | 48.65 | 1.36 |
| Local Government | 23 | 11 | 11 | 11 | 11 | -52.43 | -0.30 | -0.19 |
| Others | 87,479 | 73,157 | 110,457 | 98,393 | 101,026 | -16.37 | 50.99 | 2.68 |
| TOTAL | 345,165 | 287,140 | 383,430 | 436,630 | 440,223 | -16.81 | 33.53 | 0.82 |
| Productwise | | | | | | | | |
| Term Loan | 72,328 | 80,772 | 115,573 | 126,178 | 127,322 | 11.67 | 43.09 | 0.91 |
| Overdraft | 76,191 | 60,457 | 78,746 | 90,893 | 89,734 | -20.65 | 30.25 | -1.28 |
| Trust Receipt Loan / Import Loan | - | 8 | 10 | 1 | 2 | 0.00 | 23.61 | 74.93 |
| Demand & Other Working Capital Loan | 11,710 | 11,989 | 17,949 | 15,816 | 17,158 | 2.38 | 49.71 | 8.48 |
| Residential Personal Home Loan (Up to Rs. 1.5 Crore) | 42,448 | 35,073 | 41,221 | 45,702 | 45,958 | -17.37 | 17.53 | 0.56 |
| Real Estate Loan | 20,965 | 14,628 | 17,446 | 21,823 | 22,111 | -30.23 | 19.26 | 1.32 |
| Margin Nature Loan | 7,600 | 6,446 | 12,528 | 12,263 | 12,091 | -15.19 | 94.36 | -1.41 |
| Hire Purchase Loan | 33,002 | 23,215 | 21,804 | 23,046 | 23,098 | -29.66 | -6.08 | 0.22 |
| Deprived Sector Loan | 30,550 | 26,851 | 47,111 | 51,913 | 51,580 | 0.00 | 0.00 | -0.64 |
| Bills Purchased | 3 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| Other Product | 50,368 | 27,699 | 31,041 | 48,995 | 51,170 | -45.01 | 12.07 | 4.44 |
| Total | 345,165 | 287,140 | 383,430 | 436,630 | 440,223 | -16.81 | 33.53 | 0.82 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 5,442 | 3,254 | 3,721 | 3,840 | 3,749 | -40.20 | 14.35 | -2.36 |
| Government Securities | 18 | - | 3 | 4 | 4 | -100.00 | 0.00 | 0.00 |
| Non Governmental Securities | 7,484 | 6,341 | 11,972 | 11,114 | 10,993 | -15.27 | 88.79 | -1.09 |
| Fixed Deposit Receipts | 4,083 | 2,395 | 3,688 | 10,461 | 11,218 | -41.33 | 53.95 | 7.23 |
| Own | 4,083 | 2,395 | 3,688 | 10,461 | 11,218 | -41.33 | 53.95 | 7.23 |
| Other Licences Institutions | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Collateral of Properties | 310,078 | 257,303 | 319,268 | 360,916 | 364,139 | -17.02 | 24.08 | 0.89 |
| Fixed Assets | 310,036 | 257,300 | 319,252 | 360,907 | 364,130 | -17.01 | 24.08 | 0.89 |
| Current Assets | 42 | 3 | 16 | 8 | 9 | -92.48 | 401.57 | 9.85 |
| Against security of Bill | 1 | - | 1 | - | - | -100.00 | 0.00 | 0.00 |
| Domestic Bills | 1 | - | 1 | - | - | -100.00 | 0.00 | 0.00 |
| Foreign Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Against Guarantee | 16,412 | 17,425 | 43,691 | 46,715 | 46,483 | 6.17 | 150.74 | -0.50 |
| Government Guarantee | 61 | 31 | 34 | 32 | 32 | -49.31 | 9.04 | -0.86 |
| Institutional Guarantee | 8,352 | 7,455 | 24,143 | 23,655 | 23,838 | -10.74 | 223.86 | 0.77 |
| Personal Guarantee | 1,073 | 1,995 | 12,644 | 15,262 | 15,041 | 85.84 | 533.92 | -1.45 |
| Collective Guarantee | 6,924 | 7,942 | 6,831 | 7,713 | 7,517 | 14.71 | -13.99 | -2.54 |
| International Rated Foreign Bank's Guarantee | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Other Guarantee | 1 | 2 | 40 | 53 | 55 | 73.27 | 1650.11 | 4.02 |
| Credit Card | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Others | 1,648 | 421 | 1,086 | 3,581 | 3,637 | -74.46 | 158.10 | 1.56 |
| Total | 345,165 | 287,140 | 383,430 | 436,630 | 440,223 | -16.81 | 33.53 | 0.82 |

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

| | Mid-July | | | Mid-Feb | Mid-Mar | % Change | | |
|--|---------------|---------------|---------------|---------------|---------------|-------------|--------------|-------------|
| | 2019 | 2020 | 2021 | 2022 | 2022 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 4,726 | 4,608 | 4,679 | 6,171 | 6,249 | -2.51 | 1.55 | 1.27 |
| Fishery Related | 66 | 62 | 132 | 233 | 227 | -5.88 | 113.16 | -2.77 |
| Mining Related | 65 | 58 | 64 | 96 | 105 | -11.86 | 10.30 | 9.67 |
| Agriculture, Forestry & Beverage | | | | | | | | |
| Production Related | 3,088 | 3,533 | 3,379 | 4,277 | 4,250 | 14.41 | -4.37 | -0.63 |
| Construction | 9,419 | 9,830 | 9,609 | 4,850 | 4,859 | 4.37 | -2.25 | 0.18 |
| Electricity, Gas and Water | 339 | 352 | 198 | 435 | 485 | 3.75 | -43.78 | 11.37 |
| Metal Products, Machinery & Electronic | | | | | | | | |
| Equipment & Assemblage | 1,230 | 1,016 | 598 | 818 | 835 | -17.38 | -41.17 | 2.03 |
| Transport, Communication and Public | | | | | | | | |
| Utilities | 4,654 | 4,708 | 3,623 | 4,175 | 4,235 | 1.16 | -23.05 | 1.44 |
| Wholesaler & Retailer | 9,067 | 10,847 | 12,305 | 11,745 | 12,015 | 19.63 | 13.45 | 2.30 |
| Finance, Insurance and Real Estate | 7,288 | 8,322 | 10,322 | 11,518 | 11,296 | 14.18 | 24.03 | -1.93 |
| Hotel or Restaurant | 2,647 | 3,128 | 3,104 | 4,163 | 4,240 | 18.18 | -0.76 | 1.86 |
| Other Services | 2,119 | 2,032 | 1,766 | 2,349 | 2,399 | -4.15 | -13.07 | 2.14 |
| Consumption Loans | 4,786 | 4,991 | 5,125 | 25,543 | 26,497 | 4.29 | 2.68 | 3.73 |
| Local Government | 33 | 33 | 36 | 36 | 36 | 0.00 | 7.85 | 0.00 |
| Others | 19,210 | 21,765 | 17,438 | 11,365 | 11,457 | 13.30 | -19.88 | 0.80 |
| TOTAL | 68,738 | 75,284 | 72,376 | 87,774 | 89,184 | 9.52 | -3.86 | 1.61 |
| Productwise | | | | | | | | |
| Term Loan | 13,163 | 14,359 | 15,994 | 16,306 | 16,714 | 9.08 | 11.39 | 2.50 |
| Overdraft | 4,733 | 6,881 | 6,903 | 10,972 | 11,316 | 45.39 | 0.31 | 3.13 |
| Trust Receipt Loan / Import Loan | 1 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| Demand & Other Working Capital Loan | 5,628 | 5,588 | 5,957 | 8,427 | 8,504 | -0.71 | 6.61 | 0.91 |
| Residential Personal Home Loan (Up to | | | | | | | | |
| Rs. 1.5 Crore) | 8,861 | 9,051 | 8,048 | 10,060 | 10,399 | 2.15 | -11.07 | 3.37 |
| Real Estate Loan | 7,165 | 7,418 | 6,953 | 8,162 | 8,259 | 3.52 | -6.26 | 1.19 |
| Margin Nature Loan | 2,246 | 2,619 | 2,833 | 3,915 | 3,934 | 16.62 | 8.15 | 0.47 |
| Hire Purchase Loan | 6,128 | 5,851 | 3,960 | 4,189 | 4,243 | -4.52 | -32.32 | 1.29 |
| Deprived Sector Loan | 4,752 | 5,669 | 6,575 | 6,838 | 6,370 | 0.00 | 0.00 | -6.84 |
| Bills Purchased | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Other Product | 16,061 | 17,849 | 15,153 | 18,906 | 19,446 | 11.13 | -15.11 | 2.86 |
| Total | 68,738 | 75,284 | 72,376 | 87,774 | 89,184 | 9.52 | -3.86 | 1.61 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 934 | 965 | 898 | 938 | 953 | 3.38 | -6.90 | 1.57 |
| Government Securities | 20 | 20 | 5 | 54 | 53 | -0.04 | -76.37 | -0.66 |
| Non Governmental Securities | 758 | 1,437 | 1,648 | 2,660 | 2,645 | 89.60 | 14.70 | -0.57 |
| Fixed Deposit Receipts | 1,120 | 842 | 849 | 1,401 | 1,839 | -24.86 | 0.84 | 31.26 |
| Own | 1,120 | 842 | 849 | 1,401 | 1,839 | -24.86 | 0.84 | 31.26 |
| Other Licences Institutions | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Collateral of Properties | 53,693 | 57,856 | 58,493 | 71,279 | 72,482 | 7.75 | 1.10 | 1.69 |
| Fixed Assets | 53,587 | 57,624 | 58,471 | 71,236 | 72,437 | 7.53 | 1.47 | 1.69 |
| Current Assets | 106 | 233 | 22 | 43 | 44 | 119.37 | -90.53 | 3.40 |
| Against security of Bill | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Domestic Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Foreign Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Against Guarantee | 4,021 | 4,933 | 7,362 | 8,109 | 7,804 | 22.65 | 49.25 | -3.77 |
| Government Guarantee | 37 | 440 | 40 | 40 | 40 | 1081.98 | -90.95 | 0.00 |
| Institutional Guarantee | 3,112 | 3,599 | 6,352 | 6,832 | 6,493 | 15.64 | 76.50 | -4.96 |
| Personal Guarantee | 627 | 631 | 875 | 1,177 | 1,211 | 0.63 | 38.68 | 2.88 |
| Collective Guarantee | - | - | 0 | 0 | 0 | 0.00 | 0.00 | -1.52 |
| International Rated Foreign Bank's | | | | | | | | |
| Guarantee | - | 204 | - | - | - | 0.00 | -100.00 | 0.00 |
| Other Guarantee | 245 | 60 | 95 | 60 | 60 | -75.73 | 59.30 | -1.24 |
| Credit Card | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Others | 8,192 | 9,232 | 3,122 | 3,333 | 3,409 | 12.69 | -66.19 | 2.28 |
| Total | 68,738 | 75,284 | 72,376 | 87,774 | 89,184 | 9.52 | -3.86 | 1.61 |

| S.N. | BFI Name | NBL | RBB | NABIL | NIBL | SCBNL | FBL | NSBI | NBBL | EBL | BOK | NCC | NIC | MBL |
|--------------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Liabilities | | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 34,549.82 | 29,253.08 | 34,084.80 | 31,032.50 | 15,926.67 | 19,617.07 | 15,275.66 | 14,954.46 | 19,866.59 | 16,123.28 | 14,792.38 | 20,894.55 | 12,808.40 |
| | a. Paid-up Capital | 14,405.90 | 11,940.36 | 18,496.19 | 18,307.54 | 9,429.45 | 12,968.73 | 9,825.85 | 10,085.40 | 9,467.34 | 10,623.99 | 11,139.68 | 11,564.01 | 10,257.16 |
| | b. Calls in Advance | - | 2,000.00 | - | - | - | - | - | - | - | - | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 5,882.84 | 10,270.94 | 8,696.13 | 6,760.06 | 4,784.01 | 4,853.96 | 3,059.38 | 3,298.02 | 4,726.45 | 3,237.46 | 2,143.94 | 3,701.30 | 2,728.06 |
| | e. Share Premium | - | - | 0.07 | - | - | - | - | 0.10 | 238.47 | - | - | - | 30.88 |
| | f. Retained Earning | 1,620.69 | (1,898.33) | 962.05 | 20.24 | 657.22 | 20.94 | 785.51 | 70.07 | 1,995.09 | 14.18 | 0.27 | 1,955.45 | 11.84 |
| | g. Others Reserves Fund | 12,640.39 | 6,940.11 | 5,930.36 | 5,944.66 | 1,055.99 | 1,773.44 | 1,604.91 | 1,500.86 | 3,439.24 | 2,247.65 | 1,508.49 | 3,673.79 | (219.54) |
| 2 | BORROWINGS | 9,493.07 | 12,142.82 | 14,610.00 | 15,750.95 | 7,630.13 | 22,837.87 | 16,909.61 | 4,717.45 | 11,744.63 | 16,158.51 | 11,266.26 | 16,730.02 | 17,918.83 |
| | a. NRB | 5,993.07 | 9,082.80 | 3,850.82 | 4,475.12 | 7,630.13 | 20,273.02 | 11,505.07 | 2,717.45 | 9,806.00 | 11,350.74 | 8,123.20 | 5,227.76 | 10,688.52 |
| | b. Interbank Borrowing | - | 500.00 | 6,552.08 | 1,608.33 | - | - | 2,775.65 | - | 613.00 | 150.03 | - | 750.00 | 750.00 |
| | c. Foreign Banks and Fin. Ins. | - | - | - | 3,667.50 | - | - | - | - | - | 2,457.58 | - | - | 1,225.50 |
| | d. Other Financial Ins. | - | 60.02 | - | - | - | - | - | - | - | - | - | - | - |
| | e. Bonds and Securities | 3,500.00 | 2,500.00 | 4,207.11 | 6,000.00 | - | 2,564.84 | 2,628.89 | 2,000.00 | 1,325.63 | 2,200.15 | 3,143.06 | 10,752.26 | 5,254.81 |
| 3 | DEPOSITS | 185,266.15 | 251,134.53 | 235,667.09 | 179,349.36 | 94,379.25 | 168,967.08 | 115,583.04 | 80,943.07 | 162,865.60 | 104,437.04 | 123,052.19 | 304,822.03 | 142,007.91 |
| | a. Current | 38,254.44 | 61,762.71 | 21,249.17 | 17,212.19 | 22,654.03 | 12,689.96 | 8,349.09 | 7,622.58 | 13,030.21 | 6,882.72 | 7,611.51 | 39,507.08 | 7,925.10 |
| | Domestic | 38,127.17 | 61,654.78 | 17,826.53 | 14,524.89 | 13,422.33 | 10,080.08 | 8,005.74 | 7,167.05 | 12,217.90 | 6,529.30 | 7,560.26 | 39,437.10 | 7,793.45 |
| | Foreign | 127.26 | 107.93 | 3,422.65 | 2,687.30 | 9,231.70 | 2,609.88 | 343.35 | 455.54 | 812.31 | 353.42 | 51.25 | 69.98 | 131.65 |
| | b. Savings | 71,200.95 | 115,876.94 | 72,272.11 | 51,886.94 | 35,986.27 | 45,773.20 | 37,759.00 | 17,708.09 | 52,728.71 | 27,880.61 | 26,767.96 | 77,098.84 | 41,621.02 |
| | Domestic | 71,186.40 | 115,872.29 | 69,498.47 | 50,702.33 | 32,217.44 | 44,493.34 | 37,547.61 | 17,651.30 | 52,627.22 | 27,691.20 | 26,740.13 | 77,054.76 | 41,550.28 |
| | Foreign | 14.55 | 4.65 | 2,773.64 | 1,184.61 | 3,768.83 | 1,279.87 | 211.39 | 56.79 | 101.50 | 189.41 | 27.83 | 44.08 | 70.74 |
| | c. Fixed | 61,797.47 | 53,870.27 | 116,602.48 | 85,242.25 | 26,550.11 | 98,094.49 | 61,951.46 | 50,887.88 | 80,445.02 | 61,157.66 | 79,719.22 | 173,615.44 | 80,709.42 |
| | Domestic | 61,779.14 | 53,843.06 | 115,179.89 | 85,198.24 | 24,585.42 | 94,568.36 | 61,908.53 | 50,824.15 | 80,384.69 | 61,139.07 | 78,636.53 | 173,486.45 | 76,509.17 |
| | Foreign | 18.34 | 27.21 | 1,422.58 | 44.01 | 1,964.68 | 3,526.13 | 42.93 | 63.73 | 60.32 | 18.59 | 1,082.69 | 128.98 | 4,200.25 |
| | d. Call Deposits | 12,849.62 | 18,143.74 | 22,145.75 | 20,577.07 | 6,426.93 | 6,857.30 | 4,715.25 | 3,372.62 | 13,700.94 | 6,897.86 | 7,201.49 | 14,236.06 | 10,384.36 |
| | Domestic | 12,849.30 | 17,382.91 | 19,436.45 | 14,545.35 | 2,939.46 | 4,475.35 | 4,550.85 | 3,287.69 | 11,621.68 | 6,788.96 | 7,162.54 | 14,181.42 | 9,449.57 |
| | Foreign | 0.32 | 760.83 | 2,709.30 | 6,031.71 | 3,487.46 | 2,381.95 | 164.39 | 84.93 | 2,079.26 | 108.91 | 38.95 | 54.63 | 934.78 |
| | e. Others | 1,163.67 | 1,480.87 | 3,397.58 | 4,430.91 | 2,761.91 | 5,552.12 | 2,808.25 | 1,351.89 | 2,960.72 | 1,618.19 | 1,752.01 | 364.62 | 1,368.01 |
| | Domestic | 879.76 | 1,478.89 | 3,375.48 | 3,234.21 | 2,511.41 | 3,194.39 | 2,221.84 | 1,351.62 | 2,960.17 | 1,151.87 | 1,750.85 | 299.86 | 1,359.17 |
| | Foreign | 283.91 | 1.98 | 22.10 | 1,196.69 | 250.50 | 2,357.72 | 586.41 | 0.27 | 0.55 | 466.31 | 1.16 | 64.76 | 8.84 |
| 4 | Bills Payable | 19.75 | 4,122.61 | 148.84 | - | 114.34 | 114.95 | 289.68 | 217.02 | (16.65) | 57.37 | 23.54 | 137.41 | 53.35 |
| 5 | Other Liabilities | 14,393.43 | 25,083.42 | 35,838.61 | 31,134.32 | 5,378.55 | 7,291.42 | 9,016.04 | 15,572.31 | 13,008.25 | 6,675.22 | 7,652.62 | 60,721.70 | 12,822.28 |
| | 1. Sundry Creditors | 713.38 | 1,271.39 | 10,844.28 | 2,371.36 | 183.46 | 28.95 | 2,005.54 | 990.28 | 1,458.72 | 592.23 | 966.79 | 43,547.93 | 660.79 |
| | 2. Loan Loss Provision | 4,597.43 | 7,677.69 | 4,451.81 | 6,816.85 | 1,478.33 | 2,801.52 | 1,900.82 | 1,963.35 | 2,484.33 | 3,038.04 | 3,113.01 | 4,535.90 | 2,195.13 |
| | 3. Interest Suspense a/c | - | 7,521.31 | 1,327.38 | 1,481.41 | 17.98 | - | 263.14 | 1,758.20 | - | - | - | - | 118.94 |
| | 4. Others | 9,082.63 | 8,613.04 | 19,215.14 | 20,464.69 | 3,698.78 | 4,460.96 | 4,846.54 | 10,860.48 | 9,065.20 | 3,044.95 | 3,572.82 | 12,637.87 | 9,847.41 |
| 6 | Reconciliation A/c | - | 439.60 | - | 1.98 | - | 33.36 | - | 4,170.45 | 1.36 | - | - | - | - |
| 7 | Profit & Loss A/c | 2,002.44 | 2,655.11 | 3,041.84 | 2,159.01 | 1,398.13 | 1,292.98 | 1,143.05 | 1,032.90 | 1,221.38 | 1,106.79 | 1,398.28 | 3,295.46 | 1,364.21 |
| | TOTAL Liabilities | 245,724.65 | 324,831.18 | 323,391.17 | 259,428.12 | 124,827.06 | 220,154.72 | 158,217.08 | 121,607.65 | 208,691.16 | 144,558.21 | 158,185.27 | 406,601.18 | 186,974.97 |
| Assets | | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 13,760.15 | 15,526.90 | 15,331.80 | 12,399.23 | 14,833.51 | 14,738.65 | 11,099.79 | 6,284.74 | 10,441.05 | 6,736.33 | 10,180.60 | 20,439.08 | 13,126.22 |
| | a. Cash Balance | 6,790.02 | 4,641.11 | 3,363.08 | 3,042.96 | 1,097.43 | 2,416.95 | 1,489.22 | 2,160.76 | 2,399.89 | 1,886.46 | 3,144.64 | 8,077.97 | 2,970.87 |
| | Nepalese Notes & Coins | 6,698.83 | 4,492.72 | 3,139.25 | 2,697.51 | 976.56 | 2,281.58 | 1,472.58 | 2,053.33 | 2,369.49 | 1,825.80 | 3,118.99 | 7,860.30 | 2,939.39 |
| | Foreign Currency | 91.19 | 148.39 | 223.82 | 345.45 | 120.87 | 135.38 | 16.64 | 107.43 | 30.40 | 60.66 | 25.65 | 217.67 | 31.49 |
| | b. Bank Balance | 6,970.13 | 9,157.69 | 10,559.40 | 9,356.27 | 3,878.84 | 12,321.70 | 5,072.52 | 4,123.98 | 6,041.16 | 4,849.87 | 7,035.96 | 10,811.11 | 10,155.35 |
| | 1. In Nepal Rastra Bank | 6,094.91 | 6,362.78 | 7,117.83 | 5,257.78 | 2,809.36 | 6,670.00 | 3,576.16 | 2,863.41 | 4,657.74 | 3,175.15 | 5,099.33 | 8,133.36 | 5,493.07 |
| | Domestic Currency | 6,094.91 | 6,255.73 | 6,579.75 | 4,824.35 | 2,361.54 | 5,507.52 | 3,523.88 | 2,677.25 | 4,541.53 | 3,133.64 | 5,033.64 | 8,010.97 | 5,096.84 |
| | Foreign Currency | - | 107.05 | 538.08 | 433.44 | 447.82 | 162.48 | 52.28 | 186.15 | 116.21 | 41.52 | 65.69 | 122.39 | 396.23 |
| | 2. "A" Class Licensed Institution | 87.73 | 613.35 | 172.85 | 509.91 | 31.25 | - | 390.47 | 163.97 | 209.18 | 184.29 | 242.46 | 927.84 | 348.92 |
| | Domestic Currency | 87.73 | 603.59 | 172.85 | 498.27 | 31.25 | - | 390.47 | 134.65 | 73.96 | 102.84 | 239.17 | 669.41 | 200.00 |
| | Foreign Currency | - | 9.76 | - | 11.64 | - | - | - | 29.33 | 135.22 | 81.45 | 3.29 | 258.43 | 148.91 |
| | 3. Other Financial Ins. | - | - | - | - | - | 163.07 | - | - | - | - | 30.11 | - | - |
| | 4. In Foreign Banks | 787.50 | 2,181.56 | 3,268.72 | 3,588.57 | 1,038.24 | 6,488.63 | 1,105.88 | 1,096.59 | 1,174.24 | 1,490.42 | 1,664.05 | 1,749.91 | 4,313.36 |
| | c. Money at Call | - | 1,728.10 | 1,409.33 | - | 9,857.23 | - | 4,538.05 | - | 2,000.00 | - | - | 1,550.00 | - |
| | Domestic Currency | - | 170.00 | - | - | - | - | - | - | 2,000.00 | - | - | 1,550.00 | - |
| | Foreign Currency | - | 1,558.10 | 1,409.33 | - | 9,857.23 | - | 4,538.05 | - | - | - | - | - | - |
| 2 | INVESTMENT IN SECURITIES | 24,210.57 | 46,952.29 | 32,510.84 | 27,016.14 | 15,190.38 | 33,436.46 | 23,664.14 | 13,150.37 | 33,373.44 | 16,839.41 | 15,419.08 | 40,951.31 | 19,285.03 |
| | a. Govt. Securities | 24,210.57 | 46,952.29 | 32,133.28 | 27,016.14 | 15,190.38 | 33,436.46 | 23,664.14 | 13,138.47 | 33,373.44 | 16,839.41 | 15,419.08 | 40,951.31 | 19,285.03 |
| | b. NRB Bond | - | - | - | - | - | - | - | 11.90 | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | 377.56 | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 3,963.73 | 8,280.23 | 13,356.52 | 14,222.89 | 7,083.36 | 3,452.30 | 489.02 | 2,573.28 | 2,383.08 | 5,131.42 | 1,754.54 | 6,205.19 | 4,931.51 |
| | a. Interbank Lending | - | - | - | - | 540.00 | - | - | 400.00 | - | - | 1,152.89 | - | - |
| | b. Non Residents | - | - | 7,531.06 | 9,040.55 | 5,024.96 | 2,922.82 | - | 276.96 | 735.60 | 3,062.82 | - | 612.75 | - |
| | c. Others | 3,963.73 | 8,280.23 | 5,825.46 | 5,182.34 | | | | | | | | | |

| S.N. | BFI Name | Kumari | lavami | SBL | ADBNL | Global | Citizen | Prime | Sunrise | NMB | Prabhu | Mega | CBL |
|--------------------|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Liabilities | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 18,428.97 | 16,026.34 | 19,654.80 | 30,764.22 | 31,848.90 | 18,307.14 | 23,874.90 | 14,614.04 | 23,414.59 | 16,602.55 | 20,041.24 | 10,662.48 |
| | a. Paid-up Capital | 14,711.18 | 11,551.35 | 12,524.43 | 18,620.63 | 23,795.75 | 14,200.97 | 18,656.32 | 10,118.89 | 18,366.71 | 12,708.70 | 16,120.46 | 9,075.84 |
| | b. Calls in Advance | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 2,795.80 | 2,090.08 | 3,507.11 | 8,299.32 | 5,240.89 | 2,628.81 | 4,011.02 | 2,355.35 | 3,647.76 | 2,660.44 | 2,841.85 | 1,087.70 |
| | e. Share Premium | 88.80 | - | - | - | - | - | - | - | - | - | 207.85 | - |
| | f. Retained Earning | 182.14 | 32.93 | 164.28 | 1,881.41 | 69.82 | 35.50 | 44.34 | 4.71 | 47.08 | (1,061.41) | 3.23 | 61.52 |
| | g. Others Reserves Fund | 651.04 | 2,351.99 | 3,458.98 | 1,962.86 | 2,742.45 | 1,441.86 | 1,163.22 | 2,135.09 | 1,353.04 | 2,294.81 | 867.86 | 437.42 |
| 2 | BORROWINGS | 14,461.14 | 15,240.82 | 24,497.62 | 39,992.50 | 28,796.92 | 13,213.41 | 16,944.56 | 8,396.80 | 21,822.35 | 26,555.79 | 26,509.43 | 9,922.00 |
| | a. NRB | 11,093.19 | 5,033.93 | 15,565.65 | 19,866.24 | 16,107.04 | 10,736.45 | 9,722.19 | 1,958.93 | 6,855.43 | 20,428.69 | 17,356.69 | 6,922.00 |
| | b. Interbank Borrowing | 367.95 | - | 289.41 | 400.00 | 2,200.00 | - | - | 1,211.87 | - | 490.40 | 1,732.43 | - |
| | c. Foreign Banks and Fin. Ins. | - | 6,132.50 | 980.00 | - | 5,514.75 | - | - | 1,226.00 | 9,187.50 | - | 7,420.31 | - |
| | d. Other Financial Ins. | - | - | - | 1,823.06 | 477.03 | - | 4,781.40 | - | 600.80 | - | - | - |
| | e. Bonds and Securities | 3,000.00 | 4,074.38 | 7,662.56 | 17,903.19 | 4,498.11 | 2,476.96 | 2,440.97 | 4,000.00 | 5,178.62 | 5,636.70 | - | 3,000.00 |
| 3 | DEPOSITS | 163,143.33 | 135,686.93 | 189,245.41 | 159,378.36 | 275,749.18 | 142,397.96 | 157,575.24 | 130,162.67 | 185,199.19 | 168,751.56 | 146,408.38 | 89,822.51 |
| | a. Current | 7,949.05 | 7,129.88 | 10,072.59 | 24,492.24 | 19,357.92 | 6,703.50 | 6,201.49 | 8,607.54 | 8,853.64 | 17,960.75 | 9,930.20 | 4,180.49 |
| | Domestic | 7,834.02 | 6,922.08 | 9,803.63 | 24,301.39 | 18,967.54 | 6,448.12 | 5,941.95 | 7,473.49 | 8,374.67 | 17,814.53 | 9,720.48 | 4,134.78 |
| | Foreign | 115.03 | 207.80 | 268.95 | 190.86 | 390.37 | 255.38 | 259.54 | 1,134.05 | 478.97 | 146.22 | 209.72 | 45.71 |
| | b. Savings | 35,438.51 | 37,131.15 | 56,720.65 | 47,033.63 | 89,761.37 | 38,461.78 | 30,542.86 | 35,713.32 | 48,949.25 | 58,388.30 | 38,837.56 | 16,515.43 |
| | Domestic | 35,238.46 | 36,699.13 | 56,607.81 | 47,033.57 | 89,650.38 | 38,288.16 | 30,523.19 | 35,606.39 | 48,725.90 | 58,357.17 | 38,721.45 | 16,454.30 |
| | Foreign | 200.05 | 432.02 | 112.84 | 0.07 | 111.00 | 173.61 | 19.67 | 106.93 | 223.35 | 31.13 | 116.11 | 61.13 |
| | c. Fixed | 107,616.53 | 79,981.29 | 105,315.82 | 83,852.49 | 149,812.34 | 89,549.00 | 108,773.78 | 78,255.73 | 111,104.82 | 79,154.05 | 83,722.10 | 64,347.43 |
| | Domestic | 105,776.02 | 77,950.89 | 104,130.00 | 83,852.49 | 147,910.33 | 85,907.58 | 108,773.78 | 77,606.36 | 109,466.18 | 79,133.72 | 83,688.30 | 62,453.64 |
| | Foreign | 1,840.50 | 2,030.41 | 1,185.82 | - | 1,902.01 | 3,641.42 | - | 649.37 | 1,638.65 | 20.33 | 33.80 | 1,893.78 |
| | d. Call Deposits | 10,597.98 | 8,960.37 | 14,754.34 | 3,426.49 | 13,662.94 | 6,697.08 | 9,794.69 | 5,627.60 | 12,343.07 | 11,030.87 | 12,566.39 | 4,070.36 |
| | Domestic | 10,042.48 | 8,527.65 | 14,671.92 | 3,426.49 | 13,488.29 | 6,649.57 | 9,780.63 | 5,562.67 | 11,365.51 | 10,576.23 | 12,418.58 | 4,006.63 |
| | Foreign | 555.50 | 432.72 | 82.42 | - | 174.64 | 47.50 | 14.06 | 64.93 | 977.56 | 454.64 | 147.81 | 63.73 |
| | e. Others | 1,541.26 | 2,484.24 | 2,382.01 | 573.50 | 3,154.60 | 986.61 | 2,262.42 | 1,958.47 | 3,948.40 | 2,217.59 | 1,352.12 | 708.80 |
| | Domestic | 1,541.26 | 2,230.86 | 2,381.74 | 573.50 | 3,148.62 | 986.61 | 2,085.47 | 1,958.47 | 3,124.75 | 2,217.59 | 1,352.12 | 708.80 |
| | Foreign | - | 253.38 | 0.27 | - | 5.99 | - | 176.95 | - | 823.64 | - | - | - |
| 4 | Bills Payable | 17.66 | 4.76 | - | - | 132.96 | 384.36 | 255.84 | 24.05 | 46.53 | 6.09 | 173.19 | 30.69 |
| 5 | Other Liabilities | 15,615.51 | 10,511.09 | 18,391.19 | 29,257.85 | 20,443.05 | 9,079.28 | 12,328.29 | 9,052.50 | 19,665.01 | 19,917.71 | 6,382.40 | 8,180.50 |
| | 1. Sundry Creditors | 8,870.82 | 1,292.07 | 3,019.32 | 5,582.97 | 1,844.49 | 36.44 | 63.46 | 1.54 | 42.82 | 10,263.25 | 47.88 | 8.41 |
| | 2. Loan Loss Provision | 3,435.51 | 2,579.04 | 3,253.59 | 4,960.63 | 6,402.75 | 3,284.10 | 3,096.85 | 2,715.85 | 4,574.52 | 3,454.48 | 3,227.19 | 1,875.55 |
| | 3. Interest Suspense a/c | - | - | - | 545.89 | - | - | 236.45 | 2,042.97 | - | (52.93) | 108.13 | - |
| | 4. Others | 3,309.18 | 6,639.98 | 12,118.28 | 18,168.35 | 12,195.81 | 5,758.73 | 8,931.53 | 4,292.14 | 15,047.67 | 6,252.91 | 2,999.20 | 6,296.54 |
| 6 | Reconciliation A/c | - | - | - | - | - | - | - | - | - | (11.90) | - | - |
| 7 | Profit & Loss A/c | 1,482.54 | 1,155.90 | 2,042.40 | 1,805.34 | 3,462.46 | 1,455.56 | 2,567.01 | 1,130.64 | 2,221.03 | 1,662.63 | 1,686.53 | 736.12 |
| | TOTAL Liabilities | 213,149.16 | 178,625.84 | 253,831.42 | 261,198.27 | 360,433.46 | 184,837.70 | 213,545.84 | 163,380.70 | 252,368.70 | 233,484.42 | 201,201.17 | 119,354.31 |
| Assets | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 10,121.11 | 7,998.49 | 10,709.56 | 9,865.52 | 22,254.89 | 14,029.17 | 12,678.45 | 6,498.00 | 16,720.46 | 22,566.49 | 17,150.51 | 6,553.13 |
| | a. Cash Balance | 4,406.51 | 2,256.37 | 3,387.28 | 4,107.82 | 4,719.73 | 5,010.89 | 2,775.41 | 2,205.99 | 4,970.51 | 4,577.07 | 3,162.07 | 1,334.21 |
| | Nepalese Notes & Coins | 4,186.73 | 2,224.27 | 3,131.16 | 4,092.00 | 4,605.05 | 4,464.69 | 2,740.28 | 2,157.12 | 4,740.35 | 4,416.50 | 3,049.62 | 1,303.01 |
| | Foreign Currency | 219.78 | 32.10 | 256.12 | 15.81 | 114.68 | 546.20 | 35.14 | 48.88 | 230.16 | 160.58 | 112.45 | 31.21 |
| | b. Bank Balance | 5,714.61 | 5,742.11 | 7,322.28 | 5,757.71 | 17,535.15 | 6,715.82 | 9,903.04 | 4,292.00 | 10,925.46 | 17,989.41 | 4,521.10 | 4,789.64 |
| | 1. In Nepal Rastra Bank | 4,936.48 | 3,732.72 | 6,139.47 | 4,982.33 | 9,567.31 | 3,979.70 | 4,783.97 | 3,633.55 | 5,931.79 | 15,441.49 | 3,891.67 | 2,470.19 |
| | Domestic Currency | 4,845.32 | 3,491.29 | 6,074.71 | 4,972.30 | 9,433.45 | 3,888.53 | 4,328.59 | 3,590.97 | 5,245.69 | 15,390.52 | 3,807.15 | 2,409.62 |
| | Foreign Currency | 91.17 | 241.43 | 64.75 | 10.03 | 133.86 | 91.18 | 455.39 | 42.57 | 686.10 | 50.97 | 84.52 | 60.58 |
| | 2. "A"Class Licensed Institution | 259.15 | 462.08 | 336.82 | 574.49 | 2,550.95 | 156.75 | 4,902.05 | 92.09 | 443.23 | 423.29 | 325.95 | 142.52 |
| | Domestic Currency | 259.15 | 332.89 | 147.62 | 391.71 | 2,355.94 | 70.92 | 126.58 | 91.91 | 443.06 | 361.56 | 306.11 | 137.85 |
| | Foreign Currency | - | 129.19 | 189.20 | 182.78 | 195.01 | 85.83 | 4,775.47 | 0.18 | 0.16 | 61.73 | 19.84 | 4.67 |
| | 3. Other Financial Ins. | - | - | - | - | - | - | - | 1.34 | 2.76 | 20.79 | - | - |
| | 4. In Foreign Banks | 518.97 | 1,547.32 | 846.00 | 200.88 | 5,416.90 | 2,579.37 | 217.01 | 565.03 | 4,547.68 | 2,103.84 | 303.48 | 2,176.92 |
| | c. Money at Call | - | - | - | - | - | 2,302.45 | - | - | 824.49 | - | 9,467.34 | 429.28 |
| | Domestic Currency | - | - | - | - | - | 150.07 | - | - | - | - | - | - |
| | Foreign Currency | - | - | - | - | - | 2,152.39 | - | - | 824.49 | - | 9,467.34 | 429.28 |
| 2 | INVESTMENT IN SECURITIES | 19,517.93 | 11,578.61 | 30,845.24 | 34,519.20 | 38,807.82 | 21,090.55 | 19,241.51 | 17,615.42 | 22,358.96 | 37,064.09 | 22,356.75 | 12,914.76 |
| | a. Govt. Securities | 19,517.93 | 11,578.61 | 30,845.24 | 34,519.20 | 38,807.82 | 21,090.55 | 19,241.51 | 17,615.42 | 22,358.96 | 37,064.09 | 22,356.75 | 12,914.76 |
| | b. NRB Bond | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 6,190.47 | 17,965.82 | 9,813.87 | 7,422.95 | 7,074.69 | 3,978.56 | 4,537.54 | 5,533.11 | 10,849.07 | 6,610.48 | 1,367.82 | 828.45 |
| | a. Interbank Lending | 78.60 | 3,700.14 | - | 245.10 | 1,213.72 | - | 63.67 | - | 4,147.75 | - | 79.11 | - |
| | b. Non Residents | 3,554.07 | 7,716.13 | 3,853.48 | - | 1,385.91 | 2,278.56 | 2,501.04 | 3,450.66 | 4,385.50 | 180.84 | - | 394.96 |
| | c. Others | 2,557.81 | 6,549.54 | 5,960.40 | 7,177.85 | 4,475.06 | 1,700.00 | 1,972.83 | 2,082.46 | 2,315.82 | 6,429.64 | 1,288.72 | 433.49 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 166,669.11 | 132,987.77 | 183,269.56 | 175,999.59 | 271,773.18 | 134,439.64 | 163,912.43 | 124,748.07 | 181,931.23 | 150,242.52 | 150,546.88 | 90,196.33 |
| | 4.1 LOANS & ADVANCES | 166,669.11 | 132,987.77 | 183,229.56 | 175,999.59 | 271,773.18 | 134,414.24 | 163,248.65 | 124,281.81 | 181,900.50 | 150,242.52 | 150,546.88 | 90,196.33 |
| | a. Private Sector | 161,153.03 | 132,987.77 | 176,577.15 | 175,996.61 | 260,752.06 | 131,025.77 | 154,935.34 | 120,687.57 | 176,080.04 | 150,242.52 | 147,124.33 | 85,197.27 |
| | b. | | | | | | | | | | | | |

| S.N. | BFI Name | Century | Sanima | Mahalaxmi | Narayani | Karnali | Shangrila | Excel | Miteri | Mukti | Garima | Kamana |
|--------------------|---|-------------------|-------------------|------------------|---------------|-----------------|------------------|------------------|-----------------|-------------------|------------------|------------------|
| Liabilities | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 10,841.06 | 14,829.24 | 5,579.33 | 80.70 | 614.06 | 3,698.07 | 1,561.12 | 1,150.89 | 6,787.06 | 5,603.46 | 4,285.81 |
| | a. Paid-up Capital | 9,553.91 | 11,327.38 | 3,342.40 | 131.23 | 502.83 | 3,010.67 | 1,151.79 | 903.43 | 5,657.18 | 3,948.18 | 3,142.58 |
| | b. Calls in Advance | - | - | - | 50.11 | - | - | - | - | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 1,110.84 | 2,442.48 | 1,123.00 | 108.17 | 18.77 | 505.12 | 218.64 | 215.25 | 955.25 | 762.27 | 629.07 |
| | e. Share Premium | - | - | - | 2.96 | 1.25 | - | 9.82 | - | - | 6.77 | - |
| | f. Retained Earning | 4.98 | 4.72 | 706.87 | (218.50) | 56.85 | 27.82 | 103.29 | (20.02) | 6.18 | 329.44 | 57.60 |
| | g. Others Reserves Fund | 171.33 | 1,054.67 | 407.05 | 6.72 | 34.35 | 154.46 | 77.57 | 52.22 | 168.44 | 556.80 | 456.57 |
| 2 | BORROWINGS | 7,379.09 | 16,523.97 | 1,432.08 | - | - | 5,265.23 | 647.94 | - | 3,774.10 | 4,264.42 | 3,549.61 |
| | a. NRB | 6,479.09 | 8,708.60 | 1,432.08 | - | - | 4,515.23 | 597.94 | - | 2,524.10 | 3,239.42 | 2,486.63 |
| | b. Interbank Borrowing | 900.00 | 1,200.00 | - | - | - | - | 50.00 | - | - | - | - |
| | c. Foreign Banks and Fin. Ins. | - | 1,838.25 | - | - | - | - | - | - | - | - | - |
| | d. Other Financial Ins. | - | - | - | - | - | - | - | - | - | 25.00 | 70.00 |
| | e. Bonds and Securities | - | 4,777.12 | - | - | - | 750.00 | - | - | 1,250.00 | 1,000.00 | 992.98 |
| 3 | DEPOSITS | 93,416.87 | 149,182.50 | 42,593.88 | 182.14 | 4,357.71 | 46,867.89 | 11,194.93 | 5,730.65 | 101,775.07 | 66,604.22 | 49,011.02 |
| | a. Current | 3,894.49 | 10,358.95 | 652.67 | 9.47 | 32.38 | 629.63 | 217.55 | 205.84 | 1,473.20 | 884.87 | 511.40 |
| | Domestic | 3,806.31 | 9,200.59 | 650.86 | 9.47 | 32.38 | 629.63 | 217.55 | 205.84 | 1,473.20 | 884.87 | 511.40 |
| | Foreign | 88.19 | 1,158.36 | 1.81 | - | - | - | - | - | - | - | - |
| | b. Savings | 19,463.36 | 43,001.39 | 13,249.75 | 65.48 | 1,671.87 | 10,839.25 | 3,906.71 | 1,827.81 | 24,617.04 | 15,666.53 | 10,826.44 |
| | Domestic | 19,434.93 | 41,636.26 | 13,247.62 | 65.48 | 1,671.87 | 10,839.25 | 3,906.71 | 1,827.81 | 24,616.35 | 15,666.53 | 10,826.44 |
| | Foreign | 28.43 | 1,365.14 | 2.12 | - | - | - | - | - | 0.69 | - | - |
| | c. Fixed | 64,259.39 | 84,403.89 | 25,189.63 | 95.54 | 2,237.34 | 31,186.07 | 5,333.66 | 3,451.27 | 70,109.56 | 45,446.20 | 31,783.39 |
| | Domestic | 63,245.90 | 83,650.88 | 25,189.63 | 95.54 | 2,237.34 | 31,186.07 | 5,333.66 | 3,451.27 | 70,109.56 | 45,446.20 | 31,783.39 |
| | Foreign | 1,013.49 | 753.01 | - | - | - | - | - | - | - | - | - |
| | d. Call Deposits | 5,291.68 | 9,965.40 | 3,496.84 | 11.33 | 415.81 | 4,195.61 | 1,733.97 | 244.34 | 5,505.26 | 4,559.95 | 5,889.80 |
| | Domestic | 5,291.67 | 9,680.14 | 3,496.84 | 11.33 | 415.81 | 4,195.61 | 1,733.97 | 244.34 | 5,505.26 | 4,559.95 | 5,889.80 |
| | Foreign | 0.01 | 285.27 | - | - | - | - | - | - | - | - | - |
| | e. Others | 507.95 | 1,452.87 | 5.00 | 0.33 | 0.31 | 17.34 | 3.04 | 1.38 | 70.01 | 46.66 | - |
| | Domestic | 507.95 | 1,451.73 | 5.00 | 0.33 | 0.31 | 17.34 | 3.04 | 1.38 | 70.01 | 46.66 | - |
| | Foreign | - | 1.14 | - | - | - | - | - | - | - | - | - |
| 4 | Bills Payable | 48.75 | - | 2.95 | - | - | 7.02 | - | - | 25.20 | 1.11 | - |
| 5 | Other Liabilities | 5,724.53 | 6,636.17 | 4,469.29 | 201.30 | 202.61 | 1,654.82 | 686.01 | 187.10 | 3,969.68 | 2,980.15 | 634.43 |
| | 1. Sundry Creditors | 303.88 | 19.89 | 51.77 | 18.12 | 15.83 | 104.04 | 12.57 | - | - | 18.81 | 16.01 |
| | 2. Loan Loss Provision | 2,066.42 | 2,301.80 | 1,558.03 | 13.03 | 112.18 | 802.37 | 407.94 | 99.74 | 1,379.30 | 1,169.30 | - |
| | 3. Interest Suspense a/c | 504.43 | - | 800.78 | 17.22 | - | - | - | - | - | - | - |
| | 4. Others | 2,849.79 | 4,314.48 | 2,058.72 | 152.93 | 74.60 | 748.42 | 265.49 | 87.36 | 2,590.38 | 1,792.04 | 618.41 |
| 6 | Reconciliation A/c | - | - | - | - | - | - | - | - | 1.19 | - | - |
| 7 | Profit & Loss A/c | 926.74 | 1,418.96 | 473.48 | - | - | 346.42 | 60.28 | 86.75 | 824.48 | 662.06 | - |
| | TOTAL Liabilities | 118,337.05 | 188,590.84 | 54,551.02 | 464.14 | 5,174.38 | 57,839.44 | 14,150.27 | 7,155.38 | 117,156.76 | 80,115.41 | 57,480.87 |
| Assets | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 8,160.59 | 10,889.97 | 5,279.27 | 20.76 | 1,500.02 | 5,242.31 | 1,780.62 | 466.30 | 6,350.94 | 5,667.30 | 6,474.32 |
| | a. Cash Balance | 2,397.69 | 2,027.06 | 602.12 | 11.22 | 76.58 | 714.15 | 425.52 | 76.46 | 1,578.20 | 898.72 | 693.55 |
| | Nepalese Notes & Coins | 2,379.53 | 1,926.20 | 597.49 | 11.22 | 76.58 | 714.02 | 425.52 | 76.46 | 1,541.10 | 897.75 | 688.30 |
| | Foreign Currency | 18.16 | 100.86 | 4.63 | - | - | 0.13 | - | - | 37.10 | 0.97 | 5.25 |
| | b. Bank Balance | 5,762.90 | 8,862.91 | 1,499.64 | 5.19 | 120.76 | 1,522.42 | 429.79 | 333.59 | 2,983.87 | 2,191.89 | 5,780.77 |
| | 1. In Nepal Rastra Bank | 2,917.72 | 4,130.00 | 1,499.64 | 5.19 | 120.76 | 1,439.89 | 115.00 | 162.53 | 2,978.04 | 2,191.89 | 1,556.33 |
| | Domestic Currency | 2,897.80 | 4,008.91 | 1,499.64 | 5.19 | 120.76 | 1,438.69 | 115.00 | 162.53 | 2,887.08 | 2,191.89 | 1,556.31 |
| | Foreign Currency | 19.92 | 121.10 | 0.00 | - | - | 1.20 | - | - | 90.96 | - | 0.02 |
| | 2. "A"Class Licensed Institution | 164.62 | 92.61 | - | - | - | 80.82 | 314.79 | 31.05 | 5.83 | - | 1,368.93 |
| | Domestic Currency | 148.52 | 79.22 | - | - | - | 75.87 | 314.79 | 31.05 | - | - | 1,342.81 |
| | Foreign Currency | 16.10 | 13.39 | - | - | - | 4.95 | - | - | 5.83 | - | 26.11 |
| | 3. Other Financial Ins. | 6.31 | - | - | - | - | - | - | 140.00 | - | - | 2,855.51 |
| | 4. In Foreign Banks | 2,674.25 | 4,640.29 | - | - | - | 1.71 | - | - | - | - | - |
| | c. Money at Call | - | - | 3,177.50 | 4.35 | 1,302.68 | 3,005.74 | 925.30 | 56.25 | 1,788.87 | 2,576.69 | - |
| | Domestic Currency | - | - | 3,151.01 | 4.35 | 1,302.68 | 3,005.74 | 924.72 | 56.25 | 1,788.87 | 2,575.37 | - |
| | Foreign Currency | - | - | 26.49 | - | - | - | 0.58 | - | - | 1.32 | - |
| 2 | INVESTMENT IN SECURITIES | 14,424.87 | 22,078.38 | 5,333.88 | 4.00 | - | 6,158.72 | 741.68 | 1,245.91 | 15,445.13 | 8,765.18 | 5,070.00 |
| | a. Govt. Securities | 14,424.87 | 21,465.63 | 5,333.88 | 4.00 | - | 6,158.72 | 741.68 | 1,245.91 | 15,445.13 | 8,765.18 | 5,070.00 |
| | b. NRB Bond | - | - | - | - | - | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | 612.75 | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 781.37 | 4,013.36 | 1,035.63 | 3.58 | - | 515.44 | 208.93 | 32.35 | 978.81 | 721.36 | 593.25 |
| | a. Interbank Lending | 67.69 | 119.86 | - | - | - | - | - | - | 500.00 | - | 50.00 |
| | b. Non Residents | - | 2,205.90 | - | - | - | - | - | - | - | - | - |
| | c. Others | 713.68 | 1,687.60 | 1,035.63 | 3.58 | - | 515.44 | 208.93 | 32.35 | 478.81 | 721.36 | 543.25 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 88,739.09 | 142,065.10 | 39,259.42 | 200.86 | 3,349.55 | 44,988.42 | 10,719.19 | 5,139.88 | 90,936.97 | 63,661.73 | 44,380.39 |
| | 4.1 LOANS & ADVANCES | 88,716.88 | 142,065.10 | 39,259.42 | 200.86 | 3,349.55 | 44,988.42 | 10,719.19 | 5,139.88 | 90,936.97 | 63,661.73 | 44,380.39 |
| | a. Private Sector | 86,522.34 | 136,445.36 | 34,417.08 | 197.74 | 3,349.55 | 44,988.42 | 10,422.24 | 4,885.31 | 86,231.38 | 61,315.53 | 44,380.39 |
| | b. Financial Institutions | 2,194.53 | 5,619.75 | 4,842.34 | 3.12 | - | - | 296.95 | 254.56 | 4,705.59 | 2,346.20 | - |
| | c. Government Organizations | - | - | - | - | - | - | - | - | - | - | - |
| | 4.2 BILL PURCHASED | 22.22 | - | - | - | - | - | - | - | - | - | - |
| | a. Domestic Bills Purchased | 22.22 | - | - | - | - | - | - | - | - | - | - |
| | b. Foreign Bills Purchased | - | - | - | - | - | - | - | - | - | - | - |
| | c. Import Bills & Imports | - | - | - | - | - | - | - | - | - | - | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - | - | - | - | - | - | - | - | - | - | - |
| | a. Against Domestic Bills | - | - | - | - | - | - | - | - | - | - | - |
| | b. Against Foreign Bills | - | - | - | - | - | - | - | - | - | - | - |
| 6 | FIXED ASSETS | 1,435.75 | 1,438.43 | 609.86 | 18.05 | 124.36 | 384.53 | 264.83 | 39.15 | 1,071.24 | 493.77 | 685.25 |
| 7 | OTHER ASSETS | 4,772.11 | 8,105.60 | 2,603.30 | 196.64 | 184.98 | 338.41 | 435.03 | 231.80 | 2,373.68 | 806.08 | 248.17 |
| | a. Accrued Interest: | 2,000.33 | 2,837.93 | 1,489.09 | 17.22 | - | 29.21 | 169.37 | 63.09 | 1,011.82 | - | - |
| | Financial Institutions | 1,521.21 | 1,724.72 | - | 4.83 | - | - | 114.92 | 19.13 | 368.81 | - | - |
| | Government Enterprises | 221.37 | 351.23 | 48.42 | - | - | 29.21 | - | 3.76 | 179.95 | - | - |
| | Private Sector | 257.75 | 761.98 | 1,440.67 | 12.39 | - | - | 54.45 | 40.20 | 463.06 | - | - |
| | b. Staff Loans / Adv. | 1,832.02 | 3,001.32 | 126.26 | 0.62 | 0.98 | - | 156.78 | 41.21 | 901.26 | - | 9.68 |
| | c. Sundry Debtors | 404.55 | 216.63 | 60.31 | 71.83 | 65.84 | 126.51 | 46.67 | | | | |

| S.N. | BFI Name | Corporate | Jyoti | Shine | LumbiniDB | Sindhu | Salapa | Sanaakoshi | GreenDB | NFL | NSML | GURKHAF | Goodwill |
|--------------------|---|-----------|-----------|-----------|-----------|----------|----------|------------|----------|----------|------------|----------|-----------|
| Liabilities | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 579.79 | 5,072.84 | 4,833.73 | 5,188.27 | 603.64 | 218.52 | 865.71 | 558.69 | 707.39 | 281.27 | 1,442.08 | 1,922.18 |
| | a. Paid-up Capital | 410.00 | 4,267.75 | 3,781.01 | 3,284.29 | 557.46 | 28.00 | 834.34 | 519.00 | 493.50 | 233.33 | 867.99 | 946.12 |
| | b. Calls in Advance | - | - | - | - | - | 183.08 | - | - | 74.14 | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 70.10 | 608.56 | 709.77 | 807.09 | 40.65 | 3.99 | 77.03 | 13.33 | 229.82 | 242.96 | 414.35 | 205.82 |
| | e. Share Premium | - | - | 55.11 | - | - | - | - | 0.00 | 21.96 | 2.48 | 22.40 | 2.48 |
| | f. Retained Earning | 37.92 | 0.99 | 1.87 | 37.29 | (6.26) | (3.55) | (79.54) | 26.37 | (327.72) | (2,023.18) | (124.58) | (24.82) |
| | g. Others Reserves Fund | 61.78 | 195.53 | 285.96 | 1,059.60 | 11.80 | 7.01 | 33.88 | - | 215.70 | 1,825.68 | 261.91 | 792.58 |
| 2 | BORROWINGS | - | 7,393.03 | 1,960.88 | 3,735.44 | 250.00 | - | 64.62 | - | - | - | 123.00 | 1,649.45 |
| | a. NRB | - | 5,653.03 | 1,960.88 | 3,735.44 | - | - | 64.62 | - | - | - | 123.00 | 1,402.00 |
| | b. Interbank Borrowing | - | 240.00 | - | - | 250.00 | - | - | - | - | - | - | - |
| | c. Foreign Banks and Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Financial Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Bonds and Securities | - | 1,500.00 | - | - | - | - | - | - | - | - | - | 247.45 |
| 3 | DEPOSITS | 627.88 | 50,876.47 | 40,723.73 | 41,776.64 | 4,065.56 | 661.93 | 4,031.39 | 2,434.54 | 1,145.60 | 477.22 | 6,913.86 | 10,667.22 |
| | a. Current | 34.46 | 874.63 | 395.04 | 649.52 | 656.65 | 13.01 | 108.77 | 46.91 | 20.33 | - | 67.85 | 13.57 |
| | Domestic | 34.46 | 874.58 | 395.04 | 649.51 | - | 13.01 | 108.77 | 46.91 | 20.33 | - | 67.85 | 13.57 |
| | Foreign | - | 0.05 | - | 0.01 | 656.65 | - | - | - | - | - | - | - |
| | b. Savings | 141.91 | 10,982.94 | 14,581.87 | 8,305.87 | 1,175.31 | 399.45 | 1,393.51 | 445.00 | 301.22 | 31.36 | 2,361.94 | 2,342.25 |
| | Domestic | 141.91 | 10,981.40 | 14,581.87 | 8,305.87 | 1,175.31 | 399.45 | 1,393.51 | 445.00 | 301.22 | 31.36 | 2,361.94 | 2,342.25 |
| | Foreign | - | 1.54 | - | 0.01 | - | - | - | - | - | - | - | - |
| | c. Fixed | 388.59 | 33,295.12 | 23,921.74 | 28,892.55 | 1,730.45 | 189.42 | 2,163.97 | 1,712.20 | 693.05 | - | 3,667.47 | 7,509.90 |
| | Domestic | 388.59 | 33,295.12 | 23,921.74 | 28,892.55 | 1,730.45 | 189.42 | 2,163.97 | 1,712.20 | 693.05 | - | 3,667.47 | 7,509.90 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Call Deposits | 60.58 | 5,652.94 | 1,815.58 | 3,912.65 | 501.91 | 59.92 | 365.15 | 230.43 | 131.00 | 210.38 | 816.59 | 799.00 |
| | Domestic | 60.58 | 5,652.94 | 1,815.58 | 3,912.65 | 501.91 | 59.92 | 365.15 | 230.43 | 131.00 | 210.38 | 816.59 | 799.00 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Others | 2.33 | 70.83 | 9.50 | 16.05 | 1.23 | 0.13 | - | - | - | 235.48 | - | 2.49 |
| | Domestic | 2.33 | 70.83 | 9.50 | 16.05 | 1.23 | 0.13 | - | - | - | 235.48 | - | 2.49 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Bills Payable | - | - | - | 1.40 | - | - | - | - | - | - | - | - |
| 5 | Other Liabilities | 97.40 | 2,740.88 | 2,358.50 | 4,075.18 | 216.71 | 226.78 | 324.76 | 135.74 | 804.68 | 6,929.85 | 1,261.77 | 976.56 |
| | 1. Sundry Creditors | 11.95 | 11.66 | 67.54 | 142.28 | 1.42 | 133.67 | 7.44 | 11.10 | 52.12 | 149.57 | 1.43 | 557.10 |
| | 2. Loan Loss Provision | 31.72 | 1,072.02 | 680.73 | 1,032.22 | 99.73 | 29.97 | - | 58.16 | 225.11 | 2,214.72 | 568.26 | 364.10 |
| | 3. Interest Suspense a/c | 42.13 | - | 683.63 | 979.69 | - | - | 60.82 | 30.24 | 501.65 | 4,495.21 | 172.79 | - |
| | 4. Others | 11.60 | 1,657.20 | 926.59 | 1,921.00 | 115.56 | 63.14 | 256.49 | 36.24 | 25.79 | 70.35 | 519.30 | 55.37 |
| 6 | Reconciliation A/c | - | 0.00 | - | - | - | - | - | - | - | 0.05 | - | - |
| 7 | Profit & Loss A/c | 6.04 | 466.49 | 459.84 | 435.35 | 31.67 | 13.54 | - | 10.61 | 27.44 | 7.69 | 57.29 | - |
| | TOTAL Liabilities | 1,311.10 | 66,549.71 | 50,336.69 | 55,212.28 | 5,167.58 | 1,120.78 | 5,286.48 | 3,139.58 | 2,685.11 | 7,696.08 | 9,798.01 | 15,215.41 |
| Assets | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 253.07 | 6,164.11 | 3,654.21 | 4,398.69 | 816.37 | 370.53 | 553.40 | 414.43 | 314.86 | 278.96 | 1,515.17 | 1,047.94 |
| | a. Cash Balance | 5.96 | 1,320.60 | 626.10 | 518.79 | 72.42 | 33.39 | 166.74 | 47.84 | 30.01 | 0.13 | 235.10 | 195.15 |
| | Nepalese Notes & Coins | 5.96 | 1,229.64 | 626.10 | 517.23 | 72.42 | 33.39 | 166.74 | 47.84 | 30.01 | 0.13 | 235.10 | 195.15 |
| | Foreign Currency | - | 90.96 | - | 1.56 | - | - | - | - | - | - | - | - |
| | b. Bank Balance | 247.11 | 1,485.95 | 1,330.67 | 3,879.90 | 110.16 | 28.18 | 140.66 | 366.59 | 284.85 | 22.14 | 228.35 | 555.45 |
| | 1. In Nepal Rastra Bank | 16.18 | 1,449.06 | 1,315.70 | 1,298.46 | 66.14 | - | 140.34 | 75.74 | 90.46 | 10.58 | 228.35 | 555.45 |
| | Domestic Currency | 16.18 | 1,445.83 | 1,315.70 | 1,298.46 | 66.14 | - | 140.34 | 75.74 | 90.46 | 10.58 | 228.35 | 555.45 |
| | Foreign Currency | - | 3.23 | - | - | - | - | - | - | - | - | - | - |
| | 2. "A"Class Licensed Institution | 226.41 | 36.89 | 13.95 | 1,168.64 | 44.02 | 22.72 | 0.32 | 91.92 | 112.48 | 0.21 | - | - |
| | Domestic Currency | 226.41 | 36.47 | 2.46 | 1,155.85 | 44.02 | 22.72 | 0.32 | 91.92 | 112.48 | 0.21 | - | - |
| | Foreign Currency | - | 0.42 | 11.48 | 12.79 | - | - | - | - | - | - | - | - |
| | 3. Other Financial Ins. | 4.52 | - | 1.03 | 1,412.81 | - | 5.46 | - | 198.94 | 81.90 | 11.35 | - | - |
| | 4. In Foreign Banks | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Money at Call | - | 3,357.56 | 1,697.44 | - | 633.79 | 308.97 | 246.00 | - | - | 256.68 | 1,051.71 | 297.35 |
| | Domestic Currency | - | 3,340.09 | 1,697.44 | - | 633.79 | 308.97 | 246.00 | - | - | 256.68 | 1,051.71 | 297.35 |
| | Foreign Currency | - | 17.47 | - | - | - | - | - | - | - | - | - | - |
| 2 | INVESTMENT IN SECURITIES | - | 6,068.90 | 5,592.05 | 5,311.78 | - | - | 180.00 | 90.00 | 266.96 | 2.01 | 200.00 | 2,802.02 |
| | a. Govt. Securities | - | 6,068.90 | 5,592.05 | 5,311.78 | - | - | 180.00 | 90.00 | 266.96 | 2.01 | 200.00 | 2,802.02 |
| | b. NRB Bond | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | - | 1,108.19 | 433.49 | 1,544.87 | 128.12 | - | 5.01 | 92.50 | 109.15 | 105.63 | 470.00 | 403.09 |
| | a. Interbank Lending | - | - | 100.00 | - | - | - | - | 70.00 | - | - | 150.00 | - |
| | b. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Others | - | 1,108.19 | 333.49 | 1,544.87 | 128.12 | - | 5.01 | 22.50 | 109.15 | 105.63 | 320.00 | 403.09 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 874.04 | 50,124.97 | 37,834.66 | 40,945.35 | 3,794.65 | 665.06 | 4,102.53 | 2,415.91 | 1,266.14 | 2,247.57 | 6,522.14 | 9,430.80 |
| | 4.1 LOANS & ADVANCES | 874.04 | 50,124.97 | 37,834.66 | 40,945.35 | 3,794.65 | 665.06 | 4,102.53 | 2,415.91 | 1,266.14 | 2,247.57 | 6,522.14 | 9,430.80 |
| | a. Private Sector | 874.04 | 50,124.97 | 34,409.66 | 37,289.27 | 3,794.65 | 665.06 | 4,102.53 | 2,386.59 | 1,105.51 | 2,247.57 | 5,867.64 | 8,660.80 |
| | b. Financial Institutions | - | - | 3,424.99 | 3,656.07 | - | - | - | 29.31 | 160.63 | - | 654.50 | 770.00 |
| | c. Government Organizations | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4.2 BILL PURCHASED | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Domestic Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Foreign Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Import Bills & Imports | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Against Domestic Bills | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Against Foreign Bills | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | FIXED ASSETS | 39.46 | 784.04 | 594.15 | 589.88 | 199.48 | 26.74 | 97.83 | 29.07 | 48.42 | 32.18 | 136.62 | 477.81 |
| 7 | OTHER ASSETS | 86.90 | 2,263.51 | 2,228.13 | 2,355.64 | 175.93 | 58.44 | 320.20 | 97.68 | 569.44 | 5,029.73 | 901.01 | 982.66 |
| | a. Accrued Interest: | 45.48 | 758.51 | 703.27 | 1,005.12 | 47.17 | 13.18 | 60.82 | 30.24 | 502.62 | 4,490.57 | 373.12 | - |
| | Financial Institutions | 10.07 | - | - | 673.31 | - | 0.99 | - | - | 138.03 | - | 159.06 | - |
| | Government Enterprises | - | 47.99 | 19.64 | 25.57 | - | - | - | - | - | - | 3.66 | - |
| | Private Sector | 35.40 | 710.52 | 683.63 | 306.23 | 47.17 | 12.19 | 60.82 | 30.24 | 364.60 | 4,490.57 | 210.40 | - |
| | b. Staff Loans / Adv. | 0.24 | 671.94 | 397.89 | 63.60 | 48.45 | 13.61 | - | 1.39 | - | - | 71.46 | 0.78 |
| | c. Sundry Debtors | 1.94 | 1.35 | 43.46 | 705.41 | 0.02 | 3.51 | 41.16 | 46.72 | 8.67 | 445.28 | 13.42 | - |
| | d. Cash In Transit | - | - | - | 0.04 | - | - | - | - | - | - | - | - |
| | e. Others | 39.23 | 831.71 | 1,083.51 | 581.48 | 80.29 | 28.14 | 218.21 | 20.72 | 56.76 | 93.89 | 443.01 | 981.88 |
| 8 | Expenses not Written off | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Non Banking Assets | 57.64 | 36.00 | - | 66.08 | 53.03 | - | 2.49 | - | 110.14 | - | 53.07 | 71.10 |
| 1 | | | | | | | | | | | | | |

| S.N. | BFI Name | Shree | BestFC | Progressive | Janaki | Pokhara | Central | Multi | Samridhi | CMerchant | GMBFL | ICFC | Manju | Reliance |
|--------------------|---|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|
| Liabilities | | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 1,300.78 | 1,135.27 | 886.11 | 905.29 | 1,351.83 | 1,175.94 | 477.28 | 383.20 | (657.43) | 1,097.62 | 1,589.58 | 1,780.84 | 1,273.43 |
| | a. Paid-up Capital | 958.68 | 828.91 | 800.10 | 600.41 | 963.15 | 881.04 | 400.00 | 545.94 | 935.07 | 950.40 | 1,127.12 | 1,351.55 | 1,053.01 |
| | b. Calls in Advance | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | 77.77 | - | - | - | - | - | - | - | - |
| | d. General Reserves | 238.02 | 228.17 | 31.64 | 189.92 | 220.41 | 166.92 | 15.70 | 92.70 | 259.54 | 165.26 | 281.63 | 257.60 | 139.85 |
| | e. Share Premium | - | 3.03 | 7.12 | - | - | 0.44 | 21.34 | 11.25 | 2.61 | - | - | - | 1.14 |
| | f. Retained Earning | (10.20) | (269.07) | 46.42 | 99.43 | 4.88 | 31.12 | 39.29 | (293.32) | (1,854.65) | (34.82) | 6.73 | 53.95 | 18.10 |
| | g. Others Reserves Fund | 114.29 | 344.24 | 0.82 | 15.53 | 85.62 | 96.42 | 0.95 | 26.64 | (0.00) | 16.78 | 174.10 | 117.74 | 61.33 |
| 2 | BORROWINGS | 860.00 | 123.97 | 340.75 | - | 407.42 | 544.40 | - | 107.00 | 24.10 | 250.00 | 2,878.42 | 917.30 | 310.00 |
| | a. NRB | 690.00 | 123.97 | 340.75 | - | 407.42 | 544.40 | - | 107.00 | - | 250.00 | 2,179.14 | 317.30 | 310.00 |
| | b. Interbank Borrowing | 170.00 | - | - | - | - | - | - | - | 24.10 | - | 500.00 | 100.00 | - |
| | c. Foreign Banks and Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Financial Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Bonds and Securities | - | - | - | - | - | - | - | - | - | - | 199.28 | 500.00 | - |
| 3 | DEPOSITS | 6,612.77 | 3,442.55 | 3,774.50 | 3,077.34 | 10,415.74 | 5,821.15 | 535.44 | 1,729.96 | 748.23 | 6,669.98 | 16,187.36 | 10,844.96 | 6,207.82 |
| | a. Current | - | 93.43 | 126.19 | 17.43 | 128.38 | 19.17 | 6.45 | 125.46 | - | 59.68 | 153.66 | - | 30.20 |
| | Domestic | - | 93.43 | 126.19 | 17.43 | 128.38 | 19.17 | 6.45 | 125.46 | - | 59.68 | 153.66 | - | 30.20 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Savings | 1,367.14 | 1,018.03 | 875.29 | 912.13 | 2,256.39 | 1,285.38 | 123.84 | 203.55 | 21.67 | 1,255.97 | 3,613.52 | 1,945.10 | 1,478.06 |
| | Domestic | 1,367.14 | 1,018.03 | 875.29 | 912.13 | 2,256.39 | 1,285.38 | 123.84 | 203.55 | 21.67 | 1,255.97 | 3,613.52 | 1,945.10 | 1,478.06 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Fixed | 4,820.49 | 2,051.40 | 2,450.74 | 2,108.61 | 7,248.50 | 4,042.07 | 340.52 | 1,160.47 | - | 4,757.94 | 11,465.24 | 7,607.64 | 4,282.05 |
| | Domestic | 4,820.49 | 2,051.40 | 2,450.74 | 2,108.61 | 7,248.50 | 4,042.07 | 340.52 | 1,160.47 | - | 4,757.94 | 11,465.24 | 7,607.64 | 4,282.05 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Call Deposits | 425.15 | 279.70 | 322.28 | 39.17 | 782.48 | - | 64.63 | 240.48 | - | 592.39 | 948.98 | 1,292.18 | 417.41 |
| | Domestic | 425.15 | 279.70 | 322.28 | 39.17 | 782.48 | - | 64.63 | 240.48 | - | 592.39 | 948.98 | 1,292.18 | 417.41 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Others | - | - | - | - | - | 474.54 | - | - | 726.56 | 4.00 | 5.96 | 0.05 | 0.10 |
| | Domestic | - | - | - | - | - | 474.54 | - | - | 726.56 | 4.00 | 5.96 | 0.05 | 0.10 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Bills Payable | - | - | 0.01 | - | 0.06 | - | - | - | - | 0.76 | 0.61 | - | - |
| 5 | Other Liabilities | 249.39 | 319.29 | 266.93 | 345.19 | 487.38 | 235.34 | 50.91 | 240.16 | 4,662.41 | 270.27 | 655.33 | 905.49 | 324.61 |
| | 1. Sundry Creditors | 1.86 | 12.56 | 53.15 | 11.32 | 2.08 | 3.38 | 1.01 | 12.13 | 369.57 | 28.74 | 23.78 | 108.11 | 8.59 |
| | 2. Loan Loss Provision | 96.05 | 114.53 | 85.13 | 149.91 | 226.06 | 117.51 | 10.59 | 79.79 | 1,586.38 | 93.44 | 252.90 | 313.81 | 164.82 |
| | 3. Interest Suspense a/c | 6.10 | - | 52.75 | 69.94 | 55.75 | - | 14.30 | 96.07 | 2,660.19 | - | - | 226.10 | 32.70 |
| | 4. Others | 145.38 | 192.20 | 75.90 | 114.02 | 203.49 | 114.45 | 25.01 | 52.16 | 46.28 | 148.09 | 378.65 | 257.48 | 118.50 |
| 6 | Reconciliation A/c | - | - | 7.15 | - | - | - | - | - | - | - | - | - | - |
| 7 | Profit & Loss A/c | - | - | 2.31 | 60.11 | 26.58 | 48.86 | 4.59 | 0.72 | - | 50.21 | 126.04 | - | 38.18 |
| | TOTAL Liabilities | 9,022.95 | 5,021.07 | 5,277.76 | 4,387.92 | 12,689.00 | 7,825.69 | 1,068.22 | 2,461.04 | 4,777.31 | 8,338.84 | 21,437.34 | 14,448.59 | 8,154.05 |
| Assets | | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 751.84 | 568.13 | 689.88 | 1,061.63 | 1,292.29 | 724.77 | 288.77 | 376.12 | 378.16 | 433.74 | 1,111.96 | 1,396.28 | 462.27 |
| | a. Cash Balance | 46.69 | 54.60 | 71.33 | 28.71 | 142.60 | 85.85 | 10.76 | 29.99 | 0.11 | 56.05 | 220.61 | 245.15 | 63.37 |
| | Nepalese Notes & Coins | 46.69 | 54.60 | 71.33 | 28.71 | 142.60 | 85.85 | 10.76 | 29.99 | 0.11 | 55.99 | 220.61 | 245.15 | 63.37 |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | 0.06 | - | - | - |
| | b. Bank Balance | 705.15 | 513.52 | 171.93 | 100.52 | 325.53 | 303.27 | 18.74 | 346.14 | 378.06 | 205.66 | 891.35 | 1,151.13 | 158.48 |
| | 1. In Nepal Rastra Bank | 199.35 | 193.23 | 164.64 | 95.19 | 314.55 | 303.27 | 18.74 | 90.51 | 3.11 | 203.20 | 535.11 | 418.34 | 158.48 |
| | Domestic Currency | 199.35 | 193.23 | 164.64 | 95.19 | 314.55 | 303.27 | 18.74 | 90.51 | 3.11 | 203.20 | 535.11 | 418.34 | 158.48 |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2. "A"Class Licensed Institution | 304.31 | 124.05 | 7.27 | 5.32 | 10.98 | - | - | 83.75 | 367.98 | 2.43 | 269.36 | 180.45 | - |
| | Domestic Currency | 304.31 | 124.05 | 7.27 | 5.32 | 10.98 | - | - | 83.75 | 367.98 | 2.43 | 269.36 | 180.45 | - |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 3. Other Financial Ins. | 201.49 | 196.24 | 0.02 | 0.01 | - | - | - | 171.87 | 6.97 | 0.02 | 86.88 | 552.33 | - |
| | 4. In Foreign Banks | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Money at Call | - | - | 446.62 | 932.41 | 824.15 | 335.65 | 259.27 | - | - | 172.04 | - | - | 240.42 |
| | Domestic Currency | - | - | 446.62 | 932.41 | 824.15 | 335.65 | 259.27 | - | - | 172.04 | - | - | 240.42 |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | INVESTMENT IN SECURITIES | 2,239.73 | 502.34 | 465.00 | - | 982.24 | 1,323.20 | - | 190.54 | - | 1,254.88 | 5,107.38 | 675.23 | 1,761.70 |
| | a. Govt. Securities | 2,239.73 | 502.34 | 465.00 | - | 982.24 | 1,323.20 | - | 190.54 | - | 1,254.88 | 5,107.38 | 675.23 | 1,761.70 |
| | b. NRB Bond | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 164.11 | 530.10 | 160.99 | 55.60 | 479.53 | 316.72 | 66.87 | 77.23 | 0.03 | 270.15 | 402.61 | - | 168.14 |
| | a. Interbank Lending | - | - | 50.00 | - | 300.00 | - | - | - | - | - | - | - | - |
| | b. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Others | 164.11 | 530.10 | 110.99 | 55.60 | 179.53 | 316.72 | 66.87 | 77.23 | 0.03 | 270.15 | 402.61 | - | 168.14 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 5,545.74 | 2,935.26 | 3,647.40 | 3,118.56 | 9,427.87 | 5,221.92 | 536.56 | 1,551.57 | 1,586.38 | 5,881.23 | 13,833.12 | 11,433.81 | 5,377.34 |
| | 4.1 LOANS & ADVANCES | 5,545.74 | 2,935.26 | 3,647.40 | 3,118.56 | 9,427.87 | 5,221.92 | 536.56 | 1,551.57 | 1,586.38 | 5,881.23 | 13,833.12 | 11,433.81 | 5,377.34 |
| | a. Private Sector | 5,150.24 | 2,878.90 | 3,407.45 | 3,076.27 | 9,427.87 | 5,103.48 | 536.56 | 1,530.42 | 1,586.38 | 5,439.98 | 13,397.62 | 9,666.64 | 5,017.71 |
| | b. Financial Institutions | 395.50 | 56.36 | 239.95 | 42.30 | - | 118.44 | - | 21.15 | - | 441.25 | 435.50 | 1,767.17 | 359.63 |
| | c. Government Organizations | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4.2 BILL PURCHASED | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Domestic Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Foreign Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Import Bills & Imports | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Against Domestic Bills | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Against Foreign Bills | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | FIXED ASSETS | 116.57 | 148.40 | 132.00 | 28.57 | 198.48 | 154.97 | 126.97 | 49.93 | 80.70 | 166.54 | 300.84 | 176.30 | 52.11 |
| 7 | OTHER ASSETS | 203.95 | 111.81 | 146.56 | 122.59 | 308.58 | 81.50 | 38.80 | 188.12 | 2,706.30 | 331.08 | 673.95 | 738.79 | 32 |

| BFI Name | NBL | RBB | NABIL | NIBL | SCBNL | HBL | NSBI |
|---|------------------|------------------|------------------|------------------|-----------------|------------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 5,641.48 | 6,519.85 | 8,377.98 | 6,431.83 | 2,050.21 | 6,667.37 | 4,765.09 |
| 1.1 On Deposit Liabilities | 5,233.93 | 6,272.24 | 7,910.83 | 5,800.66 | 1,902.59 | 6,272.66 | 4,351.50 |
| 1.1.1 Saving Account | 2,515.82 | 3,623.82 | 2,077.21 | 1,505.76 | 950.38 | 1,519.71 | 1,143.00 |
| 1.1.2 Fixed Account | 2,557.13 | 2,460.20 | 5,628.29 | 4,098.64 | 923.43 | 4,648.80 | 3,174.19 |
| 1.1.2.1 Up to 3 months Fixed Account | 179.16 | - | 844.24 | 97.21 | 20.08 | - | 127.21 |
| 1.1.2.2 3 to 6 months Fixed Account | 337.21 | - | 1,125.66 | - | 220.91 | - | 101.38 |
| 1.1.2.3 6 months to 1 year Fixed Account | 1,566.53 | - | 2,814.14 | - | 540.40 | 4,648.80 | 278.24 |
| 1.1.2.4 Above 1 year Fixed Account | 474.23 | 2,460.20 | 844.24 | 4,001.43 | 142.03 | - | 2,667.37 |
| 1.1.3 Call Deposit | 160.98 | 188.22 | 205.33 | 196.26 | 28.78 | 104.15 | 34.31 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 407.55 | 247.61 | 467.16 | 631.17 | 147.63 | 394.71 | 413.58 |
| 2. Commission Expense | 40.82 | 124.49 | 219.96 | 179.30 | 89.81 | - | 63.08 |
| 3. Staff Expense | 1,498.43 | 1,925.22 | 1,217.83 | 1,106.73 | 581.49 | 854.27 | 910.58 |
| 4. Office Operating Expenses | 677.88 | 984.29 | 886.90 | 788.83 | 450.29 | 764.16 | 637.56 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | 0.00 | - | - | - |
| 7. Provision for Risk | 645.76 | 1,615.22 | 401.78 | 920.25 | 175.82 | 299.20 | 278.50 |
| 7.1 Loan loss Provision | 645.76 | 1,615.22 | 399.58 | 920.25 | 175.82 | 299.20 | 262.55 |
| 7.1.1 General Loan loss Provision | 645.76 | 340.56 | 161.66 | 460.51 | 175.82 | - | 230.86 |
| 7.1.1.1 Pass Loan Loss Provision | 645.76 | 204.89 | 161.66 | 181.33 | 133.66 | - | 164.06 |
| 7.1.1.2 Watch List Provision | - | 135.67 | - | 279.18 | 42.15 | - | 66.79 |
| 7.1.2 Special Loan Loss Provision | - | 931.07 | 237.91 | 459.74 | - | - | 31.69 |
| 7.1.3 Additional Loan Loss Provision | - | 343.59 | - | - | - | 299.20 | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | 15.96 |
| 7.5. Provision for Loss of Other Assets | - | - | 2.20 | - | - | - | - |
| 8. Loan Written Off | - | - | 0.30 | 86.97 | 3.96 | - | - |
| 9. Provision for Staff Bonus | 123.09 | 199.63 | 483.03 | - | 221.92 | 205.24 | 181.45 |
| 10. Provision for Income Tax | 336.21 | 1,137.46 | 1,305.44 | 925.29 | 599.20 | 554.18 | 490.03 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 2,002.44 | 2,655.11 | 3,041.84 | 2,159.01 | 1,398.13 | 1,292.98 | 1,143.05 |
| Total Expenses | 10,966.09 | 15,161.26 | 15,935.05 | 12,598.22 | 5,570.83 | 10,637.40 | 8,469.35 |
| Income | | | | | | | |
| 1. Interest Income | 9,555.71 | 12,517.17 | 13,906.60 | 9,821.26 | 4,253.51 | 9,579.46 | 7,232.61 |
| 1.1 On Loans and Advances | 8,858.82 | 10,995.68 | 12,547.06 | 8,988.79 | 3,800.66 | 8,781.39 | 6,509.81 |
| 1.2 On Investment | 160.03 | 1,428.12 | 1,102.27 | 807.15 | 384.96 | 746.90 | 628.49 |
| 1.2.1 Government Bonds | 160.03 | 577.68 | 1,054.89 | 807.15 | 361.61 | 746.57 | 628.49 |
| 1.2.2 Foreign Bonds | - | - | 47.38 | - | - | 0.33 | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | 850.44 | - | - | 23.36 | - | - |
| 1.3 On Agency Balance | 30.93 | - | 0.70 | 10.08 | 0.28 | - | 3.56 |
| 1.4 On Call Deposit | - | 92.30 | 122.12 | - | 8.94 | - | - |
| 1.5 On Others | 505.92 | 1.07 | 134.45 | 15.24 | 58.67 | 51.16 | 90.74 |
| 2. Commission and Discount | 630.85 | 139.96 | 691.69 | 724.62 | 643.87 | 555.15 | 916.64 |
| 2.1 Bills Purchase and Discount | - | - | 0.00 | 0.46 | 19.31 | 0.19 | 1.26 |
| 2.2 Commission | 630.85 | 139.96 | 694.37 | 724.15 | 476.54 | 396.18 | 297.25 |
| 2.3 Others | - | 0.00 | (2.68) | - | 148.01 | 158.77 | 618.12 |
| 3. Exchange Flactuation Income | 197.63 | 28.37 | 503.54 | 537.95 | 448.87 | 381.44 | 175.67 |
| 3.1 Due to Change in Exchange Rate | - | (3.01) | 412.19 | 12.83 | 93.49 | - | 5.11 |
| 3.2 Due to Foreign Currency Transaction | 197.63 | 31.38 | 91.35 | 525.12 | 355.38 | 381.44 | 170.56 |
| 4. Other Operating Income | 162.39 | 872.30 | 626.57 | 295.31 | 45.29 | 92.36 | 14.04 |
| 5. Non Operating Income | 50.62 | 0.55 | 201.97 | 257.43 | 5.08 | 25.77 | 7.81 |
| 6. Write Back from Provisions for loss | 368.89 | 1,259.34 | - | 961.64 | 174.20 | - | 122.59 |
| 7. Recovery of written-off Loan | - | 343.56 | 4.68 | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | 3.23 | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 10,966.09 | 15,161.26 | 15,935.05 | 12,598.22 | 5,570.83 | 10,637.40 | 8,469.35 |

| BFI Name | NBBL | EBL | BOK | NCC | NIC | MBL | Kumari |
|---|-----------------|------------------|-----------------|-----------------|------------------|------------------|------------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 3,515.05 | 6,042.16 | 4,507.36 | 5,420.30 | 13,395.20 | 6,125.89 | 7,335.45 |
| 1.1 On Deposit Liabilities | 3,304.33 | 5,820.24 | 4,143.65 | 5,135.61 | 12,364.23 | 5,497.33 | 6,783.61 |
| 1.1.1 Saving Account | 569.01 | 1,671.31 | 952.79 | 1,031.47 | 3,183.17 | 1,289.12 | 1,081.45 |
| 1.1.2 Fixed Account | 2,696.37 | 4,035.44 | 3,125.67 | 4,023.13 | 9,042.90 | 4,119.09 | 5,551.07 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 916.90 | - | 608.40 | - | 36.42 | - |
| 1.1.2.2 3 to 6 months Fixed Account | 1.29 | 870.03 | - | 489.31 | 5.00 | - | - |
| 1.1.2.3 6 months to 1 year Fixed Account | - | 909.98 | 3,125.67 | 2,435.40 | 159.23 | 85.68 | - |
| 1.1.2.4 Above 1 year Fixed Account | 2,695.08 | 1,338.53 | - | 490.03 | 8,878.67 | 3,996.98 | 5,551.07 |
| 1.1.3 Call Deposit | 38.96 | 113.49 | 65.19 | 81.01 | 138.16 | 89.11 | 151.09 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 210.72 | 221.92 | 363.71 | 284.69 | 1,030.96 | 628.57 | 551.84 |
| 2. Commission Expense | 22.28 | 73.87 | 62.96 | 22.89 | 8.04 | 92.98 | - |
| 3. Staff Expense | 688.04 | 1,011.07 | 780.18 | 768.42 | 1,759.88 | 1,039.35 | 1,486.87 |
| 4. Office Operating Expenses | 419.24 | 749.32 | 615.00 | 479.12 | 1,371.55 | 735.34 | 759.45 |
| 5. Foreign Exchange Loss | 0.94 | - | - | 1.91 | - | - | - |
| 5.1 Due to Change in Exchange Rates | 0.94 | - | - | 1.91 | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | 1.05 | - | - | - | - | 27.86 | - |
| 7. Provision for Risk | 994.96 | 407.70 | 210.64 | 672.96 | 317.15 | 238.78 | 1,221.03 |
| 7.1 Loan loss Provision | 994.96 | 407.70 | 210.64 | 672.96 | 317.15 | 238.78 | 1,221.03 |
| 7.1.1 General Loan loss Provision | 490.31 | 407.70 | 153.69 | 493.27 | 102.96 | 228.31 | 970.55 |
| 7.1.1.1 Pass Loan Loss Provision | 340.81 | 407.70 | 152.74 | 401.11 | 102.41 | 228.31 | 839.43 |
| 7.1.1.2 Watch List Provision | 149.50 | - | 0.95 | 92.16 | 0.55 | - | 131.13 |
| 7.1.2 Special Loan Loss Provision | 504.65 | - | 56.94 | 179.69 | 214.20 | 10.47 | 250.48 |
| 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 | - | - | 2.69 | - | - | 6.90 | - |
| 9. Provision for Staff Bonus | 163.95 | 193.87 | 172.34 | 219.76 | 523.09 | 216.54 | 236.88 |
| 10. Provision for Income Tax | 442.67 | 523.45 | 444.31 | 579.58 | 1,412.34 | 584.66 | 649.41 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 1,032.90 | 1,221.38 | 1,106.79 | 1,398.28 | 3,295.46 | 1,364.21 | 1,482.54 |
| Total Expenses | 7,281.09 | 10,222.82 | 7,902.27 | 9,563.23 | 22,082.71 | 10,432.52 | 13,171.65 |
| Income | | | | | | | |
| 1. Interest Income | 5,144.41 | 9,074.02 | 6,931.28 | 7,989.30 | 20,360.43 | 9,222.75 | 11,166.36 |
| 1.1 On Loans and Advances | 4,607.02 | 7,909.16 | 6,420.13 | 7,568.69 | 18,882.06 | 8,433.40 | 10,412.66 |
| 1.2 On Investment | 488.06 | 1,101.18 | 503.95 | 391.42 | 1,309.47 | 641.96 | 642.40 |
| 1.2.1 Government Bonds | 193.15 | 1,060.73 | 503.95 | 391.42 | 1,291.71 | 25.83 | 642.40 |
| 1.2.2 Foreign Bonds | - | 40.45 | - | - | - | 46.59 | - |
| 1.2.3 NRB Bonds | 278.66 | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | 16.26 | - | - | - | 17.75 | 569.55 | - |
| 1.3 On Agency Balance | 0.08 | - | - | 29.01 | 2.30 | - | - |
| 1.4 On Call Deposit | 25.37 | - | 3.04 | 0.17 | 41.86 | - | - |
| 1.5 On Others | 23.89 | 63.68 | 4.17 | 0.00 | 124.74 | 147.40 | 111.30 |
| 2. Commission and Discount | 617.57 | 790.48 | 458.53 | 565.14 | 1,263.51 | 847.38 | 378.30 |
| 2.1 Bills Purchase and Discount | 10.23 | - | 4.47 | 0.01 | 3.02 | - | - |
| 2.2 Commission | 601.06 | 790.48 | 454.06 | 565.14 | 1,260.50 | 818.22 | 190.77 |
| 2.3 Others | 6.28 | - | - | - | - | 29.16 | 187.53 |
| 3. Exchange Fluctuation Income | 132.03 | 279.89 | 150.90 | 140.38 | 149.90 | 220.07 | 298.75 |
| 3.1 Due to Change in Exchange Rate | - | 53.58 | - | - | (25.40) | 53.70 | 59.75 |
| 3.2 Due to Foreign Currency Transaction | 132.03 | 226.31 | 150.90 | 140.38 | 175.29 | 166.37 | 239.00 |
| 4. Other Operating Income | 310.58 | 78.43 | 68.47 | 66.24 | 297.90 | 21.13 | 427.45 |
| 5. Non Operating Income | 285.24 | - | - | - | 10.97 | 22.99 | 2.02 |
| 6. Write Back from Provisions for loss | 774.42 | - | 226.10 | 665.97 | - | 98.19 | 898.78 |
| 7. Recovery of written-off Loan | 16.83 | - | 66.99 | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | 136.20 | - | - | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 7,281.09 | 10,222.82 | 7,902.27 | 9,563.23 | 22,082.71 | 10,432.52 | 13,171.65 |

| BFI Name | Laxmi | SBL | ADBNI | Global | Citizen | Prime | Sunrise |
|----------|-------|-----|-------|--------|---------|-------|---------|
|----------|-------|-----|-------|--------|---------|-------|---------|

Expenses

| | | | | | | | |
|--|-----------------|------------------|------------------|------------------|------------------|------------------|-----------------|
| 1. Interest Expense | 5,451.27 | 8,325.43 | 6,765.26 | 11,279.17 | 6,579.22 | 7,404.65 | 5,644.67 |
| 1.1 On Deposit Liabilities | 5,002.90 | 7,492.22 | 5,689.85 | 10,614.79 | 6,204.77 | 7,137.36 | 5,164.79 |
| 1.1.1 Saving Account | 1,077.16 | 1,808.66 | 1,591.28 | 3,142.65 | 1,284.67 | 1,014.02 | 1,166.77 |
| 1.1.2 Fixed Account | 3,763.07 | 5,559.02 | 4,075.68 | 7,314.00 | 4,789.09 | 6,028.32 | 3,941.87 |
| 1.1.2.1 Up to 3 months Fixed Account | - | - | - | - | 474.40 | - | - |
| 1.1.2.2 3 to 6 months Fixed Account | 673.51 | 2,249.82 | - | 1,811.16 | 404.79 | 1,347.44 | 2,169.50 |
| 1.1.2.3 6 months to 1 year Fixed Account | 1,668.85 | 1,697.94 | 4,027.90 | 3,242.94 | 2,825.64 | 3,497.93 | 78.41 |
| 1.1.2.4 Above 1 year Fixed Account | 1,420.71 | 1,611.27 | 47.77 | 2,259.89 | 1,084.27 | 1,182.95 | 1,693.96 |
| 1.1.3 Call Deposit | 162.67 | 124.54 | 22.90 | 158.15 | 131.01 | 95.02 | 56.16 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 448.37 | 833.21 | 1,075.41 | 664.38 | 374.45 | 267.29 | 479.88 |
| 2. Commission Expense | - | - | 19.21 | 299.05 | 68.26 | - | 5.73 |
| 3. Staff Expense | 834.88 | 1,531.44 | 2,032.79 | 1,751.83 | 914.83 | 737.99 | 994.79 |
| 4. Office Operating Expenses | 804.33 | 1,023.90 | 865.19 | 1,239.88 | 774.15 | 513.31 | 742.80 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | 15.49 | 16.83 | - | - | - | - |
| 7. Provision for Risk | 472.66 | 78.67 | 995.81 | 104.10 | 481.93 | (142.29) | 519.09 |
| 7.1 Loan loss Provision | 472.66 | 78.67 | 995.81 | 104.10 | 481.93 | (142.29) | 519.09 |
| 7.1.1 General Loan loss Provision | 315.48 | 78.67 | 547.65 | 316.54 | 288.48 | (3.40) | 278.13 |
| 7.1.1.1 Pass Loan Loss Provision | 275.24 | 78.67 | 427.75 | 334.25 | 24.60 | 373.53 | 197.79 |
| 7.1.1.2 Watch List Provision | 40.24 | - | 119.90 | (17.72) | 263.88 | (376.93) | 80.34 |
| 7.1.2 Special Loan Loss Provision | 157.17 | - | 448.16 | (212.44) | 193.45 | (138.89) | 240.96 |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | 0.11 | 1.35 | - | - | - | - | 5.37 |
| 9. Provision for Staff Bonus | 169.72 | 326.23 | 139.59 | 538.48 | 229.52 | 408.77 | 179.51 |
| 10. Provision for Income Tax | 460.41 | 893.65 | 989.52 | 1,383.90 | 610.08 | 1,111.91 | 484.91 |
| 11. Others | - | - | - | - | - | - | 0.60 |
| 12. Net Profit | 1,155.90 | 2,042.40 | 1,805.34 | 3,462.46 | 1,455.56 | 2,567.01 | 1,130.64 |
| Total Expenses | 9,349.26 | 14,238.56 | 13,629.54 | 20,058.88 | 11,113.56 | 12,601.35 | 9,708.11 |

Income

| | | | | | | | |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|-----------------|
| 1. Interest Income | 7,697.98 | 12,427.74 | 11,678.52 | 17,760.41 | 9,819.06 | 11,432.30 | 8,319.12 |
| 1.1 On Loans and Advances | 7,283.86 | 11,269.52 | 10,581.47 | 16,220.56 | 8,956.48 | 10,693.04 | 7,593.64 |
| 1.2 On Investment | 358.28 | 1,087.85 | 1,081.75 | 1,476.17 | 648.66 | 669.78 | 653.97 |
| 1.2.1 Government Bonds | 332.21 | 1,073.77 | 1,081.02 | 1,476.17 | 648.66 | 636.53 | 645.59 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | 0.14 | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | 25.92 | 14.08 | 0.73 | - | - | 33.25 | 8.38 |
| 1.3 On Agency Balance | - | 0.10 | - | - | 0.64 | 0.19 | 0.10 |
| 1.4 On Call Deposit | - | 69.13 | - | - | 28.64 | - | 37.91 |
| 1.5 On Others | 55.84 | 1.14 | 15.29 | 63.68 | 184.64 | 69.29 | 33.50 |
| 2. Commission and Discount | 394.51 | 981.08 | 550.19 | 1,437.53 | 675.69 | 689.88 | 472.39 |
| 2.1 Bills Purchase and Discount | 38.01 | 22.20 | - | - | 670.99 | - | 71.85 |
| 2.2 Commission | 356.50 | 124.03 | 529.46 | 1,437.53 | 4.70 | 680.59 | 352.28 |
| 2.3 Others | - | 834.85 | 20.73 | - | - | 9.29 | 48.26 |
| 3. Exchange Fluctuation Income | 219.56 | 359.62 | 137.03 | 481.30 | 186.07 | 171.66 | 168.44 |
| 3.1 Due to Change in Exchange Rate | 1.67 | 46.37 | - | 42.77 | - | 0.68 | (9.25) |
| 3.2 Due to Foreign Currency Transaction | 217.89 | 313.26 | 137.03 | 438.53 | 186.07 | 170.99 | 177.69 |
| 4. Other Operating Income | 391.37 | 462.51 | 723.20 | 376.46 | 167.60 | 186.91 | 354.61 |
| 5. Non Operating Income | 490.85 | - | 167.63 | - | 10.88 | 120.60 | 251.62 |
| 6. Write Back from Provisions for loss | 154.29 | - | 372.97 | - | 202.29 | - | 124.13 |
| 7. Recovery of written-off Loan | 0.70 | 7.61 | - | 3.18 | 51.96 | - | 15.29 |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | 2.50 |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 9,349.26 | 14,238.56 | 13,629.54 | 20,058.88 | 11,113.56 | 12,601.35 | 9,708.11 |

| BFI Name | NMB | Prabhu | Mega | CBL | Century | Sanima | Mahalaxmi |
|---|------------------|------------------|------------------|-----------------|-----------------|------------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 7,655.13 | 6,737.72 | 6,282.23 | 4,366.01 | 4,214.28 | 6,000.92 | 1,831.52 |
| 1.1 On Deposit Liabilities | 7,139.86 | 6,047.41 | 5,771.01 | 4,199.76 | 4,116.07 | 5,561.88 | 1,817.39 |
| 1.1.1 Saving Account | 1,889.80 | 1,799.11 | 1,260.44 | 612.90 | 643.91 | 1,360.43 | 478.75 |
| 1.1.2 Fixed Account | 5,055.29 | 4,181.74 | 4,403.49 | 3,511.43 | 3,430.89 | 4,110.20 | 1,295.84 |
| 1.1.2.1 Up to 3 months Fixed Account | 156.52 | - | - | - | - | - | - |
| 1.1.2.2 3 to 6 months Fixed Account | 397.17 | - | - | - | 2,960.19 | - | 217.67 |
| 1.1.2.3 6 months to 1 year Fixed Account | 3,103.89 | - | 4,403.49 | 3,511.43 | 310.95 | 4,110.20 | 909.96 |
| 1.1.2.4 Above 1 year Fixed Account | 1,397.72 | 4,181.74 | - | - | 159.76 | - | 168.21 |
| 1.1.3 Call Deposit | 120.65 | 66.57 | 107.08 | 75.43 | 41.27 | 91.25 | 42.80 |
| 1.1.4 Certificate of Deposit | 74.11 | - | - | - | - | - | - |
| 1.2 On Borrowing | 515.27 | 690.31 | 511.21 | 166.25 | 98.21 | 439.03 | 14.13 |
| 2. Commission Expense | 136.76 | - | 91.36 | - | - | - | 6.85 |
| 3. Staff Expense | 1,364.02 | 1,384.34 | 1,064.79 | 683.74 | 776.03 | 790.67 | 312.07 |
| 4. Office Operating Expenses | 855.03 | 933.28 | 762.53 | 551.87 | 519.03 | 730.73 | 195.63 |
| 5. Foreign Exchange Loss | - | 18.03 | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | 18.03 | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | 0.09 | 68.33 | - | - |
| 7. Provision for Risk | 794.59 | 129.70 | 378.95 | 95.44 | 333.92 | 289.62 | 743.15 |
| 7.1 Loan loss Provision | 794.59 | 129.70 | 378.95 | 95.44 | 333.92 | 289.62 | 645.34 |
| 7.1.1 General Loan loss Provision | 361.83 | 129.70 | 155.54 | 68.35 | 164.04 | 207.21 | 173.86 |
| 7.1.1.1 Pass Loan Loss Provision | 361.83 | 129.70 | 155.54 | 38.27 | 83.97 | 207.21 | 17.83 |
| 7.1.1.2 Watch List Provision | - | - | - | 30.08 | 80.08 | - | 156.03 |
| 7.1.2 Special Loan Loss Provision | 432.76 | - | 223.41 | 27.09 | 169.88 | 82.41 | 471.48 |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | 97.81 |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | 40.94 | 29.02 | - | - | 1.12 | 29.98 |
| 9. Provision for Staff Bonus | 350.24 | 266.75 | 266.64 | 118.20 | - | 222.40 | 75.16 |
| 10. Provision for Income Tax | 931.10 | 738.11 | 713.22 | 327.71 | 397.18 | 582.68 | 202.92 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 2,221.03 | 1,662.63 | 1,686.53 | 736.12 | 926.74 | 1,418.96 | 473.48 |
| Total Expenses | 14,307.90 | 11,911.49 | 11,275.26 | 6,879.20 | 7,235.51 | 10,037.10 | 3,870.76 |
| Income | | | | | | | |
| 1. Interest Income | 11,560.44 | 10,308.43 | 9,838.95 | 6,357.78 | 6,040.49 | 8,879.15 | 3,146.90 |
| 1.1 On Loans and Advances | 10,741.15 | 9,029.02 | 9,018.56 | 5,937.57 | 5,541.53 | 7,967.87 | 2,949.43 |
| 1.2 On Investment | 673.77 | 1,172.40 | 691.42 | 401.49 | 462.19 | 803.21 | 111.29 |
| 1.2.1 Government Bonds | 647.96 | 1,172.40 | 691.42 | 401.49 | 414.84 | 721.86 | 111.29 |
| 1.2.2 Foreign Bonds | 0.67 | - | - | - | 41.62 | 79.14 | - |
| 1.2.3 NRB Bonds | - | - | - | - | 0.58 | - | - |
| 1.2.4 Debenture & Bonds | 25.14 | - | - | - | 5.14 | 2.20 | - |
| 1.3 On Agency Balance | - | 24.65 | 0.06 | 0.06 | 3.17 | - | - |
| 1.4 On Call Deposit | 1.17 | 10.51 | 40.79 | 18.46 | - | - | 27.07 |
| 1.5 On Others | 144.36 | 71.85 | 88.13 | 0.20 | 33.60 | 108.07 | 59.12 |
| 2. Commission and Discount | 1,155.99 | 370.66 | 431.96 | 103.91 | 313.23 | 181.11 | 130.00 |
| 2.1 Bills Purchase and Discount | - | 3.08 | 2.73 | - | - | - | - |
| 2.2 Commission | 1,155.99 | 356.12 | 185.00 | 103.91 | 313.23 | 181.11 | 3.44 |
| 2.3 Others | - | 11.46 | 244.23 | - | - | - | 126.56 |
| 3. Exchange Fluctuation Income | 261.26 | - | 162.60 | 122.37 | 90.50 | 274.18 | 0.91 |
| 3.1 Due to Change in Exchange Rate | 52.25 | - | - | 10.16 | 7.51 | 7.58 | - |
| 3.2 Due to Foreign Currency Transaction | 209.01 | - | 162.60 | 112.22 | 82.99 | 266.60 | 0.91 |
| 4. Other Operating Income | 360.97 | 518.29 | 260.77 | 250.87 | 41.76 | 487.09 | 192.56 |
| 5. Non Operating Income | 7.80 | 356.40 | 6.47 | - | 88.05 | 146.33 | - |
| 6. Write Back from Provisions for loss | 960.04 | 343.63 | 574.52 | 44.26 | 661.48 | 69.23 | 359.83 |
| 7. Recovery of written-off Loan | 0.90 | 14.08 | - | - | - | - | 40.57 |
| 8. Income from Extra Ordinary transactions | 0.51 | - | - | - | - | - | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 14,307.90 | 11,911.49 | 11,275.26 | 6,879.20 | 7,235.51 | 10,037.10 | 3,870.76 |

| BFI Name | Narayani | Kamali | Shangrila | Excel | Miteri | Mukti | Garima |
|---|--------------|---------------|-----------------|---------------|---------------|-----------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 7.03 | 214.49 | 2,271.50 | 460.69 | 274.50 | 4,974.11 | 3,213.39 |
| 1.1 On Deposit Liabilities | 7.03 | 214.49 | 2,185.33 | 457.65 | 274.39 | 4,858.99 | 3,166.42 |
| 1.1.1 Saving Account | 2.58 | 62.48 | 371.11 | 139.65 | 87.58 | 911.80 | 545.52 |
| 1.1.2 Fixed Account | 4.20 | 140.10 | 1,766.59 | 304.74 | 182.89 | 3,854.13 | 2,536.95 |
| 1.1.2.1 Up to 3 months Fixed Account | 2.18 | - | 125.16 | - | 7.32 | 834.97 | 412.88 |
| 1.1.2.2 3 to 6 months Fixed Account | 0.08 | - | 948.59 | 250.60 | 9.14 | 479.05 | 284.42 |
| 1.1.2.3 6 months to 1 year Fixed Account | 1.94 | - | 495.88 | 1.33 | 64.01 | 1,966.79 | 1,688.67 |
| 1.1.2.4 Above 1 year Fixed Account | 0.01 | 140.10 | 196.96 | 52.81 | 102.42 | 573.31 | 150.98 |
| 1.1.3 Call Deposit | 0.24 | 11.91 | 47.63 | 13.26 | 3.93 | 93.07 | 83.96 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | - | 86.17 | 3.04 | 0.11 | 115.12 | 46.97 |
| 2. Commission Expense | - | - | 8.30 | 3.00 | - | - | 10.10 |
| 3. Staff Expense | 8.97 | 39.28 | 357.56 | 89.78 | 39.17 | 591.74 | 395.74 |
| 4. Office Operating Expenses | 8.53 | 32.87 | 272.25 | 70.11 | 25.39 | 458.00 | 321.74 |
| 5. Foreign Exchange Loss | - | - | - | - | - | 0.44 | 0.02 |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | 0.44 | 0.02 |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | 0.13 | - | 0.03 | 0.86 | - |
| 7. Provision for Risk | 4.74 | 43.80 | 136.42 | 101.51 | 14.01 | 443.70 | 152.91 |
| 7.1 Loan loss Provision | 4.74 | 43.80 | 136.42 | 101.51 | 14.01 | 443.70 | 142.93 |
| 7.1.1 General Loan loss Provision | 3.32 | 43.80 | 96.02 | 7.95 | (16.43) | 343.72 | 71.59 |
| 7.1.1.1 Pass Loan Loss Provision | 0.98 | 43.80 | 86.29 | 7.95 | (21.49) | 223.45 | 71.59 |
| 7.1.1.2 Watch List Provision | 2.34 | - | 9.73 | - | 5.06 | 120.26 | - |
| 7.1.2 Special Loan Loss Provision | 1.42 | - | 40.40 | 93.56 | 30.44 | 99.99 | 71.35 |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | 9.97 |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | - | 54.99 | 9.57 | 12.39 | 353.35 | 89.92 |
| 10. Provision for Income Tax | - | - | 148.46 | 25.83 | 37.18 | 130.87 | 283.74 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | - | 346.42 | 60.28 | 86.75 | 824.48 | 662.06 |
| Total Expenses | 29.27 | 330.44 | 3,596.02 | 820.76 | 489.42 | 7,777.56 | 5,129.61 |
| Income | | | | | | | |
| 1. Interest Income | 7.88 | 300.42 | 3,330.12 | 739.76 | 464.20 | 7,073.44 | 4,780.35 |
| 1.1 On Loans and Advances | 7.40 | 299.32 | 3,181.70 | 717.73 | 420.39 | 6,578.90 | 4,556.83 |
| 1.2 On Investment | 0.16 | - | 100.26 | 11.34 | 28.81 | 441.96 | 189.18 |
| 1.2.1 Government Bonds | 0.16 | - | 100.26 | 11.34 | 28.81 | 309.89 | 189.18 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | 131.81 | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | 0.26 | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 0.32 | 1.10 | 22.09 | 10.02 | 1.29 | 15.84 | 20.20 |
| 1.5 On Others | - | - | 26.07 | 0.67 | 13.71 | 36.75 | 14.14 |
| 2. Commission and Discount | 0.19 | 14.55 | 154.05 | 44.46 | 1.76 | 29.91 | 62.85 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 0.19 | 14.55 | 144.67 | 6.24 | 1.07 | 28.91 | 48.24 |
| 2.3 Others | - | - | 9.39 | 38.22 | 0.69 | 1.00 | 14.61 |
| 3. Exchange Flactuation Income | - | - | 0.26 | - | - | 4.04 | 0.01 |
| 3.1 Due to Change in Exchange Rate | - | - | 0.24 | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | 0.02 | - | - | 4.04 | 0.01 |
| 4. Other Operating Income | 1.26 | - | 10.00 | - | 16.57 | 352.24 | 274.73 |
| 5. Non Operating Income | 0.63 | - | 0.07 | 2.43 | 6.89 | 38.11 | 0.67 |
| 6. Write Back from Provisions for loss | 5.06 | - | 101.52 | 34.11 | - | 279.83 | 11.00 |
| 7. Recovery of written-off Loan | - | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 14.25 | 15.46 | - | - | - | - | - |
| Total Income | 29.27 | 330.44 | 3,596.02 | 820.76 | 489.42 | 7,777.56 | 5,129.61 |

| BFI Name | Kamana | Corporate | Jyoti | Shine | LumbiniDB | Sindhu | Salapa |
|---|-----------------|--------------|-----------------|-----------------|-----------------|---------------|--------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 2,304.16 | 28.78 | 2,507.35 | 1,769.07 | 1,883.49 | 166.86 | 27.57 |
| 1.1 On Deposit Liabilities | 2,185.81 | 28.78 | 2,306.45 | 1,753.14 | 1,846.64 | 165.47 | 27.57 |
| 1.1.1 Saving Account | 382.26 | 6.74 | 379.54 | 510.24 | 291.07 | 44.74 | 14.07 |
| 1.1.2 Fixed Account | 1,739.30 | 21.72 | 1,854.59 | 1,225.76 | 1,503.66 | 110.95 | 12.58 |
| 1.1.2.1 Up to 3 months Fixed Account | 320.10 | - | 263.61 | - | 327.94 | - | 0.92 |
| 1.1.2.2 3 to 6 months Fixed Account | 402.49 | - | 176.21 | 223.15 | 48.42 | 27.80 | 0.60 |
| 1.1.2.3 6 months to 1 year Fixed Account | 737.63 | 14.83 | 1,105.99 | 749.66 | 983.90 | 63.79 | 9.20 |
| 1.1.2.4 Above 1 year Fixed Account | 279.08 | 6.89 | 308.77 | 252.95 | 143.41 | 19.35 | 1.87 |
| 1.1.3 Call Deposit | 64.25 | 0.32 | 72.32 | 17.14 | 51.91 | 9.78 | 0.91 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 118.34 | - | 200.90 | 15.93 | 36.86 | 1.40 | - |
| 2. Commission Expense | 8.38 | - | - | - | - | - | - |
| 3. Staff Expense | 334.37 | 8.99 | 319.36 | 300.72 | 220.05 | 44.80 | 20.11 |
| 4. Office Operating Expenses | 271.27 | 7.19 | 279.44 | 189.16 | 179.61 | 40.41 | 7.01 |
| 5. Foreign Exchange Loss | - | - | - | - | 0.04 | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | 0.04 | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | 0.02 | - | - |
| 7. Provision for Risk | 108.71 | 9.21 | 124.71 | 94.97 | 267.25 | 31.67 | 18.83 |
| 7.1 Loan loss Provision | 108.71 | 9.21 | 124.71 | 94.97 | 267.25 | 24.87 | 18.83 |
| 7.1.1 General Loan loss Provision | 56.03 | 4.54 | 124.71 | 62.28 | 146.67 | 7.50 | 6.97 |
| 7.1.1.1 Pass Loan Loss Provision | 56.03 | 5.06 | 124.71 | 46.35 | 86.82 | 7.50 | 3.03 |
| 7.1.1.2 Watch List Provision | - | (0.52) | - | 15.93 | 59.85 | - | 3.94 |
| 7.1.2 Special Loan Loss Provision | 52.68 | 4.67 | - | 32.69 | 120.57 | 0.35 | 11.87 |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | 17.03 | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | 6.80 | - |
| 8. Loan Written Off | - | - | - | - | 0.70 | - | - |
| 9. Provision for Staff Bonus | 71.31 | 0.86 | 66.64 | - | 70.33 | 5.03 | - |
| 10. Provision for Income Tax | 192.53 | 2.59 | 199.93 | 197.08 | 197.59 | 13.57 | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 449.23 | 6.04 | 466.49 | 459.84 | 435.35 | 31.67 | 13.54 |
| Total Expenses | 3,739.95 | 63.66 | 3,963.92 | 3,010.84 | 3,254.42 | 334.03 | 87.07 |
| Income | | | | | | | |
| 1. Interest Income | 3,496.84 | 56.73 | 3,726.87 | 2,823.74 | 2,801.99 | 268.54 | 68.81 |
| 1.1 On Loans and Advances | 3,295.02 | 47.08 | 3,489.00 | 2,647.80 | 2,667.13 | 262.71 | 64.89 |
| 1.2 On Investment | 141.46 | - | 160.18 | 133.00 | 106.76 | 0.00 | - |
| 1.2.1 Government Bonds | 134.96 | - | 160.18 | 133.00 | 84.81 | - | - |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | 6.50 | - | - | - | 21.96 | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | 0.00 | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 24.57 | - | 36.89 | 19.92 | 25.51 | 4.80 | 3.92 |
| 1.5 On Others | 35.79 | 9.66 | 40.80 | 23.02 | 2.58 | 1.04 | - |
| 2. Commission and Discount | 205.68 | 0.34 | 14.34 | 18.19 | 5.72 | 2.40 | 0.02 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 205.68 | 0.03 | 14.34 | 18.19 | 5.72 | 2.40 | 0.02 |
| 2.3 Others | - | 0.31 | - | - | - | - | - |
| 3. Exchange Flactuation Income | 0.05 | - | 11.20 | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | 0.43 | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | 0.05 | - | 10.77 | - | - | - | - |
| 4. Other Operating Income | 26.90 | 5.79 | 156.19 | 118.02 | 121.73 | 12.93 | 1.81 |
| 5. Non Operating Income | - | 0.34 | 55.21 | 37.91 | 36.90 | 0.30 | - |
| 6. Write Back from Provisions for loss | 10.48 | 0.45 | - | 12.98 | 288.09 | 49.85 | 16.42 |
| 7. Recovery of written-off Loan | - | - | 0.11 | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 3,739.95 | 63.66 | 3,963.92 | 3,010.84 | 3,254.42 | 334.03 | 87.07 |

| BFI Name | Saptakoshi | GreenDB | NFL | NSML | GURKHAF | Goodwill | Shree |
|----------|------------|---------|-----|------|---------|----------|-------|
|----------|------------|---------|-----|------|---------|----------|-------|

Expenses

| | | | | | | | |
|--|---------------|---------------|---------------|--------------|---------------|---------------|---------------|
| 1. Interest Expense | 190.67 | 106.22 | 46.50 | 1.28 | 369.86 | 587.10 | 336.40 |
| 1.1 On Deposit Liabilities | 190.43 | 106.22 | 46.50 | 1.28 | 367.70 | 561.58 | 320.45 |
| 1.1.1 Saving Account | 56.60 | 17.05 | 13.50 | 1.28 | 117.95 | 136.45 | 57.79 |
| 1.1.2 Fixed Account | 127.22 | 85.94 | 30.96 | - | 238.55 | 425.14 | 254.86 |
| 1.1.2.1 Up to 3 months Fixed Account | - | - | - | - | 69.24 | 6.17 | - |
| 1.1.2.2 3 to 6 months Fixed Account | 55.12 | 23.85 | - | - | 53.10 | 1.68 | 14.85 |
| 1.1.2.3 6 months to 1 year Fixed Account | 43.86 | 60.63 | - | - | 59.82 | 30.70 | 148.18 |
| 1.1.2.4 Above 1 year Fixed Account | 28.25 | 1.47 | 30.96 | - | 56.40 | 386.59 | 91.83 |
| 1.1.3 Call Deposit | 6.61 | 3.23 | 2.04 | 0.01 | 11.20 | - | 7.80 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 0.24 | - | - | - | 2.16 | 25.52 | 15.94 |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 62.95 | 26.20 | 28.66 | 2.48 | 76.66 | 79.96 | 38.36 |
| 4. Office Operating Expenses | 50.22 | 20.89 | 27.87 | 12.99 | 66.67 | 71.80 | 29.50 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | 3.91 | - | - |
| 7. Provision for Risk | 277.16 | 42.74 | - | - | 50.13 | 36.20 | 20.26 |
| 7.1 Loan loss Provision | 261.83 | 42.74 | - | - | 50.13 | 36.20 | 20.26 |
| 7.1.1 General Loan loss Provision | 38.30 | 23.22 | - | - | 16.39 | - | 20.26 |
| 7.1.1.1 Pass Loan Loss Provision | 6.33 | 13.90 | - | - | 1.80 | - | 20.26 |
| 7.1.1.2 Watch List Provision | 31.97 | 9.32 | - | - | 14.59 | - | - |
| 7.1.2 Special Loan Loss Provision | 223.53 | 19.52 | - | - | 33.75 | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | 36.20 | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | 15.33 | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | 1.52 | - | - | 9.09 | - | 10.30 |
| 10. Provision for Income Tax | - | 4.55 | - | - | 24.55 | 39.37 | 27.82 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | 10.61 | 27.44 | 7.69 | 57.29 | 94.28 | 64.91 |
| Total Expenses | 580.99 | 212.72 | 130.47 | 24.44 | 658.17 | 908.71 | 527.56 |

Income

| | | | | | | | |
|---|---------------|---------------|---------------|--------------|---------------|---------------|---------------|
| 1. Interest Income | 339.17 | 183.04 | 98.84 | 4.68 | 523.79 | 833.39 | 482.86 |
| 1.1 On Loans and Advances | 334.29 | 167.42 | 67.31 | - | 483.04 | 729.97 | 408.12 |
| 1.2 On Investment | 2.16 | 2.93 | 0.71 | - | 23.94 | 97.71 | 70.90 |
| 1.2.1 Government Bonds | 2.16 | - | 0.71 | - | 23.94 | 97.71 | 70.90 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | 2.93 | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 2.72 | 2.87 | 2.58 | 4.68 | 12.91 | 5.71 | 3.84 |
| 1.5 On Others | - | 9.82 | 28.24 | - | 3.89 | - | - |
| 2. Commission and Discount | 3.94 | 0.45 | 7.39 | - | 0.69 | 48.66 | 0.49 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 3.94 | 0.45 | 0.40 | - | 0.69 | 48.66 | 0.49 |
| 2.3 Others | - | - | 6.99 | - | - | - | - |
| 3. Exchange Flactuation Income | - | - | - | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 4. Other Operating Income | 14.25 | 8.90 | - | 0.00 | 21.33 | 25.84 | 31.18 |
| 5. Non Operating Income | - | - | - | 19.76 | 112.36 | 0.83 | 1.89 |
| 6. Write Back from Provisions for loss | 198.60 | 20.33 | 24.24 | - | - | - | 11.14 |
| 7. Recovery of written-off Loan | - | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 25.03 | - | - | - | - | - | - |
| Total Income | 580.99 | 212.72 | 130.47 | 24.44 | 658.17 | 908.71 | 527.56 |

| BFI Name | BestFC | Progressive | Janaki | Pokhara | Central | Multi | Samridhi |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 161.65 | 164.37 | 171.83 | 465.72 | 297.81 | 29.11 | 74.45 |
| 1.1 On Deposit Liabilities | 159.87 | 160.04 | 171.83 | 461.43 | 291.97 | 29.11 | 72.05 |
| 1.1.1 Saving Account | 41.07 | 35.66 | 40.71 | 81.63 | 63.10 | 1.45 | 15.06 |
| 1.1.2 Fixed Account | 115.16 | 117.45 | 130.13 | 371.57 | 228.86 | 27.31 | 52.96 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 41.54 | - | - | - | - | 21.90 |
| 1.1.2.2 3 to 6 months Fixed Account | - | 8.04 | 12.18 | 57.73 | 41.35 | - | 6.19 |
| 1.1.2.3 6 months to 1 year Fixed Account | 115.16 | 45.68 | 95.99 | 66.35 | 138.47 | - | 7.10 |
| 1.1.2.4 Above 1 year Fixed Account | - | 22.20 | 21.95 | 247.49 | 49.04 | 27.31 | 17.76 |
| 1.1.3 Call Deposit | 3.64 | 6.93 | 0.99 | 8.22 | - | 0.35 | 4.03 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 1.78 | 4.33 | - | 4.30 | 5.85 | - | 2.41 |
| 2. Commission Expense | - | - | - | - | - | - | - |
| 3. Staff Expense | 59.12 | 41.99 | 10.62 | 83.43 | 47.25 | 10.68 | 30.30 |
| 4. Office Operating Expenses | 34.49 | 50.43 | 23.55 | 46.06 | 35.02 | 4.66 | 25.85 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | 0.02 | - | - |
| 7. Provision for Risk | 20.49 | 26.26 | 34.11 | 78.94 | 20.00 | 3.61 | 15.15 |
| 7.1 Loan loss Provision | 20.49 | 26.25 | 34.11 | 78.94 | 20.00 | 3.61 | 14.92 |
| 7.1.1 General Loan loss Provision | 13.88 | 16.21 | 4.32 | 29.19 | 8.34 | 1.27 | 14.92 |
| 7.1.1.1 Pass Loan Loss Provision | 8.30 | 6.01 | - | 29.19 | 9.94 | (0.36) | 14.92 |
| 7.1.1.2 Watch List Provision | 5.57 | 10.20 | 4.32 | - | (1.60) | 1.62 | - |
| 7.1.2 Special Loan Loss Provision | 6.62 | 10.04 | 29.79 | 49.76 | 11.66 | 2.35 | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | 0.23 |
| 7.5. Provision for Loss of Other Assets | - | 0.01 | - | - | - | - | - |
| 8. Loan Written Off | 18.72 | 0.52 | - | - | - | - | 0.21 |
| 9. Provision for Staff Bonus | - | - | 5.65 | 4.22 | 7.76 | - | - |
| 10. Provision for Income Tax | - | 1.36 | 15.25 | 11.39 | 20.94 | - | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 133.12 | 2.31 | 60.11 | 26.58 | 48.86 | (2.18) | 0.72 |
| Total Expenses | 427.59 | 287.25 | 321.11 | 716.34 | 477.67 | 45.88 | 146.67 |
| Income | | | | | | | |
| 1. Interest Income | 230.14 | 222.69 | 298.61 | 640.04 | 448.33 | 39.00 | 118.39 |
| 1.1 On Loans and Advances | 206.33 | 191.38 | 287.97 | 586.14 | 398.46 | 39.00 | 109.79 |
| 1.2 On Investment | 11.49 | 14.65 | - | 29.18 | 47.22 | - | 6.06 |
| 1.2.1 Government Bonds | 11.49 | - | - | 29.18 | - | - | 6.06 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | 14.65 | - | - | 47.22 | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 7.24 | 4.95 | 10.64 | 8.40 | 2.64 | - | 2.36 |
| 1.5 On Others | 5.09 | 11.70 | - | 16.32 | - | - | 0.18 |
| 2. Commission and Discount | 0.67 | (0.09) | 0.56 | 0.17 | 25.02 | 5.17 | - |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 0.67 | (0.09) | 0.56 | 0.17 | 25.02 | 5.17 | - |
| 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 | 12.82 | 32.53 | 10.53 | 47.53 | 3.87 | - | 8.91 |
| 5. Non Operating Income | 24.13 | 7.53 | 10.53 | 0.49 | 0.46 | 1.30 | 10.31 |
| 6. Write Back from Provisions for loss | 158.57 | 24.58 | 0.88 | 28.12 | - | 0.40 | 2.99 |
| 7. Recovery of written-off Loan | 1.26 | - | - | - | - | - | 6.06 |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 427.59 | 287.25 | 321.11 | 716.34 | 477.67 | 45.88 | 146.67 |

| BFI Name | CMerchant | GMBFL | ICFC | Manju | Reliance |
|----------|-----------|-------|------|-------|----------|
|----------|-----------|-------|------|-------|----------|

Expenses

| | | | | | |
|--|-------------|---------------|-----------------|---------------|---------------|
| 1. Interest Expense | 2.85 | 334.82 | 790.68 | 625.80 | 300.88 |
| 1.1 On Deposit Liabilities | 2.34 | 331.10 | 739.45 | 577.84 | 298.14 |
| 1.1.1 Saving Account | 0.41 | 53.66 | 146.42 | 107.02 | 82.72 |
| 1.1.2 Fixed Account | - | 267.00 | 578.20 | 451.33 | 215.42 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 23.10 | 75.68 | 131.53 | - |
| 1.1.2.2 3 to 6 months Fixed Account | - | 39.36 | 23.23 | 135.16 | 21.87 |
| 1.1.2.3 6 months to 1 year Fixed Account | - | 167.25 | 319.39 | 138.49 | 20.36 |
| 1.1.2.4 Above 1 year Fixed Account | - | 37.29 | 159.90 | 46.16 | 173.19 |
| 1.1.3 Call Deposit | 1.93 | 10.44 | 14.83 | 19.49 | - |
| 1.1.4 Certificate of Deposit | - | - | - | - | - |
| 1.2 On Borrowing | 0.50 | 3.73 | 51.23 | 47.97 | 2.73 |
| 2. Commission Expense | - | - | - | - | - |
| 3. Staff Expense | 3.36 | 43.80 | 96.85 | 76.43 | 59.66 |
| 4. Office Operating Expenses | 2.83 | 40.69 | 82.95 | 69.70 | 55.01 |
| 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 | - | 26.09 | 34.76 | 28.72 | 91.90 |
| 7.1 Loan loss Provision | - | 26.09 | 34.76 | 28.72 | 91.90 |
| 7.1.1 General Loan loss Provision | - | 13.82 | 33.30 | 35.80 | 91.90 |
| 7.1.1.1 Pass Loan Loss Provision | - | 13.82 | 20.75 | 40.15 | 91.90 |
| 7.1.1.2 Watch List Provision | - | - | 12.56 | (4.36) | - |
| 7.1.2 Special Loan Loss Provision | - | 12.28 | 1.46 | (7.08) | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - |
| 8. Loan Written Off | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | 7.97 | 20.01 | 13.02 | 6.06 |
| 10. Provision for Income Tax | - | 21.52 | 54.02 | 35.16 | 16.36 |
| 11. Others | - | - | - | - | - |
| 12. Net Profit | - | 50.21 | 126.04 | 82.03 | 38.18 |
| Total Expenses | 9.04 | 525.12 | 1,205.30 | 930.87 | 568.05 |

Income

| | | | | | |
|---|-------------|---------------|-----------------|---------------|---------------|
| 1. Interest Income | 0.82 | 487.06 | 1,069.96 | 859.51 | 465.02 |
| 1.1 On Loans and Advances | 0.33 | 435.59 | 954.95 | 748.69 | 418.39 |
| 1.2 On Investment | - | 43.48 | 105.60 | 108.10 | 40.70 |
| 1.2.1 Government Bonds | - | - | 105.60 | 108.10 | 40.70 |
| 1.2.2 Foreign Bonds | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | 43.48 | - | - | - |
| 1.3 On Agency Balance | - | 3.23 | - | - | - |
| 1.4 On Call Deposit | 0.48 | 4.67 | 3.92 | - | 3.23 |
| 1.5 On Others | - | 0.09 | 5.49 | 2.71 | 2.71 |
| 2. Commission and Discount | - | 1.68 | 9.86 | 63.15 | 1.65 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - |
| 2.2 Commission | - | 1.39 | 9.86 | 0.10 | 1.65 |
| 2.3 Others | - | 0.28 | - | 63.05 | - |
| 3. Exchange Flactuation Income | - | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | - | - |
| 4. Other Operating Income | 0.00 | 25.15 | 100.30 | 8.21 | 25.56 |
| 5. Non Operating Income | 1.38 | 6.51 | 17.13 | - | 5.90 |
| 6. Write Back from Provisions for loss | 1.43 | 4.72 | 3.39 | - | 69.92 |
| 7. Recovery of written-off Loan | - | - | 4.65 | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - |
| 9. Net Loss | 5.42 | - | - | - | - |
| Total Income | 9.04 | 525.12 | 1,205.30 | 930.87 | 568.05 |

| BFI Name | NBL | RBB | NABIL | NIBL | SCBNL | HBL | NSBI |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 7,414.61 | 14,878.86 | 8,224.62 | 6,778.00 | 4,711.70 | 10,244.01 | 4,810.56 |
| Fishery Related | 549.51 | 978.85 | 96.99 | 223.02 | - | 213.87 | 60.53 |
| Mining Related | 1,819.71 | - | 113.77 | 169.36 | - | - | 257.59 |
| Manufacturing (Producing) Related | 42,043.02 | 24,439.47 | 48,611.96 | 52,139.61 | 14,617.43 | 55,570.35 | 30,859.46 |
| Construction | 18,062.51 | 4,053.55 | 314.58 | 5,975.03 | 7,030.35 | 1,080.48 | 1,992.85 |
| Electricity, Gas and Water | 10,001.81 | 12,246.05 | 11,250.25 | 14,941.27 | 1,199.65 | 3,496.13 | 6,221.48 |
| Metal Products, Mach. & Ele. Eqp. | 4,996.05 | 2,803.70 | 1,984.39 | 1,312.11 | 3,112.94 | 9,725.38 | 2,363.06 |
| Tras., Com. and Public Utilities | 3,223.60 | 2,034.01 | 1,715.27 | 1,185.30 | 3,423.54 | 3,577.83 | 204.45 |
| Wholesaler & Retailer | 24,677.02 | 54,241.66 | 57,897.29 | 34,032.99 | 25,933.98 | 33,506.83 | 26,046.83 |
| Finance, Insurance and Real Estate | 6,567.68 | 21,868.04 | 9,408.58 | 13,122.88 | 4,318.47 | 13,670.66 | 5,711.96 |
| Hotel or Restaurant | 5,922.28 | 10,544.00 | 5,579.80 | 13,305.48 | 1,489.05 | 6,530.69 | 5,709.18 |
| Other Services | 6,395.42 | 6,485.84 | 11,024.23 | 17,794.25 | 1,850.24 | 4,672.86 | 2,095.80 |
| Consumption Loans | 34,522.98 | 66,474.73 | 28,457.16 | 11,681.33 | 15,566.23 | 11,250.24 | 16,418.86 |
| Local Government | - | 216.60 | - | 383.43 | 138.81 | 255.20 | - |
| Others | 9,108.38 | 917.03 | 40,902.39 | 3,533.60 | 35.75 | 5,318.60 | 9,896.42 |
| TOTAL sectorwise | 175,304.57 | 222,182.39 | 225,581.29 | 176,577.64 | 83,428.15 | 159,113.11 | 112,649.04 |

Product Wise

| | | | | | | | |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|
| Term Loan | 36,951.08 | 36,299.50 | 42,102.48 | 55,873.41 | 8,012.67 | 35,301.70 | 24,994.51 |
| Overdraft | 29,845.78 | 25,453.25 | 30,223.43 | 20,995.84 | 7,005.37 | 14,583.23 | 874.06 |
| Trust Receipt Loan / Import Loan | 3,120.42 | 1,193.81 | 11,300.66 | 15,347.59 | 8,331.25 | 12,394.45 | 2,581.81 |
| Demand & Other Working Capital Loan | 32,428.25 | 34,697.99 | 66,794.80 | 52,977.77 | 22,925.27 | 63,451.28 | 43,739.21 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 9,483.59 | 18,777.52 | 16,411.21 | 2,100.19 | 8,800.18 | 3,952.33 | 2,238.56 |
| Real Estate Loan | 8,144.76 | 15,632.29 | 15,184.84 | 5,796.31 | 7,118.42 | 7,473.09 | 5,705.61 |
| Margin Nature Loan | 4,972.64 | 5,807.74 | 7,158.00 | 2,522.49 | - | 1,354.17 | 37.50 |
| Hire Purchase Loan | 2,738.15 | 5,322.64 | 4,479.64 | 3,056.54 | 4,480.30 | 7,062.12 | 2,853.38 |
| Deprived Sector Loan | 11,445.67 | 16,325.95 | 12,267.15 | 12,423.82 | 4,632.59 | 8,213.82 | 6,873.32 |
| Bills Purchased | 2.80 | 30.13 | 11.78 | 501.95 | 418.31 | 48.73 | 0.08 |
| Other Product | 36,171.44 | 62,641.57 | 19,647.32 | 4,981.74 | 11,703.79 | 5,278.19 | 22,750.99 |
| Total Product wise Loan | 175,304.57 | 222,182.39 | 225,581.29 | 176,577.64 | 83,428.15 | 159,113.11 | 112,649.04 |

Collateral Wise

| | | | | | | | |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|
| Gold and Silver | 14,751.68 | 17,971.97 | 867.80 | 1,611.97 | - | - | - |
| Government Securities | 1.72 | 518.60 | 52.73 | 2.62 | - | - | - |
| Non Governmental Securities | 0.09 | 5,806.44 | 7,270.35 | 2,522.49 | - | 1,354.17 | 37.50 |
| Fixed Deposit Receipts | 760.44 | 1,090.19 | 1,344.00 | 925.40 | 1,858.63 | 773.55 | 959.56 |
| Own | 760.44 | 1,090.19 | 1,213.65 | 925.40 | 1,781.69 | 773.55 | 959.56 |
| Other Licences Institutions | - | - | 130.35 | - | 76.93 | - | - |
| Collateral of Properties | 152,456.01 | 170,031.87 | 189,305.36 | 157,091.82 | 73,407.34 | 153,015.19 | 94,215.34 |
| Fixed Assets | 134,309.49 | 169,896.09 | 105,362.88 | 137,799.25 | 51,823.01 | 153,015.19 | 58,161.51 |
| Current Assets | 18,146.52 | 135.78 | 83,942.48 | 19,292.57 | 21,584.32 | - | 36,053.83 |
| Against security of Bill | 1,500.49 | 49.06 | 4,229.64 | - | - | 48.73 | 2,581.81 |
| Domestic Bills | - | 13.17 | 24.95 | - | - | 48.46 | - |
| Foreign Bills | 1,500.49 | 35.89 | 4,204.69 | - | - | 0.27 | 2,581.81 |
| Against Guarantee | 4,964.56 | 26,674.80 | 5,244.50 | 6,888.84 | 1,505.61 | 3,807.12 | 6,273.16 |
| Government Guarantee | 32.55 | - | - | 383.53 | 138.81 | - | 156.08 |
| Institutional Guarantee | 3,816.94 | 16,338.94 | 3,565.65 | 4,659.54 | 1,366.80 | - | 5,508.76 |
| Personal Guarantee | 350.01 | 10,288.25 | 1,678.85 | 1,845.24 | - | - | - |
| Collective Guarantee | 5.72 | 47.61 | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | 41.78 | - | - | - | - | 168.59 | 608.32 |
| Other Guarantee | 717.56 | - | - | 0.53 | - | 3,638.53 | - |
| Credit Card | - | 0.10 | 479.24 | 42.15 | 359.96 | 114.36 | - |
| Others | 869.59 | 39.36 | 16,787.68 | 7,492.36 | 6,296.62 | - | 8,581.65 |
| Total | 175,304.57 | 222,182.39 | 225,581.29 | 176,577.64 | 83,428.15 | 159,113.11 | 112,649.04 |

| BFI Name | NBBL | EBL | BOK | NCC | NIC | MBL | Kumari |
|------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 6,175.28 | 10,090.31 | 5,157.26 | 5,002.95 | 21,564.17 | 6,930.46 | 7,923.33 |
| Fishery Related | 510.15 | 175.73 | 103.77 | 261.66 | 1,985.07 | 210.96 | 333.21 |
| Mining Related | 411.54 | 6.74 | 29.56 | 322.03 | - | 223.36 | 1,280.09 |
| Manufacturing (Producing) Related | 9,678.56 | 23,001.63 | 24,626.36 | 16,196.00 | 14,163.92 | 30,210.48 | 34,545.42 |
| Construction | 3,564.68 | 3,207.27 | 644.61 | 7,874.16 | 2,029.36 | 2,864.25 | 8,250.19 |
| Electricity, Gas and Water | 5,012.10 | 7,251.24 | 5,348.51 | 6,937.60 | 2,737.08 | 6,601.10 | 8,521.38 |
| Metal Products, Mach. & Ele. Eqp. | 2,374.44 | 2,313.34 | 3,018.62 | 2,018.05 | 345.51 | 1,224.35 | 7,280.40 |
| Tras., Com. and Public Utilities | 2,617.55 | 2,158.53 | 3,447.29 | 1,434.94 | 2,056.48 | 3,057.31 | 8,366.22 |
| Wholesaler & Retailer | 10,837.05 | 40,674.43 | 28,601.01 | 18,675.51 | 55,164.45 | 29,283.83 | 20,905.18 |
| Finance, Insurance and Real Estate | 5,970.59 | 14,865.81 | 9,262.51 | 5,251.23 | 20,897.64 | 9,901.38 | 9,569.21 |
| Hotel or Restaurant | 3,230.53 | 3,022.51 | 6,270.43 | 3,819.83 | 5,753.79 | 4,432.20 | 8,321.70 |
| Other Services | 14,791.85 | 4,915.27 | 6,164.08 | 3,602.20 | 5,206.08 | 6,399.18 | 7,343.25 |
| Consumption Loans | 12,085.84 | 31,103.85 | 16,601.57 | 12,295.80 | 99,993.33 | 26,669.88 | 13,576.32 |
| Local Government | - | - | - | - | - | - | - |
| Others | 1,246.93 | 10,310.49 | 501.51 | 37,578.40 | 42,461.20 | 5,279.19 | 24,403.81 |
| TOTAL sectorwise | 78,507.08 | 153,097.16 | 109,777.08 | 121,270.35 | 274,358.08 | 133,287.96 | 160,619.71 |

Product Wise

| | | | | | | | |
|---------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Term Loan | 14,848.55 | 35,972.29 | 29,927.10 | 33,911.02 | 28,374.68 | 26,169.89 | 52,044.74 |
| Overdraft | 8,112.83 | 36,943.99 | 24,973.40 | 27,755.38 | 92,338.13 | 13,612.99 | 30,294.15 |
| Trust Receipt Loan / Import Loan | 2,305.27 | 5,635.32 | 2,000.18 | 2,107.45 | 254.87 | 4,445.94 | 3,963.51 |
| Demand & Other Working Capital Loan | 21,494.19 | 23,895.54 | 21,124.50 | 19,440.79 | 53,168.04 | 20,605.28 | 44,463.28 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 3,969.42 | 22,889.69 | 3,688.72 | 5,509.27 | 45,400.72 | 5,257.18 | 5,531.42 |
| Real Estate Loan | 1,539.16 | 4,142.88 | 5,091.06 | 1,307.92 | 15,184.24 | 6,254.12 | 1,430.34 |
| Margin Nature Loan | 1,342.63 | 1,272.79 | 2,247.26 | 1,736.04 | 2,198.26 | 1,313.26 | 3,700.03 |
| Hire Purchase Loan | 6,357.54 | 3,701.96 | 5,682.96 | 5,468.11 | 8,957.51 | 6,792.40 | 4,668.96 |
| Deprived Sector Loan | 6,632.92 | 9,110.60 | 5,302.96 | 6,685.30 | 13,298.00 | 8,123.51 | 8,157.49 |
| Bills Purchased | 474.40 | - | - | - | - | 51.67 | 4.81 |
| Other Product | 11,430.17 | 9,532.11 | 9,738.93 | 17,349.07 | 15,183.63 | 40,661.70 | 6,360.99 |
| Total Product wise Loan | 78,507.08 | 153,097.16 | 109,777.08 | 121,270.35 | 274,358.08 | 133,287.96 | 160,619.71 |

Collateral Wise

| | | | | | | | |
|------------------------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Gold and Silver | 610.68 | - | 30.48 | 68.39 | 27.12 | 289.45 | 1.95 |
| Government Securities | - | 71.22 | 2.66 | - | - | 33.81 | 48.48 |
| Non Governmental Securities | 1,339.03 | 1,272.67 | - | 1,736.04 | 2,198.26 | - | 4,873.54 |
| Fixed Deposit Receipts | 527.70 | 2,191.29 | 509.91 | 1,395.15 | 618.95 | 492.22 | 1,990.13 |
| Own | 527.21 | 2,191.29 | 509.91 | 1,394.28 | 618.95 | 487.22 | 1,988.13 |
| Other Licences Institutions | 0.50 | - | - | 0.87 | - | 5.00 | 2.00 |
| Collateral of Properties | 72,032.71 | 132,897.88 | 102,246.81 | 112,637.56 | 251,769.72 | 122,254.05 | 146,056.86 |
| Fixed Assets | 71,343.87 | 74,328.95 | 99,364.36 | 109,061.40 | 243,701.36 | 71,012.82 | 137,445.26 |
| Current Assets | 688.84 | 58,568.93 | 2,882.45 | 3,576.15 | 8,068.36 | 51,241.23 | 8,611.59 |
| Against security of Bill | 545.42 | 3,565.76 | 20.12 | 1,050.28 | - | 51.67 | 4.99 |
| Domestic Bills | 444.48 | 71.00 | - | - | - | - | - |
| Foreign Bills | 100.93 | 3,494.76 | 20.12 | 1,050.28 | - | 51.67 | 4.99 |
| Against Guarantee | 3,164.06 | 11,022.38 | 4,661.47 | 3,601.07 | 16,336.97 | 3,177.40 | 5,860.66 |
| Government Guarantee | 102.53 | 199.08 | 210.83 | 74.74 | 216.53 | 337.16 | 165.18 |
| Institutional Guarantee | 2,869.84 | 10,201.33 | 3,395.06 | 3,526.34 | 15,225.18 | 937.31 | 4,893.47 |
| Personal Guarantee | 180.96 | 621.97 | 174.03 | - | - | 1,751.87 | 721.79 |
| Collective Guarantee | 10.73 | - | - | - | - | 2.24 | 76.03 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | 843.78 | - | - | - | - |
| Other Guarantee | - | - | 37.77 | - | 895.25 | 148.83 | 4.19 |
| Credit Card | 152.85 | 1.29 | 30.61 | 38.05 | 132.29 | 279.06 | 125.05 |
| Others | 134.64 | 2,074.66 | 2,275.02 | 743.81 | 3,274.78 | 6,710.31 | 1,658.05 |
| Total | 78,507.08 | 153,097.16 | 109,777.08 | 121,270.35 | 274,358.08 | 133,287.96 | 160,619.71 |

| BFI Name | Laxmi | SBL | ADBNI | Global | Citizen | Prime | Sunrise |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 5,523.17 | 12,844.34 | 56,455.69 | 13,023.93 | 10,466.36 | 12,519.72 | 10,120.30 |
| Fishery Related | 484.20 | 539.59 | 529.04 | 751.30 | 398.46 | 719.27 | 386.15 |
| Mining Related | 106.72 | 215.48 | 319.03 | 223.65 | 1,025.22 | 235.59 | 9.35 |
| Manufacturing (Producing) Related | 17,523.18 | 28,739.14 | 9,835.79 | 50,536.86 | 17,284.24 | 19,076.94 | 14,564.84 |
| Construction | 25,401.87 | 4,744.65 | 8,782.48 | 9,667.44 | 6,583.34 | 10,029.63 | 5,978.78 |
| Electricity, Gas and Water | 7,662.74 | 8,765.40 | 4,323.04 | 19,178.44 | 8,322.22 | 12,352.41 | 8,618.35 |
| Metal Products, Mach. & Ele. Eqp. | 4,725.13 | 2,819.16 | 494.10 | 1,783.74 | 498.93 | 1,629.05 | 2,233.21 |
| Tras., Com. and Public Utilities | 5,478.48 | 4,879.90 | 2,371.94 | 6,687.57 | 2,674.18 | 3,115.76 | 436.55 |
| Wholesaler & Retailer | 25,792.38 | 46,604.12 | 33,744.86 | 64,788.18 | 27,666.21 | 21,746.71 | 27,668.93 |
| Finance, Insurance and Real Estate | 9,663.79 | 10,151.44 | 5,748.65 | 16,101.97 | 8,094.98 | 22,930.69 | 9,403.86 |
| Hotel or Restaurant | 5,571.40 | 7,238.67 | 4,418.00 | 10,679.37 | 2,895.30 | 12,853.01 | 4,032.22 |
| Other Services | 6,029.99 | 7,318.09 | 4,027.63 | 9,898.38 | 6,357.07 | 6,248.92 | 3,282.49 |
| Consumption Loans | 12,992.60 | 26,731.85 | 25,634.16 | 62,915.40 | 8,215.35 | 21,428.66 | 37,705.08 |
| Local Government | 136.67 | 150.58 | - | - | - | - | - |
| Others | 976.13 | 21,527.16 | 19,315.18 | 5,536.93 | 33,957.79 | 19,026.08 | 307.97 |
| TOTAL sectorwise | 128,068.46 | 183,269.56 | 175,999.59 | 271,773.18 | 134,439.64 | 163,912.43 | 124,748.07 |

Product Wise

| | | | | | | | |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Term Loan | 29,138.61 | 49,732.44 | 12,537.52 | 61,992.09 | 30,994.22 | 42,315.07 | 16,857.90 |
| Overdraft | 9,267.23 | 36,703.90 | 8,738.19 | 54,427.33 | 18,494.70 | 43,961.93 | 20,603.74 |
| Trust Receipt Loan / Import Loan | 5,660.65 | 5,444.57 | 109.59 | 8,638.22 | 2,820.76 | 2,247.44 | 1,778.25 |
| Demand & Other Working Capital Loan | 27,638.64 | 46,932.40 | 105,444.81 | 61,592.36 | 16,843.36 | 19,144.34 | 25,186.06 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 5,760.74 | 8,153.89 | 7,774.45 | 23,208.31 | 8,806.57 | 7,823.94 | 15,581.03 |
| Real Estate Loan | 4,666.22 | 7,002.27 | 1,668.84 | 5,088.91 | 4,896.08 | 13,689.67 | 4,748.21 |
| Margin Nature Loan | 2,779.07 | 4,777.21 | 1,071.31 | 7,093.14 | 4,671.04 | 3,899.76 | 2,954.07 |
| Hire Purchase Loan | 2,302.01 | 7,503.29 | 2,791.28 | 11,803.62 | 5,588.77 | 7,140.63 | 4,439.86 |
| Deprived Sector Loan | 9,501.28 | 12,603.06 | 32,936.58 | 15,565.44 | 15,375.70 | 12,149.19 | 9,235.51 |
| Bills Purchased | 295.55 | 40.00 | - | - | 25.40 | 663.78 | 466.26 |
| Other Product | 31,058.45 | 4,376.53 | 2,927.02 | 22,363.75 | 25,923.04 | 10,876.66 | 22,897.19 |
| Total Product wise Loan | 128,068.46 | 183,269.56 | 175,999.59 | 271,773.18 | 134,439.64 | 163,912.43 | 124,748.07 |

Collateral Wise

| | | | | | | | |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Gold and Silver | 409.23 | 10.29 | 88.02 | 7.58 | 848.74 | 7,131.45 | - |
| Government Securities | - | 14.61 | - | - | 0.76 | - | - |
| Non Governmental Securities | - | 4,750.83 | - | - | 4,735.74 | 4,266.92 | 2,954.07 |
| Fixed Deposit Receipts | 983.93 | 1,999.15 | 1,258.88 | 2,124.12 | 956.86 | 1,648.30 | 1,562.15 |
| Own | 983.93 | 1,999.15 | 1,258.88 | 2,124.12 | 876.85 | 1,648.30 | 1,562.15 |
| Other Licences Institutions | - | - | - | - | 80.02 | - | - |
| Collateral of Properties | 115,117.75 | 162,921.12 | 174,652.69 | 208,778.93 | 104,687.38 | 140,896.27 | 115,913.98 |
| Fixed Assets | 81,225.86 | 89,190.64 | 174,652.69 | 131,466.59 | 77,978.71 | 139,427.08 | 112,181.25 |
| Current Assets | 33,891.89 | 73,730.47 | - | 77,312.34 | 26,708.67 | 1,469.19 | 3,732.72 |
| Against security of Bill | - | 4,847.57 | - | - | 4,040.69 | - | 755.20 |
| Domestic Bills | - | 17.60 | - | - | 226.85 | - | - |
| Foreign Bills | - | 4,829.96 | - | - | 3,813.84 | - | 755.20 |
| Against Guarantee | 136.67 | 7,826.48 | - | 596.78 | 4,182.58 | 7,883.69 | 3,325.96 |
| Government Guarantee | 136.67 | 145.02 | - | 115.86 | 3.72 | 153.75 | - |
| Institutional Guarantee | - | 7,482.12 | - | - | 476.00 | 7,614.45 | 3,141.75 |
| Personal Guarantee | - | 190.86 | - | 480.93 | 2,708.61 | 114.31 | 89.69 |
| Collective Guarantee | - | - | - | - | 958.46 | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | - | 8.48 | - | - | 35.79 | 1.18 | 94.53 |
| Credit Card | 91.80 | 328.89 | - | 297.30 | 84.23 | 122.04 | 188.33 |
| Others | 11,329.07 | 570.63 | - | 59,968.47 | 14,902.66 | 1,963.76 | 48.39 |
| Total | 128,068.46 | 183,269.56 | 175,999.59 | 271,773.18 | 134,439.64 | 163,912.43 | 124,748.07 |

| BFI Name | NMB | Prabhu | Mega | CBL | Century | Sanima | Mahalaxmi |
|------------------------------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|------------------|
| Sector Wise | | | | | | | |
| Agricultural and Forest Related | 11,170.26 | 8,378.17 | 7,387.54 | 5,782.03 | 4,060.63 | 8,738.87 | 1,952.36 |
| Fishery Related | 278.96 | 150.73 | 212.48 | 104.75 | 276.48 | 467.87 | 95.79 |
| Mining Related | 244.62 | - | 884.28 | 183.46 | 232.32 | 36.62 | 3.34 |
| Manufacturing (Producing) Related | 34,782.99 | 26,349.27 | 24,015.84 | 11,914.17 | 15,562.39 | 23,640.97 | 1,362.83 |
| Construction | 5,264.88 | 6,166.47 | 2,381.11 | 1,531.45 | 5,800.16 | 8,345.90 | 5,005.11 |
| Electricity, Gas and Water | 14,207.42 | 7,832.17 | 7,711.66 | 6,444.81 | 5,839.72 | 9,747.99 | 658.89 |
| Metal Products, Mach. & Ele. Eqp. | 3,078.87 | 2,839.80 | 1,086.80 | 1,843.90 | 1,969.78 | 2,083.27 | 153.02 |
| Tras., Com. and Public Utilities | 3,033.46 | 3,478.99 | 2,215.98 | 3,398.70 | 2,222.72 | 5,531.24 | 1,340.00 |
| Wholesaler & Retailer | 50,184.90 | 22,570.70 | 35,050.48 | 20,081.32 | 15,896.65 | 24,496.51 | 6,772.01 |
| Finance, Insurance and Real Estate | 8,756.65 | 15,841.41 | 20,965.97 | 11,541.24 | 9,811.39 | 9,398.74 | 5,544.48 |
| Hotel or Restaurant | 5,203.93 | 14,683.51 | 7,841.41 | 3,781.54 | 3,131.18 | 4,321.95 | 818.94 |
| Other Services | 3,695.75 | 15,317.63 | 5,166.77 | 3,524.66 | 3,976.51 | 5,900.35 | 591.93 |
| Consumption Loans | 35,710.27 | 18,461.20 | 33,816.49 | 19,060.33 | 19,403.40 | 14,130.31 | 4,127.34 |
| Local Government | - | - | - | 16.54 | - | - | - |
| Others | 6,318.27 | 8,172.49 | 1,810.07 | 987.43 | 555.76 | 25,224.51 | 10,833.42 |
| TOTAL sectorwise | 181,931.23 | 150,242.52 | 150,546.88 | 90,196.33 | 88,739.09 | 142,065.10 | 39,259.46 |

Product Wise

| | | | | | | | |
|---------------------------------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|------------------|
| Term Loan | 46,542.62 | 49,916.92 | 30,288.74 | 24,282.34 | 25,060.34 | 29,818.72 | 10,972.25 |
| Overdraft | 22,603.92 | 19,164.22 | 22,970.44 | 17,331.37 | 16,318.24 | 15,765.16 | 8,030.27 |
| Trust Receipt Loan / Import Loan | 5,026.62 | 4,535.42 | 2,636.46 | 1,203.66 | 836.04 | 3,560.50 | 1.26 |
| Demand & Other Working Capital Loan | 32,763.65 | 31,077.99 | 38,893.92 | 20,480.64 | 17,417.43 | 27,121.98 | 22.32 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 13,418.68 | 11,629.00 | 9,067.99 | 4,439.43 | 5,029.13 | 6,248.79 | 4,376.16 |
| Real Estate Loan | 5,123.78 | 2,679.60 | 11,300.67 | 6,853.88 | 7,740.98 | 6,840.42 | 869.56 |
| Margin Nature Loan | 3,017.65 | 2,392.12 | 3,771.17 | 2,832.54 | 2,810.85 | 2,044.88 | 1,985.34 |
| Hire Purchase Loan | 6,728.34 | 6,124.97 | 4,976.68 | 2,985.48 | 2,750.19 | 4,637.02 | 2,016.80 |
| Deprived Sector Loan | 8,869.90 | 10,730.39 | 9,145.21 | 7,788.58 | 4,302.43 | 9,369.68 | 5,282.52 |
| Bills Purchased | 30.74 | - | - | - | 22.22 | 123.87 | - |
| Other Product | 37,805.35 | 11,991.91 | 17,495.59 | 1,998.41 | 6,451.24 | 36,534.09 | 5,702.98 |
| Total Product wise Loan | 181,931.23 | 150,242.52 | 150,546.88 | 90,196.33 | 88,739.09 | 142,065.10 | 39,259.46 |

Collateral Wise

| | | | | | | | |
|------------------------------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|------------------|
| Gold and Silver | 23.94 | 51.42 | 362.95 | 44.25 | 29.55 | 17.47 | 282.85 |
| Government Securities | - | 20.54 | - | 81.71 | - | - | - |
| Non Governmental Securities | 3,017.65 | 2,520.31 | 3,759.92 | 2,849.43 | 2,810.85 | - | 2,006.16 |
| Fixed Deposit Receipts | 1,880.58 | 3,313.85 | 1,160.66 | 1,032.44 | 722.07 | 1,778.37 | 874.00 |
| Own | 1,880.58 | 3,313.85 | 1,160.66 | 1,032.44 | 722.07 | 1,778.37 | 874.00 |
| Other Licences Institutions | - | - | - | - | - | - | - |
| Collateral of Properties | 174,086.94 | 130,364.32 | 137,459.97 | 81,200.41 | 82,498.72 | 132,560.27 | 30,996.50 |
| Fixed Assets | 159,160.53 | 127,781.83 | 136,387.40 | 80,906.65 | 63,375.13 | 114,647.98 | 30,996.38 |
| Current Assets | 14,926.41 | 2,582.49 | 1,072.58 | 293.76 | 19,123.58 | 17,912.28 | 0.12 |
| Against security of Bill | 0.00 | 4,133.08 | - | - | 22.22 | 52.31 | - |
| Domestic Bills | - | 19.14 | - | - | 22.22 | - | - |
| Foreign Bills | 0.00 | 4,113.94 | - | - | - | 52.31 | - |
| Against Guarantee | 586.80 | 8,456.08 | 3,287.18 | 4,566.85 | 2,380.31 | 11.44 | 5,092.01 |
| Government Guarantee | 87.07 | 125.95 | - | 16.54 | - | - | - |
| Institutional Guarantee | 9.96 | 7,041.41 | 3,088.91 | 4,457.32 | 2,185.53 | - | 4,704.47 |
| Personal Guarantee | 436.82 | 1,188.49 | 187.61 | 53.50 | 194.78 | 11.44 | 379.97 |
| Collective Guarantee | 20.58 | 81.49 | 10.65 | 35.32 | - | - | 4.59 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - |
| Other Guarantee | 32.37 | 18.75 | - | 4.16 | - | - | 2.98 |
| Credit Card | 109.14 | 2.05 | 118.21 | - | 52.86 | 50.27 | - |
| Others | 2,226.18 | 1,380.88 | 4,398.00 | 421.25 | 222.51 | 7,594.99 | 7.94 |
| Total | 181,931.23 | 150,242.52 | 150,546.88 | 90,196.33 | 88,739.09 | 142,065.10 | 39,259.46 |

| BFI Name | Narayani | Karnali | Shangrila | Excel | Miteri | Mukti | Garima | Kamana |
|------------------------------------|---------------|-----------------|------------------|------------------|-----------------|------------------|------------------|------------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 8.51 | 510.29 | 2,531.05 | 466.49 | 356.71 | 9,460.32 | 3,248.89 | 3,468.40 |
| Fishery Related | - | - | 38.29 | 16.61 | 3.85 | 130.45 | 229.52 | 163.81 |
| Mining Related | - | - | 5.67 | - | - | 49.98 | 102.58 | - |
| Manufacturing (Producing) Related | 6.70 | 339.71 | 2,582.37 | 756.12 | 341.67 | 3,584.62 | 2,145.81 | 2,089.80 |
| Construction | 37.50 | 98.53 | 2,200.77 | 163.59 | 319.55 | 3,282.49 | 10,136.32 | 2,505.58 |
| Electricity, Gas and Water | - | - | 486.76 | 1.49 | - | 348.31 | 182.42 | - |
| Metal Products, Mach. & Ele. Eqp. | 2.70 | - | 148.96 | 24.83 | 24.48 | 269.74 | 299.34 | 217.70 |
| Tras., Com. and Public Utilities | 9.70 | 139.92 | 2,053.64 | 146.07 | 308.75 | 2,921.76 | 3,100.47 | 1,922.93 |
| Wholesaler & Retailer | 13.03 | 1,007.32 | 6,858.82 | 3,140.12 | 652.33 | 15,895.43 | 6,813.30 | 9,704.15 |
| Finance, Insurance and Real Estate | - | 200.00 | 5,799.67 | 779.37 | 327.76 | 12,123.24 | 3,589.19 | 2,202.98 |
| Hotel or Restaurant | 10.11 | - | 1,994.14 | 296.36 | 55.80 | 2,887.64 | 2,766.85 | 1,444.76 |
| Other Services | - | 844.53 | 1,664.80 | 628.03 | 36.83 | 1,707.87 | 1,194.81 | 1,077.68 |
| Consumption Loans | 14.90 | 47.11 | 12,063.36 | 3,571.44 | 1,985.50 | 17,361.79 | 3,716.25 | 2,951.57 |
| Local Government | 2.72 | - | 3.34 | - | 1.50 | - | 0.03 | - |
| Others | 94.99 | - | 5,172.11 | 728.66 | 725.15 | 20,913.35 | 24,955.43 | 16,756.16 |
| TOTAL sectorwise | 200.86 | 3,187.40 | 43,603.75 | 10,719.19 | 5,139.88 | 90,936.97 | 62,481.20 | 44,505.53 |

Product Wise

| | | | | | | | | |
|---------------------------------------|---------------|-----------------|------------------|------------------|-----------------|------------------|------------------|------------------|
| Term Loan | 46.83 | 428.07 | 12,364.98 | 2,863.48 | 858.92 | 27,191.00 | 18,036.96 | 21,519.77 |
| Overdraft | 88.95 | 1,411.83 | 9,657.14 | 1,019.94 | 507.14 | 16,698.46 | 14,508.81 | 11,665.44 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - | 1.00 |
| Demand & Other Working Capital Loan | - | - | 1,082.00 | 2,918.22 | - | 859.05 | 208.74 | 694.08 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 21.42 | 98.53 | 6,181.71 | 1,396.65 | 817.78 | 11,318.67 | 7,777.49 | 2,051.96 |
| Real Estate Loan | 16.08 | 200.00 | 2,700.13 | 529.44 | 72.76 | 8,469.03 | 2,600.48 | 85.39 |
| Margin Nature Loan | - | - | 1,288.74 | 242.55 | - | 2,093.26 | 1,094.81 | 1,086.98 |
| Hire Purchase Loan | 20.95 | 139.92 | 3,404.63 | 513.21 | 417.38 | 3,986.14 | 4,455.44 | 2,378.38 |
| Deprived Sector Loan | 3.73 | 159.61 | 5,608.07 | 725.86 | 637.81 | 13,064.80 | 7,305.16 | 3,636.76 |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 2.90 | 749.45 | 1,316.34 | 509.85 | 1,828.09 | 7,256.57 | 6,493.30 | 1,385.79 |
| Total Product wise Loan | 200.86 | 3,187.40 | 43,603.75 | 10,719.19 | 5,139.88 | 90,936.97 | 62,481.20 | 44,505.53 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|---------------|-----------------|------------------|------------------|-----------------|------------------|------------------|------------------|
| Gold and Silver | - | - | 135.60 | 76.34 | - | 462.10 | 1,263.02 | 764.28 |
| Government Securities | - | - | - | - | - | - | - | - |
| Non Governmental Securities | - | - | 1,288.74 | 242.55 | - | 2,102.16 | 556.61 | 1,111.33 |
| Fixed Deposit Receipts | 0.18 | 47.11 | 696.70 | 78.99 | 95.60 | 3,759.04 | 1,118.27 | 614.60 |
| Own | 0.18 | 47.11 | 696.70 | 78.99 | 95.60 | 3,759.04 | 1,118.27 | 614.60 |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 190.34 | 3,140.29 | 35,916.26 | 9,900.13 | 5,042.78 | 68,673.30 | 54,088.92 | 39,895.63 |
| Fixed Assets | 190.34 | 3,140.29 | 35,916.26 | 9,900.13 | 5,042.78 | 68,673.30 | 54,088.92 | 39,895.63 |
| Current Assets | - | - | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | 2.72 | - | 5,566.45 | 333.23 | - | 15,690.53 | 4,940.04 | 2,118.41 |
| Government Guarantee | 2.72 | - | - | - | - | - | 8.31 | 0.60 |
| Institutional Guarantee | - | - | 3,080.24 | 275.62 | - | 2,902.07 | 2,356.91 | 971.13 |
| Personal Guarantee | - | - | 1,893.97 | 57.61 | - | 6,658.52 | 1,889.27 | 1,110.02 |
| Collective Guarantee | - | - | 592.25 | - | - | 6,129.93 | 636.75 | 36.66 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | - | - | 48.80 | - |
| Credit Card | - | - | - | - | - | - | - | - |
| Others | 7.62 | - | - | 87.95 | 1.50 | 249.86 | 514.33 | 1.28 |
| Total | 200.86 | 3,187.40 | 43,603.75 | 10,719.19 | 5,139.88 | 90,936.97 | 62,481.20 | 44,505.53 |

| BFI Name | Corporate | Jyoti | Shine | LumbiniDB | Sindhu | Salapa | Saptakoshi | GreenDB |
|------------------------------------|---------------|------------------|------------------|------------------|-----------------|---------------|-----------------|-----------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 71.65 | 4,024.10 | 2,238.27 | 3,569.50 | 40.11 | 300.77 | 894.32 | 416.49 |
| Fishery Related | 44.93 | 127.22 | 305.71 | 128.64 | - | 2.57 | 6.89 | 11.28 |
| Mining Related | - | 47.10 | 85.44 | - | - | - | - | 7.40 |
| Manufacturing (Producing) Related | 163.39 | 5,149.96 | 4,602.66 | 1,696.38 | 122.10 | 55.72 | 136.97 | 302.99 |
| Construction | 162.22 | 5,180.57 | 2,818.34 | 1,524.25 | 385.44 | 7.96 | 236.34 | 263.93 |
| Electricity, Gas and Water | - | 956.38 | - | 3,079.77 | - | - | 2.60 | 10.27 |
| Metal Products, Mach. & Ele. Eqp. | 28.45 | 464.12 | 76.15 | 71.53 | 14.52 | 2.75 | - | 28.64 |
| Tras., Com. and Public Utilities | 41.51 | 824.39 | 1,268.12 | 901.10 | 144.04 | 1.38 | 75.35 | 132.72 |
| Wholesaler & Retailer | 96.46 | 5,655.45 | 8,348.29 | 3,955.02 | 484.32 | 76.40 | 1,024.40 | 199.93 |
| Finance, Insurance and Real Estate | - | 3,466.91 | 5,130.61 | 7,287.20 | 346.65 | 7.08 | 383.71 | 58.97 |
| Hotel or Restaurant | 10.46 | 2,625.02 | 4,669.07 | 1,396.99 | 100.37 | 34.63 | 88.86 | 95.15 |
| Other Services | 24.64 | 1,126.06 | 1,806.55 | 1,823.67 | 1.87 | 2.46 | 205.04 | 65.44 |
| Consumption Loans | 66.49 | 4,476.44 | 4,777.41 | 14,610.58 | 290.65 | 28.70 | 1,131.54 | 103.34 |
| Local Government | - | 3.35 | - | - | - | - | - | - |
| Others | 163.85 | 15,997.91 | 1,708.02 | 246.96 | 1,864.59 | 144.63 | 1.67 | 719.37 |
| TOTAL sectorwise | 874.04 | 50,124.97 | 37,834.66 | 40,291.58 | 3,794.65 | 665.06 | 4,187.68 | 2,415.91 |

Product Wise

| | | | | | | | | |
|---------------------------------------|---------------|------------------|------------------|------------------|-----------------|---------------|-----------------|-----------------|
| Term Loan | 224.70 | 14,959.43 | 7,005.37 | 6,512.75 | 1,189.10 | 207.94 | 2,129.45 | 810.85 |
| Overdraft | 295.30 | 15,734.66 | 1,359.21 | 6,829.77 | 480.01 | 136.01 | 780.69 | 530.04 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | 97.14 | 50.62 | 9,180.35 | 1,871.10 | 105.13 | - | 68.84 | - |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 162.57 | 4,258.97 | 2,171.67 | 4,565.24 | 384.18 | - | 127.04 | 248.29 |
| Real Estate Loan | - | 920.82 | 1,652.33 | 3,517.42 | 83.03 | - | 355.55 | 38.86 |
| Margin Nature Loan | - | 1,839.63 | 607.64 | 1,589.68 | 246.89 | - | 8.87 | 6.39 |
| Hire Purchase Loan | 52.03 | 2,086.45 | 1,645.44 | 1,570.23 | 174.06 | 10.16 | 44.17 | 182.41 |
| Deprived Sector Loan | 31.69 | 5,015.22 | 5,122.35 | 3,693.99 | 339.41 | 157.43 | 305.92 | 489.84 |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 10.61 | 5,259.19 | 9,090.32 | 10,141.41 | 792.83 | 153.52 | 367.15 | 109.22 |
| Total Product wise Loan | 874.04 | 50,124.97 | 37,834.66 | 40,291.58 | 3,794.65 | 665.06 | 4,187.68 | 2,415.91 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|---------------|------------------|------------------|------------------|-----------------|---------------|-----------------|-----------------|
| Gold and Silver | - | 392.54 | - | 147.90 | 24.85 | 16.99 | 142.25 | 40.59 |
| Government Securities | - | 4.48 | - | - | - | - | - | - |
| Non Governmental Securities | - | 1,840.52 | - | 1,585.48 | 243.86 | - | 8.87 | 6.39 |
| Fixed Deposit Receipts | 9.44 | 1,180.94 | 662.94 | 1,969.83 | 2.57 | 4.69 | 55.71 | 46.92 |
| Own | 9.44 | 1,180.94 | 662.94 | 1,969.83 | 2.57 | 4.69 | 55.71 | 46.92 |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 864.60 | 40,267.50 | 33,236.83 | 33,821.65 | 1,332.12 | 643.38 | 3,905.55 | 2,223.23 |
| Fixed Assets | 864.60 | 40,258.34 | 33,236.83 | 33,821.65 | 1,332.12 | 643.38 | 3,905.55 | 2,223.23 |
| Current Assets | - | 9.16 | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | - | 6,255.96 | 3,327.26 | 2,754.38 | 326.67 | - | 75.30 | - |
| Government Guarantee | - | 3.35 | - | 17.19 | - | - | - | - |
| Institutional Guarantee | - | 3,392.87 | 3,324.99 | 2,502.55 | 326.67 | - | - | - |
| Personal Guarantee | - | 2,747.74 | 0.68 | 228.09 | - | - | 75.30 | - |
| Collective Guarantee | - | 108.57 | 1.59 | 6.55 | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | - | 3.44 | - | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - | - |
| Others | - | 183.03 | 607.64 | 12.35 | 1,864.59 | - | - | 98.77 |
| Total | 874.04 | 50,124.97 | 37,834.66 | 40,291.58 | 3,794.65 | 665.06 | 4,187.68 | 2,415.91 |

| BFI Name | NFL | NSML | GURKHAF | Goodwill | Shree | BestFC | Progressive | Janaki | Pokhara |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Sector Wise | | | | | | | | | |
| Agricultural and Forest Related | 96.88 | 0.52 | 422.55 | 386.18 | 627.30 | 416.78 | 331.35 | 541.65 | 649.68 |
| Fishery Related | - | - | 3.28 | 11.28 | 38.34 | 4.47 | 27.90 | 12.79 | 2.23 |
| Mining Related | - | - | - | 28.83 | - | 21.42 | - | - | - |
| Manufacturing (Producing) Related | - | 60.00 | 393.72 | 402.28 | 228.11 | 111.98 | 200.29 | 160.33 | 441.48 |
| Construction | 157.78 | 18.38 | - | 1,608.61 | 1,085.62 | 9.70 | 530.26 | 99.79 | 15.61 |
| Electricity, Gas and Water | - | - | - | 157.66 | 32.50 | - | 7.31 | - | - |
| Metal Products, Mach. & Ele. Eqp. | - | 3.45 | - | 323.05 | 40.09 | 55.99 | 27.29 | - | - |
| Tras., Com. and Public Utilities | 47.41 | - | 186.43 | 1,169.63 | 90.39 | 114.58 | 67.32 | - | 843.68 |
| Wholesaler & Retailer | 257.52 | 33.33 | 749.03 | 365.75 | 561.45 | 192.95 | 408.04 | 929.99 | 2,279.59 |
| Finance, Insurance and Real Estate | 189.79 | 40.31 | 850.59 | 1,572.43 | 514.34 | 201.33 | 492.81 | 224.85 | 1,937.68 |
| Hotel or Restaurant | 14.27 | 27.50 | 137.75 | 667.97 | 154.06 | 110.66 | 101.79 | 187.55 | 515.57 |
| Other Services | - | - | 95.67 | 640.98 | 733.15 | 21.28 | 82.69 | 24.49 | 63.25 |
| Consumption Loans | 244.64 | 144.91 | 3,070.34 | 946.95 | 580.42 | 1,424.37 | 1,310.06 | 98.96 | 2,673.38 |
| Local Government | - | 33.18 | - | - | - | - | - | - | - |
| Others | 257.85 | 1,886.00 | 612.78 | 976.25 | 859.97 | 179.03 | 60.28 | 791.27 | 5.71 |
| TOTAL sectorwise | 1,266.14 | 2,247.57 | 6,522.14 | 9,257.87 | 5,545.74 | 2,864.53 | 3,647.40 | 3,071.65 | 9,427.87 |

Product Wise

| | | | | | | | | | |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Term Loan | 438.76 | 124.27 | 502.51 | 1,596.88 | 820.64 | 87.91 | 471.19 | 133.05 | 3,266.73 |
| Overdraft | 162.36 | - | 587.11 | - | 204.36 | 265.08 | - | 1,298.75 | 1,749.74 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | - | 147.82 | 1,091.47 | 2,399.72 | 479.50 | 75.49 | 247.35 | - | 537.57 |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 107.13 | 18.38 | 546.35 | 787.34 | 854.13 | 356.10 | 184.57 | 36.96 | 606.34 |
| Real Estate Loan | 76.50 | 1,765.88 | 201.19 | 1,048.10 | 672.43 | 150.82 | 465.59 | 208.66 | 717.84 |
| Margin Nature Loan | 178.68 | 26.19 | 210.62 | 357.16 | 422.12 | 201.78 | 211.75 | - | 199.29 |
| Hire Purchase Loan | 57.93 | 122.28 | 234.61 | 972.31 | 65.65 | 189.41 | 111.58 | 0.56 | 903.32 |
| Deprived Sector Loan | 181.24 | 33.18 | 661.95 | 535.83 | 502.25 | 249.07 | 179.17 | 167.51 | 1,241.16 |
| Bills Purchased | - | - | - | - | - | - | - | - | - |
| Other Product | 63.55 | 9.57 | 2,486.33 | 1,560.54 | 1,524.65 | 1,288.88 | 1,776.19 | 1,226.16 | 205.90 |
| Total Product wise Loan | 1,266.14 | 2,247.57 | 6,522.14 | 9,257.87 | 5,545.74 | 2,864.53 | 3,647.40 | 3,071.65 | 9,427.87 |

Collateral Wise

| | | | | | | | | | |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Gold and Silver | - | - | 681.23 | 270.59 | - | 0.98 | - | - | - |
| Government Securities | - | - | - | - | - | - | - | - | - |
| Non Governmental Securities | - | 26.19 | 210.62 | 392.24 | 422.12 | 82.53 | 208.91 | - | - |
| Fixed Deposit Receipts | 32.17 | 0.05 | 90.13 | 327.23 | 150.86 | 67.09 | 53.19 | 96.39 | 58.06 |
| Own | 32.17 | 0.05 | 90.13 | 327.23 | 150.86 | 67.09 | 53.19 | 96.39 | 58.06 |
| Other Licences Institutions | - | - | - | - | - | - | - | - | - |
| Collateral of Properties | 854.30 | 399.89 | 4,733.20 | 7,363.21 | 4,577.26 | 2,390.74 | 2,993.15 | 2,975.26 | 7,847.73 |
| Fixed Assets | 854.30 | 399.89 | 4,733.20 | 7,363.21 | 4,577.26 | 2,390.74 | 2,949.03 | 2,975.26 | 7,847.73 |
| Current Assets | - | - | - | - | - | - | 44.13 | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - | - |
| Against Guarantee | 201.01 | 83.27 | 806.96 | 672.59 | 395.50 | 203.94 | 376.46 | - | 1,322.79 |
| Government Guarantee | - | 33.18 | - | - | - | 4.02 | - | - | - |
| Institutional Guarantee | 180.63 | - | 654.50 | 672.59 | 395.50 | 58.84 | 272.43 | - | 1,235.45 |
| Personal Guarantee | 20.38 | 50.09 | 152.46 | - | - | 139.00 | 104.03 | - | 87.34 |
| Collective Guarantee | - | - | - | - | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | - | 2.08 | - | - | - |
| Credit Card | - | - | - | - | - | - | - | - | - |
| Others | 178.66 | 1,738.17 | - | 232.00 | - | 119.26 | 15.68 | - | 199.29 |
| Total | 1,266.14 | 2,247.57 | 6,522.14 | 9,257.87 | 5,545.74 | 2,864.53 | 3,647.40 | 3,071.65 | 9,427.87 |

| BFI Name | Central | Multi | Samridhhi | CMerchant | GMBFL | ICFC | Manju | Reliance |
|------------------------------------|-----------------|---------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 408.82 | 122.96 | 270.22 | 287.76 | 272.41 | 470.10 | 652.05 | 292.06 |
| Fishery Related | 6.64 | - | - | - | 7.89 | 69.24 | 25.66 | 17.00 |
| Mining Related | 27.14 | - | - | - | 0.99 | 26.75 | - | - |
| Manufacturing (Producing) Related | 161.69 | 26.83 | 55.04 | 584.16 | 177.97 | 679.83 | 262.07 | 303.83 |
| Construction | 408.14 | 35.27 | 17.42 | - | 128.80 | 317.85 | 219.54 | 206.37 |
| Electricity,Gas and Water | - | - | - | - | 91.52 | 94.72 | 73.48 | 27.51 |
| Metal Products, Mach. & Ele. Eqp. | 96.54 | - | 8.53 | - | 5.21 | 11.00 | 188.35 | 75.19 |
| Tras., Com. and Public Utilities | 285.90 | - | 99.55 | 2.94 | 89.81 | 553.12 | 362.10 | 322.17 |
| Wholesaler & Retailer | 637.70 | 47.13 | 181.69 | 84.26 | 737.48 | 2,567.68 | 1,343.11 | 638.26 |
| Finance, Insurance and Real Estate | 339.88 | - | 130.10 | - | 603.00 | 1,690.37 | 1,975.16 | 533.76 |
| Hotel or Restaurant | 57.99 | - | 67.80 | 74.77 | 243.78 | 1,281.78 | 242.43 | 354.69 |
| Other Services | 56.12 | 1.00 | 11.87 | - | 31.06 | 436.23 | 152.54 | 48.99 |
| Consumption Loans | 712.80 | 255.28 | 381.50 | 1.55 | 1,734.83 | 5,425.56 | 5,119.41 | 2,371.64 |
| Local Government | - | - | 2.60 | - | - | - | - | - |
| Others | 1,934.11 | 48.10 | 325.26 | 550.93 | 1,756.48 | 208.88 | 817.93 | 185.87 |
| TOTAL sectorwise | 5,133.46 | 536.56 | 1,551.57 | 1,586.38 | 5,881.23 | 13,833.12 | 11,433.81 | 5,377.34 |

Product Wise

| | | | | | | | | |
|---------------------------------------|-----------------|---------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|
| Term Loan | 939.99 | 41.21 | 505.86 | 910.11 | 634.72 | 3,767.73 | 2,460.27 | 11.80 |
| Overdraft | 240.68 | 363.80 | 349.03 | - | 544.90 | 5,076.63 | 424.21 | 49.08 |
| Trust Receipt Loan / Import Loan | - | - | - | - | - | - | - | - |
| Demand & Other Working Capital Loan | 973.56 | 21.35 | 4.84 | 149.60 | 149.95 | 176.24 | 2,049.18 | - |
| Res. Per. H. Loan (Up to Rs. 15 mil.) | 744.85 | 35.27 | 136.20 | - | 1,152.10 | 1,278.39 | 2,928.19 | 627.17 |
| Real Estate Loan | 159.93 | - | 91.36 | 419.96 | 355.74 | 1,214.81 | 370.47 | 339.69 |
| Margin Nature Loan | 3.63 | - | 114.15 | - | 362.72 | 512.51 | 688.56 | 444.72 |
| Hire Purchase Loan | 376.83 | - | 121.32 | 2.27 | 81.72 | 464.09 | 224.60 | 314.38 |
| Deprived Sector Loan | 201.47 | 48.10 | 208.75 | - | 434.11 | 811.96 | 538.48 | 375.88 |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 1,492.50 | 26.83 | 20.06 | 104.44 | 2,165.27 | 530.76 | 1,749.87 | 3,214.62 |
| Total Product wise Loan | 5,133.46 | 536.56 | 1,551.57 | 1,586.38 | 5,881.23 | 13,833.12 | 11,433.81 | 5,377.34 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|-----------------|---------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|
| Gold and Silver | - | - | - | - | - | - | - | - |
| Government Securities | - | - | 17.57 | - | - | 35.75 | - | - |
| Non Governmental Securities | 3.63 | - | 97.99 | - | - | 512.51 | 688.56 | - |
| Fixed Deposit Receipts | 169.66 | 21.35 | 19.13 | - | 167.82 | 316.10 | 105.23 | 164.14 |
| Own | 169.66 | 21.35 | 19.13 | - | 167.82 | 316.10 | 105.23 | 164.14 |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 4,839.90 | 515.21 | 1,197.79 | 1,586.38 | 4,986.06 | 12,452.37 | 8,436.61 | 4,332.54 |
| Fixed Assets | 4,839.90 | 515.21 | 1,197.75 | 1,586.38 | 4,986.06 | 12,452.37 | 8,436.61 | 4,332.54 |
| Current Assets | - | - | 0.04 | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | 120.27 | - | 218.98 | - | 369.16 | 507.84 | 2,197.37 | 327.39 |
| Government Guarantee | - | - | 2.60 | - | - | - | - | - |
| Institutional Guarantee | 120.00 | - | 21.15 | - | 367.65 | 448.32 | 1,767.17 | 298.69 |
| Personal Guarantee | - | - | 165.30 | - | 1.51 | 59.52 | 430.20 | 1.19 |
| Collective Guarantee | 0.27 | - | - | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | - | - | 29.92 | - | - | - | - | 27.51 |
| Credit Card | - | - | - | - | - | - | - | - |
| Others | - | - | 0.12 | - | 358.19 | 8.55 | 6.05 | 553.28 |
| Total | 5,133.46 | 536.56 | 1,551.57 | 1,586.38 | 5,881.23 | 13,833.12 | 11,433.81 | 5,377.34 |

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

| Liabilities | Mid-July | | | Mid-Feb | Mid-Mar | % change | | |
|---|----------------|----------------|----------------|----------------|----------------|--------------|--------------|--------------|
| | 2019 | 2020 | 2021 | 2021 | 2022 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 CAPITAL FUND | 25,503 | 33,424 | 39,092 | 50,204 | 49,988 | 31.06 | 16.96 | -0.43 |
| a. Paid-up Capital | 17,078 | 21,495 | 24,740 | 28,944 | 29,174 | 25.87 | 15.09 | 0.80 |
| b. Statutory Reserves | 3,531 | 4,814 | 5,803 | 8,586 | 8,653 | 36.32 | 20.55 | 0.78 |
| c. Retained Earning | 1,750 | 2,790 | 3,434 | 7,405 | 6,995 | 59.44 | 23.08 | -5.53 |
| d. Others Reserves | 3,144 | 4,324 | 5,115 | 5,269 | 5,166 | 37.53 | 18.29 | -1.96 |
| 2 BORROWINGS | 126,378 | 142,095 | 207,349 | 233,612 | 237,035 | 12.44 | 45.92 | 1.47 |
| a. NRB | 1,701 | 8 | 8,220 | 10,201 | 20,700 | -99.52 | 100236.37 | 102.93 |
| b. Others | 124,677 | 142,086 | 199,129 | 223,411 | 216,335 | 13.96 | 40.15 | -3.17 |
| 3 DEPOSITS | 85,606 | 106,150 | 130,425 | 147,561 | 149,153 | 24.00 | 22.87 | 1.08 |
| 4 BILLS PAYABLE | 75 | 41 | 11 | 47 | 46 | -45.48 | -73.99 | -0.77 |
| 5 OTHER LIABILITIES | 23,664 | 29,558 | 37,483 | 41,520 | 44,836 | 24.90 | 26.81 | 7.99 |
| a. Loan Loss Provision | 4,013 | 7,631 | 10,760 | 11,837 | 12,055 | 90.16 | 41.01 | 1.84 |
| b. Interest Suspense a/c | 1,800 | 4,003 | 4,176 | 4,865 | 5,208 | 122.36 | 4.32 | 7.06 |
| c. Others | 17,851 | 17,924 | 22,547 | 24,818 | 27,573 | 0.41 | 25.79 | 11.10 |
| 6 RECONCILIATION A/c | 5,192 | 8,482 | 19,298 | 22,041 | 21,617 | 63.36 | 127.52 | -1.92 |
| 7 PROFIT & LOSS A/c | 6,608 | 5,419 | 11,839 | 7,418 | 8,205 | -17.99 | 118.45 | 10.61 |
| Total | 273,028 | 325,169 | 445,497 | 502,402 | 510,881 | 19.10 | 37.00 | 1.69 |
| Assets | | | | | | | | |
| 1 LIQUID FUNDS | 19,246 | 30,382 | 28,288 | 15,065 | 17,553 | 57.86 | -6.89 | 16.52 |
| a. Cash Balance | 214 | 379 | 521 | 459 | 411 | 76.94 | 37.33 | -10.45 |
| b. Bank Balance | 13,398 | 16,872 | 17,507 | 9,381 | 10,004 | 25.93 | 3.76 | 6.64 |
| c. Money at Call | 5,634 | 13,130 | 10,260 | 5,225 | 7,138 | 133.06 | -21.86 | 36.61 |
| 2 INVESTMENT IN SECURITIES EXCEPT SHARES | 312 | 468 | 559 | 818 | 490 | 49.91 | 19.63 | -40.17 |
| 3 SHARE & OTHER INVESTMENT | 2,262 | 9,732 | 14,153 | 7,257 | 7,045 | 330.28 | 45.43 | -2.93 |
| 4 LOANS & ADVANCES | 235,101 | 262,732 | 365,554 | 438,629 | 445,206 | 11.75 | 39.14 | 1.50 |
| Institutional | 38,955 | 39,721 | 54,128 | 67,547 | 57,051 | 1.97 | 36.27 | -15.54 |
| Individual | 196,147 | 223,012 | 311,426 | 371,082 | 388,155 | 13.70 | 39.65 | 4.60 |
| 5 FIXED ASSETS | 2,107 | 2,223 | 2,565 | 3,067 | 3,122 | 5.50 | 15.42 | 1.79 |
| 6 OTHER ASSETS | 8,552 | 11,063 | 15,031 | 15,485 | 15,789 | 29.36 | 35.86 | 1.96 |
| 7 EXPENSES NOT WRITTEN OFF | 11 | 11 | 7 | 6 | 6 | 1.87 | -34.99 | -0.89 |
| 8 NON BANKING ASSETS | 1 | 1 | 1 | 1 | 1 | 0.00 | 0.00 | 0.00 |
| 9 RECONCILIATION A/c | 5,391 | 8,469 | 19,325 | 22,040 | 21,635 | 57.11 | 128.18 | -1.84 |
| 10 PROFIT & LOSS A/c | 45 | 88 | 13 | 34 | 35 | 96.81 | -85.79 | 1.35 |
| Total | 273,028 | 325,169 | 445,497 | 502,402 | 510,881 | 19.10 | 37.00 | 1.69 |
| Profit & Loss A/c | | | | | | | | |
| Expenses | | | | | | | | |
| 1 INTEREST EXPENSES | 17,022 | 21,965 | 18,279 | 15,762 | 18,481 | 29.04 | -16.78 | 17.25 |
| 2 COMMISSION/FEE EXPENSES | 7 | 38 | 16 | 7 | 11 | 472.63 | -57.81 | 54.39 |
| 3 EMPLOYEE EXPENSES | 6,299 | 8,757 | 9,379 | 6,621 | 7,506 | 39.02 | 7.09 | 13.37 |
| 4 OFFICE OPERATING EXPENSES | 2,358 | 2,907 | 3,353 | 2,141 | 2,483 | 23.29 | 15.32 | 15.96 |
| 5 NON OPERATING EXPENSES | 63 | 140 | 36 | 17 | 17 | 122.70 | -74.52 | 0.00 |
| 6 PROVISION FOR RISK | 1,921 | 6,648 | 17,303 | 4,072 | 4,362 | 246.15 | 160.26 | 7.12 |
| 7 LOAN WRITTEN OFF | 5 | 5 | 31 | 20 | 20 | 14.51 | 485.19 | 0.00 |
| 8 EXTRAORDINARY EXPENSES | 1 | 18 | 9 | 7 | 8 | 1279.00 | -49.22 | 15.97 |
| 9 PROVISION FOR STAFF BONUS | 861 | 836 | 1,848 | 1,163 | 1,310 | -2.95 | 121.03 | 12.59 |
| 10 PROVISION FOR INCOME TAX | 2,545 | 2,353 | 5,069 | 3,193 | 3,664 | -7.52 | 115.41 | 14.78 |
| 11 NET PROFIT | 6,249 | 5,394 | 11,829 | 7,406 | 8,194 | -13.68 | 119.31 | 10.64 |
| TOTAL EXPENSES | 37,331 | 49,062 | 67,152 | 39,659 | 45,209 | 31.43 | 36.87 | 13.99 |
| Income | | | | | | | | |
| 1. INTEREST INCOME | 31,647 | 41,259 | 45,304 | 32,796 | 37,730 | 30.37 | 9.80 | 15.04 |
| 2. COMMISSION & DISCOUNT | 805 | 718 | 1,420 | 872 | 994 | -10.80 | 97.74 | 13.92 |
| 3 OTHER OPERATING INCOME | 3,739 | 3,726 | 5,025 | 3,367 | 3,822 | -0.33 | 34.86 | 13.52 |
| 4 NON OPERATING INCOME | 176 | 153 | 270 | 432 | 447 | -13.28 | 76.96 | 3.42 |
| 5 PROVISION FOR WRITTEN BACK | 936 | 3,134 | 15,072 | 2,962 | 3,089 | 234.88 | 380.95 | 4.28 |
| 6 RECOVERY FOR WRITE BACK | 2 | 2 | 9 | 3 | 4 | 6.73 | 292.16 | 31.53 |
| 7 INCOME FOR EXTRA ORDINARY EXPENSES | 0 | 18 | 48 | 38 | 43 | 53203.70 | 166.79 | 12.00 |
| 8 NET LOSS | 26 | 52 | 3 | 23 | 24 | 102.16 | -94.57 | 6.34 |
| TOTAL INCOME | 37,331 | 49,062 | 67,152 | 40,493 | 46,152 | 31.43 | 36.87 | 13.97 |
| Miscellaneous Information | | | | | | | | |
| No. of Total Staffs | 17,361 | 19,017 | 20,872 | 23,312 | 23,343 | 9.54 | 9.75 | 0.13 |
| No. of Total Branches | 3,629 | 4,057 | 4,685 | 5,065 | 5,076 | 11.79 | 15.48 | 0.22 |
| No. of Total Centers | 274,186 | 310,895 | 362,982 | 408,740 | 414,366 | 13.39 | 16.75 | 1.38 |
| No. of Total Groups | 926,625 | 1,039,696 | 1,183,364 | 1,303,284 | 1,319,278 | 12.20 | 13.82 | 1.23 |
| No. of Total Passive Groups | 9,565 | 9,398 | 34,163 | 15,082 | 15,303 | -1.75 | 263.51 | 1.47 |
| No. of Total Members | 4,327,991 | 4,686,659 | 5,191,363 | 5,674,766 | 5,729,979 | 8.29 | 10.77 | 0.97 |
| No. of Total Passive Members | 118,044 | 195,311 | 329,895 | 448,782 | 424,952 | 65.46 | 68.91 | -5.31 |
| No. of Total Borrowers | 2,679,016 | 2,783,222 | 2,992,068 | 3,205,444 | 3,244,797 | 3.89 | 7.50 | 1.23 |
| No. of Total Overdue Borrowers | 165,984 | 1,001,407 | 764,663 | 411,792 | 418,459 | 503.32 | -23.64 | 1.62 |
| No. of Total Saving Members | 4,323,957 | 4,679,987 | 5,193,582 | 5,688,452 | 5,743,757 | 8.23 | 10.97 | 0.97 |
| Total Saving Amount (Rs million) | 101,910 | 106,150 | 130,472 | 147,561 | 180,020 | 4.16 | 22.91 | 22.00 |

Districtwise List of Banks and Financial Institutions Branches (Fagun, 2078)

| S.No. | Province | District | Class 'A' | Class 'B' | Class 'C' | Total | Population | Pop. Per Branch |
|-------|--------------|------------------|--------------|------------|------------|--------------|------------------|-----------------|
| 1 | 1 | Taplejung | 23 | - | - | 23 | 120,359 | 5,233 |
| 2 | 1 | Panchthar | 27 | 3 | 2 | 32 | 174,419 | 5,451 |
| 3 | 1 | Ilam | 39 | 8 | 1 | 48 | 280,565 | 5,845 |
| 4 | 1 | Jhapa | 141 | 53 | 11 | 205 | 994,090 | 4,849 |
| 5 | 1 | Sankhuwasabha | 29 | - | - | 29 | 159,046 | 5,484 |
| 6 | 1 | Bhojpur | 25 | - | 1 | 26 | 158,991 | 6,115 |
| 7 | 1 | Terhathum | 18 | 3 | - | 21 | 89,125 | 4,244 |
| 8 | 1 | Dhankuta | 26 | 8 | 1 | 35 | 149,984 | 4,285 |
| 9 | 1 | Morang | 175 | 59 | 4 | 238 | 1,147,186 | 4,820 |
| 10 | 1 | Sunsari | 137 | 38 | 10 | 185 | 934,461 | 5,051 |
| 11 | 1 | Solukhumbu | 27 | - | - | 27 | 104,768 | 3,880 |
| 12 | 1 | Khotang | 19 | 6 | - | 25 | 175,340 | 7,014 |
| 13 | 1 | Okhaldhunga | 24 | 4 | - | 28 | 140,914 | 5,033 |
| 14 | 1 | Udayapur | 42 | 6 | 1 | 49 | 342,773 | 6,995 |
| | Total | | 752 | 188 | 31 | 971 | 4,972,021 | 5,121 |
| 15 | Madhesh | Saptari | 54 | 7 | 2 | 63 | 713,203 | 11,321 |
| 16 | Madhesh | Siraha | 86 | 12 | 2 | 100 | 748,416 | 7,484 |
| 17 | Madhesh | Dhanusa | 83 | 8 | 9 | 100 | 873,274 | 8,733 |
| 18 | Madhesh | Mahottari | 59 | 7 | 7 | 73 | 715,040 | 9,795 |
| 19 | Madhesh | Sarlahi | 74 | 14 | 5 | 93 | 857,360 | 9,219 |
| 20 | Madhesh | Rautahat | 60 | 9 | 2 | 71 | 825,623 | 11,628 |
| 21 | Madhesh | Bara | 81 | 13 | 6 | 100 | 743,975 | 7,440 |
| 22 | Madhesh | Parsa | 67 | 14 | 3 | 84 | 649,397 | 7,731 |
| | Total | | 564 | 84 | 36 | 684 | 6,126,288 | 8,957 |
| 23 | Bagmati | Dolakha | 28 | 3 | - | 31 | 172,726 | 5,572 |
| 24 | Bagmati | Ramechhap | 24 | 2 | - | 26 | 170,620 | 6,562 |
| 25 | Bagmati | Sindhuli | 34 | 2 | 2 | 38 | 300,117 | 7,898 |
| 26 | Bagmati | Rasuwa | 27 | 1 | 1 | 29 | 45,554 | 1,571 |
| 27 | Bagmati | Dhading | 62 | 17 | - | 79 | 322,751 | 4,085 |
| 28 | Bagmati | Nuwakot | 40 | 13 | 1 | 54 | 262,981 | 4,870 |
| 29 | Bagmati | Sindhupalchok | 39 | 11 | - | 50 | 262,852 | 5,257 |
| 30 | Bagmati | Kavrepalanchok | 73 | 14 | 7 | 94 | 366,879 | 3,903 |
| 31 | Bagmati | Kathmandu | 884 | 138 | 48 | 1,070 | 2,017,532 | 1,886 |
| 32 | Bagmati | Lalitpur | 211 | 29 | 15 | 255 | 548,401 | 2,151 |
| 33 | Bagmati | Bhaktapur | 116 | 16 | 5 | 137 | 430,408 | 3,142 |
| 34 | Bagmati | Makwanpur | 60 | 14 | 7 | 81 | 461,053 | 5,692 |
| 35 | Bagmati | Chitawan | 169 | 49 | 17 | 235 | 722,168 | 3,073 |
| | Total | | 1,767 | 309 | 103 | 2,179 | 6,084,042 | 2,792 |
| 36 | Gandaki | Gorkha | 44 | 6 | 3 | 53 | 252,201 | 4,759 |
| 37 | Gandaki | Manang | 11 | - | - | 11 | 5,645 | 513 |
| 38 | Gandaki | Lamjung | 42 | 5 | 2 | 49 | 153,480 | 3,132 |
| 39 | Gandaki | Kaski | 197 | 75 | 19 | 291 | 599,504 | 2,060 |
| 40 | Gandaki | Tanahu | 79 | 23 | 1 | 103 | 327,620 | 3,181 |
| 41 | Gandaki | Syangja | 42 | 24 | 2 | 68 | 254,965 | 3,749 |
| 42 | Gandaki | Mustang | 16 | 1 | - | 17 | 14,596 | 859 |
| 43 | Gandaki | Baglung | 46 | 10 | - | 56 | 250,554 | 4,474 |
| 44 | Gandaki | Parbat | 25 | 10 | - | 35 | 132,703 | 3,792 |
| 45 | Gandaki | Myagdi | 22 | 9 | - | 31 | 107,372 | 3,464 |
| 46 | Gandaki | Nawalparasi East | 69 | 23 | 8 | 100 | 381,105 | 3,811 |
| | Total | | 593 | 186 | 35 | 814 | 2,479,745 | 3,046 |

| | | | | | | | | |
|----|--------------------|------------------|--------------|--------------|------------|--------------|-------------------|--------------|
| 47 | Lumbini | Gulmi | 35 | 15 | - | 50 | 246,836 | 4,937 |
| 48 | Lumbini | Palpa | 48 | 11 | - | 59 | 242,423 | 4,109 |
| 49 | Lumbini | Rupandehi | 219 | 75 | 25 | 319 | 1,118,975 | 3,508 |
| 50 | Lumbini | Kapilbastu | 80 | 15 | 5 | 100 | 686,739 | 6,867 |
| 51 | Lumbini | Arghakhanchi | 21 | 7 | - | 28 | 177,200 | 6,329 |
| 52 | Lumbini | Pyuthan | 21 | 13 | - | 34 | 231,848 | 6,819 |
| 53 | Lumbini | Rolpa | 21 | 2 | - | 23 | 236,226 | 10,271 |
| 54 | Lumbini | Rukum East | 8 | - | - | 8 | 57,962 | 7,245 |
| 55 | Lumbini | Dang | 92 | 39 | 3 | 134 | 676,277 | 5,047 |
| 56 | Lumbini | Banke | 84 | 29 | 7 | 120 | 603,393 | 5,028 |
| 57 | Lumbini | Bardiya | 40 | 25 | - | 65 | 460,831 | 7,090 |
| 58 | Lumbini | Nawalparasi West | 61 | 19 | 3 | 83 | 385,515 | 4,645 |
| | Total | | 730 | 250 | 43 | 1,023 | 5,124,225 | 5,009 |
| 59 | Karnali | Rukum West | 18 | 2 | 1 | 21 | 166,354 | 7,922 |
| 60 | Karnali | Salyan | 25 | 5 | 1 | 31 | 238,668 | 7,699 |
| 61 | Karnali | Surkhet | 52 | 10 | 1 | 63 | 417,776 | 6,631 |
| 62 | Karnali | Dailekh | 24 | 1 | - | 25 | 253,319 | 10,133 |
| 63 | Karnali | Jajarkot | 13 | 1 | - | 14 | 189,365 | 13,526 |
| 64 | Karnali | Dolpa | 12 | - | - | 12 | 42,959 | 3,580 |
| 65 | Karnali | Jumla | 21 | 1 | - | 22 | 119,377 | 5,426 |
| 66 | Karnali | Kalikot | 15 | - | - | 15 | 144,917 | 9,661 |
| 67 | Karnali | Mugu | 8 | - | - | 8 | 66,658 | 8,332 |
| 68 | Karnali | Humla | 9 | 1 | - | 10 | 55,496 | 5,550 |
| | Total | | 197 | 21 | 3 | 221 | 1,694,889 | 7,669 |
| 69 | Sudur Paschim | Doti | 20 | 1 | - | 21 | 205,683 | 9,794 |
| 70 | Sudur Paschim | Bajhang | 18 | 1 | - | 19 | 189,097 | 9,952 |
| 71 | Sudur Paschim | Kailali | 134 | 27 | 5 | 166 | 911,155 | 5,489 |
| 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 | 64 | 10 | 1 | 75 | 517,645 | 6,902 |
| 75 | Sudur Paschim | Darchula | 18 | 2 | - | 20 | 135,056 | 6,753 |
| 76 | Sudur Paschim | Baitadi | 17 | 2 | - | 19 | 244,400 | 12,863 |
| 77 | Sudur Paschim | Dadeldhura | 25 | 1 | - | 26 | 139,420 | 5,362 |
| | Total | | 327 | 48 | 6 | 381 | 2,711,270 | 7,116 |
| | Grand Total | | 4,930 | 1,086 | 257 | 6,273 | 29,192,480 | |

| Bank/BFI Class | A | B | C [#] | D | E [§] | Total |
|--|-------|-------|----------------|-------|----------------|--------|
| No. of BFIs | 27 | 17 | 17 | 66 | 1 | 128 |
| No. of Branches [^] | 4,930 | 1,086 | 257 | 5,076 | | 11,349 |
| Population per Branch [*] (Served by A, B and C class BFI's) | | | | | | 4,654 |
| Population per Branch [*] (Served by A, B, C and D class BFI's) | | | | | | 2,572 |

| Province | A | B | C | D | Total (A+B+C) | Total (A+B+C+D) |
|---------------|--------------|--------------|------------|--------------|---------------|-----------------|
| 1 | 752 | 188 | 31 | 857 | 971 | 1,828 |
| Madhesh | 564 | 84 | 36 | 1,041 | 684 | 1,725 |
| Bagmati | 1,767 | 309 | 103 | 747 | 2,179 | 2,926 |
| Gandaki | 593 | 186 | 35 | 591 | 814 | 1,405 |
| Lumbini | 730 | 250 | 43 | 1,163 | 1,023 | 2,186 |
| Karnali | 197 | 21 | 3 | 230 | 221 | 451 |
| Sudur Paschim | 327 | 48 | 6 | 447 | 381 | 828 |
| Total | 4,930 | 1,086 | 257 | 5,076 | 6,273 | 11,349 |

* 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 | | | | | | | | | |
|---|-------------------------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Asar, 2071 (Mid Jul, 2014) | | Asar, 2072 (Mid Jul, 2015) | | Asar, 2073 (Mid Jul, 2016) | | Saun, 2073 (Mid Aug, 2016) | |
| | | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | 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 | | | | | | | | | |
|---|---|----------------------------|------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Asar, 2071 (Mid Jul, 2014) | | Asar, 2072 (Mid Jul, 2015) | | Asar, 2073 (Mid Jul, 2016) | | Saun, 2073 (Mid Aug, 2016) | |
| | | 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 | | | | | | | | | |
|--|---|----------------------------|------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Asar, 2071 (Mid Jul, 2014) | | Asar, 2072 (Mid Jul, 2015) | | Asar, 2073 (Mid Jul, 2016) | | Saun, 2073 (Mid Aug, 2016) | |
| | | 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) | | Poush, 2073 (Mid Jan, 2017) | |
|---|-------------------------------|------------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 2.13 | 700,640.75 | 2.06 | 724,050.92 | 2.04 | 722,415.58 | 2.11 | 719,065.00 | 2.11 | 725,776.47 |
| 2 | Fixed: | 5.65 | 501,932.97 | 5.67 | 515,349.32 | 5.92 | 540,703.87 | 6.37 | 565,107.52 | 6.72 | 596,250.43 |
| 2.1 | up to 1 month | 4.87 | 7,279.14 | 5.63 | 8,913.31 | 4.41 | 4,641.61 | 4.44 | 6,140.68 | 4.26 | 5,038.76 |
| 2.2 | 1-3 months | 5.09 | 20,823.72 | 5.10 | 25,732.87 | 5.01 | 21,759.88 | 4.63 | 15,029.43 | 4.76 | 17,403.76 |
| 2.3 | 3-6 months | 4.29 | 37,211.91 | 4.53 | 37,389.05 | 4.75 | 34,886.74 | 5.61 | 53,508.31 | 6.96 | 60,834.06 |
| 2.4 | 6-12 months | 5.87 | 284,140.27 | 5.87 | 294,465.94 | 6.12 | 288,298.51 | 6.65 | 331,742.13 | 6.91 | 336,877.15 |
| 2.5 | 1-2 yrs | 5.50 | 128,730.55 | 5.52 | 124,730.18 | 5.90 | 164,150.18 | 6.13 | 128,889.80 | 6.44 | 136,635.01 |
| 2.6 | 2 yrs and above | 6.86 | 23,747.39 | 6.37 | 24,117.97 | 6.49 | 26,966.96 | 6.92 | 29,797.16 | 6.88 | 39,461.69 |
| 3 | Call | 3.79 | 307,838.34 | 4.16 | 307,134.49 | 4.38 | 291,629.07 | 4.81 | 294,157.81 | 5.55 | 306,544.56 |
| 4 | Certificate of Deposits | 5.00 | 665.10 | 5.00 | 665.69 | 5.00 | 660.97 | 5.00 | 654.84 | 5.50 | 635.39 |
| 5 | Other | 4.51 | 178.11 | 2.61 | 535.97 | 3.22 | 278.27 | 2.90 | 394.73 | 3.45 | 666.27 |
| 6 | Non interest bearing deposits | - | 169,401.46 | - | 177,288.20 | - | 167,723.77 | - | 166,625.40 | - | 172,467.15 |
| 6.1 | Current | - | 149,265.92 | - | 156,343.24 | - | 147,260.84 | - | 147,377.50 | - | 152,187.18 |
| 6.2 | Margin | - | 17,067.77 | - | 17,007.76 | - | 16,819.01 | - | 16,863.61 | - | 17,738.76 |
| 6.3 | Other | - | 3,067.77 | - | 3,937.20 | - | 3,643.93 | - | 2,384.29 | - | 2,541.21 |
| | Aggregate | 3.27 | 1,680,656.73 | 3.30 | 1,725,024.61 | 3.46 | 1,723,411.53 | 3.74 | 1,746,005.30 | 4.02 | 1,802,340.27 |

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

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

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

| Overall Summary of Interest Rate on LCY Deposit | | Baishakh, 2075 (Mid May, 2018) | | Jestha, 2075 (Mid June, 2018) | | Asar, 2075 (Mid Jul, 2018) | | Saun, 2075 (Mid Aug, 2018) | | Bhadau, 2075 (Mid Sep, 2018) | |
|---|-------------------------------|--------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 4.39 | 761,775.71 | 4.42 | 767,724.28 | 4.36 | 801,284.37 | 4.27 | 796,558.23 | 4.06 | 803,408.71 |
| 2 | Fixed: | 10.33 | 981,696.86 | 10.31 | 1,008,492.69 | 10.24 | 1,036,410.10 | 9.84 | 1,071,415.46 | 9.98 | 1,085,241.74 |
| 2.1 | up to 1 month | 10.68 | 16,703.26 | 11.09 | 36,176.36 | 10.54 | 31,931.42 | 10.24 | 30,390.80 | 9.53 | 34,008.81 |
| 2.2 | 1-3 months | 10.37 | 64,062.64 | 10.12 | 69,549.84 | 10.01 | 71,592.92 | 9.37 | 84,401.27 | 9.47 | 91,558.14 |
| 2.3 | 3-6 months | 9.96 | 84,352.73 | 9.96 | 100,189.68 | 9.92 | 107,135.83 | 10.57 | 118,136.25 | 9.91 | 116,334.22 |
| 2.4 | 6-12 months | 10.56 | 505,671.49 | 10.52 | 475,869.84 | 10.42 | 488,484.55 | 9.90 | 472,577.77 | 10.01 | 488,374.18 |
| 2.5 | 1-2 yrs | 10.17 | 208,005.33 | 10.20 | 220,729.50 | 10.20 | 234,054.89 | 9.49 | 260,001.48 | 10.18 | 241,481.36 |
| 2.6 | 2 yrs and above | 9.71 | 102,901.40 | 9.75 | 105,977.47 | 9.85 | 103,210.49 | 9.92 | 105,907.90 | 10.02 | 113,485.04 |
| 3 | Call | 4.65 | 259,062.95 | 4.49 | 268,367.37 | 4.67 | 293,082.26 | 4.22 | 292,097.36 | 3.63 | 307,298.25 |
| 4 | Certificate of Deposits | - | - | - | - | - | - | - | - | - | - |
| 5 | Other | 7.50 | 4,423.29 | 7.83 | 4,399.84 | 7.80 | 3,816.75 | 7.69 | 3,998.06 | 7.70 | 4,009.35 |
| 6 | Non interest bearing deposits | - | 220,202.93 | - | 224,090.39 | - | 256,392.46 | - | 212,279.06 | - | 217,963.34 |
| 6.1 | Current | - | 197,117.74 | - | 201,260.91 | - | 232,620.40 | - | 188,942.02 | - | 193,345.22 |
| 6.2 | Margin | - | 21,785.65 | - | 21,650.99 | - | 22,181.33 | - | 22,090.57 | - | 23,155.45 |
| 6.3 | Other | - | 1,299.54 | - | 1,178.50 | - | 1,590.73 | - | 1,246.47 | - | 1,462.66 |
| | Aggregate | 6.61 | 2,227,161.74 | 6.61 | 2,273,074.58 | 6.49 | 2,390,985.94 | 6.40 | 2,376,348.16 | 6.30 | 2,417,921.40 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Baishakh, 2075 (Mid May, 2018) | | Jestha, 2075 (Mid June, 2018) | | Asar, 2075 (Mid Jul, 2018) | | Saun, 2075 (Mid Aug, 2018) | | Bhadau, 2075 (Mid Sep, 2018) | |
|---|---|--------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 12.32 | 93,149.57 | 12.45 | 93,080.97 | 12.46 | 95,936.04 | 12.43 | 99,693.85 | 12.46 | 109,057.00 |
| 2 | Fishery Related | 12.17 | 2,232.14 | 12.23 | 2,257.01 | 12.16 | 2,307.10 | 12.15 | 2,480.96 | 12.05 | 2,616.94 |
| 3 | Mining Related | 12.88 | 4,410.11 | 12.85 | 4,025.39 | 12.92 | 3,835.44 | 12.65 | 3,795.07 | 12.54 | 4,301.32 |
| 4 | Agriculture, Forestry & Beverage Production Related | 11.96 | 115,181.65 | 12.12 | 104,852.11 | 12.08 | 119,749.96 | 12.24 | 110,543.65 | 12.08 | 121,004.21 |
| 5 | Non Food Production Related | 11.77 | 231,436.37 | 12.06 | 214,289.31 | 12.14 | 237,457.39 | 11.93 | 232,013.88 | 11.89 | 260,713.42 |
| 6 | Construction | 12.53 | 203,686.64 | 12.67 | 207,614.71 | 12.64 | 212,355.17 | 12.65 | 217,080.00 | 12.29 | 226,767.66 |
| 7 | Electricity, Gas and Water | 11.24 | 75,625.66 | 11.46 | 72,720.98 | 11.43 | 81,900.60 | 11.52 | 77,145.98 | 11.42 | 84,848.49 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 12.19 | 27,790.94 | 12.34 | 27,370.59 | 12.35 | 28,966.37 | 12.26 | 27,784.40 | 12.28 | 27,845.52 |
| 9 | Transport, Communication and Public Utilities | 12.85 | 56,477.67 | 12.96 | 54,622.62 | 12.95 | 55,573.00 | 12.73 | 55,579.36 | 12.73 | 58,894.49 |
| 10 | Wholesaler & Retailer | 12.24 | 467,466.70 | 12.50 | 445,232.59 | 12.38 | 475,857.16 | 12.49 | 449,358.81 | 12.36 | 493,446.11 |
| 11 | Finance, Insurance and Real Estate | 11.93 | 173,185.83 | 12.08 | 166,955.73 | 12.06 | 179,755.55 | 12.25 | 169,896.37 | 11.70 | 176,984.66 |
| 12 | Hotel or Restaurant | 12.22 | 71,902.74 | 12.26 | 72,919.13 | 12.28 | 77,924.68 | 12.32 | 77,703.83 | 12.24 | 82,417.35 |
| 13 | Other Services | 12.47 | 87,411.52 | 12.54 | 86,917.22 | 12.42 | 92,564.15 | 12.57 | 90,243.74 | 12.44 | 95,950.81 |
| 14 | Consumption Loans | 12.77 | 137,160.43 | 12.92 | 134,124.82 | 12.83 | 141,258.59 | 12.92 | 132,970.54 | 12.83 | 134,334.76 |
| 15 | Local Government | 3.42 | 1,503.25 | 3.37 | 1,497.45 | 3.43 | 1,499.92 | 3.43 | 1,499.92 | 3.43 | 1,499.92 |
| 16 | Others | 13.22 | 249,222.28 | 12.59 | 334,625.27 | 13.52 | 246,475.63 | 12.84 | 332,775.87 | 13.10 | 251,328.84 |
| | Aggregate | 12.32 | 1,997,843.51 | 12.42 | 2,023,105.92 | 12.47 | 2,053,416.72 | 12.45 | 2,080,566.22 | 12.31 | 2,132,011.50 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Baishakh, 2075 (Mid May, 2018) | | Jestha, 2075 (Mid June, 2018) | | Asar, 2075 (Mid Jul, 2018) | | Saun, 2075 (Mid Aug, 2018) | | Bhadau, 2075 (Mid Sep, 2018) | |
|--|---|--------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.98 | 335,598.81 | 11.98 | 335,598.81 | 11.93 | 363,153.74 | 12.03 | 371,125.24 | 11.96 | 378,505.37 |
| 2 | Overdraft | 12.95 | 351,682.85 | 12.95 | 351,682.85 | 12.82 | 348,911.76 | 12.93 | 344,194.13 | 12.76 | 351,228.00 |
| 3 | Trust Receipt Loan / Import Loan | 10.31 | 80,846.11 | 10.31 | 80,846.11 | 10.21 | 63,240.61 | 10.42 | 77,780.99 | 10.52 | 81,475.04 |
| 4 | Demand & Other Working Capital Loan | 12.10 | 466,948.92 | 12.10 | 466,948.92 | 12.08 | 478,751.51 | 12.26 | 491,133.25 | 12.13 | 506,505.27 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 12.41 | 162,744.54 | 12.41 | 162,744.54 | 12.32 | 167,178.62 | 12.60 | 168,660.29 | 12.05 | 171,269.18 |
| 6 | Real Estate Loan | 12.93 | 113,388.87 | 12.93 | 113,388.87 | 12.83 | 114,735.11 | 13.09 | 115,915.71 | 12.99 | 116,250.69 |
| 7 | Margin Nature Loan | 12.74 | 33,585.55 | 12.74 | 33,585.55 | 12.59 | 33,207.62 | 12.85 | 32,400.66 | 12.72 | 33,172.96 |
| 8 | Hire Purchase Loan | 13.17 | 133,537.06 | 13.17 | 133,537.06 | 13.11 | 137,279.04 | 13.24 | 139,170.99 | 13.22 | 139,944.21 |
| 9 | Deprived Sector Loan | 11.29 | 106,384.75 | 11.29 | 106,384.75 | 11.28 | 114,875.50 | 11.52 | 110,907.42 | 11.22 | 114,856.28 |
| 10 | Bills Purchased | 6.09 | 2,868.24 | 6.09 | 2,868.24 | 7.53 | 1,817.01 | 5.29 | 2,829.25 | 4.70 | 3,335.60 |
| 11 | Other Product | 13.21 | 210,257.81 | 13.21 | 210,257.81 | 12.82 | 230,266.22 | 13.35 | 226,448.31 | 13.23 | 235,468.89 |
| | Aggregate | 12.38 | 1,997,843.51 | 12.38 | 1,997,843.51 | 12.29 | 2,053,416.73 | 12.48 | 2,080,566.23 | 12.32 | 2,132,011.49 |

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

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

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

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

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

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

| Overall Summary of Interest Rate on LCY Deposit | | Shrawan, 2076 (Mid Aug, 2019) | | Bhadra, 2076 (Mid Sep, 2019) | | Ashwin, 2076 (Mid Oct, 2019) | | Kartik, 2076 (Mid Nov, 2019) | | Mangsir, 2076 (Mid Dec, 2019) | |
|---|-------------------------------|-------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 5.02 | 890,431.60 | 4.85 | 891,339.41 | 5.09 | 932,729.42 | 5.06 | 919,494.51 | 4.99 | 916,195.39 |
| 2 | Fixed: | 9.89 | 1,286,924.71 | 9.87 | 1,307,907.90 | 9.78 | 1,341,676.43 | 9.82 | 1,367,322.53 | 9.72 | 1,387,055.63 |
| 2.1 | up to 1 month | 10.23 | 28,877.81 | 10.36 | 26,020.65 | 9.81 | 28,695.86 | 10.14 | 34,230.66 | 10.17 | 29,708.83 |
| 2.2 | 1-3 months | 9.62 | 102,638.13 | 9.64 | 120,033.15 | 9.65 | 144,745.13 | 9.63 | 140,842.50 | 9.47 | 145,364.64 |
| 2.3 | 3-6 months | 9.71 | 170,209.58 | 9.65 | 168,192.64 | 9.56 | 162,076.34 | 9.61 | 165,845.11 | 9.60 | 171,897.12 |
| 2.4 | 6-12 months | 9.78 | 468,485.24 | 9.71 | 511,316.88 | 9.61 | 507,498.36 | 9.64 | 516,153.21 | 9.52 | 547,515.92 |
| 2.5 | 1-2 yrs | 9.98 | 342,296.50 | 10.03 | 317,154.13 | 9.93 | 327,120.69 | 9.97 | 338,156.19 | 9.83 | 323,415.73 |
| 2.6 | 2 yrs and above | 10.29 | 174,417.45 | 10.41 | 165,190.45 | 10.33 | 171,540.05 | 10.36 | 172,094.86 | 10.40 | 169,153.41 |
| 3 | Call | 4.28 | 315,143.35 | 4.23 | 309,368.33 | 4.39 | 307,569.91 | 4.34 | 317,770.22 | 4.16 | 310,193.54 |
| 4 | Certificate of Deposits | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - |
| 5 | Other | 8.15 | 4,142.57 | 8.23 | 3,846.82 | 8.30 | 3,693.22 | 8.09 | 3,806.08 | 7.22 | 4,267.21 |
| 6 | Non interest bearing deposits | 0.00 | 249,433.30 | 0.00 | 248,713.57 | 0.00 | 266,194.52 | 0.00 | 251,567.67 | 0.00 | 264,008.08 |
| 6.1 | Current | 0.00 | 223,839.57 | 0.00 | 221,698.43 | 0.00 | 239,157.53 | 0.00 | 224,855.50 | 0.00 | 235,830.05 |
| 6.2 | Margin | 0.00 | 24,057.09 | 0.00 | 25,585.95 | 0.00 | 25,464.94 | 0.00 | 25,207.66 | 0.00 | 26,262.88 |
| 6.3 | Other | 0.00 | 1,536.65 | 0.00 | 1,429.19 | 0.00 | 1,572.05 | 0.00 | 1,504.51 | 0.00 | 1,915.14 |
| | Aggregate | 6.77 | 2,746,075.53 | 6.80 | 2,761,176.02 | 6.75 | 2,851,863.51 | 6.81 | 2,859,961.02 | 6.80 | 2,881,719.85 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Shrawan, 2076 (Mid Aug, 2019) | | Bhadra, 2076 (Mid Sep, 2019) | | Ashwin, 2076 (Mid Oct, 2019) | | Kartik, 2076 (Mid Nov, 2019) | | Mangsir, 2076 (Mid Dec, 2019) | |
|---|---|-------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 11.67 | 130,972.12 | 11.55 | 132,056.55 | 11.49 | 134,590.81 | 11.55 | 137,150.25 | 11.48 | 143,771.80 |
| 2 | Fishery Related | 10.77 | 3,538.33 | 10.62 | 3,839.40 | 10.66 | 4,018.01 | 10.72 | 4,040.31 | 10.72 | 4,095.53 |
| 3 | Mining Related | 11.84 | 5,655.64 | 11.81 | 6,169.83 | 11.75 | 6,363.84 | 12.17 | 5,435.03 | 12.09 | 5,392.01 |
| 4 | Agriculture, Forestry & Beverage Production Related | 11.75 | 127,019.25 | 11.58 | 128,841.44 | 11.49 | 128,254.61 | 11.65 | 126,887.13 | 11.61 | 130,540.28 |
| 5 | Non Food Production Related | 11.66 | 308,819.44 | 11.34 | 313,491.34 | 11.54 | 325,749.68 | 11.59 | 330,242.75 | 11.47 | 332,532.86 |
| 6 | Construction | 12.35 | 252,550.38 | 12.27 | 259,061.79 | 12.34 | 266,296.29 | 12.39 | 268,386.79 | 12.37 | 274,125.41 |
| 7 | Electricity, Gas and Water | 11.30 | 120,532.24 | 11.29 | 122,137.75 | 11.30 | 126,667.60 | 11.31 | 127,608.70 | 11.31 | 130,778.47 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 12.09 | 30,465.86 | 11.98 | 30,661.23 | 11.90 | 31,748.35 | 12.05 | 32,010.05 | 11.95 | 33,729.45 |
| 9 | Transport, Communication and Public Utilities | 12.67 | 60,283.65 | 12.51 | 61,576.99 | 12.53 | 64,422.05 | 12.56 | 65,606.58 | 12.54 | 65,797.17 |
| 10 | Wholesaler & Retailer | 12.03 | 545,353.80 | 11.92 | 561,129.65 | 11.96 | 575,153.42 | 12.08 | 573,955.24 | 12.04 | 577,485.58 |
| 11 | Finance, Insurance and Real Estate | 11.89 | 197,897.88 | 11.89 | 200,310.97 | 11.80 | 209,379.02 | 11.97 | 206,820.04 | 11.93 | 209,236.94 |
| 12 | Hotel or Restaurant | 11.74 | 102,543.02 | 11.66 | 105,317.16 | 11.44 | 109,990.57 | 11.61 | 110,494.43 | 11.63 | 111,202.36 |
| 13 | Other Services | 12.17 | 111,574.57 | 11.93 | 113,481.88 | 12.05 | 115,868.80 | 12.09 | 116,687.30 | 12.10 | 117,212.80 |
| 14 | Consumption Loans | 12.42 | 134,827.92 | 12.29 | 133,583.95 | 12.39 | 134,816.08 | 12.48 | 135,331.21 | 12.46 | 135,948.18 |
| 15 | Local Government | 4.92 | 1,512.81 | 4.92 | 1,512.81 | 4.90 | 1,509.56 | 4.90 | 1,509.56 | 4.90 | 1,509.54 |
| 16 | Others | 13.02 | 301,672.18 | 12.92 | 311,254.59 | 12.93 | 321,231.94 | 12.98 | 323,500.13 | 12.95 | 322,792.03 |
| | Aggregate | 12.08 | 2,435,219.08 | 11.97 | 2,484,427.34 | 11.98 | 2,556,060.64 | 12.07 | 2,565,665.48 | 11.93 | 2,596,150.41 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Shrawan, 2076 (Mid Aug, 2019) | | Bhadra, 2076 (Mid Sep, 2019) | | Ashwin, 2076 (Mid Oct, 2019) | | Kartik, 2076 (Mid Nov, 2019) | | Mangsir, 2076 (Mid Dec, 2019) | |
|--|---|-------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.69 | 479,430.00 | 11.59 | 489,218.30 | 11.64 | 504,773.97 | 11.70 | 511,907.01 | 11.66 | 522,865.99 |
| 2 | Overdraft | 12.37 | 368,380.55 | 12.25 | 373,059.22 | 12.23 | 382,346.13 | 12.26 | 381,762.78 | 12.25 | 385,777.34 |
| 3 | Trust Receipt Loan / Import Loan | 10.61 | 73,302.39 | 10.01 | 77,981.38 | 9.88 | 77,104.26 | 10.02 | 76,486.40 | 9.76 | 77,437.44 |
| 4 | Demand & Other Working Capital Loan | 11.92 | 595,256.80 | 11.81 | 611,579.10 | 11.75 | 633,260.77 | 11.86 | 637,863.20 | 11.80 | 644,768.73 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 12.24 | 186,507.94 | 12.20 | 190,416.53 | 12.22 | 196,343.44 | 12.17 | 197,476.16 | 12.25 | 199,584.26 |
| 6 | Real Estate Loan | 12.43 | 118,203.13 | 12.39 | 119,631.29 | 12.39 | 129,590.39 | 12.40 | 129,710.22 | 12.38 | 131,716.23 |
| 7 | Margin Nature Loan | 12.18 | 35,221.40 | 12.04 | 34,929.88 | 12.02 | 35,615.76 | 12.13 | 35,069.23 | 12.06 | 34,945.14 |
| 8 | Hire Purchase Loan | 12.95 | 144,132.96 | 12.91 | 143,762.86 | 12.94 | 145,222.32 | 12.87 | 145,412.14 | 12.92 | 146,089.21 |
| 9 | Deprived Sector Loan | 11.56 | 141,944.21 | 11.46 | 145,137.30 | 11.45 | 152,865.41 | 11.44 | 150,021.48 | 11.53 | 153,015.42 |
| 10 | Bills Purchased | 5.18 | 3,168.56 | 5.60 | 3,312.91 | 5.00 | 3,785.59 | 5.14 | 4,072.78 | 5.64 | 3,638.48 |
| 11 | Other Product | 12.76 | 289,671.14 | 12.72 | 295,326.26 | 12.71 | 295,152.60 | 12.83 | 295,884.10 | 12.80 | 296,312.18 |
| | Aggregate | 12.09 | 2,435,219.08 | 11.97 | 2,484,355.03 | 11.97 | 2,556,060.64 | 12.02 | 2,565,665.49 | 11.93 | 2,596,150.41 |

| Overall Summary of Interest Rate on LCY Deposit | | Poush, 2076 (Mid Jan, 2020) | | Magh, 2076 (Mid Feb, 2020) | | Falgun, 2076 (Mid Mar, 2020) | | Chaitra, 2076 (Mid Apr, 2020) | | Baisakh, 2077 (Mid May, 2020) | |
|---|-------------------------------|-----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 4.97 | 931,381.23 | 4.78 | 925,536.22 | 4.78 | 941,325.69 | 4.72 | 977,540.63 | 4.27 | 1,005,289.92 |
| 2 | Fixed: | 9.71 | 1,411,223.84 | 9.69 | 1,434,481.39 | 9.74 | 1,473,964.91 | 9.73 | 1,480,060.41 | 9.45 | 1,480,155.55 |
| 2.1 | up to 1 month | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - |
| 2.2 | 1-3 months | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - |
| 2.3 | 3-6 months | 9.53 | 247,977.89 | 9.56 | 260,695.46 | 9.55 | 276,589.08 | 9.53 | 272,465.11 | 9.24 | 246,209.17 |
| 2.4 | 6-12 months | 9.63 | 337,522.74 | 9.59 | 345,237.43 | 9.64 | 363,677.98 | 9.63 | 379,535.65 | 9.44 | 412,162.86 |
| 2.5 | 1-2 yrs | 9.62 | 597,863.03 | 9.59 | 591,160.83 | 9.67 | 594,532.03 | 9.66 | 591,345.48 | 9.30 | 559,552.84 |
| 2.6 | 2 yrs and above | 10.28 | 227,860.18 | 10.20 | 237,387.68 | 10.30 | 239,165.82 | 10.31 | 236,714.18 | 9.96 | 262,230.68 |
| 3 | Call | 4.19 | 301,796.34 | 4.14 | 297,655.14 | 4.32 | 302,945.52 | 4.29 | 296,348.39 | 2.83 | 291,222.21 |
| 4 | Certificate of Deposits | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - | 0.00 | - |
| 5 | Other | 8.10 | 4,004.95 | 8.06 | 4,051.62 | 8.31 | 3,661.52 | 8.23 | 4,218.04 | 8.30 | 4,251.09 |
| 6 | Non interest bearing deposits | 0.00 | 284,374.86 | 0.00 | 272,686.18 | 0.00 | 285,238.70 | 0.00 | 293,698.61 | 0.00 | 301,738.10 |
| 6.1 | Current | 0.00 | 257,027.33 | 0.00 | 245,097.71 | 0.00 | 256,771.52 | 0.00 | 266,994.26 | 0.00 | 276,093.76 |
| 6.2 | Margin | 0.00 | 25,307.32 | 0.00 | 25,520.86 | 0.00 | 26,003.88 | 0.00 | 25,030.85 | 0.00 | 24,229.82 |
| 6.3 | Other | 0.00 | 2,040.21 | 0.00 | 2,067.61 | 0.00 | 2,463.29 | 0.00 | 1,673.50 | 0.00 | 1,414.52 |
| | Aggregate | 6.79 | 2,932,781.22 | 6.78 | 2,934,410.56 | 6.77 | 3,007,136.34 | 6.74 | 3,051,866.09 | 6.44 | 3,082,656.87 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Poush, 2076 (Mid Jan, 2020) | | Magh, 2076 (Mid Feb, 2020) | | Falgun, 2076 (Mid Mar, 2020) | | Chaitra, 2076 (Mid Apr, 2020) | | Baisakh, 2077 (Mid May, 2020) | |
|---|---|-----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 11.38 | 150,535.17 | 11.23 | 152,056.13 | 11.26 | 156,286.39 | 11.29 | 157,719.10 | 10.95 | 156,832.56 |
| 2 | Fishery Related | 10.63 | 4,194.89 | 10.60 | 4,300.18 | 10.58 | 4,494.97 | 10.57 | 4,539.61 | 10.35 | 4,552.63 |
| 3 | Mining Related | 11.69 | 5,945.81 | 11.72 | 5,922.02 | 11.79 | 4,711.65 | 11.73 | 4,722.16 | 11.77 | 4,474.36 |
| 4 | Agriculture, Forestry & Beverage Production Related | 11.59 | 134,955.50 | 11.26 | 136,268.01 | 11.39 | 136,575.97 | 11.27 | 136,137.20 | 11.26 | 135,768.71 |
| 5 | Non Food Production Related | 11.51 | 338,212.92 | 11.41 | 340,538.56 | 11.38 | 344,786.48 | 11.31 | 349,982.31 | 11.25 | 347,544.28 |
| 6 | Construction | 12.34 | 277,496.95 | 12.29 | 279,050.43 | 12.25 | 285,950.21 | 12.27 | 288,005.59 | 12.03 | 287,005.02 |
| 7 | Electricity, Gas and Water | 11.30 | 132,396.04 | 11.28 | 135,058.30 | 11.34 | 139,523.07 | 11.23 | 143,440.41 | 11.10 | 144,390.54 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 11.99 | 34,687.11 | 11.86 | 34,456.70 | 11.92 | 35,209.90 | 11.92 | 36,772.00 | 11.74 | 39,262.22 |
| 9 | Transport, Communication and Public Utilities | 12.47 | 67,528.04 | 12.46 | 66,127.07 | 12.50 | 64,400.60 | 12.32 | 69,535.97 | 12.10 | 69,528.61 |
| 10 | Wholesaler & Retailer | 12.00 | 586,184.07 | 11.97 | 588,889.04 | 11.94 | 591,327.55 | 11.87 | 594,009.08 | 11.85 | 594,736.59 |
| 11 | Finance, Insurance and Real Estate | 11.94 | 216,315.60 | 11.81 | 213,132.51 | 11.82 | 218,379.64 | 11.71 | 222,004.74 | 11.63 | 216,349.18 |
| 12 | Hotel or Restaurant | 11.53 | 114,879.62 | 11.69 | 116,800.31 | 11.74 | 120,219.85 | 11.57 | 122,063.17 | 11.35 | 121,346.03 |
| 13 | Other Services | 12.06 | 118,740.08 | 12.01 | 119,914.92 | 12.00 | 123,091.04 | 11.95 | 133,088.61 | 11.66 | 132,474.43 |
| 14 | Consumption Loans | 12.39 | 138,651.98 | 12.39 | 137,592.75 | 12.35 | 137,288.62 | 12.34 | 137,251.12 | 12.22 | 133,881.41 |
| 15 | Local Government | 4.90 | 1,508.41 | 4.88 | 1,508.41 | 4.88 | 1,508.41 | 4.88 | 1,510.99 | 4.31 | 1,510.99 |
| 16 | Others | 12.80 | 338,861.49 | 12.83 | 344,209.46 | 12.87 | 359,704.42 | 12.79 | 360,562.51 | 12.68 | 356,671.11 |
| | Aggregate | 11.94 | 2,661,093.66 | 11.94 | 2,675,824.80 | 11.80 | 2,723,458.78 | 11.77 | 2,761,344.57 | 10.99 | 2,746,328.68 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Poush, 2076 (Mid Jan, 2020) | | Magh, 2076 (Mid Feb, 2020) | | Falgun, 2076 (Mid Mar, 2020) | | Chaitra, 2076 (Mid Apr, 2020) | | Baisakh, 2077 (Mid May, 2020) | |
|--|---|-----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.70 | 542,609.88 | 11.57 | 552,770.76 | 11.59 | 569,825.14 | 11.55 | 587,558.33 | 11.32 | 589,816.01 |
| 2 | Overdraft | 12.22 | 397,789.11 | 12.19 | 396,507.86 | 12.20 | 408,368.69 | 12.13 | 414,993.74 | 12.05 | 405,601.73 |
| 3 | Trust Receipt Loan / Import Loan | 9.47 | 73,745.92 | 9.49 | 76,535.04 | 9.32 | 78,893.52 | 9.30 | 80,193.72 | 9.23 | 84,425.63 |
| 4 | Demand & Other Working Capital Loan | 11.83 | 657,967.23 | 11.74 | 660,793.09 | 11.73 | 660,390.46 | 11.71 | 665,405.42 | 11.53 | 667,192.34 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 12.26 | 202,156.39 | 12.21 | 202,505.42 | 12.20 | 208,375.93 | 12.18 | 208,520.18 | 11.92 | 207,666.19 |
| 6 | Real Estate Loan | 12.32 | 133,995.68 | 12.26 | 134,958.88 | 12.27 | 133,160.28 | 12.22 | 133,493.92 | 12.05 | 132,736.80 |
| 7 | Margin Nature Loan | 12.11 | 35,645.71 | 12.01 | 35,156.50 | 11.93 | 37,151.25 | 11.90 | 38,059.10 | 11.79 | 37,982.82 |
| 8 | Hire Purchase Loan | 12.90 | 145,579.69 | 12.83 | 145,271.68 | 12.85 | 147,908.38 | 12.83 | 146,830.58 | 12.53 | 145,901.92 |
| 9 | Deprived Sector Loan | 11.48 | 162,908.58 | 11.44 | 159,807.71 | 11.43 | 160,811.26 | 11.27 | 168,232.95 | 11.23 | 162,435.81 |
| 10 | Bills Purchased | 5.57 | 3,287.74 | 6.19 | 3,734.97 | 6.91 | 4,130.97 | 7.63 | 4,269.07 | 8.68 | 4,252.49 |
| 11 | Other Product | 12.60 | 305,407.73 | 12.61 | 307,801.81 | 12.61 | 314,442.89 | 12.52 | 313,767.53 | 12.56 | 308,316.95 |
| | Aggregate | 11.94 | 2,661,093.66 | 11.94 | 2,675,843.71 | 11.80 | 2,723,458.78 | 11.77 | 2,761,324.55 | 10.99 | 2,746,328.68 |

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

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

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

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

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

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

| Overall Summary of Interest Rate on LCY Deposit | | Chaitra, 2077 (Mid Apr, 2021) | | Baisakh, 2078 (Mid May, 2021) | | Jestha, 2078 (Mid Jun, 2021) | | Ashadh, 2078 (Mid Jul, 2021) | | Shrawan, 2078 (Mid August, 2021) | | Bhadra, 2078 (Mid September, 2021) | |
|---|-------------------------------|-------------------------------|--------------|-------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|----------------------------------|--------------|------------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 2.93 | 1,347,094.03 | 2.84 | 1,328,409.02 | 2.72 | 1,342,407.98 | 3.01 | 1,411,828.28 | 2.92 | 1,397,613.40 | 3.05 | 1,420,065.84 |
| 2 | Fixed: | 7.66 | 1,800,243.64 | 7.63 | 1,847,735.10 | 7.66 | 1,823,370.65 | 7.72 | 1,864,001.81 | 7.77 | 1,924,529.07 | 7.80 | 1,948,796.80 |
| 2.1 | up to 1 month | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2 | 1-3 months | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.3 | 3-6 months | 6.70 | 293,182.85 | 6.79 | 303,577.82 | 6.98 | 293,128.78 | 7.12 | 316,776.14 | 7.23 | 328,292.80 | 7.23 | 373,287.57 |
| 2.4 | 6-12 months | 7.38 | 587,889.17 | 7.29 | 690,769.19 | 7.26 | 661,335.28 | 7.34 | 688,829.24 | 7.48 | 762,195.01 | 7.46 | 739,917.30 |
| 2.5 | 1-2 yrs | 7.50 | 668,433.91 | 7.53 | 605,496.18 | 7.54 | 618,713.69 | 7.61 | 603,109.39 | 7.69 | 604,045.33 | 7.77 | 594,856.53 |
| 2.6 | 2 yrs and above | 9.86 | 250,737.70 | 9.83 | 247,891.91 | 9.79 | 250,192.91 | 9.79 | 255,287.03 | 9.71 | 229,995.93 | 9.83 | 240,735.41 |
| 3 | Call | 1.04 | 286,638.07 | 1.00 | 282,535.69 | 0.96 | 302,569.46 | 0.93 | 313,347.00 | 0.94 | 306,124.74 | 0.97 | 285,069.54 |
| 4 | Certificate of Deposits | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Other | 7.63 | 2,840.64 | 7.76 | 3,133.01 | 7.53 | 3,264.46 | 7.19 | 3,987.80 | 6.60 | 4,265.88 | 6.01 | 4,714.26 |
| 6 | Non interest bearing deposits | - | 378,508.06 | - | 368,714.36 | - | 388,642.93 | - | 489,137.21 | - | 361,513.57 | - | 366,058.39 |
| 6.1 | Current | - | 344,225.41 | - | 334,253.73 | - | 354,846.50 | - | 454,310.21 | - | 326,561.60 | - | 329,884.66 |
| 6.2 | Margin | - | 31,680.58 | - | 31,821.73 | - | 31,433.59 | - | 32,625.04 | - | 32,312.88 | - | 33,595.00 |
| 6.3 | Other | - | 2,602.07 | - | 2,638.90 | - | 2,362.83 | - | 2,201.96 | - | 2,639.08 | - | 2,578.73 |
| | Aggregate | 4.79 | 3,815,324.43 | 4.81 | 3,830,527.18 | 4.72 | 3,860,255.48 | 4.76 | 4,082,302.10 | 4.76 | 3,994,046.66 | 4.92 | 4,024,704.83 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Chaitra, 2077 (Mid Apr, 2021) | | Baisakh, 2078 (Mid May, 2021) | | Jestha, 2078 (Mid Jun, 2021) | | Ashadh, 2078 (Mid Jul, 2021) | | Shrawan, 2078 (Mid August, 2021) | | Bhadra, 2078 (Mid September, 2021) | |
|---|---|-------------------------------|--------------|-------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|----------------------------------|--------------|------------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 8.16 | 226,342.13 | 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 | 7.89 | 6,731.08 | 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 | 8.73 | 6,769.49 | 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 | 8.44 | 162,138.42 | 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 | 8.33 | 368,675.26 | 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 | 9.47 | 332,795.19 | 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 | 8.62 | 185,859.95 | 8.44 | 187,746.11 | 8.36 | 190,753.68 | 8.19 | 199,484.95 | 8.15 | 201,824.23 | 8.09 | 205,647.46 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 8.61 | 52,720.68 | 8.46 | 54,017.55 | 8.39 | 54,871.61 | 8.39 | 53,835.02 | 8.45 | 57,638.29 | 8.49 | 60,085.25 |
| 9 | Transport, Communication and Public Utilities | 9.11 | 70,063.31 | 9.02 | 71,555.42 | 8.92 | 71,164.07 | 8.83 | 71,745.94 | 8.91 | 71,319.35 | 9.02 | 70,725.81 |
| 10 | Wholesaler & Retailer | 8.72 | 726,009.00 | 8.49 | 735,654.04 | 8.44 | 753,952.41 | 8.39 | 756,362.68 | 8.42 | 760,442.86 | 8.50 | 790,626.79 |
| 11 | Finance, Insurance and Real Estate | 7.48 | 278,153.73 | 7.38 | 279,513.89 | 7.44 | 279,735.18 | 7.67 | 287,539.96 | 7.84 | 288,220.21 | 7.99 | 299,670.99 |
| 12 | Hotel or Restaurant | 8.27 | 151,440.44 | 8.02 | 154,994.38 | 7.98 | 155,634.50 | 7.91 | 159,479.97 | 7.87 | 161,430.23 | 7.89 | 164,621.84 |
| 13 | Other Services | 8.67 | 160,770.32 | 8.52 | 159,829.26 | 8.50 | 160,607.21 | 8.35 | 163,016.22 | 8.40 | 162,874.90 | 8.45 | 168,939.55 |
| 14 | Consumption Loans | 9.13 | 175,655.40 | 8.98 | 175,925.65 | 9.06 | 195,817.13 | 9.06 | 205,412.29 | 9.24 | 206,049.37 | 9.25 | 204,287.91 |
| 15 | Local Government | 3.80 | 1,427.80 | 3.78 | 1,422.70 | 4.05 | 1,503.69 | 4.05 | 1,493.48 | 3.10 | 1,975.67 | 4.14 | 1,362.29 |
| 16 | Others | 9.58 | 523,030.07 | 9.59 | 528,499.07 | 9.55 | 506,388.03 | 9.50 | 516,469.68 | 9.50 | 530,464.43 | 9.59 | 555,842.39 |
| | Aggregate | 8.61 | 3,428,582.27 | 8.53 | 3,465,398.13 | 8.46 | 3,493,884.36 | 8.43 | 3,566,532.84 | 8.48 | 3,611,246.30 | 8.57 | 3,719,880.10 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Chaitra, 2077 (Mid Apr, 2021) | | Baisakh, 2078 (Mid May, 2021) | | Jestha, 2078 (Mid Jun, 2021) | | Ashadh, 2078 (Mid Jul, 2021) | | Shrawan, 2078 (Mid August, 2021) | | Bhadra, 2078 (Mid September, 2021) | |
|--|---|-------------------------------|--------------|-------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|----------------------------------|--------------|------------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 8.52 | 736,281.09 | 8.29 | 752,394.66 | 8.24 | 752,139.49 | 8.15 | 785,336.79 | 8.19 | 801,190.62 | 8.22 | 826,523.40 |
| 2 | Overdraft | 8.96 | 541,190.63 | 8.79 | 542,892.94 | 8.82 | 544,430.41 | 8.79 | 548,473.71 | 8.79 | 558,358.75 | 8.88 | 586,769.38 |
| 3 | Trust Receipt Loan / Import Loan | 7.47 | 71,916.73 | 7.29 | 78,610.97 | 7.25 | 82,544.83 | 7.09 | 72,866.70 | 7.11 | 73,817.31 | 7.17 | 78,500.70 |
| 4 | Demand & Other Working Capital Loan | 8.50 | 817,337.11 | 8.39 | 823,476.72 | 8.36 | 846,292.83 | 8.33 | 854,298.77 | 8.33 | 861,961.27 | 8.28 | 883,495.26 |
| 5 | Residential Personal Home Loan (Up to Rs. 10 million) | 9.47 | 230,945.29 | 9.32 | 233,152.64 | 9.26 | 235,647.35 | 9.22 | 248,991.30 | 9.24 | 247,833.55 | 9.32 | 252,102.27 |
| 6 | Real Estate Loan | 9.19 | 162,722.08 | 9.13 | 155,016.38 | 9.09 | 155,730.55 | 9.06 | 159,217.49 | 9.04 | 165,224.90 | 9.12 | 165,641.33 |
| 7 | Margin Nature Loan | 8.48 | 78,994.44 | 8.20 | 81,611.55 | 8.07 | 81,259.05 | 8.05 | 90,923.62 | 8.14 | 92,085.02 | 8.26 | 88,437.07 |
| 8 | Hire Purchase Loan | 9.84 | 137,023.26 | 9.76 | 136,928.70 | 9.71 | 136,834.74 | 9.70 | 134,902.23 | 9.70 | 137,385.93 | 9.74 | 139,719.12 |
| 9 | Deprived Sector Loan | 7.07 | 221,717.98 | 6.99 | 228,719.94 | 6.91 | 228,328.62 | 7.25 | 239,863.97 | 7.37 | 243,625.97 | 7.45 | 257,437.46 |
| 10 | Bills Purchased | 3.93 | 3,695.07 | 5.01 | 3,325.75 | 5.45 | 3,416.65 | 4.32 | 4,382.96 | 4.52 | 4,709.62 | 4.71 | 4,538.04 |
| 11 | Other Product | 9.59 | 426,758.57 | 9.52 | 429,267.87 | 9.34 | 427,259.82 | 9.35 | 427,275.29 | 9.46 | 425,053.35 | 9.57 | 436,716.06 |
| | Aggregate | 8.61 | 3,428,582.26 | 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) | | Falgun, 2078 (Mid Mar, 2022) | |
|---|-------------------------------|----------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | 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 | 6.24 | 1,257,493.53 |
| 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 | 9.44 | 2,289,669.51 |
| 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 | 9.70 | 447,603.03 |
| 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 | 9.32 | 923,215.96 |
| 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 | 9.12 | 630,102.72 |
| 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 | 10.11 | 288,747.79 |
| 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 | 1.86 | 254,111.92 |
| 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 | 2.84 | 2,063.22 |
| 6 | Non interest bearing deposits | - | 371,604.15 | - | 343,618.00 | - | 348,133.10 | - | 422,994.90 | - | 416,562.98 | - | 433,255.33 |
| 6.1 | Current | - | 333,964.67 | - | 305,124.22 | - | 311,222.46 | - | 384,464.87 | - | 374,293.43 | - | 385,280.91 |
| 6.2 | Margin | - | 34,853.02 | - | 35,884.20 | - | 34,086.02 | - | 36,016.83 | - | 39,603.49 | - | 44,756.17 |
| 6.3 | Other | - | 2,786.46 | - | 2,609.58 | - | 2,824.63 | - | 2,513.20 | - | 2,666.06 | - | 3,218.26 |
| | 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 | 6.93 | 4,236,593.52 |

| 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) | | Falgun, 2078 (Mid Mar, 2022) | |
|---|---|----------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 8.05 | 258,295.84 | 8.41 | 261,449.97 | 8.66 | 266,424.53 | 8.78 | 269,314.19 | 9.49 | 276,304.79 | 9.64 | 284,409.12 |
| 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 | 8.80 | 11,002.60 |
| 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 | 9.89 | 8,142.75 |
| 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 | 10.25 | 207,142.32 |
| 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 | 10.18 | 478,545.40 |
| 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 | 10.49 | 167,603.33 |
| 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 | 9.20 | 220,057.85 |
| 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 | 10.69 | 70,383.90 |
| 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 | 10.72 | 77,054.32 |
| 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 | 10.64 | 876,039.48 |
| 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 | 10.60 | 308,797.42 |
| 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 | 9.70 | 165,013.19 |
| 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 | 9.96 | 179,220.77 |
| 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 | 11.26 | 732,809.86 |
| 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 | 4.57 | 1,297.83 |
| 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 | 11.53 | 335,060.18 |
| | 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 | 10.60 | 4,122,580.34 |

| 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) | | Falgun, 2078 (Mid Mar, 2022) | |
|--|---|----------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 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 | 9.87 | 895,441.39 |
| 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 | 10.83 | 669,361.96 |
| 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 | 9.70 | 86,479.39 |
| 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 | 10.88 | 990,591.48 |
| 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 | 10.84 | 280,951.95 |
| 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 | 10.94 | 182,304.59 |
| 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 | 10.59 | 79,777.60 |
| 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 | 11.10 | 141,394.34 |
| 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 | 9.43 | 287,056.50 |
| 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 | 5.92 | 3,182.77 |
| 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 | 10.91 | 506,038.49 |
| | 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 | 10.60 | 4,122,580.34 |

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

| | | | | | |
|----|--|--------------|----|---|--------------|
| 1 | Grameen Bikas Laghubitta Bittiya Sanstha Ltd. | NEPALGBB | 2 | Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd. | Nirdhan |
| 3 | RMDC Laghubitta Bittiya Sanstha Ltd. | RMDC | 4 | Deprosc Laghubitta Bittiya Sanstha Ltd. | DIPROSC |
| 5 | Chhimek Laghubitta Bittiya Sanstha Ltd. | Chhimek | 6 | Shawalamban Laghubitta Bittiya Sanstha Ltd. | Swalamban |
| 7 | Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd. | Sanakisan | 8 | Nerude Laghubitta Bittiya Sanstha Ltd. | NERUDE |
| 9 | Sworojagar Laghubitta Bittiya Sanstha Ltd. | Sworojgar | 10 | First Microfinance Laghubitta Bittiya Sanstha Ltd. | First |
| 11 | Kalika Laghubitta Bittiya Sanstha Ltd. | Kalika | 12 | Mirmire Laghubitta Bittiya Sanstha Ltd. | Mirmire |
| 13 | Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd. | Jana | 14 | Mithila Laghubitta Bittiya Sanstha Ltd. | Mithila |
| 15 | Womi Laghubitta Bittiya Sanstha Ltd. | Womi | 16 | Laxmi Laghubitta Bittiya Sanstha Ltd. | LaxmiMF |
| 17 | Civil Laghubitta Bittiya Sanstha Ltd. | CivilMF | 18 | Vijaya Laghubitta Bittiya Sanstha Ltd. | VijayMF |
| 19 | NMB Laghubitta Bittiya Sanstha Ltd. | NMBMF | 20 | FORWARD Community Microfinance Bittiya Sanstha Ltd. | ForwardMF |
| 21 | Global IME Laghubitta Bittiya Sanstha Ltd. | GIMEMF | 22 | Mahuli Laghubitta Bittiya Sanstha Ltd. | MahuliMF |
| 23 | Suryodaya Laghubitta Bittiya Sanstha Ltd. | SuryodayaMF | 24 | Meromicrofinance Laghubitta Bittiya Sanstha Ltd. | MeroMF |
| 25 | Samata Laghubitta Bittiya Sanstha Ltd. | SamataMF | 26 | RSDC Laghubitta Bittiya Sanstha Ltd. | RSDCMF |
| 27 | Samudayik Laghubitta Bittiya Sanstha Ltd. | SamudayikMF | 28 | National Microfinance Laghubitta Bittiya Sanstha Ltd. | NationalMF |
| 29 | WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd. | WEANSEWAMF | 30 | Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd. | UnnatiMF |
| 31 | NADEP Laghubitta Bittiya Sanstha Ltd. | NADEP | 32 | Support Microfinance Bittiya Sanstha Ltd. | Support |
| 33 | Arambha Chautari Laghubitta Bittiya Sanstha Ltd. | AChautari | 34 | Asha Lagubitta Bittiya Sastha Ltd. | Asha |
| 35 | Gurans Laghubitta Bittiya Sastha Ltd. | Gurans | 36 | Ganapati Lagubitta Bittiya Sastha Ltd. | Ganapati |
| 37 | Infinity Laghubitta Bittiya Sanstha Ltd. | Infinity | 38 | Adhikhola Laghubitta Bittiya Sanstha Ltd. | Adhikhola |
| 39 | Swabhimani Laghubitta Bittiya Sanstha Ltd. | Swabhimani | 40 | Sabaiko Laghubitta Bittiya Sanstha Ltd. | Sabaiko |
| 41 | Sadhana Laghubitta Bittiya Sanstha Ltd. | Sadhana | 42 | NIC Asia Laghubitta Bittiya Sanstha Ltd. | NICMF |
| 43 | Naya Sarathi Laghubitta Bittiya Sanstha Ltd. | Sarathi | 44 | Manakamana Smart Laghubitta Bittiya Sanstha Ltd. | Manakamana |
| 45 | Summit Laghubitta Bittiya Sanstha Limited | Summit | 46 | Buddha Jyoti Laghubitta Bittiya Sanstha Ltd. | Buddha Jyoti |
| 47 | Samaj Laghubitta Bittiya Sanstha Ltd. | Samaj | 48 | Mahila Laghubitta Bittiya Sanstha Ltd. | Mahila |
| 49 | Adarsha Laghubitta Bittiya Sanstha Ltd. | Adarsha | 50 | Unique Nepal Laghubitta Bittiya Sanstha Ltd. | Unique |
| 51 | Jalpa Samudayik Laghubitta Bittiya Sanstha Limited | Jalapa | 52 | Manushi Laghubitta Bittiya Sanstha Ltd. | Manushi |
| 53 | Rastra Utthan Laghubitta Bittiya Sanstha Limited | Rastra | 54 | Upakar Laghubitta Bittiya Sanstha Limited | Upakar |
| 55 | BPW Laghubitta Bittiya Sanstha Limited | BPW | 56 | Dhaulagiri Laghubitta Bittiya Sanstha Limited | Dhaulagiri |
| 57 | CYC Nepal Laghubitta Bittiya Sanstha Limited | CYC | 58 | NESDO Samridha Laghubitta Bittiya Sanstha Limited | NESDO |
| 59 | Aatmanirbhar Laghubitta Bittiya Sanstha Limited | Aatmanirbhar | 60 | Swastik Laghubitta Bittiya Sanstha Limited | Swastik |
| 61 | Shrijanshil Laghubitta Bittiya Sanstha Limited | Shrijanshil | 62 | Kisan Laghubitta Bittiya Sanstha Limited | NRN(Kisan) |
| 63 | Jiban Bikash Laghubitta Bittiya Sanstha Limited | Jiban | 64 | Super Laghubitta Bittiya Sanstha Limited | Super |
| 65 | Aviyan Laghubitta Bittiya Sanstha Limited | Aviyan | 66 | Khaptad Laghubitta Bittiya Sanstha Limited | Khaptad |

E. Infrastructure Development Bank

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| 1 | Nepal Infrastructure Bank Limited | NIFRA |
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