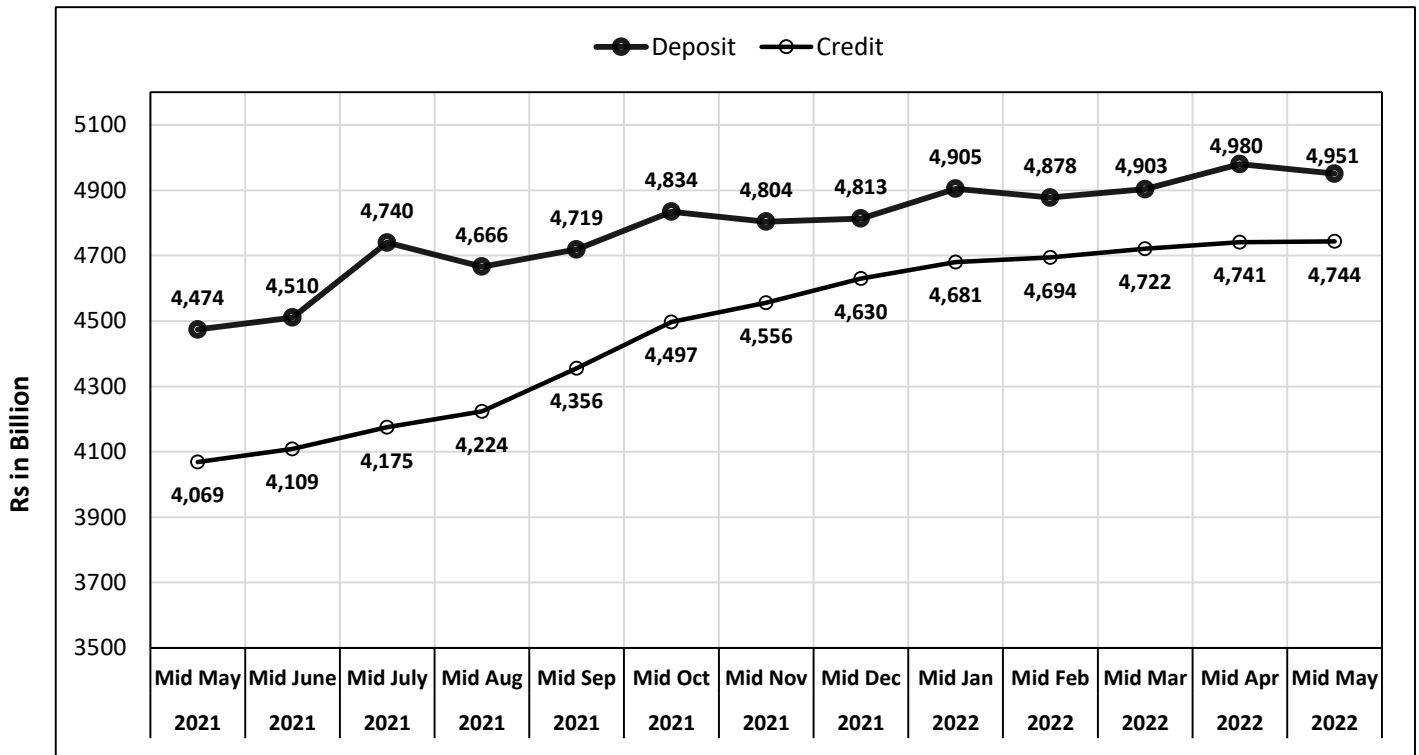


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Baisakh
(Mid-May, 2022)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

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

Major Financial Indicators

as on Baisakh End, 2079 (Mid-May, 2022)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	90.12	9.88	2.05	102.04
2	Total Credit/GDP	86.70	9.19	1.88	97.77
3	Total Credit/ Total Deposit	96.20	93.03	92.08	95.81
4	CD Ratio	90.52	89.32	89.17	90.38
5	Fixed Deposit/Total Deposit	54.57	64.28	70.13	55.82
6	Saving Deposit/Total Deposit	28.30	24.93	19.53	27.80
7	Current Deposit/Total Deposit	9.59	1.45	0.77	8.62
8	Call Deposit/Total Deposit	6.15	9.27	8.12	6.49
9	NPL/ Total Loan [^]	1.32	1.49	7.00	1.44
10	Total LLP /Total Loan	2.33	2.15	7.42	2.41
11	Deprived Sector Loan/Total Loan [^]	7.23	14.38	8.72	7.88
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	6.77	6.50	8.38	6.78
2	Investment in Gov. Securities/Total Deposit	16.38	12.54	18.70	16.05
3	Total Liquid Assets/Total Deposit	23.86	23.96	32.53	24.04
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.56	10.93	15.28	10.68
2	Total Capital/RWA	13.49	13.70	17.37	13.58
D. Financial Access					
1	No. of institutions	27	17	17	61
2	No. of Branches	4,972	1,108	264	6,344
3	No. of Deposit Accounts	37,909,528	5,264,603	618,447	43,792,578
4	No. of Loan Accounts	1,489,942	303,637	41,239	1,834,818
5	No. of Branchless Banking Centers	1,522	-	-	1,522
6	No. of Branchless Banking Customers	277,201	-	-	277,201
7	No. of Mobile Banking Customers	15,577,669	2,005,474	93,116	17,676,259
8	No. of Internet Banking Customers	1,224,065	372,910	9,854	1,606,829
9	No. of ATMs	4,155	313	44	4,512
10	No. of Debit Cards	10,073,494	491,432	41,623	10,606,549
11	No. of Credit Cards	230,522	-	-	230,522
12	No. of Prepaid Cards	99,531	-	-	99,531
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	7.25			
	(a) Saving	6.23			
	(b) Fixed	9.86			
	(c) Call	2.13			
2	Wt. Avg Interest Rate on Credit	11.42			

Note:

Bank balance includes money at call

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

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

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

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

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% 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	613,341	613,941	9.38	14.39	0.10
	a. Paid-up Capital	305,885	330,876	365,820	411,198	411,241	8.17	10.56	0.01
	b. Statutory Reserves	76,174	94,150	105,951	120,212	119,953	23.60	12.53	-0.22
	c. Retained Earning	4,538	4,312	12,331	4,268	3,350	-4.98	185.98	-21.51
	d. Others Reserves	59,805	58,939	74,422	77,663	79,397	-1.45	26.27	2.23
2	BORROWINGS	90,729	81,610	275,089	493,702	504,908	-10.05	237.08	2.27
	a. NRB	22,927	7,992	118,779	304,589	301,129	-65.14	1386.25	-1.14
	b. "A"Class Licensed Institution	34,286	5,392	28,829	28,009	40,868	-84.27	434.65	45.91
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	38,173	38,837	348.99	74.06	1.74
	d. Other Financial Ins.	3,283	1,737	1,267	5,811	5,117	-47.10	-27.05	-11.94
	e. Bonds and Securities	26,935	51,679	100,435	117,119	118,956	91.87	94.34	1.57
3	DEPOSITS	3,354,428	3,933,738	4,740,066	4,979,963	4,950,841	17.27	20.50	-0.58
	a. Current	311,505	401,130	490,765	486,174	426,918	28.77	22.35	-12.19
	b. Savings	1,060,516	1,224,189	1,592,152	1,392,681	1,376,423	15.43	30.06	-1.17
	c. Fixed	1,526,497	1,884,402	2,213,503	2,718,140	2,763,556	23.45	17.46	1.67
	d. Call Deposits	417,390	387,287	396,693	321,316	321,179	-7.21	2.43	-0.04
	e. Others	38,519	36,729	46,953	61,651	62,764	-4.65	27.84	1.80
4	Bills Payable	2,309	2,053	3,067	4,358	4,539	-11.11	49.42	4.16
5	Other Liabilities	303,249	385,596	418,432	425,983	459,921	27.15	8.52	7.97
	1. Loan Loss Provision	54,893	78,604	89,594	113,824	115,121	43.19	13.98	1.14
	2. Interest Suspense a/c	20,271	27,582	20,035	23,472	24,292	36.06	-27.36	3.49
	3. Others	228,085	279,410	308,804	288,687	320,508	22.50	10.52	11.02
6	Reconciliation A/c	15,556	3,427	4,050	4,037	4,554	-77.97	18.18	12.82
7	Profit & Loss A/c	73,519	59,045	69,757	56,228	64,018	-19.69	18.14	13.85
	TOTAL	4,286,193	4,953,745	6,068,987	6,577,612	6,602,721	15.57	22.51	0.38
	Assets								
1	LIQUID FUNDS	466,279	563,630	519,340	445,399	395,611	20.88	-7.86	-11.18
	a. Cash Balance	92,563	110,726	116,799	99,095	97,411	19.62	5.48	-1.70
	Nepalese Notes & Coins	84,640	98,161	99,422	95,511	93,595	15.97	1.28	-2.01
	Foreign Currency	7,923	12,565	17,377	3,584	3,816	58.59	38.29	6.46
	b. Bank Balance	295,862	369,615	334,152	267,274	238,132	24.93	-9.59	-10.90
	1. In Nepal Rastra Bank	215,138	294,780	273,553	177,023	174,299	37.02	-7.20	-1.54
	2. "A"Class Licensed Institution	29,036	27,141	17,905	33,877	22,516	-6.53	-34.03	-33.54
	3. Other Financial Ins.	13,010	3,372	3,275	9,394	7,441	-74.08	-2.89	-20.79
	4. In Foreign banks	38,678	44,322	39,419	46,979	33,876	14.59	-11.06	-27.89
	c. Money at Call	77,853	83,288	68,389	79,030	60,068	6.98	-17.89	-23.99
2	INVESTMENTS	375,402	534,611	732,619	772,060	795,747	42.41	37.04	3.07
	a. Govt. Securities	374,262	533,827	721,612	771,044	794,721	42.63	35.18	3.07
	b. Others	1,140	784	11,007	1,016	1,027	-31.24	1304.07	1.06
3	SHARE & OTHER INVESTMENT	186,189	171,683	214,313	173,382	175,892	-7.79	24.83	1.45
4	LOANS & ADVANCES (Including Bills Purchased)	2,913,970	3,273,096	4,174,616	4,740,104	4,742,710	12.32	27.54	0.05
	4.1 LOANS & ADVANCES	2,910,511	3,270,133	4,170,584	4,736,607	4,738,633	12.36	27.54	0.04
	a. Private Sector	2,819,279	3,156,509	4,014,771	4,559,222	4,562,893	11.96	27.19	0.08
	b. Financial Institutions	86,056	110,945	152,818	175,426	173,880	28.92	37.74	-0.88
	c. Government Organizations	5,176	2,679	2,995	1,959	1,861	-48.24	11.81	-5.02
	4.2 BILLS PURCHASED	3,459	2,963	4,032	3,497	4,076	-14.36	36.09	16.57
5	LOANS AGT. COLLECTED BILLS	-	-	412	942	820	0.00	0.00	-12.92
6	FIXED ASSETS	71,420	78,568	82,989	88,120	88,755	10.01	5.63	0.72
7	OTHER ASSETS	253,949	312,752	331,101	343,017	390,140	23.16	5.87	13.74
	a. Accrued Interests	46,171	152,797	171,036	194,216	238,594	230.93	11.94	22.85
	b. Others	207,777	159,955	160,065	148,801	151,546	-23.02	0.07	1.85
8	Expenses not Written off	26	189	342	255	217	613.61	81.43	-14.66
9	Non Banking Assets	5,716	7,076	7,693	9,659	9,992	23.80	8.72	3.45
10	Reconciliation Account	13,167	11,715	5,154	4,570	2,694	-11.03	-56.01	-41.05
11	Profit & Loss A/c	75	426	407	104	142	464.35	-4.36	37.09
	TOTAL	4,286,193	4,953,745	6,068,987	6,577,612	6,602,721	15.57	22.51	0.38

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2019	2020	2021	2022	2022	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	385,245	433,941	500,573	548,711	548,870	12.64	15.35	0.03
	a. Paid-up Capital	252,260	284,811	320,629	359,844	359,844	12.90	12.58	0.00
	b. Statutory Reserves	67,359	86,033	96,910	109,715	109,588	27.72	12.64	-0.12
	c. Retained Earning	8,249	8,248	15,897	8,980	8,272	-0.01	92.73	-7.89
	d. Others Reserves	57,377	54,850	67,137	70,173	71,167	-4.40	22.40	1.42
2	BORROWINGS	82,024	78,942	261,004	444,856	463,694	-3.76	230.63	4.23
	a. NRB	21,327	7,810	109,436	263,774	268,244	-63.38	1301.19	1.69
	b. "A"Class Licensed Institution	27,181	3,356	26,034	26,586	39,075	-87.65	675.65	46.98
	c. Foreign Banks and Fin. Ins.	3,299	14,810	25,779	38,173	38,837	348.99	74.06	1.74
	d. Other Financial Ins.	3,283	1,737	1,267	5,644	5,020	-47.10	-27.05	-11.05
	e. Bonds and Securities	26,935	51,229	98,488	110,679	112,517	90.20	92.25	1.66
3	DEPOSITS	2,880,092	3,490,101	4,204,913	4,390,197	4,372,153	21.18	20.48	-0.41
	a. Current	301,550	389,700	475,545	432,211	419,211	29.23	22.03	-3.01
	b. Savings	901,359	1,087,517	1,426,355	1,263,400	1,237,500	20.65	31.16	-2.05
	c. Fixed	1,308,269	1,646,630	1,919,565	2,366,547	2,385,750	25.86	16.58	0.81
	d. Call Deposits	336,801	332,548	338,330	267,953	268,679	-1.26	1.74	0.27
	e. Others	32,114	33,706	45,117	60,087	61,013	4.96	33.85	1.54
4	Bills Payable	2,239	2,036	3,003	4,338	4,505	-9.06	47.47	3.85
5	Other Liabilities	264,670	350,780	383,438	385,110	416,180	32.54	9.31	8.07
	1. Loan Loss Provision	42,916	67,444	77,889	97,878	99,040	57.15	15.49	1.19
	2. Interest Suspense a/c	10,597	16,882	11,631	13,581	13,674	59.30	-31.11	0.69
	3. Others	211,156	266,454	293,919	273,651	303,465	26.19	10.31	10.89
6	Reconciliation A/c	8,608	3,286	3,962	4,033	4,554	-61.83	20.59	12.93
7	Profit & Loss A/c	64,456	54,484	63,462	51,018	58,338	-15.47	16.48	14.35
	TOTAL	3,687,334	4,413,571	5,420,355	5,828,264	5,868,295	19.70	22.81	0.69
	Assets								
1	LIQUID FUNDS	348,011	462,843	447,432	358,135	327,130	33.00	-3.33	-8.66
	a. Cash Balance	82,456	100,912	107,227	90,889	88,577	22.38	6.26	-2.54
	Nepalese Notes & Coins	74,684	88,499	89,926	87,434	84,984	18.50	1.61	-2.80
	Foreign Currency	7,772	12,412	17,301	3,455	3,593	59.72	39.38	4.00
	b. Bank Balance	242,924	327,901	304,444	229,927	207,468	34.98	-7.15	-9.77
	1. In Nepal Rastra Bank	196,554	275,162	256,583	159,511	155,941	39.99	-6.75	-2.24
	2. "A"Class Licensed Institution	7,476	8,186	8,327	23,198	17,387	9.49	1.73	-25.05
	3. Other Financial Ins.	223	233	119	241	266	4.35	-48.76	10.59
	4. In Foreign banks	38,671	44,320	39,414	46,978	33,874	14.61	-11.07	-27.89
	c. Money at Call	22,631	34,031	35,761	37,319	31,085	50.37	5.08	-16.71
2	INVESTMENTS	356,216	498,252	655,204	693,597	717,049	39.87	31.50	3.38
	a. Govt. Securities	355,159	497,643	644,196	692,581	716,022	40.12	29.45	3.38
	b. Others	1,057	609	11,007	1,016	1,027	-42.36	1707.57	1.06
3	SHARE & OTHER INVESTMENT	179,087	164,516	202,553	163,290	165,024	-8.14	23.12	1.06
4	LOANS & ADVANCES								
	(Including Bills Purchased)	2,500,066	2,910,231	3,719,600	4,203,162	4,205,301	16.41	27.81	0.05
	4.1 LOANS & ADVANCES	2,496,607	2,907,269	3,715,568	4,199,665	4,201,225	16.45	27.80	0.04
	a. Private Sector	2,414,260	2,801,001	3,579,832	4,048,405	4,050,747	16.02	27.81	0.06
	b. Financial Institutions	77,175	103,588	132,741	149,301	148,617	34.23	28.14	-0.46
	c. Government Organizations	5,172	2,679	2,995	1,959	1,861	-48.20	11.81	-5.02
	4.2 BILLS PURCHASED	3,459	2,963	4,032	3,497	4,076	-14.36	36.09	16.57
5	LOANS AGT. COLLECTED BILLS	-	-	412	942	820	0.00	0.00	-12.92
6	FIXED ASSETS	62,650	69,840	75,298	79,488	80,088	11.48	7.82	0.75
7	OTHER ASSETS	230,511	290,073	307,472	316,874	361,737	25.84	6.00	14.16
	a. Accrued Interests	35,840	136,304	155,810	176,658	219,082	280.31	14.31	24.01
	b. Others	194,671	153,770	151,662	140,216	142,654	-21.01	-1.37	1.74
8	Expenses not Written off	18	169	241	253	216	843.42	42.75	-14.77
9	Non Banking Assets	4,555	5,945	6,736	7,953	8,237	30.51	13.31	3.58
10	Reconciliation Account	6,219	11,569	5,074	4,569	2,693	86.02	-56.14	-41.06
11	Profit & Loss A/c	-	133	332	-	-	0.00	150.03	0.00
	TOTAL	3,687,334	4,413,571	5,420,355	5,828,264	5,868,295	19.70	22.81	0.69

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% 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	47,260	47,397	-18.04	6.12	0.29
a. Paid-up Capital	40,039	31,964	32,232	36,951	36,977	-20.17	0.84	0.07
b. Statutory Reserves	6,067	5,096	6,135	6,981	7,016	-16.01	20.38	0.49
c. Retained Earning	427	(186)	505	(137)	(224)	-143.58	-371.49	62.84
d. Others Reserves	1,400	2,410	2,816	3,466	3,627	72.13	16.87	4.66
2 BORROWINGS	5,173	136	9,690	38,293	33,369	-97.37	7030.46	-12.86
a. NRB	1,406	136	7,590	31,473	26,329	-90.34	5485.23	-16.34
b. "A"Class Licensed Institution	3,767	-	1,100	1,230	1,450	-100.00	0.00	17.89
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	97	97	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	490,590	479,380	-10.94	25.66	-2.29
a. Current	9,426	9,263	13,929	9,783	6,942	-1.73	50.38	-29.04
b. Savings	135,366	112,816	139,864	122,435	119,528	-16.66	23.97	-2.37
c. Fixed	178,880	188,006	243,409	309,418	308,161	5.10	29.47	-0.41
d. Call Deposits	74,358	44,048	48,417	48,741	44,439	-40.76	9.92	-8.83
e. Others	311	646	207	213	309	107.38	-67.87	45.35
4 Bills Payable	59	15	41	18	30	-75.01	178.27	69.63
5 Other Liabilities	20,723	15,497	19,406	22,302	25,005	-25.22	25.22	12.12
1. Loan Loss Provision	5,639	4,242	6,431	9,329	9,438	-24.79	51.62	1.16
2. Interest Suspense a/c	2,069	1,470	1,138	1,341	2,164	-28.95	-22.63	61.46
3. Others	13,014	9,785	11,837	11,632	13,403	-24.81	20.97	15.23
6 Reconciliation A/c	6,828	141	76	0	0	-97.93	-46.09	NA
7 Profit & Loss A/c	7,258	3,577	5,224	4,717	5,194	-50.72	46.05	10.10
TOTAL	486,316	413,428	521,953	603,181	590,375	-14.99	26.25	-2.12
Assets								
1 LIQUID FUNDS	94,564	76,518	55,300	69,698	54,749	-19.08	-27.73	-21.45
a. Cash Balance	8,673	7,918	8,134	6,778	7,443	-8.71	2.74	9.81
Nepalese Notes & Coins	8,521	7,765	8,059	6,648	7,220	-8.88	3.78	8.60
Foreign Currency	151	153	76	130	223	0.90	-50.29	71.88
b. Bank Balance	40,335	28,987	22,731	27,836	23,733	-28.13	-21.58	-14.74
1. In Nepal Rastra Bank	15,331	15,492	13,432	14,370	14,996	1.04	-13.30	4.35
2. "A"Class Licensed Institution	16,437	12,441	7,619	6,632	3,308	-24.31	-38.76	-50.12
3. Other Financial Ins.	8,560	1,052	1,676	6,831	5,427	-87.70	59.21	-20.55
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	35,084	23,573	-13.04	-38.32	-32.81
2 INVESTMENTS	15,305	28,288	56,879	59,964	60,129	84.82	101.07	0.27
a. Govt. Securities	15,245	28,113	56,879	59,964	60,129	84.40	102.33	0.27
b. Others	60	175	-	-	-	191.67	-100.00	0.00
3 SHARE & OTHER INVESTMENT	4,745	4,484	8,062	6,753	7,040	-5.51	79.79	4.25
4 LOANS & ADVANCES								
(Including Bills Purchased)	345,165	287,580	383,480	446,564	445,966	-16.68	33.35	-0.13
4.1 LOANS & ADVANCES	345,165	287,580	383,480	446,564	445,966	-16.68	33.35	-0.13
a. Private Sector	338,885	284,009	369,145	425,626	426,093	-16.19	29.98	0.11
b. Financial Institutions	6,276	3,571	14,335	20,938	19,873	-43.10	301.39	-5.09
c. Government Organizations	4	-	-	-	-	-100.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	6,744	6,094	5,673	6,160	6,174	-9.64	-6.92	0.23
7 OTHER ASSETS	12,326	9,692	11,972	12,858	15,091	-21.36	23.52	17.37
a. Accrued Interests	2,609	5,555	6,166	6,980	8,632	112.90	10.99	23.66
b. Others	9,716	4,137	5,806	5,878	6,459	-57.42	40.34	9.89
8 Expenses not Written off	6	17	0	-	-	169.91	-97.19	0.00
9 Non Banking Assets	624	599	489	1,085	1,103	-3.99	-18.33	1.67
10 Reconciliation Account	6,827	141	78	0	0	-97.93	-45.12	0.00
11 Profit & Loss A/c	9	15	21	98	122	59.13	41.19	24.62
TOTAL	486,316	413,428	521,953	603,181	590,375	-14.99	26.25	-2.12

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% 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	17,369	17,674	13.82	8.05	1.75
	a. Paid-up Capital	13,585	14,101	12,959	14,403	14,420	3.80	-8.10	0.12
	b. Statutory Reserves	2,748	3,021	2,907	3,516	3,349	9.95	-3.79	-4.74
	c. Retained Earning	(4,138)	(3,750)	(4,071)	(4,574)	(4,698)	-9.37	8.54	2.71
	d. Others Reserves	1,029	1,680	4,469	4,024	4,603	63.25	166.09	14.38
2	BORROWINGS	3,532	2,531	4,395	10,553	7,845	-28.33	73.60	-25.66
	a. NRB	194	46	1,753	9,343	6,555	-76.43	3729.83	-29.83
	b. "A"Class Licensed Institution	3,338	2,036	1,695	193	343	-39.01	-16.73	77.19
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	70	-	0.00	0.00	-100.00
	e. Bonds and Securities	-	450	947	947	947	0.00	110.38	0.00
3	DEPOSITS	75,995	88,858	89,326	99,176	99,308	16.93	0.53	0.13
	a. Current	530	2,167	1,290	1,276	765	309.33	-40.48	-40.04
	b. Savings	23,791	23,856	25,932	20,041	19,395	0.28	8.70	-3.22
	c. Fixed	39,349	49,766	50,529	68,050	69,645	26.47	1.53	2.34
	d. Call Deposits	6,231	10,691	9,945	8,452	8,061	71.57	-6.98	-4.62
	e. Others	6,094	2,377	1,629	1,356	1,441	-60.99	-31.47	6.26
4	Bills Payable	11	2	23	1	3	-84.01	1240.71	143.45
5	Other Liabilities	17,857	19,319	15,588	18,571	18,736	8.19	-19.31	0.89
	1. Loan Loss Provision	6,338	6,918	5,274	6,616	6,643	9.16	-23.77	0.41
	2. Interest Suspense a/c	7,604	9,230	7,267	8,551	8,453	21.37	-21.27	-1.14
	3. Others	3,915	3,171	3,048	3,404	3,640	-19.00	-3.89	6.91
6	Reconciliation A/c	120	0	12	4	(0)	-99.96	21673.05	-105.12
7	Profit & Loss A/c	1,805	984	1,071	493	486	-45.45	8.84	-1.36
	TOTAL	112,543	126,746	126,679	146,167	144,052	12.62	-0.05	-1.45
	Assets								
1	LIQUID FUNDS	23,704	24,269	16,607	17,566	13,733	2.38	-31.57	-21.82
	a. Cash Balance	1,435	1,897	1,438	1,428	1,391	32.21	-24.21	-2.63
	Nepalese Notes & Coins	1,435	1,897	1,438	1,428	1,391	32.22	-24.21	-2.63
	Foreign Currency	0	0	0	0	0	-16.14	-37.48	0.00
	b. Bank Balance	12,603	12,727	6,977	9,511	6,931	0.99	-45.18	-27.13
	1. In Nepal Rastra Bank	3,253	4,126	3,538	3,143	3,363	26.84	-14.25	7.00
	2. "A"Class Licensed Institution	5,123	6,514	1,959	4,046	1,821	27.16	-69.93	-55.00
	3. Other Financial Ins.	4,227	2,087	1,480	2,322	1,748	-50.62	-29.09	-24.76
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,666	9,644	8,193	6,626	5,411	-0.23	-15.05	-18.34
2	INVESTMENTS	3,881	8,072	20,536	18,499	18,570	107.97	154.42	0.39
	a. Govt. Securities	3,858	8,072	20,536	18,499	18,570	109.23	154.42	0.39
	b. Others	24	-	-	-	-	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2,357	2,683	3,698	3,339	3,827	13.86	37.79	14.64
4	LOANS & ADVANCES								
	(Including Bills Purchased)	68,738	75,284	71,536	90,378	91,442	9.52	-4.98	1.18
	4.1 LOANS & ADVANCES	68,738	75,284	71,536	90,378	91,442	9.52	-4.98	1.18
	a. Private Sector	66,133	71,499	65,795	85,191	86,053	8.11	-7.98	1.01
	b. Financial Institutions	2,605	3,785	5,742	5,187	5,389	45.31	51.69	3.91
	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	2,472	2,492	30.01	-23.36	0.84
7	OTHER ASSETS	11,111	12,986	11,657	13,285	13,313	16.88	-10.23	0.21
	a. Accrued Interests	7,722	10,938	9,061	10,578	10,880	41.65	-17.16	2.85
	b. Others	3,389	2,048	2,597	2,707	2,433	-39.56	26.78	-10.12
8	Expenses not Written off	2	3	100	1	1	13.23	3834.00	8.66
9	Non Banking Assets	537	533	468	621	652	-0.80	-12.08	4.91
10	Reconciliation Account	121	4	2	1	1	-96.44	-56.22	13.37
11	Profit & Loss A/c	66	279	55	6	20	320.12	-80.35	249.12
	TOTAL	112,543	126,746	126,679	146,167	144,052	12.62	-0.05	-1.45

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	232,064	265,067	9.82	-3.70	14.22
1.1 Deposit Liabilities	208,274	227,205	215,183	216,198	246,752	9.09	-5.29	14.13
1.1.1 Saving A/c	48,102	53,627	43,601	54,694	62,056	11.49	-18.70	13.46
1.1.2 Fixed A/c	143,530	157,021	166,935	157,343	179,915	9.40	6.31	14.35
1.1.2.1 Upto 3 Months Fixed A/c	8,211	7,335	6,631	7,288	8,414	-10.68	-9.59	15.45
1.1.2.2 3 to 6 Months fixed A/c	10,806	18,168	18,574	21,652	24,783	68.14	2.23	14.46
1.1.2.3 6 Months to 1 Year Fixed A/c	72,244	74,620	69,135	68,503	78,119	3.29	-7.35	14.04
1.1.2.4 Above 1 Year	52,269	56,898	72,595	59,900	68,599	8.86	27.59	14.52
1.1.3 Call Deposit	16,374	16,291	4,443	4,084	4,702	-0.51	-72.73	15.15
1.1.4 Certificate of Deposits	268	266	204	77	80	-0.75	-23.26	3.84
1.2 Others	3,855	5,746	9,158	15,866	18,315	49.04	59.39	15.44
2 Commission/Fee Expense	1,668	1,695	1,735	1,921	2,203	1.59	2.36	14.66
3 Employees Expenses	39,312	42,145	48,174	39,249	43,327	7.21	14.30	10.39
4 Office Operating Expenses	29,456	32,395	33,544	27,698	30,874	9.98	3.55	11.47
5 Exchange Fluctuation Loss	35	6	1	1,198	24	-83.89	-74.82	-97.98
5.1 Due to Change in Exchange Rates	26	5	1	1,116	37	-81.86	-74.17	-96.67
5.2 Due to Foreign Currency Transactions	9	1	0	82	(13)	-89.93	-78.28	-115.88
6 Non-Operating Expenses	164	463	89	172	183	182.54	-80.71	6.51
7. Provision for Risk	19,852	33,869	39,014	20,392	22,946	70.61	15.19	12.53
7.1 Loan loss Provision	19,032	33,522	38,874	20,342	22,896	76.13	15.96	12.56
7.1.1 General Loan loss Provision	8,358	17,257	25,113	10,800	12,109	106.46	45.52	12.12
7.1.1.1 Pass Loan Loss Provision	6,457	10,921	21,235	8,202	8,903	69.12	94.45	8.55
7.1.1.2 Watch List Provision	1,901	6,336	3,878	2,598	3,205	233.29	-38.80	23.39
7.1.2 Special Loan Loss Provision	9,623	15,094	13,440	8,775	9,855	56.86	-10.96	12.31
7.1.3 Additional Loan Loss Provision	1,051	1,171	321	767	932	11.40	-72.60	21.58
7.2. Provision for Non-Banking Assets	481	124	48	13	13	-74.23	-60.90	0.00
7.3. Provision for Loss on Investment	147	92	3	15	15	-37.32	-96.39	0.19
7.4. Provision for Loss of Other Assets	191	131	88	22	22	-31.35	-32.93	0.00
8 Loan Written Off	917	411	814	352	362	-55.19	97.97	2.79
9 Provision for Staff Bonus	8,857	7,499	9,238	7,759	8,817	-15.33	23.20	13.64
10 Provision for Income Tax	30,505	24,783	30,913	23,689	27,332	-18.76	24.73	15.38
11 Others	21	36	248	3	3	74.69	593.60	0.00
12 Net Profit	74,230	58,924	71,306	57,099	65,113	-20.62	21.01	14.03
TOTAL EXPENSES	417,146	435,177	459,417	411,595	466,251	4.32	5.57	13.28
Income								
1. Interest Income	359,820	378,136	372,972	356,571	407,866	5.09	-1.37	14.39
1.1. On Loans and Advance	335,598	350,654	342,440	326,156	373,381	4.49	-2.34	14.48
1.2. On Investment	13,247	19,023	25,974	26,074	29,652	43.60	36.54	13.72
1.2.1 Government Bonds	11,868	17,635	23,335	23,384	26,638	48.59	32.33	13.92
1.2.2 Foreign Bonds	195	109	215	274	294	-44.25	97.64	7.61
1.2.3 NRB Bonds	620	1,038	589	576	642	67.49	-43.27	11.30
1.2.4 Deventure & Bonds	565	242	1,835	1,840	2,078	-57.16	658.86	12.89
1.3 Agency Balance	1,064	640	169	123	132	-39.84	-73.59	7.68
1.4 On Call Deposit	6,394	4,459	1,193	999	1,085	-30.26	-73.23	8.64
1.5 Others	3,517	3,360	3,196	3,220	3,617	-4.46	-4.90	12.31
2. Comission & Discount	18,694	19,439	24,942	20,494	22,640	3.99	28.31	10.47
2.1 Bills Purchase & Discount	218	194	228	199	213	-11.04	17.68	7.28
2.2 Comission	15,685	15,925	20,920	17,204	19,218	1.53	31.37	11.71
2.3 Others	2,791	3,321	3,794	3,091	3,209	18.98	14.24	3.81
3 Income From Exchange Fluctuation	10,506	10,780	10,913	7,009	7,488	2.61	1.23	6.83
3.1 Due to Change in Exchange Rate	1,182	1,320	1,343	900	941	11.70	1.77	4.54
3.2 Due to Foreign Currency Trans.	9,324	9,461	9,569	6,108	6,546	1.46	1.15	7.17
4 Other Operating Income	15,376	11,434	16,789	10,504	11,062	-25.64	46.84	5.32
5 Non Operating Income	792	2,353	8,176	3,196	3,189	196.94	247.49	-0.20
6 Provision Written Back	10,302	12,606	24,835	12,863	13,011	22.36	97.02	1.15
7 Recovery from Written off Loan	995	449	760	714	715	-54.88	69.26	0.11
8 Income from Extra Ordinary Expenses	635	(98)	12	143	143	-115.50	-111.72	0.26
9 Net Loss	26	79	19	101	136	203.28	-75.98	34.80
TOTAL INCOME	417,146	435,177	459,417	411,595	466,251	4.32	5.57	13.28

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July					Mid-Apr 2022	Mid-May 2022	% Change		
	2019	2020	2021	2022	2022			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	177,011	199,997	194,409	200,859	229,393	12.99	-2.79	14.21		
1.1 Deposit Liabilities	173,492	194,436	185,438	186,005	212,299	12.07	-4.63	14.14		
1.1.1 Saving A/c	38,239	45,353	37,545	48,607	54,819	18.60	-17.22	12.78		
1.1.2 Fixed A/c	122,507	135,903	143,928	133,976	153,546	10.93	5.91	14.61		
1.1.2.1 Upto 3 Months Fixed A/c	6,916	4,900	4,762	4,092	4,734	-29.14	-2.82	15.70		
1.1.2.2 3 to 6 Months fixed A/c	9,377	15,244	14,410	17,521	20,114	62.57	-5.47	14.80		
1.1.2.3 6 Months to 1 Year Fixed A/c	59,650	65,454	58,342	56,646	64,873	9.73	-10.87	14.52		
1.1.2.4 Above 1 Year	46,565	50,304	66,414	55,716	63,824	8.03	32.02	14.55		
1.1.3 Call Deposit	12,478	12,915	3,760	3,345	3,855	3.50	-70.89	15.23		
1.1.4 Certificate of Deposits	268	266	204	77	80	-0.75	-23.26	3.84		
1.2 Others	3,519	5,561	8,971	14,854	17,094	58.00	61.33	15.08		
2 Commission/Fee Expense	1,663	1,678	1,693	1,871	2,155	0.92	0.90	15.17		
3 Employees Expenses	33,900	36,655	42,824	34,819	38,374	8.13	16.83	10.21		
4 Office Operating Expenses	24,478	27,815	29,235	24,058	26,812	13.64	5.10	11.45		
5 Exchange Fluctuation Loss	22	-	0	1,197	23	-100.00	0.00	-98.04		
5.1 Due to Change in Exchange Rates	14	-	0	1,115	36	-100.00	0.00	-96.73		
5.2 Due to Foreign Currency Transactions	9	-	-	82	(13)	-100.00	0.00	-115.88		
6 Non-Operatiing Expenses	156	458	78	137	148	194.30	-83.03	8.03		
7. Provision for Risk	16,833	28,699	32,424	17,091	19,559	70.49	12.98	14.44		
7.1 Loan loss Provision	16,382	28,485	32,326	17,077	19,544	73.89	13.48	14.45		
7.1.1 General Loan loss Provision	6,774	14,922	21,420	8,996	10,345	120.28	43.54	15.00		
7.1.1.1 Pass Loan Loss Provision	5,223	10,150	18,516	6,847	7,776	94.34	82.43	13.56		
7.1.1.2 Watch List Provision	1,552	4,772	2,904	2,149	2,570	207.60	-39.15	19.59		
7.1.2 Special Loan Loss Provision	8,592	12,531	10,732	7,341	8,288	45.85	-14.36	12.89		
7.1.3 Additional Loan Loss Provision	1,015	1,032	174	740	912	1.65	-83.14	23.27		
7.2. Provision for Non-Banking Assets	263	-	7	-	-	-100.00	0.00	0.00		
7.3. Provision for Loss on Investment	4	91	3	15	15	2060.20	-96.73	0.19		
7.4. Provision for Loss of Other Assets	185	122	88	-	-	-34.01	-27.64	0.00		
8 Loan Written Off	868	385	708	283	293	-55.67	83.94	3.47		
9 Provision for Staff Bonus	7,625	6,917	8,146	6,920	7,909	-9.29	17.77	14.28		
10 Provision for Income Tax	26,928	22,858	27,592	21,182	24,522	-15.11	20.71	15.77		
11 Others	15	33	248	3	3	127.43	649.25	0.00		
12 Net Profit	65,216	54,351	63,374	51,018	58,338	-16.66	16.60	14.35		
TOTAL EXPENSES	354,715	379,846	400,732	359,439	407,530	7.08	5.50	13.38		
Income										
1. Interest Income	304,367	328,666	326,157	309,982	354,867	7.98	-0.76	14.48		
1.1. On Loans and Advance	285,281	305,723	298,351	283,086	324,371	7.17	-2.41	14.58		
1.2. On Investment	12,684	17,963	23,895	23,549	26,847	41.62	33.02	14.01		
1.2.1 Government Bonds	11,439	16,712	21,509	21,169	24,178	46.09	28.71	14.21		
1.2.2 Foreign Bonds	195	109	215	274	294	-44.25	97.64	7.61		
1.2.3 NRB Bonds	491	930	398	316	353	89.33	-57.24	11.85		
1.2.4 Deventure & Bonds	559	213	1,774	1,791	2,022	-61.95	733.94	12.92		
1.3 Agency Balance	878	639	169	119	129	-27.26	-73.54	7.77		
1.4 On Call Deposit	2,190	1,127	691	534	579	-48.52	-38.75	8.50		
1.5 Others	3,334	3,214	3,051	2,695	2,941	-3.58	-5.08	9.13		
2. Comission & Discount	18,058	18,463	23,473	19,581	21,594	2.24	27.14	10.28		
2.1 Bills Purchase & Discount	218	194	228	199	213	-11.04	17.68	7.28		
2.2 Comission	15,267	15,407	20,103	16,738	18,494	0.92	30.48	10.49		
2.3 Others	2,573	2,862	3,142	2,643	2,887	11.23	9.78	9.23		
3 Income From Exchange Fluctuation	10,475	10,720	10,900	6,989	7,460	2.34	1.68	6.74		
3.1 Due to Change in Exchange Rate	1,172	1,293	1,344	902	942	10.36	3.93	4.50		
3.2 Due to Foreign Currency Trans.	9,303	9,427	9,556	6,087	6,518	1.33	1.37	7.08		
4 Other Operating Income	11,744	9,346	12,990	8,599	9,129	-20.42	38.99	6.16		
5 Non Operating Income	509	1,859	5,901	2,770	2,776	264.92	217.41	0.25		
6 Provision Written Back	8,057	10,461	20,596	10,717	10,901	29.84	96.88	1.72		
7 Recovery from Written off Loan	847	431	706	659	659	-49.15	64.00	0.12		
8 Income from Extra Ordinary Expenses	658	(100)	8	143	143	-115.25	-108.46	0.26		
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00		
TOTAL INCOME	354,715	379,846	400,732	359,439	407,530	7.08	5.50	13.38		

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July					Mid-Apr	Mid-May	% Change		
	2019	2020	2021	2022	2022					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	28,665	25,608	24,027	25,693	29,339	-10.66	-6.18	14.19		
1.1 Deposit Liabilities	28,433	25,519	23,915	24,885	28,373	-10.25	-6.29	14.02		
1.1.1 Saving A/c	8,006	6,462	4,871	4,968	5,962	-19.29	-24.63	20.00		
1.1.2 Fixed A/c	16,780	16,342	18,531	19,296	21,700	-2.61	13.39	12.46		
1.1.2.1 Upto 3 Months Fixed A/c	1,159	2,121	1,531	2,744	3,164	83.05	-27.80	15.31		
1.1.2.2 3 to 6 Months fixed A/c	1,210	2,524	3,583	3,632	4,085	108.68	41.94	12.49		
1.1.2.3 6 Months to 1 Year Fixed A/c	9,967	6,517	8,890	10,270	11,453	-34.62	36.41	11.52		
1.1.2.4 Above 1 Year	4,445	5,180	4,527	2,650	2,998	16.54	-12.61	13.11		
1.1.3 Call Deposit	3,646	2,715	513	621	711	-25.54	-81.10	14.47		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	232	89	112	808	966	-61.55	25.95	19.54		
2 Commission/Fee Expense	-	16	42	41	48	0.00	162.17	15.50		
3 Employees Expenses	4,474	4,354	4,341	3,546	3,950	-2.67	-0.30	11.39		
4 Office Operating Expenses	4,070	3,590	3,441	2,843	3,165	-11.80	-4.15	11.32		
5 Exchange Fluctuation Loss	13	6	1	1	1	-55.51	-75.47	-41.43		
5.1 Due to Change in Exchange Rates	13	5	1	1	1	-62.20	-74.95	-41.43		
5.2 Due to Foreign Currency Transactions	0	1	0	-	-	681.16	-78.28	0.00		
6 Non-Operating Expenses	7	3	11	30	30	-56.01	256.13	-0.73		
7. Provision for Risk	2,088	3,878	5,678	2,692	2,752	85.77	46.42	2.21		
7.1 Loan loss Provision	1,906	3,807	5,636	2,660	2,720	99.79	48.05	2.24		
7.1.1 General Loan loss Provision	1,332	1,863	3,312	1,374	1,333	39.86	77.76	-2.95		
7.1.1.1 Pass Loan Loss Provision	1,057	716	2,468	1,004	782	-32.22	244.62	-22.13		
7.1.1.2 Watch List Provision	276	1,147	845	369	551	315.98	-26.39	49.25		
7.1.2 Special Loan Loss Provision	565	1,868	2,314	1,287	1,387	230.83	23.83	7.78		
7.1.3 Additional Loan Loss Provision	9	75	10	-	-	786.22	-86.38	0.00		
7.2. Provision for Non-Banking Assets	120	66	42	10	10	-45.27	-36.73	0.00		
7.3. Provision for Loss on Investment	62	0	0	-	-	-99.26	-27.24	0.00		
7.4. Provision for Loss of Other Assets	0	5	-	22	22	126788.62	-100.00	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	732	799	-55.05	75.10	9.23		
10 Provision for Income Tax	3,075	1,627	2,486	2,227	2,466	-47.09	52.83	10.72		
11 Others	0	0	-	-	-	-98.52	-100.00	0.00		
12 Net Profit	7,258	3,804	5,935	5,219	5,775	-47.59	56.04	10.64		
TOTAL EXPENSES	50,705	43,362	46,806	43,056	48,355	-14.48	7.94	12.31		
Income										
1. Interest Income	45,718	39,332	38,436	38,757	43,941	-13.97	-2.28	13.38		
1.1. On Loans and Advance	41,784	36,071	36,443	36,112	40,947	-13.67	1.03	13.39		
1.2. On Investment	434	781	1,525	1,835	2,032	79.87	95.21	10.74		
1.2.1 Government Bonds	330	739	1,399	1,644	1,821	124.14	89.36	10.78		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	105	41	122	191	211	-60.45	195.11	10.32		
1.2.4 Deventure & Bonds	-	1	4	0	1	0.00	286.52	34.90		
1.3 Agency Balance	35	1	-	-	-	-96.39	-100.00	0.00		
1.4 On Call Deposit	3,387	2,413	348	354	378	-28.76	-85.58	6.60		
1.5 Others	79	67	119	455	585	-15.07	78.91	28.43		
2. Comission & Discount	554	915	1,273	782	842	65.23	39.02	7.66		
2.1 Bills Purchase & Discount	0	-	-	-	-	-100.00	0.00	0.00		
2.2 Comission	383	496	677	409	598	29.77	36.36	46.17		
2.3 Others	171	419	596	373	244	144.36	42.17	-34.57		
3 Income From Exchange Fluctuation	31	60	13	20	28	91.57	-79.13	38.25		
3.1 Due to Change in Exchange Rate	10	26	(1)	(1)	(1)	164.75	-102.03	-21.29		
3.2 Due to Foreign Currency Trans.	21	34	13	21	29	57.48	-61.19	34.13		
4 Other Operating Income	2,995	1,504	2,257	1,432	1,494	-49.80	50.12	4.31		
5 Non Operating Income	163	180	1,556	189	189	10.47	764.21	0.03		
6 Provision Written Back	1,242	1,353	3,211	1,739	1,699	8.94	137.39	-2.31		
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	95	120	59.13	-25.97	26.06		
TOTAL INCOME	50,705	43,362	46,806	43,056	48,355	-14.48	7.94	12.31		

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July					Mid-Apr	Mid-May	% 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	5,512	6,336	13.83	-19.61	14.95		
1.1 Deposit Liabilities	6,349	7,250	5,830	5,308	6,081	14.18	-19.58	14.56		
1.1.1 Saving A/c	1,856	1,811	1,185	1,119	1,275	-2.41	-34.58	13.98		
1.1.2 Fixed A/c	4,243	4,777	4,476	4,072	4,669	12.58	-6.30	14.66		
1.1.2.1 Upto 3 Months Fixed A/c	137	314	338	452	515	128.24	7.68	13.99		
1.1.2.2 3 to 6 Months fixed A/c	219	400	581	499	584	82.44	45.37	16.96		
1.1.2.3 6 Months to 1 Year Fixed A/c	2,627	2,650	1,903	1,587	1,792	0.85	-28.19	12.90		
1.1.2.4 Above 1 Year	1,259	1,414	1,654	1,533	1,778	12.30	17.02	15.94		
1.1.3 Call Deposit	250	662	170	117	137	164.27	-74.38	16.36		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	104	96	75	204	255	-7.87	-21.92	25.30		
2 Commission/Fee Expense	5	1	-	9	-	-85.02	-100.00	-100.00		
3 Employees Expenses	938	1,136	1,009	884	1,003	21.07	-11.23	13.46		
4 Office Operating Expenses	909	990	868	797	897	8.96	-12.36	12.58		
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	9.25		
7. Provision for Risk	931	1,293	911	608	635	38.84	-29.52	4.46		
7.1 Loan loss Provision	745	1,229	911	605	632	64.98	-25.88	4.49		
7.1.1 General Loan loss Provision	252	471	381	430	430	87.08	-19.23	0.02		
7.1.1.1 Pass Loan Loss Provision	178	55	252	350	346	-69.22	358.80	-1.40		
7.1.1.2 Watch List Provision	74	416	129	80	85	464.72	-69.01	6.28		
7.1.2 Special Loan Loss Provision	466	694	394	147	181	49.06	-43.28	22.82		
7.1.3 Additional Loan Loss Provision	27	64	137	27	21	132.79	114.82	-23.88		
7.2. Provision for Non-Banking Assets	98	58	-	3	3	-40.78	-100.00	0.00		
7.3. Provision for Loss on Investment	81	0	-	0	0	-99.76	-100.00	0.00		
7.4. Provision for Loss of Other Assets	7	5	-	0	0	-26.58	-100.00	0.00		
8 Loan Written Off	46	22	92	38	38	-51.09	308.77	0.00		
9 Provision for Staff Bonus	180	109	264	106	109	-39.31	142.33	2.40		
10 Provision for Income Tax	502	298	834	279	344	-40.59	179.80	23.07		
11 Others	6	3	-	-	-	-52.71	-100.00	0.00		
12 Net Profit	1,755	770	1,996	862	1,001	-56.14	159.33	16.03		
TOTAL EXPENSES	11,726	11,969	11,879	9,100	10,367	2.07	-0.75	13.93		
Income										
1. Interest Income	9,734	10,138	8,379	7,832	9,058	4.14	-17.34	15.66		
1.1. On Loans and Advance	8,533	8,861	7,645	6,958	8,063	3.84	-13.72	15.89		
1.2. On Investment	129	279	554	690	772	116.63	98.59	11.89		
1.2.1 Government Bonds	99	184	427	571	640	85.24	131.97	11.96		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	24	67	69	70	78	179.14	3.64	11.53		
1.2.4 Deventure & Bonds	5	28	58	49	55	413.40	104.85	11.66		
1.3 Agency Balance	151	-	-	3	3	-100.00	0.00	4.26		
1.4 On Call Deposit	817	919	155	111	128	12.48	-83.13	15.89		
1.5 Others	105	79	25	70	91	-24.70	-67.95	29.84		
2. Comission & Discount	82	61	196	131	204	-25.70	221.90	55.27		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	35	21	140	57	127	-40.04	559.38	123.03		
2.3 Others	47	40	56	75	77	-14.80	41.30	3.66		
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	473	440	-8.27	164.08	-6.92		
5 Non Operating Income	120	314	719	237	224	161.61	129.12	-5.66		
6 Provision Written Back	1,003	792	1,027	407	411	-21.12	29.81	1.10		
7 Recovery from Written off Loan	114	15	4	14	14	-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	6	16	282.36	-87.39	179.44		
TOTAL INCOME	11,726	11,969	11,879	9,100	10,367	2.07	-0.75	13.93		

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	328,866	333,386	20.31	44.17	1.37
Fishery Related	4,216	5,490	8,956	12,702	13,054	30.24	63.13	2.78
Mining Related	7,313	6,454	8,685	8,667	8,480	-11.75	34.58	-2.15
Agriculture, Forestry & Beverage Production Related	510,038	563,969	686,582	743,261	748,734	10.57	21.74	0.74
Construction	309,417	347,420	414,030	188,863	192,769	12.28	19.17	2.07
Electricity, Gas and Water	126,594	161,972	207,797	233,569	238,237	27.95	28.29	2.00
Metal Products, Machinery & Electronic Equipment & Assemblage	37,076	46,073	62,562	75,231	76,099	24.27	35.79	1.15
Transport, Communication and Public Utilities	93,129	97,603	97,505	101,385	101,188	4.80	-0.10	-0.19
Wholesaler & Retailer	615,309	662,828	837,582	970,407	967,286	7.72	26.36	-0.32
Finance, Insurance and Real Estate	233,847	252,638	337,170	368,982	368,210	8.04	33.46	-0.21
Hotel or Restaurant	122,122	148,657	183,908	195,045	198,430	21.73	23.71	1.74
Other Services	122,900	150,620	177,036	195,088	194,107	22.55	17.54	-0.50
Consumption Loans	163,819	158,624	233,767	868,366	893,645	-3.17	47.37	2.91
Local Government	1,569	1,583	1,539	1,345	1,128	0.89	-2.79	-16.11
Others	406,642	472,099	641,727	440,000	390,130	16.10	35.93	-11.33
TOTAL	2,911,897	3,266,012	4,172,747	4,731,775	4,724,884	12.16	27.76	-0.15
Productwise								
Term Loan	562,527	718,480	932,079	1,096,199	1,103,687	27.72	29.73	0.68
Overdraft	455,716	488,596	634,300	775,130	748,089	7.22	29.82	-3.49
Trust Receipt Loan / Import Loan	127,216	138,316	205,638	103,022	97,636	8.73	48.67	-5.23
Demand & Other Working Capital Loan	615,755	702,115	880,234	1,032,220	1,038,899	14.03	25.37	0.65
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	237,959	252,542	298,258	340,016	338,097	6.13	18.10	-0.56
Real Estate Loan	146,991	163,480	183,538	199,224	220,099	11.22	12.27	10.48
Margin Nature Loan	45,417	50,410	106,282	94,595	91,418	10.99	110.84	-3.36
Hire Purchase Loan	180,957	174,058	160,657	168,050	165,943	-3.81	-7.70	-1.25
Deprived Sector Loan	177,390	201,610	293,414	348,532	340,527	13.65	45.54	-2.30
Bills Purchased	3,342	3,304	4,403	3,097	3,389	-1.14	33.28	9.42
Other Product	358,628	373,101	473,944	571,690	577,099	4.04	27.03	0.95
Total	2,911,897	3,266,012	4,172,747	4,731,775	4,724,884	12.16	27.76	-0.15
Collateral wise								
Gold and Silver	38,246	38,427	43,111	51,168	51,098	0.47	12.19	-0.14
Government Securities	336	465	678	842	611	38.25	45.85	-27.46
Non Governmental Securities	35,873	39,776	87,213	71,523	69,527	10.88	119.26	-2.79
Fixed Deposit Receipts	24,099	20,041	29,313	59,338	59,193	-16.84	46.27	-0.25
Own	23,569	19,704	29,081	59,089	58,967	-16.40	47.59	-0.21
Other Licences Institutions	530	336	232	250	225	-36.49	-31.05	-9.72
Collateral of Properties	2,600,225	2,913,947	3,647,609	4,151,795	4,148,288	12.07	25.18	-0.08
Fixed Assets	2,206,624	2,489,020	3,118,968	3,567,657	3,563,926	12.80	25.31	-0.10
Current Assets	393,601	424,927	528,641	584,138	584,361	7.96	24.41	0.04
Against security of Bill	23,281	33,694	47,628	24,762	24,217	44.73	41.35	-2.20
Domestic Bills	2,382	720	556	984	761	-69.78	-22.76	-22.68
Foreign Bills	20,899	32,974	47,072	23,779	23,456	57.78	42.75	-1.36
Against Guarantee	100,601	110,038	181,603	202,466	203,620	9.38	65.04	0.57
Government Guarantee	2,365	2,666	2,597	2,851	2,745	12.73	-2.61	-3.70
Institutional Guarantee	77,217	80,995	135,679	144,692	142,404	4.89	67.52	-1.58
Personal Guarantee	5,846	9,330	26,424	39,203	38,679	59.59	183.23	-1.34
Collective Guarantee	7,398	8,340	8,130	8,485	8,131	12.72	-2.51	-4.17
International Rated Foreign Bank's Guarantee	1,662	1,901	1,783	1,525	1,463	14.39	-6.20	-4.04
Other Guarantee	6,112	6,806	6,990	5,710	10,198	11.35	2.70	78.59
Credit Card	1,670	1,748	2,152	3,294	3,399	4.62	23.15	3.19
Others	87,565	107,877	133,439	166,587	164,932	23.20	23.70	-0.99
Total	2,911,897	3,266,012	4,172,747	4,731,775	4,724,884	12.16	27.76	-0.15

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	289,135	294,076	26.87	45.18	1.71
Fishery Related	3,427	4,751	7,816	11,137	11,484	38.66	64.51	3.11
Mining Related	6,887	6,218	8,258	8,259	8,075	-9.71	32.81	-2.23
Agriculture, Forestry & Beverage Production Related	483,686	540,111	661,515	713,082	718,333	11.67	22.48	0.74
Construction	251,365	295,117	355,404	150,764	154,532	17.41	20.43	2.50
Electricity, Gas and Water	119,658	156,730	202,483	227,142	231,751	30.98	29.19	2.03
Metal Products, Machinery & Electronic Equipment & Assemblage	32,235	42,906	59,823	72,701	73,519	33.10	39.43	1.13
Transport, Communication and Public Utilities	63,602	75,379	78,828	82,724	82,675	18.52	4.58	-0.06
Wholesaler & Retailer	550,845	605,155	763,650	887,555	884,791	9.86	26.19	-0.31
Finance, Insurance and Real Estate	200,565	222,515	287,621	311,110	310,474	10.94	29.26	-0.20
Hotel or Restaurant	105,954	133,795	164,941	171,045	174,163	26.28	23.28	1.82
Other Services	109,323	137,370	163,684	179,595	178,665	25.65	19.16	-0.52
Consumption Loans	137,464	137,969	205,358	767,032	792,802	0.37	48.84	3.36
Local Government	1,513	1,539	1,492	1,298	1,081	1.72	-3.04	-16.69
Others	299,952	377,177	513,833	325,291	275,283	25.75	36.23	-15.37
TOTAL	2,497,993	2,903,588	3,716,941	4,197,872	4,191,705	16.24	28.01	-0.15
Productwise								
Term Loan	477,035	623,349	800,512	951,312	952,992	30.67	28.42	0.18
Overdraft	374,792	421,257	548,651	673,539	647,358	12.40	30.24	-3.89
Trust Receipt Loan / Import Loan	127,214	138,308	205,627	103,020	97,633	8.72	48.67	-5.23
Demand & Other Working Capital Loan	598,418	684,538	856,327	1,007,642	1,014,461	14.39	25.10	0.68
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	186,651	208,419	248,988	282,993	280,639	11.66	19.47	-0.83
Real Estate Loan	118,860	141,435	159,139	171,657	192,099	18.99	12.52	11.91
Margin Nature Loan	35,571	41,345	90,921	78,410	75,169	16.23	119.91	-4.13
Hire Purchase Loan	141,826	144,991	134,893	141,250	139,185	2.23	-6.96	-1.46
Deprived Sector Loan	142,088	169,090	239,728	286,232	283,950	0.00	0.00	-0.80
Bills Purchased	3,339	3,304	4,403	3,097	3,389	-1.05	33.28	9.42
Other Product	292,199	327,553	427,751	498,719	504,830	12.10	30.59	1.23
Total	2,497,993	2,903,588	3,716,941	4,197,872	4,191,705	16.24	28.01	-0.15
Collateral wise								
Gold and Silver	31,871	34,208	38,492	46,338	46,273	7.33	12.52	-0.14
Government Securities	298	445	670	817	587	49.12	50.59	-28.18
Non Governmental Securities	27,631	31,998	73,593	57,567	55,541	15.80	130.00	-3.52
Fixed Deposit Receipts	18,896	16,803	24,777	44,524	44,930	-11.07	47.45	0.91
Own	18,366	16,467	24,545	44,275	44,705	-10.34	49.06	0.97
Other Licences Institutions	530	336	232	250	225	-36.49	-31.05	-9.72
Collateral of Properties	2,236,454	2,598,788	3,269,848	3,712,505	3,708,136	16.20	25.82	-0.12
Fixed Assets	1,843,001	2,174,097	2,741,246	3,128,421	3,123,827	17.97	26.09	-0.15
Current Assets	393,453	424,691	528,603	584,084	584,309	7.94	24.47	0.04
Against security of Bill	23,279	33,694	47,626	24,762	24,217	44.74	41.35	-2.20
Domestic Bills	2,380	720	555	984	761	-69.77	-22.94	-22.68
Foreign Bills	20,899	32,974	47,072	23,779	23,456	57.78	42.75	-1.36
Against Guarantee	80,168	87,681	130,550	148,601	150,857	9.37	48.89	1.52
Government Guarantee	2,267	2,196	2,523	2,781	2,676	-3.14	14.91	-3.79
Institutional Guarantee	65,753	69,941	105,184	114,393	112,761	6.37	50.39	-1.43
Personal Guarantee	4,146	6,704	12,905	23,059	22,681	61.71	92.49	-1.64
Collective Guarantee	474	398	1,299	1,247	1,192	-16.21	226.82	-4.44
International Rated Foreign Bank's Guarantee	1,662	1,698	1,783	1,525	1,463	2.14	5.05	-4.04
Other Guarantee	5,865	6,744	6,855	5,596	10,086	14.98	1.65	80.22
Credit Card	1,670	1,748	2,152	3,294	3,399	4.62	23.15	3.19
Others	77,725	98,224	129,231	159,464	157,766	26.37	31.57	-1.06
Total	2,497,993	2,903,588	3,716,941	4,197,872	4,191,705	16.24	28.01	-0.15

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	33,455	33,051	-14.51	45.74	-1.21
Fishery Related	723	677	1,008	1,326	1,333	-6.37	48.90	0.54
Mining Related	361	178	364	303	301	-50.63	104.18	-0.65
Agriculture, Forestry & Beverage Production Related	23,263	20,325	21,688	25,840	26,044	-12.63	6.71	0.79
Construction	48,633	42,472	49,017	33,333	33,492	-12.67	15.41	0.48
Electricity, Gas and Water	6,597	4,891	5,116	5,846	5,901	-25.86	4.60	0.95
Metal Products, Machinery & Electronic Equipment & Assemblage	3,610	2,150	2,141	1,729	1,781	-40.43	-0.42	2.98
Transport, Communication and Public Utilities	24,873	17,516	15,054	14,537	14,395	-29.58	-14.06	-0.98
Wholesaler & Retailer	55,398	46,826	61,627	70,739	70,142	-15.47	31.61	-0.84
Finance, Insurance and Real Estate	25,994	21,802	39,227	47,062	46,585	-16.13	79.93	-1.01
Hotel or Restaurant	13,522	11,734	15,863	19,638	19,943	-13.22	35.19	1.55
Other Services	11,457	11,219	11,586	13,119	13,058	-2.08	3.27	-0.47
Consumption Loans	21,569	15,664	23,284	73,721	73,128	-27.38	48.65	-0.80
Local Government	23	11	11	11	11	-52.43	-0.30	0.00
Others	87,479	73,157	110,457	102,847	102,803	-16.37	50.99	-0.04
TOTAL	345,165	287,140	383,430	443,506	441,968	-16.81	33.53	-0.35
Productwise								
Term Loan	72,328	80,772	115,573	127,107	132,807	11.67	43.09	4.48
Overdraft	76,191	60,457	78,746	90,073	89,197	-20.65	30.25	-0.97
Trust Receipt Loan / Import Loan	-	8	10	2	2	0.00	23.61	-0.81
Demand & Other Working Capital Loan	11,710	11,989	17,949	17,475	17,358	2.38	49.71	-0.67
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	42,448	35,073	41,221	46,397	46,731	-17.37	17.53	0.72
Real Estate Loan	20,965	14,628	17,446	19,304	19,324	-30.23	19.26	0.10
Margin Nature Loan	7,600	6,446	12,528	12,145	12,194	-15.19	94.36	0.41
Hire Purchase Loan	33,002	23,215	21,804	22,632	22,575	-29.66	-6.08	-0.25
Deprived Sector Loan	30,550	26,851	47,111	55,603	49,820	0.00	0.00	-10.40
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	50,368	27,699	31,041	52,768	51,959	-45.01	12.07	-1.53
Total	345,165	287,140	383,430	443,506	441,968	-16.81	33.53	-0.35
Collateral wise								
Gold and Silver	5,442	3,254	3,721	3,870	3,863	-40.20	14.35	-0.17
Government Securities	18	-	3	7	7	-100.00	0.00	-0.27
Non Governmental Securities	7,484	6,341	11,972	11,161	11,197	-15.27	88.79	0.32
Fixed Deposit Receipts	4,083	2,395	3,688	12,450	11,684	-41.33	53.95	-6.16
Own	4,083	2,395	3,688	12,450	11,684	-41.33	53.95	-6.16
Other Licences Institutions	-	-	-	0	0	0.00	0.00	0.00
Collateral of Properties	310,078	257,303	319,268	365,895	366,241	-17.02	24.08	0.09
Fixed Assets	310,036	257,300	319,252	365,885	366,231	-17.01	24.08	0.09
Current Assets	42	3	16	10	10	-92.48	401.57	-1.39
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	46,599	45,433	6.17	150.74	-2.50
Government Guarantee	61	31	34	30	30	-49.31	9.04	-0.52
Institutional Guarantee	8,352	7,455	24,143	24,372	23,772	-10.74	223.86	-2.46
Personal Guarantee	1,073	1,995	12,644	14,905	14,640	85.84	533.92	-1.78
Collective Guarantee	6,924	7,942	6,831	7,238	6,939	14.71	-13.99	-4.13
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	2	40	54	53	73.27	1650.11	-1.70
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	1,648	421	1,086	3,524	3,544	-74.46	158.10	0.57
Total	345,165	287,140	383,430	443,506	441,968	-16.81	33.53	-0.35

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	6,275	6,259	-2.51	1.55	-0.27
Fishery Related	66	62	132	238	237	-5.88	113.16	-0.48
Mining Related	65	58	64	105	104	-11.86	10.30	-0.72
Agriculture, Forestry & Beverage								
Production Related	3,088	3,533	3,379	4,339	4,357	14.41	-4.37	0.41
Construction	9,419	9,830	9,609	4,767	4,745	4.37	-2.25	-0.45
Electricity, Gas and Water	339	352	198	581	585	3.75	-43.78	0.66
Metal Products, Machinery & Electronic								
Equipment & Assemblage	1,230	1,016	598	800	799	-17.38	-41.17	-0.17
Transport, Communication and Public								
Utilities	4,654	4,708	3,623	4,124	4,118	1.16	-23.05	-0.14
Wholesaler & Retailer	9,067	10,847	12,305	12,113	12,353	19.63	13.45	1.98
Finance, Insurance and Real Estate	7,288	8,322	10,322	10,809	11,151	14.18	24.03	3.16
Hotel or Restaurant	2,647	3,128	3,104	4,361	4,324	18.18	-0.76	-0.84
Other Services	2,119	2,032	1,766	2,374	2,385	-4.15	-13.07	0.44
Consumption Loans	4,786	4,991	5,125	27,613	27,715	4.29	2.68	0.37
Local Government	33	33	36	36	36	0.00	7.85	0.00
Others	19,210	21,765	17,438	11,862	12,045	13.30	-19.88	1.54
TOTAL	68,738	75,284	72,376	90,397	91,211	9.52	-3.86	0.90
Productwise								
Term Loan	13,163	14,359	15,994	17,780	17,888	9.08	11.39	0.61
Overdraft	4,733	6,881	6,903	11,518	11,534	45.39	0.31	0.14
Trust Receipt Loan / Import Loan	1	-	-	-	-	-100.00	0.00	0.00
Demand & Other Working Capital Loan	5,628	5,588	5,957	7,103	7,080	-0.71	6.61	-0.32
Residential Personal Home Loan (Up to								
Rs. 1.5 Crore)	8,861	9,051	8,048	10,627	10,728	2.15	-11.07	0.95
Real Estate Loan	7,165	7,418	6,953	8,262	8,676	3.52	-6.26	5.01
Margin Nature Loan	2,246	2,619	2,833	4,040	4,055	16.62	8.15	0.37
Hire Purchase Loan	6,128	5,851	3,960	4,168	4,183	-4.52	-32.32	0.36
Deprived Sector Loan	4,752	5,669	6,575	6,697	6,758	0.00	0.00	0.91
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	16,061	17,849	15,153	20,203	20,310	11.13	-15.11	0.53
Total	68,738	75,284	72,376	90,397	91,211	9.52	-3.86	0.90
Collateral wise								
Gold and Silver	934	965	898	961	962	3.38	-6.90	0.11
Government Securities	20	20	5	18	17	-0.04	-76.37	-5.55
Non Governmental Securities	758	1,437	1,648	2,795	2,790	89.60	14.70	-0.18
Fixed Deposit Receipts	1,120	842	849	2,364	2,579	-24.86	0.84	9.11
Own	1,120	842	849	2,364	2,579	-24.86	0.84	9.11
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	53,693	57,856	58,493	73,395	73,911	7.75	1.10	0.70
Fixed Assets	53,587	57,624	58,471	73,351	73,868	7.53	1.47	0.70
Current Assets	106	233	22	44	43	119.37	-90.53	-1.48
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,021	4,933	7,362	7,265	7,330	22.65	49.25	0.89
Government Guarantee	37	440	40	40	40	1081.98	-90.95	0.00
Institutional Guarantee	3,112	3,599	6,352	5,927	5,871	15.64	76.50	-0.93
Personal Guarantee	627	631	875	1,239	1,359	0.63	38.68	9.67
Collective Guarantee	-	-	0	0	1	0.00	0.00	157.41
International Rated Foreign Bank's								
Guarantee	-	204	-	-	-	0.00	-100.00	0.00
Other Guarantee	245	60	95	60	59	-75.73	59.30	-0.85
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	8,192	9,232	3,122	3,599	3,622	12.69	-66.19	0.64
Total	68,738	75,284	72,376	90,397	91,211	9.52	-3.86	0.90

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	7,556.33	8,742.73	11,185.33	8,539.21	2,881.58	9,060.81	6,309.23
1.1 On Deposit Liabilities	7,074.60	8,388.53	10,570.85	7,726.40	2,707.08	8,381.03	5,729.44
1.1.1 Saving Account	3,305.75	4,802.93	2,799.84	2,002.46	1,272.09	2,011.86	1,516.13
1.1.2 Fixed Account	3,537.10	3,315.94	7,492.61	5,455.55	1,400.47	6,226.18	4,169.63
1.1.2.1 Up to 3 months Fixed Account	254.57	-	1,123.89	132.67	40.43	-	167.10
1.1.2.2 3 to 6 months Fixed Account	480.02	-	1,498.52	-	373.29	-	133.17
1.1.2.3 6 months to 1 year Fixed Account	2,116.97	-	3,746.30	-	756.56	6,226.18	365.50
1.1.2.4 Above 1 year Fixed Account	685.55	3,315.94	1,123.89	5,322.88	230.18	-	3,503.87
1.1.3 Call Deposit	231.74	269.65	278.41	268.39	34.52	142.99	43.67
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	481.73	354.21	614.48	812.81	174.50	679.78	579.79
2. Commission Expense	54.13	158.18	295.42	238.39	118.00	-	82.69
3. Staff Expense	1,831.13	2,432.44	1,494.48	1,410.71	740.25	1,057.06	1,140.76
4. Office Operating Expenses	872.44	1,276.77	1,121.27	1,009.59	552.48	969.45	818.15
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.05	-	-	-
7. Provision for Risk	974.43	2,075.61	719.29	1,264.24	229.17	609.83	536.55
7.1 Loan loss Provision	974.43	2,075.61	719.29	1,264.24	229.17	609.83	522.00
7.1.1 General Loan loss Provision	974.43	544.75	196.00	607.90	229.17	-	454.09
7.1.1.1 Pass Loan Loss Provision	974.43	323.65	196.00	170.40	229.17	-	126.95
7.1.1.2 Watch List Provision	-	221.10	-	437.50	-	-	327.14
7.1.2 Special Loan Loss Provision	-	1,460.50	523.29	656.34	-	-	67.92
7.1.3 Additional Loan Loss Provision	-	70.36	-	-	-	609.83	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	14.54
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	0.35	86.97	6.99	-	-
9. Provision for Staff Bonus	165.48	260.47	607.33	-	288.96	266.60	223.54
10. Provision for Income Tax	581.49	1,482.72	1,639.77	1,219.28	780.18	720.59	603.67
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,562.67	3,464.27	3,826.23	2,844.99	1,820.43	1,678.84	1,408.19
Total Expenses	14,598.10	19,893.20	20,889.47	16,613.43	7,418.04	14,363.18	11,122.78
Income							
1. Interest Income	12,870.90	16,485.56	18,402.46	13,108.30	5,733.37	13,010.40	9,595.41
1.1 On Loans and Advances	11,830.02	14,585.71	16,694.52	12,017.25	5,123.27	11,867.69	8,642.05
1.2 On Investment	226.37	1,797.78	1,389.67	1,055.88	515.02	1,083.46	836.16
1.2.1 Government Bonds	226.37	717.99	1,342.85	1,055.88	485.09	1,083.13	836.16
1.2.2 Foreign Bonds	-	-	46.82	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	1,079.78	-	-	29.93	-	-
1.3 On Agency Balance	32.04	-	1.07	23.58	0.37	-	4.02
1.4 On Call Deposit	-	100.72	143.65	-	15.98	-	-
1.5 On Others	782.47	1.35	173.54	11.58	78.72	59.25	113.18
2. Commission and Discount	780.71	180.62	887.90	938.05	849.17	707.27	1,138.17
2.1 Bills Purchase and Discount	-	-	0.00	0.56	24.97	0.19	1.46
2.2 Commission	780.71	180.62	893.37	937.49	631.95	502.55	362.18
2.3 Others	-	0.00	(5.48)	-	192.24	204.52	774.52
3. Exchange Fluctuation Income	214.66	24.49	610.91	624.87	559.35	484.95	218.35
3.1 Due to Change in Exchange Rate	-	(8.75)	492.52	16.58	101.05	-	5.44
3.2 Due to Foreign Currency Transaction	214.66	33.24	118.39	608.29	458.30	484.95	212.91
4. Other Operating Income	187.03	1,044.03	777.03	372.71	58.44	118.08	23.06
5. Non Operating Income	54.69	0.64	203.00	273.53	5.19	38.83	10.77
6. Write Back from Provisions for loss	490.10	1,752.11	-	1,295.96	212.52	-	137.01
7. Recovery of written-off Loan	-	405.75	8.18	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	3.64	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	14,598.10	19,893.20	20,889.47	16,613.43	7,418.04	14,363.18	11,122.78

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	4,540.88	8,011.14	5,929.34	7,097.24	17,323.64	8,135.27	9,625.43
1.1 On Deposit Liabilities	4,287.94	7,674.61	5,437.99	6,717.98	16,035.64	7,307.10	8,912.37
1.1.1 Saving Account	746.15	2,206.46	1,231.84	1,331.52	4,335.86	1,701.95	1,434.42
1.1.2 Fixed Account	3,485.83	5,312.61	4,122.68	5,267.66	11,524.68	5,477.46	7,272.67
1.1.2.1 Up to 3 months Fixed Account	-	1,207.08	-	859.63	-	36.49	-
1.1.2.2 3 to 6 months Fixed Account	1.81	1,145.39	-	609.12	5.00	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,197.98	4,122.68	3,171.31	190.34	137.14	-
1.1.2.4 Above 1 year Fixed Account	3,484.02	1,762.16	-	627.61	11,329.35	5,303.83	7,272.67
1.1.3 Call Deposit	55.96	155.53	83.47	118.81	175.10	127.69	205.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	252.93	336.53	491.36	379.26	1,288.00	828.17	713.06
2. Commission Expense	28.71	101.52	80.59	45.26	11.04	125.41	-
3. Staff Expense	857.88	1,193.34	960.64	973.88	2,354.63	1,316.38	1,839.15
4. Office Operating Expenses	520.68	924.53	673.11	611.67	1,965.18	946.90	966.83
5. Foreign Exchange Loss	2.44	-	-	9.42	24.61	-	-
5.1 Due to Change in Exchange Rates	2.44	-	-	9.42	24.61	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.05	-	-	-	-	38.53	3.11
7. Provision for Risk	1,540.27	413.99	922.91	1,063.59	454.97	313.85	1,303.05
7.1 Loan loss Provision	1,540.27	413.99	922.91	1,063.59	454.97	313.85	1,303.05
7.1.1 General Loan loss Provision	755.16	413.99	281.26	626.86	162.75	185.49	1,026.27
7.1.1.1 Pass Loan Loss Provision	506.88	413.99	152.74	511.71	112.97	185.49	898.11
7.1.1.2 Watch List Provision	248.28	-	128.52	115.15	49.79	-	128.16
7.1.2 Special Loan Loss Provision	785.11	-	641.64	205.36	292.22	128.36	276.78
7.1.3 Additional Loan Loss Provision	-	-	-	231.37	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	3.36	-	-	14.40	-
9. Provision for Staff Bonus	189.36	301.91	163.80	266.06	652.88	268.02	333.04
10. Provision for Income Tax	455.64	815.16	422.16	663.73	1,762.77	723.66	913.53
11. Others	-	-	-	1.88	-	-	-
12. Net Profit	1,248.62	1,902.05	1,052.06	1,730.83	4,113.13	1,688.54	2,083.81
Total Expenses	9,385.53	13,663.65	10,207.97	12,463.55	28,662.85	13,570.97	17,067.94
Income							
1. Interest Income	6,767.57	12,147.93	9,087.23	10,461.12	26,314.73	12,156.13	14,685.25
1.1 On Loans and Advances	6,098.22	10,669.12	8,431.58	9,908.31	24,344.06	11,143.00	13,744.87
1.2 On Investment	603.38	1,394.53	646.22	520.60	1,748.73	831.82	803.64
1.2.1 Government Bonds	230.92	1,348.07	646.22	520.60	1,726.74	42.90	803.64
1.2.2 Foreign Bonds	-	46.45	-	-	-	58.66	-
1.2.3 NRB Bonds	352.09	-	-	-	-	-	-
1.2.4 Debenture & Bonds	20.37	-	-	-	22.00	730.26	-
1.3 On Agency Balance	0.16	-	-	32.04	2.38	-	-
1.4 On Call Deposit	31.96	-	3.17	0.17	45.06	-	-
1.5 On Others	33.85	84.28	6.26	0.00	174.49	181.32	136.74
2. Commission and Discount	819.22	1,036.58	545.10	823.12	1,766.76	1,042.06	472.01
2.1 Bills Purchase and Discount	17.69	-	5.38	0.01	3.61	-	-
2.2 Commission	793.89	1,036.58	539.72	823.11	1,763.15	1,002.98	243.04
2.3 Others	7.64	-	-	-	-	39.09	228.97
3. Exchange Fluctuation Income	154.16	323.15	173.21	207.35	200.59	254.12	361.24
3.1 Due to Change in Exchange Rate	-	53.60	-	-	-	58.85	72.25
3.2 Due to Foreign Currency Transaction	154.16	269.55	173.21	207.35	200.59	195.27	288.99
4. Other Operating Income	372.80	155.99	74.37	92.74	318.75	22.78	493.12
5. Non Operating Income	118.59	-	-	-	62.03	22.99	12.85
6. Write Back from Provisions for loss	1,069.27	-	260.75	743.02	-	72.87	1,043.46
7. Recovery of written-off Loan	83.92	-	67.30	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	136.20	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,385.53	13,663.65	10,207.97	12,463.55	28,662.85	13,570.97	17,067.94

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
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Expenses

1. Interest Expense	7,267.27	11,016.55	8,883.56	14,885.67	8,646.96	9,633.10	7,463.96
1.1 On Deposit Liabilities	6,707.37	9,854.72	7,487.50	13,959.49	8,096.88	9,222.77	6,842.99
1.1.1 Saving Account	1,422.92	2,374.02	2,070.87	4,189.62	1,691.75	1,322.22	1,530.00
1.1.2 Fixed Account	5,065.32	7,308.69	5,386.91	9,566.17	6,245.68	7,770.91	5,233.66
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	620.71	-	-
1.1.2.2 3 to 6 months Fixed Account	940.18	2,944.89	-	2,325.20	507.07	1,947.22	3,040.22
1.1.2.3 6 months to 1 year Fixed Account	2,051.15	2,372.06	5,337.11	4,350.59	3,704.13	4,381.70	105.99
1.1.2.4 Above 1 year Fixed Account	2,073.99	1,991.74	49.80	2,890.39	1,413.76	1,441.99	2,087.44
1.1.3 Call Deposit	219.13	172.01	29.71	203.70	159.45	129.64	79.33
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	559.90	1,161.82	1,396.07	926.18	550.08	410.33	620.97
2. Commission Expense	-	-	22.81	396.04	102.36	-	8.01
3. Staff Expense	1,053.17	1,962.44	2,617.20	2,147.52	1,204.72	915.13	1,236.73
4. Office Operating Expenses	1,447.71	1,291.09	1,086.08	1,577.88	988.43	719.49	934.54
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	21.11	-	-	-	0.28
7. Provision for Risk	1,137.16	441.77	1,195.51	435.64	323.18	45.69	688.61
7.1 Loan loss Provision	1,137.16	441.77	1,195.51	435.64	323.18	45.69	688.61
7.1.1 General Loan loss Provision	659.46	441.77	650.89	358.50	237.00	19.27	323.94
7.1.1.1 Pass Loan Loss Provision	314.40	441.77	438.43	184.44	50.80	250.79	243.60
7.1.1.2 Watch List Provision	345.06	-	212.46	174.07	186.20	(231.52)	80.34
7.1.2 Special Loan Loss Provision	477.70	-	544.62	77.14	86.18	26.42	364.67
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.42	1.35	-	-	-	-	4.33
9. Provision for Staff Bonus	143.66	390.43	171.55	668.21	283.94	502.38	238.56
10. Provision for Income Tax	364.17	1,073.42	1,230.81	1,703.16	757.03	1,364.22	644.35
11. Others	-	-	-	-	-	-	0.65
12. Net Profit	928.79	2,440.49	2,028.55	4,310.77	1,798.44	3,157.18	1,502.67
Total Expenses	12,342.34	18,633.03	17,257.19	26,124.90	14,105.07	16,337.18	12,722.69

Income

1. Interest Income	10,232.74	16,499.41	15,291.38	23,397.68	12,852.26	14,933.23	11,019.47
1.1 On Loans and Advances	9,694.63	14,956.41	13,836.40	21,470.46	11,704.13	14,026.60	10,102.45
1.2 On Investment	468.17	1,463.91	1,431.88	1,859.31	848.34	834.28	833.36
1.2.1 Government Bonds	438.47	1,448.65	1,431.10	1,859.31	848.34	791.68	822.86
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.30	-	-	-	-	-	-
1.2.4 Debenture & Bonds	29.40	15.27	0.78	-	-	42.60	10.50
1.3 On Agency Balance	-	0.21	-	-	1.53	0.24	0.14
1.4 On Call Deposit	-	77.74	-	-	32.93	-	40.22
1.5 On Others	69.94	1.14	23.09	67.91	265.34	72.11	43.30
2. Commission and Discount	463.83	1,207.84	716.13	1,793.01	822.46	804.07	591.30
2.1 Bills Purchase and Discount	46.58	27.09	-	-	-	-	78.95
2.2 Commission	417.25	150.32	683.11	1,793.01	815.90	789.95	454.55
2.3 Others	-	1,030.43	33.01	-	6.57	14.12	57.80
3. Exchange Fluctuation Income	251.20	434.94	103.17	560.49	242.42	214.40	183.02
3.1 Due to Change in Exchange Rate	1.64	45.59	-	51.02	-	2.68	(22.34)
3.2 Due to Foreign Currency Transaction	249.56	389.35	103.17	509.47	242.42	211.72	205.36
4. Other Operating Income	473.50	483.23	594.16	370.51	145.87	256.04	416.65
5. Non Operating Income	745.96	-	179.15	-	16.33	129.45	253.04
6. Write Back from Provisions for loss	174.40	-	373.21	-	(26.23)	-	241.19
7. Recovery of written-off Loan	0.70	7.61	-	3.21	51.96	-	15.29
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	2.73
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,342.34	18,633.03	17,257.19	26,124.90	14,105.07	16,337.18	12,722.69

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	10,106.23	8,937.81	8,420.64	5,706.69	5,494.00	7,992.08	2,431.42
1.1 On Deposit Liabilities	9,417.92	7,963.86	7,617.80	5,445.57	5,319.19	7,411.41	2,409.79
1.1.1 Saving Account	2,066.93	2,383.64	1,652.59	779.77	839.39	1,795.75	623.03
1.1.2 Fixed Account	7,120.57	5,484.07	5,817.74	4,573.17	4,421.41	5,490.26	1,727.62
1.1.2.1 Up to 3 months Fixed Account	291.91	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	523.00	-	-	-	3,640.11	-	306.17
1.1.2.3 6 months to 1 year Fixed Account	4,132.19	-	5,817.74	4,573.17	526.31	5,490.26	1,194.82
1.1.2.4 Above 1 year Fixed Account	2,173.47	5,484.07	-	-	254.99	-	226.63
1.1.3 Call Deposit	150.86	96.16	147.47	92.63	58.40	125.40	59.14
1.1.4 Certificate of Deposit	79.56	-	-	-	-	-	-
1.2 On Borrowing	688.31	973.94	802.84	261.12	174.80	580.67	21.63
2. Commission Expense	164.75	-	121.89	-	-	-	8.77
3. Staff Expense	1,649.46	1,789.57	1,337.64	837.47	1,004.86	1,015.43	375.82
4. Office Operating Expenses	1,054.07	1,227.14	965.53	688.37	664.37	938.72	255.42
5. Foreign Exchange Loss	-	(13.04)	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	(13.04)	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.14	68.54	-	-
7. Provision for Risk	639.66	977.66	195.91	160.35	544.48	351.59	484.85
7.1 Loan loss Provision	639.66	977.66	195.91	160.35	544.48	351.59	484.85
7.1.1 General Loan loss Provision	412.57	97.44	195.91	82.32	224.66	183.51	159.06
7.1.1.1 Pass Loan Loss Provision	412.57	97.44	195.91	39.45	120.03	183.51	82.85
7.1.1.2 Watch List Provision	-	-	-	42.86	104.62	-	76.20
7.1.2 Special Loan Loss Provision	227.09	880.22	-	78.04	319.82	168.08	325.79
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	-	45.58	125.22	-	-	4.12	29.98
9. Provision for Staff Bonus	469.78	239.41	363.33	168.28	-	281.86	127.01
10. Provision for Income Tax	1,253.87	664.29	983.40	463.09	492.96	743.22	342.93
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,974.11	1,490.39	2,286.59	1,051.47	1,150.25	1,793.56	800.17
Total Expenses	18,311.92	15,358.81	14,800.16	9,075.87	9,419.46	13,120.58	4,856.37

Income

1. Interest Income	15,245.40	13,476.32	12,976.93	8,401.45	7,969.80	11,744.34	3,950.26
1.1 On Loans and Advances	14,143.39	11,777.35	11,793.94	7,865.29	7,336.12	10,564.20	3,696.06
1.2 On Investment	924.03	1,566.25	1,012.47	515.32	589.30	1,047.42	143.23
1.2.1 Government Bonds	891.46	1,566.25	1,012.47	515.32	540.29	944.89	143.23
1.2.2 Foreign Bonds	0.67	-	-	-	41.62	99.78	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	31.89	-	-	-	6.82	2.75	-
1.3 On Agency Balance	-	26.87	0.09	0.17	3.62	-	-
1.4 On Call Deposit	1.89	10.73	54.41	20.46	-	-	41.77
1.5 On Others	176.10	95.13	116.02	0.20	40.76	132.71	69.20
2. Commission and Discount	1,481.75	448.68	529.90	121.15	406.72	220.63	171.04
2.1 Bills Purchase and Discount	-	3.49	3.42	-	-	-	-
2.2 Commission	1,481.75	431.32	236.58	121.15	406.72	220.63	4.41
2.3 Others	-	13.87	289.90	-	-	-	166.63
3. Exchange Fluctuation Income	299.39	-	201.28	129.45	88.28	340.68	1.52
3.1 Due to Change in Exchange Rate	59.88	-	-	8.93	-	3.38	-
3.2 Due to Foreign Currency Transaction	239.52	-	201.28	120.51	88.28	337.29	1.52
4. Other Operating Income	365.01	645.90	282.26	289.00	86.47	609.25	198.50
5. Non Operating Income	12.43	450.09	7.70	-	45.09	134.08	-
6. Write Back from Provisions for loss	906.33	323.45	802.08	134.82	822.84	71.60	494.48
7. Recovery of written-off Loan	1.03	14.37	-	-	-	-	40.57
8. Income from Extra Ordinary transactions	0.57	-	-	-	0.27	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	18,311.92	15,358.81	14,800.16	9,075.87	9,419.46	13,120.58	4,856.37

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	9.68	274.46	2,999.53	616.13	358.01	6,500.29	4,227.19
1.1 On Deposit Liabilities	9.68	274.46	2,866.08	606.26	357.85	6,327.72	4,145.38
1.1.1 Saving Account	3.74	82.75	493.67	185.21	109.60	1,206.34	725.90
1.1.2 Fixed Account	5.50	177.35	2,303.19	402.01	243.35	4,993.09	3,307.26
1.1.2.1 Up to 3 months Fixed Account	2.98	-	153.92	-	9.73	1,048.43	551.13
1.1.2.2 3 to 6 months Fixed Account	0.20	-	1,266.97	302.07	12.17	619.99	381.43
1.1.2.3 6 months to 1 year Fixed Account	2.30	-	595.79	2.39	85.17	2,578.98	2,171.26
1.1.2.4 Above 1 year Fixed Account	0.02	177.35	286.51	97.55	136.28	745.69	203.44
1.1.3 Call Deposit	0.44	14.35	69.22	19.05	4.89	128.30	112.22
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	133.45	9.87	0.16	172.57	81.81
2. Commission Expense	-	-	10.65	4.98	-	-	12.65
3. Staff Expense	11.85	48.46	447.19	124.86	48.06	733.14	493.93
4. Office Operating Expenses	11.24	41.78	341.59	90.11	32.73	586.64	419.99
5. Foreign Exchange Loss	-	-	-	-	-	0.65	0.04
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.65	0.04
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.19	29.02	0.03	0.86	-
7. Provision for Risk	3.22	26.48	115.28	113.18	11.67	502.79	164.87
7.1 Loan loss Provision	3.22	26.48	115.28	113.18	11.67	502.79	154.89
7.1.1 General Loan loss Provision	2.26	26.48	84.33	9.28	(16.14)	383.40	80.47
7.1.1.1 Pass Loan Loss Provision	1.02	26.48	82.29	0.10	(21.65)	247.70	80.47
7.1.1.2 Watch List Provision	1.25	-	2.03	9.18	5.51	135.70	-
7.1.2 Special Loan Loss Provision	0.95	-	30.95	103.91	27.81	119.39	74.43
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	9.97
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	70.54	4.82	16.56	163.93	139.55
10. Provision for Income Tax	-	-	190.46	13.00	49.68	491.78	376.79
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	444.41	30.34	115.91	1,147.49	879.18
Total Expenses	35.99	391.18	4,619.83	1,026.45	632.64	10,127.58	6,714.19
Income							
1. Interest Income	14.43	337.00	4,387.93	972.22	601.58	9,234.40	6,306.98
1.1 On Loans and Advances	13.73	335.79	4,151.09	938.81	539.44	8,592.56	5,966.88
1.2 On Investment	0.16	-	161.28	15.48	60.53	568.61	284.84
1.2.1 Government Bonds	0.16	-	161.28	15.48	60.53	399.90	284.84
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	168.18	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.53	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.54	1.21	41.11	17.26	1.60	27.21	36.32
1.5 On Others	-	-	34.45	0.67	-	46.01	18.94
2. Commission and Discount	0.26	12.83	179.16	50.09	2.33	38.03	87.18
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.26	12.83	166.99	5.61	1.45	36.61	69.03
2.3 Others	-	-	12.17	44.48	0.88	1.41	18.15
3. Exchange Flactuation Income	-	-	0.56	-	-	7.84	0.00
3.1 Due to Change in Exchange Rate	-	-	0.51	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.05	-	-	7.84	0.00
4. Other Operating Income	2.09	-	10.00	-	20.67	406.22	317.31
5. Non Operating Income	0.63	-	0.68	4.14	8.06	38.81	0.77
6. Write Back from Provisions for loss	12.99	-	41.49	-	-	402.29	1.95
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	5.59	41.35	-	-	-	-	-
Total Income	35.99	391.18	4,619.83	1,026.45	632.64	10,127.58	6,714.19

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	3,041.88	38.10	3,303.47	2,361.74	2,527.51	220.69	36.17
1.1 On Deposit Liabilities	2,881.04	38.10	3,029.17	2,330.85	2,451.51	216.21	36.17
1.1.1 Saving Account	795.75	8.56	504.52	668.55	381.02	57.78	18.88
1.1.2 Fixed Account	2,007.48	29.01	2,423.19	1,639.41	1,998.97	143.73	16.15
1.1.2.1 Up to 3 months Fixed Account	384.09	-	388.60	-	624.04	-	1.42
1.1.2.2 3 to 6 months Fixed Account	461.42	-	242.81	302.15	48.43	38.20	1.17
1.1.2.3 6 months to 1 year Fixed Account	846.24	20.48	1,401.08	1,165.81	1,155.20	80.09	11.17
1.1.2.4 Above 1 year Fixed Account	315.72	8.53	390.69	171.45	171.29	25.45	2.38
1.1.3 Call Deposit	77.82	0.52	101.46	22.88	71.51	14.70	1.14
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	160.84	-	274.30	30.89	76.00	4.48	-
2. Commission Expense	10.79	-	-	-	-	-	-
3. Staff Expense	418.71	11.40	397.12	374.33	273.59	55.78	26.74
4. Office Operating Expenses	347.01	9.96	370.62	254.15	249.63	54.74	7.21
5. Foreign Exchange Loss	-	-	-	-	0.05	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.05	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	192.79	14.27	133.90	143.13	423.31	6.80	23.93
7.1 Loan loss Provision	192.79	14.27	133.90	143.13	423.31	-	23.93
7.1.1 General Loan loss Provision	65.66	8.47	188.15	55.33	210.19	-	8.68
7.1.1.1 Pass Loan Loss Provision	53.68	5.17	37.98	39.40	118.10	-	3.07
7.1.1.2 Watch List Provision	11.98	3.30	150.17	15.93	92.09	-	5.61
7.1.2 Special Loan Loss Provision	127.12	5.80	(54.26)	87.80	213.12	-	15.25
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	6.80	-
8. Loan Written Off	-	-	-	-	0.70	-	-
9. Provision for Staff Bonus	92.51	1.22	86.11	-	91.21	4.21	-
10. Provision for Income Tax	249.77	3.67	258.34	235.22	238.09	11.35	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	582.80	8.56	602.79	548.84	567.10	26.49	9.03
Total Expenses	4,936.26	87.18	5,152.35	3,917.42	4,371.20	380.06	103.09

Income

1. Interest Income	4,611.97	79.62	4,875.17	3,707.42	3,789.28	323.11	81.65
1.1 On Loans and Advances	4,037.65	68.13	4,560.65	3,457.33	3,566.22	312.67	74.61
1.2 On Investment	215.61	-	208.54	190.23	174.48	0.00	-
1.2.1 Government Bonds	209.11	-	208.54	190.23	142.15	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	6.50	-	-	-	32.33	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	48.12	-	60.51	32.37	45.13	9.05	7.05
1.5 On Others	310.59	11.50	45.47	27.49	3.45	1.39	-
2. Commission and Discount	246.36	0.37	17.70	21.19	7.08	2.87	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	246.36	0.05	17.70	21.19	7.08	2.87	0.02
2.3 Others	-	0.31	-	-	-	-	-
3. Exchange Flactuation Income	0.07	-	17.52	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	(1.68)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.07	-	19.20	-	-	-	-
4. Other Operating Income	27.99	6.39	186.63	137.87	134.76	15.32	2.51
5. Non Operating Income	-	0.34	55.21	37.96	41.67	1.18	-
6. Write Back from Provisions for loss	49.87	0.45	-	12.98	397.91	37.59	18.91
7. Recovery of written-off Loan	-	-	0.11	-	0.50	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,936.26	87.18	5,152.35	3,917.42	4,371.20	380.06	103.09

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	247.91	144.64	65.20	1.61	471.52	770.19	449.05
1.1 On Deposit Liabilities	247.67	144.64	65.20	1.61	468.86	730.90	422.57
1.1.1 Saving Account	73.83	22.56	17.45	1.60	145.25	195.37	72.06
1.1.2 Fixed Account	165.60	117.33	45.06	-	306.90	524.69	341.16
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	91.05	20.02	-
1.1.2.2 3 to 6 months Fixed Account	69.64	32.38	-	-	66.13	38.81	19.87
1.1.2.3 6 months to 1 year Fixed Account	59.38	82.79	-	-	79.82	17.25	198.36
1.1.2.4 Above 1 year Fixed Account	36.58	2.15	45.06	-	69.90	448.60	122.92
1.1.3 Call Deposit	8.23	4.75	2.69	0.01	16.72	10.85	9.36
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.24	-	-	-	2.66	39.30	26.48
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	76.27	32.30	37.48	3.02	103.97	99.98	46.30
4. Office Operating Expenses	63.82	28.33	37.18	17.33	87.37	91.30	39.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	4.27	-	-
7. Provision for Risk	331.95	59.31	-	-	9.37	27.35	29.82
7.1 Loan loss Provision	316.62	59.31	-	-	9.37	27.35	29.82
7.1.1 General Loan loss Provision	37.11	30.23	-	-	7.84	-	29.82
7.1.1.1 Pass Loan Loss Provision	9.81	15.67	-	-	6.69	-	29.82
7.1.1.2 Watch List Provision	27.30	14.57	-	-	1.15	-	-
7.1.2 Special Loan Loss Provision	279.51	29.07	-	-	1.54	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	27.35	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	15.33	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.58	-	-
9. Provision for Staff Bonus	-	1.83	-	-	12.84	-	12.70
10. Provision for Income Tax	-	4.95	-	-	34.68	49.63	34.29
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	11.55	26.28	10.68	80.92	118.24	80.01
Total Expenses	719.94	282.91	166.14	32.64	806.54	1,156.69	691.49

Income

1. Interest Income	427.70	240.56	130.01	6.89	650.42	1,058.20	639.55
1.1 On Loans and Advances	418.00	216.93	93.51	-	598.45	926.90	536.53
1.2 On Investment	5.61	3.63	1.06	-	27.92	123.40	96.28
1.2.1 Government Bonds	5.61	-	1.06	-	27.92	123.40	96.28
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	3.63	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.09	4.40	3.74	6.89	19.43	7.90	6.75
1.5 On Others	-	15.60	31.70	-	4.62	-	-
2. Commission and Discount	4.79	0.58	8.47	-	0.87	54.67	0.62
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	4.79	0.58	0.95	-	0.87	54.67	0.62
2.3 Others	-	-	7.51	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	15.53	11.90	-	0.00	26.43	38.97	37.18
5. Non Operating Income	-	-	-	25.74	128.19	4.85	2.04
6. Write Back from Provisions for loss	198.60	29.87	27.66	-	-	-	12.10
7. Recovery of written-off Loan	-	-	-	-	0.63	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	73.32	-	-	-	-	-	-
Total Income	719.94	282.91	166.14	32.64	806.54	1,156.69	691.49

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi
Expenses							
1. Interest Expense	214.19	224.57	219.91	633.18	390.64	46.32	101.54
1.1 On Deposit Liabilities	211.64	218.98	219.91	626.48	379.94	46.32	97.50
1.1.1 Saving Account	52.77	46.61	50.40	106.84	77.30	3.02	18.48
1.1.2 Fixed Account	153.72	163.43	168.31	506.66	302.64	42.35	73.44
1.1.2.1 Up to 3 months Fixed Account	-	56.13	-	-	-	2.16	28.99
1.1.2.2 3 to 6 months Fixed Account	-	13.14	17.24	78.40	51.68	0.35	8.59
1.1.2.3 6 months to 1 year Fixed Account	153.72	61.11	121.96	92.14	183.30	4.59	10.42
1.1.2.4 Above 1 year Fixed Account	-	33.05	29.11	336.12	67.66	35.26	25.45
1.1.3 Call Deposit	5.15	8.93	1.20	12.98	-	0.95	5.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.55	5.60	-	6.70	10.70	-	4.05
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	73.54	52.64	14.01	102.67	58.79	13.55	38.41
4. Office Operating Expenses	45.90	73.65	27.79	60.85	50.76	7.58	32.94
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.02	-	-
7. Provision for Risk	37.74	55.28	50.64	87.56	37.65	5.68	21.29
7.1 Loan loss Provision	37.74	55.27	50.64	87.56	37.65	2.20	21.16
7.1.1 General Loan loss Provision	24.41	23.18	35.51	38.89	11.21	2.08	21.16
7.1.1.1 Pass Loan Loss Provision	11.18	10.79	-	38.89	10.20	1.70	21.16
7.1.1.2 Watch List Provision	13.23	12.39	35.51	-	1.02	0.38	-
7.1.2 Special Loan Loss Provision	13.34	38.63	15.13	48.67	26.44	0.12	-
7.1.3 Additional Loan Loss Provision	-	(6.53)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	3.48	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.13
7.5. Provision for Loss of Other Assets	-	0.01	-	-	-	-	-
8. Loan Written Off	35.92	0.52	-	-	-	-	0.21
9. Provision for Staff Bonus	-	-	9.50	8.95	7.78	-	-
10. Provision for Income Tax	-	-	25.64	24.17	21.01	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	152.51	13.75	59.83	56.39	49.03	(3.29)	-
Total Expenses	559.79	420.42	407.33	973.78	615.67	69.84	194.39
Income							
1. Interest Income	307.97	325.29	381.97	901.96	580.40	59.91	153.92
1.1 On Loans and Advances	274.06	283.25	365.13	830.59	517.15	57.42	141.96
1.2 On Investment	15.74	19.05	-	36.86	58.86	-	8.11
1.2.1 Government Bonds	15.74	-	-	36.86	-	-	8.11
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	19.05	-	-	58.86	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	14.59	7.23	16.83	15.52	4.39	2.49	3.67
1.5 On Others	3.58	15.76	-	18.99	-	-	0.18
2. Commission and Discount	16.90	(2.32)	0.66	0.21	30.92	8.14	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	16.90	(2.32)	0.66	0.21	30.92	8.14	-
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	30.28	49.88	10.54	50.02	3.82	-	10.42
5. Non Operating Income	-	7.69	10.76	0.64	0.53	1.30	10.31
6. Write Back from Provisions for loss	203.39	39.88	3.40	20.95	-	0.49	2.99
7. Recovery of written-off Loan	1.26	-	-	-	-	-	7.52
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	9.22
Total Income	559.79	420.42	407.33	973.78	615.67	69.84	194.39

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	4.48	443.52	1,083.89	812.21	403.79
1.1 On Deposit Liabilities	3.87	437.32	997.08	754.72	397.79
1.1.1 Saving Account	1.45	69.16	187.17	129.06	101.35
1.1.2 Fixed Account	-	354.47	790.78	598.78	296.44
1.1.2.1 Up to 3 months Fixed Account	-	33.33	107.40	175.93	-
1.1.2.2 3 to 6 months Fixed Account	-	47.60	39.83	168.50	33.84
1.1.2.3 6 months to 1 year Fixed Account	-	219.77	426.51	197.52	25.74
1.1.2.4 Above 1 year Fixed Account	-	53.77	217.04	56.82	236.86
1.1.3 Call Deposit	2.42	13.69	19.13	26.88	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	0.62	6.20	86.81	57.50	5.99
2. Commission Expense	-	-	-	-	-
3. Staff Expense	4.32	63.92	120.26	95.73	74.85
4. Office Operating Expenses	3.62	49.52	111.06	91.80	68.82
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-
7. Provision for Risk	-	47.81	65.96	39.61	119.58
7.1 Loan loss Provision	-	47.81	65.96	39.61	119.58
7.1.1 General Loan loss Provision	-	24.84	48.81	42.95	119.58
7.1.1.1 Pass Loan Loss Provision	-	24.84	27.76	42.92	119.58
7.1.1.2 Watch List Provision	-	-	21.04	0.02	-
7.1.2 Special Loan Loss Provision	-	22.97	17.15	(3.33)	-
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	-	8.42	22.01	20.01	6.65
10. Provision for Income Tax	-	22.72	59.43	54.04	17.96
11. Others	-	-	-	-	-
12. Net Profit	-	49.60	138.67	126.09	41.91
Total Expenses	12.42	685.51	1,601.29	1,239.50	733.57

Income

1. Interest Income	1.96	643.07	1,446.91	1,161.58	607.96
1.1 On Loans and Advances	1.48	579.14	1,276.57	1,035.17	545.88
1.2 On Investment	-	54.77	155.95	119.39	54.81
1.2.1 Government Bonds	-	-	155.95	119.39	54.81
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	54.77	-	-	-
1.3 On Agency Balance	-	3.37	-	-	-
1.4 On Call Deposit	0.48	5.64	8.07	-	4.56
1.5 On Others	-	0.14	6.31	7.02	2.71
2. Commission and Discount	-	1.90	11.33	69.66	2.07
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.59	11.33	0.14	2.07
2.3 Others	-	0.31	-	69.53	-
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.12	30.38	112.65	8.27	31.02
5. Non Operating Income	1.53	6.75	17.28	-	5.90
6. Write Back from Provisions for loss	1.93	3.41	8.47	-	86.62
7. Recovery of written-off Loan	-	-	4.65	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	6.89	-	-	-	-
Total Income	12.42	685.51	1,601.29	1,239.50	733.57

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	7,240.69	15,280.30	8,913.67	7,082.68	4,946.87	10,297.95	5,049.34
Fishery Related	577.79	976.45	100.69	225.19	-	219.95	62.82
Mining Related	1,774.48	-	110.42	328.60	-	-	259.59
Manufacturing (Producing) Related	42,727.19	23,987.47	48,624.24	53,086.01	14,115.12	54,730.73	29,386.93
Construction	1,639.96	3,555.28	304.90	5,726.69	7,487.52	1,079.58	2,031.36
Electricity, Gas and Water	10,861.92	13,168.27	11,319.31	15,022.57	6,666.58	3,709.77	6,397.13
Metal Products, Mach. & Ele. Eqp.	5,861.08	2,777.88	1,712.97	1,350.13	3,163.17	9,719.41	2,371.32
Tras., Com. and Public Utilities	3,030.34	2,032.65	1,688.87	1,132.17	2,354.81	3,276.67	206.68
Wholesaler & Retailer	27,455.19	54,230.83	59,484.00	32,569.84	25,886.42	33,858.16	25,802.82
Finance, Insurance and Real Estate	6,825.14	22,194.42	8,942.72	13,103.79	4,802.86	13,576.08	5,882.97
Hotel or Restaurant	6,765.35	10,762.03	5,739.10	13,301.85	1,506.46	6,389.82	5,697.26
Other Services	5,714.81	6,487.06	11,118.56	17,521.44	1,814.22	4,804.39	2,103.48
Consumption Loans	52,390.97	67,558.00	28,962.24	11,765.32	16,014.92	11,373.76	16,700.09
Local Government	-	-	-	383.43	138.81	255.20	-
Others	4,067.74	928.17	41,688.21	3,558.66	93.64	5,242.22	9,647.96
TOTAL sectorwise	176,932.65	223,938.81	228,709.91	176,158.37	88,991.40	158,533.68	111,599.76

Product Wise

Term Loan	38,003.30	38,461.98	43,637.87	57,544.31	8,059.27	36,104.40	25,585.20
Overdraft	29,594.10	22,736.87	32,906.23	21,510.24	6,061.75	15,009.87	879.98
Trust Receipt Loan / Import Loan	3,017.03	1,121.15	10,471.67	13,818.81	7,701.80	8,202.51	1,811.32
Demand & Other Working Capital Loan	33,176.45	35,655.01	70,244.89	52,326.32	28,066.05	65,658.08	42,211.90
Res. Per. H. Loan (Up to Rs. 15 mil.)	8,073.88	19,338.97	16,469.57	2,060.80	9,009.58	3,994.31	2,228.72
Real Estate Loan	8,091.91	16,025.81	15,982.89	5,634.17	7,546.41	7,397.08	5,746.65
Margin Nature Loan	4,635.72	5,530.32	6,799.20	2,358.62	-	1,302.60	36.96
Hire Purchase Loan	2,894.65	5,531.21	4,360.04	3,082.48	4,541.73	6,911.30	2,858.16
Deprived Sector Loan	11,872.81	16,128.78	11,875.41	12,135.51	5,118.84	8,208.40	6,860.37
Bills Purchased	2.80	30.13	12.88	492.45	352.19	24.44	0.08
Other Product	37,569.99	63,378.58	15,949.26	5,194.66	12,533.78	5,720.69	23,380.41
Total Product wise Loan	176,932.65	223,938.81	228,709.91	176,158.37	88,991.40	158,533.68	111,599.76

Collateral Wise

Gold and Silver	15,387.68	18,335.21	875.62	1,667.36	-	-	-
Government Securities	2.15	303.42	42.38	2.84	-	-	-
Non Governmental Securities	0.55	5,529.03	6,868.36	2,358.62	-	1,302.60	36.96
Fixed Deposit Receipts	952.42	1,246.11	1,889.87	916.01	7,320.07	1,143.75	1,169.34
Own	952.42	1,246.11	1,764.79	916.01	7,298.90	1,143.75	1,169.34
Other Licences Institutions	-	-	125.08	-	21.16	-	-
Collateral of Properties	153,185.53	171,614.30	192,972.16	157,657.22	72,904.77	147,667.54	94,131.60
Fixed Assets	134,935.80	171,447.09	107,447.59	140,280.88	55,448.91	147,667.54	58,420.50
Current Assets	18,249.73	167.21	85,524.57	17,376.34	17,455.86	-	35,711.11
Against security of Bill	1,511.97	19.06	4,172.83	-	-	24.44	1,811.32
Domestic Bills	-	13.17	24.60	-	-	24.17	-
Foreign Bills	1,511.97	5.89	4,148.23	-	-	0.27	1,811.32
Against Guarantee	5,089.56	26,851.79	5,124.99	6,582.41	1,515.28	8,272.83	6,143.84
Government Guarantee	31.33	-	-	383.43	138.81	-	156.08
Institutional Guarantee	4,087.17	16,401.75	3,440.41	4,438.10	1,376.47	-	5,479.24
Personal Guarantee	329.34	10,405.81	1,684.58	1,760.38	-	-	-
Collective Guarantee	5.62	44.23	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	69.11	508.52
Other Guarantee	594.32	-	-	0.50	-	8,203.72	-
Credit Card	-	0.60	479.24	57.07	380.10	122.51	-
Others	802.79	39.29	16,284.46	6,916.86	6,871.19	-	8,306.69
Total	176,932.65	223,938.81	228,709.91	176,158.37	88,991.40	158,533.68	111,599.76

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	6,265.13	10,061.88	5,146.97	7,251.37	21,722.17	7,146.95	7,850.09
Fishery Related	520.05	174.84	104.16	496.36	1,992.57	214.80	333.53
Mining Related	405.29	0.86	29.11	98.64	-	212.79	1,204.57
Manufacturing (Producing) Related	10,178.60	22,179.22	24,846.80	22,514.20	13,721.09	29,736.03	35,591.92
Construction	3,594.71	2,824.63	751.26	10,576.70	2,042.27	3,027.99	8,542.66
Electricity, Gas and Water	5,086.95	7,299.02	5,551.53	6,753.24	2,835.52	6,815.41	9,280.90
Metal Products, Mach. & Ele. Eqp.	2,355.90	2,390.26	2,985.58	2,202.80	297.13	1,134.08	7,701.35
Tras., Com. and Public Utilities	2,806.23	1,792.60	3,198.96	1,794.38	1,898.79	3,022.93	8,567.78
Wholesaler & Retailer	10,891.68	40,548.31	28,563.45	23,828.03	55,116.06	29,835.80	20,742.05
Finance, Insurance and Real Estate	5,892.78	13,454.38	9,216.64	7,426.35	21,818.27	9,713.85	8,846.51
Hotel or Restaurant	3,212.93	2,771.57	6,478.37	5,624.91	5,632.22	4,658.85	8,309.40
Other Services	14,575.57	4,742.66	6,498.99	4,375.98	5,253.26	6,456.63	7,295.66
Consumption Loans	13,050.76	32,039.11	15,778.94	19,138.41	103,102.08	26,873.88	13,251.81
Local Government	-	-	-	-	-	-	-
Others	962.73	11,114.70	382.92	12,106.26	38,624.30	4,663.65	24,280.92
TOTAL sectorwise	79,799.32	151,394.03	109,533.68	124,187.63	274,055.73	133,513.63	161,799.15

Product Wise

Term Loan	15,289.12	36,136.09	30,327.20	33,791.29	56,104.50	27,344.48	54,585.23
Overdraft	8,175.94	36,637.78	25,555.89	27,926.89	66,885.14	14,668.87	30,276.35
Trust Receipt Loan / Import Loan	1,921.24	4,450.68	1,620.10	1,494.40	169.57	2,678.15	3,404.93
Demand & Other Working Capital Loan	22,196.40	22,850.57	21,020.64	20,147.34	53,983.11	21,783.07	44,427.73
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,944.04	23,100.14	3,449.85	4,323.12	46,078.08	5,298.82	5,459.85
Real Estate Loan	1,549.42	4,248.78	5,243.18	2,411.91	21,169.11	6,075.41	1,367.66
Margin Nature Loan	1,452.02	907.21	2,188.38	1,652.86	2,074.01	1,327.77	3,417.73
Hire Purchase Loan	6,111.79	3,522.04	5,476.23	5,624.17	8,519.79	6,659.35	4,551.46
Deprived Sector Loan	6,615.17	8,823.06	5,078.56	7,208.23	13,720.33	7,495.44	8,088.41
Bills Purchased	500.76	218.89	-	0.00	-	86.23	13.50
Other Product	12,043.41	10,498.78	9,573.66	19,607.41	5,352.10	40,096.04	6,206.30
Total Product wise Loan	79,799.32	151,394.03	109,533.68	124,187.63	274,055.73	133,513.63	161,799.15

Collateral Wise

Gold and Silver	644.15	-	30.18	60.17	24.59	307.92	1.94
Government Securities	-	71.20	2.66	-	-	24.19	48.48
Non Governmental Securities	1,452.82	907.05	-	1,802.87	2,074.01	-	3,761.29
Fixed Deposit Receipts	656.02	2,091.19	515.43	1,013.83	801.79	721.19	2,089.97
Own	655.52	2,091.19	515.43	1,013.83	801.79	716.19	2,088.45
Other Licences Institutions	0.50	-	-	-	-	5.00	1.52
Collateral of Properties	73,021.47	132,613.40	102,179.85	115,041.61	250,396.60	122,781.82	148,433.96
Fixed Assets	72,291.78	75,187.25	99,722.28	111,799.51	242,522.72	71,781.79	139,612.42
Current Assets	729.69	57,426.15	2,457.57	3,242.10	7,873.88	51,000.03	8,821.54
Against security of Bill	561.80	2,675.40	82.67	1,065.74	-	86.23	0.92
Domestic Bills	381.67	70.84	-	-	-	-	-
Foreign Bills	180.13	2,604.56	82.67	1,065.74	-	86.23	0.92
Against Guarantee	3,175.90	10,908.30	4,440.04	4,530.48	17,870.55	2,797.08	5,694.94
Government Guarantee	92.53	199.08	210.83	74.74	216.53	226.10	165.30
Institutional Guarantee	2,813.35	10,115.25	3,198.92	4,368.20	16,725.74	845.53	4,858.95
Personal Guarantee	188.95	593.96	185.06	87.55	-	1,609.78	598.23
Collective Guarantee	11.07	-	-	-	-	2.17	68.52
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	70.00	-	1.46	-	928.27	113.51	3.94
Credit Card	157.35	1.24	34.69	48.80	139.67	283.63	122.73
Others	129.84	2,126.25	2,248.17	624.14	2,748.53	6,511.57	1,644.92
Total	79,799.32	151,394.03	109,533.68	124,187.63	274,055.73	133,513.63	161,799.15

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	5,721.93	13,293.51	56,532.84	13,594.50	10,558.08	10,479.49	9,950.71
Fishery Related	504.80	547.54	529.86	800.27	384.26	561.30	463.13
Mining Related	102.76	222.57	326.75	219.62	900.56	234.11	8.97
Manufacturing (Producing) Related	17,492.87	28,987.87	10,671.01	50,911.41	18,732.75	18,131.16	14,936.30
Construction	26,752.84	4,693.28	8,782.54	9,493.61	6,595.47	10,138.18	5,598.94
Electricity, Gas and Water	7,800.86	9,212.93	4,683.94	18,925.45	8,545.09	10,256.84	9,255.47
Metal Products, Mach. & Ele. Eqp.	4,730.42	2,752.09	499.52	2,167.04	563.68	1,607.39	1,986.10
Tras., Com. and Public Utilities	5,744.19	4,839.78	2,378.34	6,461.00	2,576.21	3,068.99	530.04
Wholesaler & Retailer	26,254.70	47,480.60	34,074.64	64,284.98	27,849.39	21,462.29	27,019.29
Finance, Insurance and Real Estate	11,070.82	9,846.06	6,011.25	15,978.06	8,197.73	22,546.78	9,136.53
Hotel or Restaurant	5,786.72	7,197.66	4,429.61	10,662.02	2,799.97	12,911.89	4,086.68
Other Services	5,717.81	7,296.67	4,079.81	9,701.12	6,320.54	6,230.58	2,971.36
Consumption Loans	13,450.50	27,203.88	26,228.33	64,376.02	36,489.47	21,237.51	37,543.02
Local Government	136.67	150.58	-	-	-	-	-
Others	1,043.99	21,992.84	18,917.57	5,339.04	6,511.40	18,826.66	309.74
TOTAL sectorwise	132,311.87	185,717.87	178,146.01	272,914.15	137,024.62	157,693.19	123,796.29

Product Wise

Term Loan	29,393.65	51,172.74	12,254.95	62,658.42	30,618.30	39,572.92	17,479.73
Overdraft	10,359.63	36,998.34	8,958.74	55,304.60	19,233.05	42,854.58	20,134.51
Trust Receipt Loan / Import Loan	5,145.79	4,504.08	83.74	7,503.03	2,221.23	1,220.30	1,553.92
Demand & Other Working Capital Loan	28,105.18	48,708.20	106,946.38	61,577.57	19,029.37	19,390.64	24,682.48
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,984.07	8,158.95	7,706.99	23,992.05	9,002.76	7,794.03	15,449.48
Real Estate Loan	5,974.16	6,925.83	1,793.84	4,871.54	4,913.95	13,519.78	4,659.38
Margin Nature Loan	2,762.16	4,553.73	1,114.96	6,816.94	4,505.02	3,764.10	2,817.55
Hire Purchase Loan	2,237.11	7,330.92	2,858.04	11,697.95	5,534.00	7,010.96	4,516.17
Deprived Sector Loan	9,649.47	12,416.76	33,230.30	15,328.99	15,372.03	11,117.14	9,169.75
Bills Purchased	245.52	117.65	-	-	24.90	637.13	492.36
Other Product	32,455.13	4,830.65	3,198.07	23,163.07	26,570.01	10,811.60	22,840.98
Total Product wise Loan	132,311.87	185,717.87	178,146.01	272,914.15	137,024.62	157,693.19	123,796.29

Collateral Wise

Gold and Silver	407.97	10.28	82.04	7.17	1,148.13	6,817.93	-
Government Securities	-	9.61	-	-	-	-	3.90
Non Governmental Securities	-	4,530.10	-	-	4,560.12	4,127.43	2,817.55
Fixed Deposit Receipts	1,257.62	2,086.72	1,948.48	2,459.53	1,102.49	1,558.71	1,638.50
Own	1,257.62	2,086.72	1,948.48	2,459.53	1,034.99	1,558.71	1,638.50
Other Licences Institutions	-	-	-	-	67.50	-	-
Collateral of Properties	118,733.02	165,524.05	176,115.49	210,763.65	111,432.27	135,534.05	115,056.73
Fixed Assets	84,650.89	90,833.11	176,115.49	133,010.98	79,063.68	133,934.90	111,706.12
Current Assets	34,082.13	74,690.94	-	77,752.67	32,368.58	1,599.16	3,350.61
Against security of Bill	-	4,761.03	-	-	3,727.28	-	670.48
Domestic Bills	-	10.13	-	-	211.98	-	-
Foreign Bills	-	4,750.90	-	-	3,515.30	-	670.48
Against Guarantee	136.67	7,772.15	-	578.35	3,837.10	7,743.51	3,341.80
Government Guarantee	136.67	145.02	-	115.86	-	153.70	-
Institutional Guarantee	-	7,432.05	-	-	458.18	7,399.14	3,160.74
Personal Guarantee	-	187.99	-	462.50	2,447.68	189.49	86.53
Collective Guarantee	-	-	-	-	919.31	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	7.09	-	-	11.92	1.18	94.53
Credit Card	101.51	350.06	-	314.61	87.78	146.68	197.29
Others	11,675.07	673.87	-	58,790.83	11,129.46	1,764.88	70.05
Total	132,311.87	185,717.87	178,146.01	272,914.15	137,024.62	157,693.19	123,796.29

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	13,136.86	10,299.61	7,079.53	5,606.95	4,287.46	9,278.76	1,928.58
Fishery Related	279.62	327.51	216.96	106.70	280.70	482.41	93.90
Mining Related	265.10	-	915.38	190.75	228.00	36.03	3.08
Manufacturing (Producing) Related	33,979.03	25,921.48	22,974.27	11,102.90	15,792.86	23,273.74	1,357.99
Construction	5,387.47	5,984.33	2,201.72	1,617.40	5,982.43	8,117.95	5,269.54
Electricity, Gas and Water	14,652.94	8,251.88	7,832.65	5,215.39	6,126.00	10,223.19	656.26
Metal Products, Mach. & Ele. Eqp.	2,856.51	2,870.16	1,018.17	1,766.82	2,145.13	2,533.22	151.22
Tras., Com. and Public Utilities	3,860.56	3,492.65	2,115.29	3,430.62	2,200.92	5,172.98	1,283.39
Wholesaler & Retailer	49,990.34	22,539.26	34,897.42	20,058.03	15,992.13	24,075.70	6,992.37
Finance, Insurance and Real Estate	8,811.55	15,106.29	20,942.52	11,666.12	10,111.12	9,352.33	6,345.69
Hotel or Restaurant	5,089.32	14,920.47	7,804.02	3,787.55	3,430.08	4,406.67	802.60
Other Services	3,780.16	15,018.74	5,564.51	3,536.11	3,994.07	5,690.43	587.06
Consumption Loans	34,530.34	18,328.18	33,749.61	18,535.37	19,212.06	13,917.80	4,138.61
Local Government	-	-	-	16.54	-	-	-
Others	8,754.03	8,126.25	1,574.44	1,116.62	597.22	24,810.64	10,608.76
TOTAL sectorwise	185,373.83	151,186.81	148,886.48	87,753.84	90,380.16	141,371.86	40,219.07

Product Wise

Term Loan	48,631.81	49,862.81	30,499.29	23,308.41	25,951.72	30,613.01	11,468.42
Overdraft	23,213.54	18,975.59	23,067.16	17,243.22	16,550.73	15,638.85	8,427.20
Trust Receipt Loan / Import Loan	3,869.88	3,129.27	1,896.36	622.70	829.36	3,170.34	1.22
Demand & Other Working Capital Loan	33,592.71	34,927.11	38,579.64	20,863.52	17,661.89	26,648.55	22.31
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,514.25	11,564.48	9,112.57	4,281.69	5,095.23	6,152.26	4,672.87
Real Estate Loan	5,437.96	2,617.55	11,234.53	6,984.01	7,968.41	6,707.81	866.54
Margin Nature Loan	2,214.04	2,188.17	3,724.99	2,542.82	2,620.47	1,860.49	1,898.68
Hire Purchase Loan	6,612.19	5,820.34	4,826.98	2,873.85	2,772.31	4,449.86	1,943.52
Deprived Sector Loan	8,809.59	10,236.67	8,756.10	7,016.93	4,437.03	9,179.76	5,132.65
Bills Purchased	-	-	-	-	10.10	126.80	-
Other Product	39,477.84	11,864.83	17,188.85	2,016.70	6,482.92	36,824.12	5,785.66
Total Product wise Loan	185,373.83	151,186.81	148,886.48	87,753.84	90,380.16	141,371.86	40,219.07

Collateral Wise

Gold and Silver	15.85	41.23	327.90	36.83	27.25	15.74	292.17
Government Securities	-	30.89	-	45.00	-	-	2.23
Non Governmental Securities	2,214.04	2,321.57	3,712.46	2,542.82	2,620.47	-	1,912.77
Fixed Deposit Receipts	2,224.36	3,334.79	1,465.38	1,155.87	651.81	1,518.68	997.41
Own	2,224.36	3,334.79	1,465.38	1,151.37	651.81	1,518.68	997.41
Other Licences Institutions	-	-	-	4.50	-	-	-
Collateral of Properties	178,431.57	130,080.92	135,954.68	79,010.11	84,323.03	132,574.40	32,060.90
Fixed Assets	164,439.85	127,573.70	135,026.39	78,777.25	64,658.69	115,470.03	32,060.00
Current Assets	13,991.72	2,507.22	928.29	232.86	19,664.35	17,104.38	0.89
Against security of Bill	-	3,035.47	-	-	10.10	-	-
Domestic Bills	-	13.85	-	-	10.10	-	-
Foreign Bills	-	3,021.62	-	-	-	-	-
Against Guarantee	544.06	7,864.16	3,071.95	4,541.72	2,413.16	14.49	4,939.77
Government Guarantee	87.07	125.91	-	16.54	-	-	-
Institutional Guarantee	11.14	6,625.58	2,863.60	4,437.69	2,223.30	-	4,558.92
Personal Guarantee	394.16	1,016.65	197.88	49.72	189.86	14.49	373.87
Collective Guarantee	19.03	77.28	10.46	33.90	-	-	4.08
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	32.66	18.75	-	3.87	-	-	2.89
Credit Card	124.74	2.04	123.05	-	66.19	57.31	-
Others	1,819.20	4,475.74	4,231.06	421.49	268.14	7,191.24	13.82
Total	185,373.83	151,186.81	148,886.48	87,753.84	90,380.16	141,371.86	40,219.07

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Sector Wise								
Agricultural and Forest Related	18.51	510.40	2,354.85	457.89	365.08	9,186.75	3,206.46	3,380.83
Fishery Related	-	-	43.26	16.96	3.74	127.75	242.05	157.80
Mining Related	-	-	6.32	-	-	49.96	105.55	-
Manufacturing (Producing) Related	1.00	339.71	2,585.89	742.40	334.67	3,966.99	2,172.51	2,137.57
Construction	29.42	95.76	1,951.95	160.49	314.79	3,094.78	10,189.77	2,530.95
Electricity, Gas and Water	-	-	550.90	1.45	-	351.56	228.42	-
Metal Products, Mach. & Ele. Eqp.	2.70	-	150.45	24.93	24.67	183.87	300.58	255.00
Tras., Com. and Public Utilities	7.40	135.48	1,940.98	148.10	294.74	2,412.75	3,013.31	1,850.26
Wholesaler & Retailer	37.89	1,008.26	6,633.36	3,066.26	670.18	15,507.02	7,009.67	9,212.28
Finance, Insurance and Real Estate	2.04	200.00	5,710.71	795.46	316.85	10,303.78	3,978.74	3,034.02
Hotel or Restaurant	10.11	-	1,914.07	290.33	52.01	3,520.86	2,722.65	1,465.98
Other Services	8.00	830.03	1,615.98	620.83	37.38	1,807.13	1,187.97	1,148.13
Consumption Loans	24.31	97.50	12,860.71	3,556.47	1,975.81	15,943.33	4,381.09	3,066.95
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	104.53	-	5,106.81	711.36	737.42	24,096.86	23,638.07	16,917.20
TOTAL sectorwise	248.62	3,217.14	43,429.58	10,592.94	5,128.83	90,553.39	62,376.87	45,156.95

Product Wise

Term Loan	51.31	426.99	12,396.09	2,832.76	854.70	31,319.09	18,353.89	21,507.98
Overdraft	136.95	1,416.72	9,435.21	973.08	510.35	16,849.88	13,984.93	11,699.47
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	1.00
Demand & Other Working Capital Loan	-	-	1,165.58	2,884.61	-	921.98	253.65	655.25
Res. Per. H. Loan (Up to Rs. 15 mil.)	28.42	95.76	6,230.16	1,393.81	851.08	11,318.53	7,897.34	2,095.32
Real Estate Loan	1.00	200.00	2,735.48	518.69	72.29	5,704.65	2,655.28	84.35
Margin Nature Loan	3.10	-	1,283.65	224.64	-	2,142.87	1,089.35	1,247.06
Hire Purchase Loan	19.56	135.48	3,546.96	521.00	399.72	3,807.81	4,301.90	2,311.45
Deprived Sector Loan	2.63	161.13	5,379.48	704.93	677.12	11,325.89	7,276.00	4,249.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	5.66	781.06	1,256.97	539.43	1,763.57	7,162.69	6,564.53	1,305.60
Total Product wise Loan	248.62	3,217.14	43,429.58	10,592.94	5,128.83	90,553.39	62,376.87	45,156.95

Collateral Wise

Gold and Silver	-	-	128.86	77.73	-	481.67	1,285.22	804.20
Government Securities	-	-	-	-	-	-	-	0.00
Non Governmental Securities	-	-	1,283.65	224.64	-	2,151.77	613.32	1,254.75
Fixed Deposit Receipts	2.93	97.50	592.97	99.15	93.56	2,994.42	1,713.89	494.71
Own	2.93	97.50	592.97	99.15	93.56	2,994.42	1,713.89	494.71
Other Licences Institutions	-	-	-	-	-	-	-	0.00
Collateral of Properties	224.97	3,119.65	36,034.94	9,745.18	5,033.77	69,824.45	53,306.48	39,916.90
Fixed Assets	224.97	3,119.65	36,034.94	9,745.18	5,033.77	69,824.45	53,306.48	39,916.90
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	5,389.16	401.97	-	14,904.36	4,987.05	2,685.19
Government Guarantee	2.72	-	-	-	-	-	5.92	0.60
Institutional Guarantee	-	-	2,950.89	303.47	-	2,845.79	2,537.83	1,559.90
Personal Guarantee	-	-	1,874.46	98.51	-	6,416.36	1,814.80	1,089.88
Collective Guarantee	-	-	563.81	-	-	5,642.21	581.67	34.81
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	46.84	-
Credit Card	-	-	-	-	-	-	-	-
Others	18.00	-	-	44.27	1.50	196.72	470.91	1.20
Total	248.62	3,217.14	43,429.58	10,592.94	5,128.83	90,553.39	62,376.87	45,156.95

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB
Sector Wise								
Agricultural and Forest Related	75.12	4,103.83	2,254.51	3,569.39	38.33	299.93	871.87	428.89
Fishery Related	42.84	132.71	302.34	149.14	-	2.56	7.55	10.66
Mining Related	-	46.98	84.06	-	-	-	-	4.68
Manufacturing (Producing) Related	187.77	5,258.24	4,674.60	1,637.61	117.34	55.67	134.50	339.92
Construction	162.41	5,298.54	2,843.25	650.97	378.13	7.69	238.39	275.61
Electricity, Gas and Water	-	992.91	-	3,112.44	-	-	2.16	5.37
Metal Products, Mach. & Ele. Eqp.	47.15	442.45	79.20	63.90	15.54	12.36	-	26.90
Tras., Com. and Public Utilities	38.84	821.34	1,233.34	872.67	133.70	1.27	71.76	135.37
Wholesaler & Retailer	101.69	5,568.27	8,393.31	4,154.10	473.07	78.28	1,028.61	207.02
Finance, Insurance and Real Estate	-	3,388.97	5,138.81	6,590.19	336.25	7.02	379.98	56.99
Hotel or Restaurant	10.37	2,634.07	4,802.37	1,393.20	98.39	34.70	88.58	102.22
Other Services	24.59	1,131.06	1,770.80	2,013.84	1.36	2.39	206.03	64.95
Consumption Loans	99.18	4,793.34	4,819.89	15,845.46	259.22	28.62	1,134.17	103.62
Local Government	-	3.32	-	-	-	-	-	-
Others	169.07	16,111.63	1,658.92	19.73	1,978.70	147.08	1.64	795.27
TOTAL sectorwise	959.04	50,727.67	38,055.38	40,072.66	3,830.03	677.55	4,165.24	2,557.46

Product Wise

Term Loan	233.89	15,189.47	7,226.24	6,542.54	1,159.25	211.58	2,092.49	940.55
Overdraft	334.64	15,828.94	1,361.24	6,286.84	469.61	143.27	778.62	560.18
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	105.29	83.60	9,141.42	1,939.99	103.10	-	81.14	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	177.09	4,357.24	2,252.02	4,597.54	377.13	-	128.40	257.79
Real Estate Loan	-	926.29	1,667.53	3,467.19	33.68	-	352.15	39.23
Margin Nature Loan	-	1,923.52	546.73	1,598.61	221.87	-	9.30	5.07
Hire Purchase Loan	51.11	2,064.10	1,564.75	1,507.64	162.66	9.41	44.47	183.79
Deprived Sector Loan	30.56	4,905.31	5,076.77	3,628.81	326.56	164.42	299.70	478.53
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	26.46	5,449.18	9,218.68	10,503.52	976.16	148.87	378.97	92.33
Total Product wise Loan	959.04	50,727.67	38,055.38	40,072.66	3,830.03	677.55	4,165.24	2,557.46

Collateral Wise

Gold and Silver	-	424.34	-	137.75	20.74	15.05	154.17	41.18
Government Securities	-	4.48	-	-	-	-	-	-
Non Governmental Securities	-	1,923.82	-	1,598.61	218.84	-	9.30	5.07
Fixed Deposit Receipts	25.30	1,408.85	819.18	2,228.95	1.73	6.36	59.93	46.78
Own	25.30	1,408.85	819.18	2,228.95	1.73	6.36	59.93	46.78
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	933.74	40,637.72	33,268.40	33,916.45	1,293.75	656.14	3,870.16	2,397.16
Fixed Assets	933.74	40,628.76	33,268.40	33,916.45	1,293.75	656.14	3,870.16	2,397.16
Current Assets	-	8.96	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,131.61	3,421.06	2,182.51	316.27	-	71.67	-
Government Guarantee	-	3.32	-	17.19	-	-	-	-
Institutional Guarantee	-	3,353.11	3,418.84	1,927.27	316.27	-	-	-
Personal Guarantee	-	2,667.70	0.67	231.61	-	-	71.67	-
Collective Guarantee	-	104.14	1.56	6.44	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	3.35	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	196.84	546.73	8.40	1,978.70	-	-	67.28
Total	959.04	50,727.67	38,055.38	40,072.66	3,830.03	677.55	4,165.24	2,557.46

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara
Sector Wise									
Agricultural and Forest Related	90.53	0.52	426.87	377.00	612.63	444.90	314.30	524.78	667.81
Fishery Related	12.18	-	4.16	11.06	38.34	4.72	27.80	10.87	2.28
Mining Related	-	-	-	28.71	-	21.57	-	-	-
Manufacturing (Producing) Related	-	60.00	377.41	450.65	225.77	119.18	260.69	171.15	458.09
Construction	153.16	18.38	50.00	1,516.84	1,103.74	22.50	524.62	39.99	11.98
Electricity, Gas and Water	-	-	-	184.85	100.00	-	7.28	-	-
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	318.28	39.58	51.12	26.86	-	-
Tras., Com. and Public Utilities	44.35	-	184.09	1,106.02	89.11	101.55	63.26	-	871.21
Wholesaler & Retailer	259.94	33.33	735.08	286.02	564.03	199.12	432.05	1,082.35	2,397.43
Finance, Insurance and Real Estate	202.02	40.31	1,267.35	1,091.34	536.56	283.35	527.52	188.49	1,843.08
Hotel or Restaurant	14.02	27.50	136.40	711.01	157.79	106.94	100.00	92.55	591.21
Other Services	-	-	96.63	608.80	742.33	25.23	88.00	-	62.02
Consumption Loans	274.16	144.91	2,688.33	1,070.07	582.53	1,577.77	1,400.41	136.97	2,837.62
Local Government	-	33.18	-	-	-	-	-	-	-
Others	269.25	1,886.00	609.49	1,500.66	877.02	48.68	83.29	776.91	5.48
TOTAL sectorwise	1,319.61	2,247.57	6,575.81	9,261.31	5,669.45	3,006.63	3,856.09	3,024.07	9,748.21

Product Wise

Term Loan	436.40	124.27	486.71	2,253.58	921.89	90.31	474.48	3.75	3,458.90
Overdraft	173.37	-	588.19	-	206.96	283.98	-	1,267.10	1,839.96
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	147.82	1,128.87	1,412.01	448.62	64.07	266.11	-	544.71
Res. Per. H. Loan (Up to Rs. 15 mil.)	103.89	18.38	531.42	778.73	882.44	408.89	192.88	35.26	680.78
Real Estate Loan	88.00	1,765.88	618.70	1,002.98	683.88	204.51	486.82	171.76	698.28
Margin Nature Loan	188.70	26.19	240.48	425.62	375.52	199.79	223.94	-	195.06
Hire Purchase Loan	55.77	122.28	234.60	937.88	61.11	182.48	119.28	0.49	929.39
Deprived Sector Loan	193.45	33.18	660.71	787.80	503.04	238.13	187.33	162.63	1,162.27
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	80.03	9.57	2,086.12	1,662.73	1,585.98	1,334.46	1,905.25	1,383.08	238.86
Total Product wise Loan	1,319.61	2,247.57	6,575.81	9,261.31	5,669.45	3,006.63	3,856.09	3,024.07	9,748.21

Collateral Wise

Gold and Silver	-	-	682.61	278.71	-	0.49	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-
Non Governmental Securities	-	26.19	240.48	464.30	375.52	202.54	221.10	-	-
Fixed Deposit Receipts	34.65	0.05	95.56	384.72	200.08	51.78	58.77	96.26	94.35
Own	34.65	0.05	95.56	384.72	200.08	51.78	58.77	96.26	94.35
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	881.17	399.89	4,748.60	7,356.82	4,698.34	2,534.40	3,169.52	2,927.81	8,216.79
Fixed Assets	881.17	399.89	4,748.60	7,356.82	4,698.34	2,534.40	3,126.68	2,927.81	8,216.79
Current Assets	-	-	-	-	-	-	42.84	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	215.09	83.27	808.56	312.21	395.50	217.42	389.63	-	1,242.00
Government Guarantee	-	33.18	-	-	-	4.02	-	-	-
Institutional Guarantee	193.00	-	653.75	244.82	395.50	58.50	285.91	-	1,156.79
Personal Guarantee	22.09	50.09	154.81	67.40	-	151.98	103.30	-	85.21
Collective Guarantee	-	-	-	-	-	-	0.42	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	2.92	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	188.70	1,738.17	-	464.53	-	-	17.07	-	195.06
Total	1,319.61	2,247.57	6,575.81	9,261.31	5,669.45	3,006.63	3,856.09	3,024.07	9,748.21

BFI Name	Central	Multi	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise								
Agricultural and Forest Related	386.03	152.31	270.55	287.76	279.82	465.37	664.58	292.92
Fishery Related	6.74	-	-	-	7.89	68.63	25.23	17.00
Mining Related	27.30	-	-	-	0.98	25.88	-	-
Manufacturing (Producing) Related	170.98	10.42	54.05	584.16	182.36	667.24	266.66	297.71
Construction	387.95	27.87	35.58	-	115.21	277.90	219.07	240.44
Electricity,Gas and Water	-	-	-	-	94.24	97.12	73.76	27.51
Metal Products, Mach. & Ele. Eqp.	90.07	-	8.32	-	5.19	11.00	171.43	73.28
Tras., Com. and Public Utilities	275.92	-	96.92	2.94	82.18	553.83	347.43	299.01
Wholesaler & Retailer	634.85	97.30	184.78	84.26	755.44	2,606.56	1,341.69	658.95
Finance, Insurance and Real Estate	381.22	-	146.86	-	641.75	1,864.65	1,579.17	557.30
Hotel or Restaurant	57.88	-	67.22	74.77	244.67	1,341.83	248.31	352.22
Other Services	56.02	1.00	15.66	-	31.09	418.02	190.83	48.90
Consumption Loans	747.57	292.97	425.93	1.55	1,980.50	5,764.65	5,395.07	2,393.51
Local Government	-	-	2.60	-	-	-	-	-
Others	1,965.92	54.63	322.26	550.43	1,796.05	215.17	815.65	267.63
TOTAL sectorwise	5,188.46	636.50	1,630.74	1,585.88	6,217.36	14,377.84	11,338.88	5,526.38

Product Wise

Term Loan	971.05	107.75	507.73	909.61	647.36	3,973.98	2,508.42	11.59
Overdraft	246.12	401.24	343.89	-	559.45	5,105.34	469.42	48.89
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	964.11	16.55	4.35	149.60	153.18	105.78	1,674.51	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	746.50	27.87	152.39	-	1,181.95	1,351.88	2,979.25	655.09
Real Estate Loan	167.42	-	108.93	419.96	328.19	1,228.31	359.19	343.06
Margin Nature Loan	5.03	-	130.10	-	423.23	486.27	655.04	480.02
Hire Purchase Loan	360.41	-	123.28	2.27	73.63	475.45	216.34	288.04
Deprived Sector Loan	222.88	54.63	212.03	-	476.12	965.77	509.13	388.51
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,504.93	28.46	48.03	104.44	2,374.25	685.05	1,967.57	3,311.17
Total Product wise Loan	5,188.46	636.50	1,630.74	1,585.88	6,217.36	14,377.84	11,338.88	5,526.38

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	15.61	-	-	1.70	-	-
Non Governmental Securities	5.03	-	113.38	-	-	486.27	655.04	-
Fixed Deposit Receipts	194.24	16.55	42.93	-	328.20	522.74	276.40	181.65
Own	194.24	16.55	42.93	-	328.20	522.74	276.40	181.65
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,845.07	619.95	1,228.87	1,585.88	5,058.58	12,680.40	8,538.21	4,420.92
Fixed Assets	4,845.07	619.95	1,228.84	1,585.88	5,058.58	12,680.40	8,538.21	4,420.92
Current Assets	-	-	0.03	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	144.11	-	229.84	-	411.77	678.24	1,863.18	338.92
Government Guarantee	-	-	2.60	-	-	-	-	-
Institutional Guarantee	143.85	-	20.53	-	410.37	616.22	1,381.98	310.25
Personal Guarantee	-	-	177.89	-	1.40	62.01	481.20	1.16
Collective Guarantee	0.26	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	28.82	-	-	-	-	27.51
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	0.10	-	418.80	8.48	6.05	584.89
Total	5,188.46	636.50	1,630.74	1,585.88	6,217.36	14,377.84	11,338.88	5,526.38

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% change		
	2019	2020	2021	2022	2022	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	25,503	33,424	39,092	50,063	50,132	31.06	16.96	0.14
a. Paid-up Capital	17,078	21,495	24,740	29,908	29,976	25.87	15.09	0.23
b. Statutory Reserves	3,531	4,814	5,803	9,007	9,029	36.32	20.55	0.25
c. Retained Earning	1,750	2,790	3,434	5,994	5,956	59.44	23.08	-0.64
d. Others Reserves	3,144	4,324	5,115	5,153	5,171	37.53	18.29	0.35
2 BORROWINGS	126,378	142,095	207,349	236,684	235,948	12.44	45.92	-0.31
a. NRB	1,701	8	8,220	7,437	11,509	-99.52	100236.37	54.76
b. Others	124,677	142,086	199,129	229,247	224,439	13.96	40.15	-2.10
3 DEPOSITS	85,606	106,150	130,425	152,623	153,084	24.00	22.87	0.30
4 BILLS PAYABLE	75	41	11	53	47	-45.48	-73.99	-11.93
5 OTHER LIABILITIES	23,664	29,558	37,483	40,881	44,175	24.90	26.81	8.06
a. Loan Loss Provision	4,013	7,631	10,760	11,862	12,312	90.16	41.01	3.80
b. Interest Suspense a/c	1,800	4,003	4,176	4,778	5,556	122.36	4.32	16.30
c. Others	17,851	17,924	22,547	24,242	26,306	0.41	25.79	8.52
6 RECONCILIATION A/c	5,192	8,482	19,298	21,188	22,000	63.36	127.52	3.83
7 PROFIT & LOSS A/c	6,608	5,419	11,839	9,448	9,903	-17.99	118.45	4.81
Total	273,028	325,169	445,497	510,941	515,289	19.10	37.00	0.85
Assets								
1 LIQUID FUNDS	19,246	30,382	28,288	14,575	17,402	57.86	-6.89	19.40
a. Cash Balance	214	379	521	358	224	76.94	37.33	-37.42
b. Bank Balance	13,398	16,872	17,507	8,609	10,450	25.93	3.76	21.39
c. Money at Call	5,634	13,130	10,260	5,607	6,728	133.06	-21.86	19.99
2 INVESTMENT IN SECURITIES EXCEPT SHARES	312	468	559	786	783	49.91	19.63	-0.37
3 SHARE & OTHER INVESTMENT	2,262	9,732	14,153	5,648	5,257	330.28	45.43	-6.92
4 LOANS & ADVANCES	235,101	262,732	365,554	449,016	449,496	11.75	39.14	0.11
Institutional	38,955	39,721	54,128	57,601	73,522	1.97	36.27	27.64
Individual	196,147	223,012	311,426	391,415	375,974	13.70	39.65	-3.94
5 FIXED ASSETS	2,107	2,223	2,565	3,168	3,261	5.50	15.42	2.92
6 OTHER ASSETS	8,552	11,063	15,031	16,516	17,026	29.36	35.86	3.09
7 EXPENSES NOT WRITTEN OFF	11	11	7	6	6	1.87	-34.99	-0.90
8 NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	5,391	8,469	19,325	21,199	21,987	57.11	128.18	3.72
10 PROFIT & LOSS A/c	45	88	13	25	68	96.81	-85.79	174.67
Total	273,028	325,169	445,497	510,941	515,289	19.10	37.00	0.85
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	17,022	21,965	18,279	21,258	24,329	29.04	-16.78	14.44
2 COMMISSION/FEE EXPENSES	7	38	16	14	14	472.63	-57.81	1.63
3 EMPLOYEE EXPENSES	6,299	8,757	9,379	8,364	9,284	39.02	7.09	10.99
4 OFFICE OPERATING EXPENSES	2,358	2,907	3,353	2,895	3,187	23.29	15.32	10.09
5 NON OPERATING EXPENSES	63	140	36	17	17	122.70	-74.52	-0.21
6 PROVISION FOR RISK	1,921	6,648	17,303	4,409	5,159	246.15	160.26	17.00
7 LOAN WRITTEN OFF	5	5	31	20	26	14.51	485.19	30.96
8 EXTRAORDINARY EXPENSES	1	18	9	9	10	1279.00	-49.22	12.70
9 PROVISION FOR STAFF BONUS	861	836	1,848	1,485	1,561	-2.95	121.03	5.10
10 PROVISION FOR INCOME TAX	2,545	2,353	5,069	4,145	4,352	-7.52	115.41	4.99
11 NET PROFIT	6,249	5,394	11,829	9,448	9,859	-13.68	119.31	4.35
TOTAL EXPENSES	37,331	49,062	67,152	52,162	57,796	31.43	36.87	10.80
Income								
1. INTEREST INCOME	31,647	41,259	45,304	42,949	47,884	30.37	9.80	11.49
2. COMMISSION & DISCOUNT	805	718	1,420	1,140	1,235	-10.80	97.74	8.31
3 OTHER OPERATING INCOME	3,739	3,726	5,025	4,177	4,598	-0.33	34.86	10.08
4 NON OPERATING INCOME	176	153	270	464	380	-13.28	76.96	-18.11
5 PROVISION FOR WRITTEN BACK	936	3,134	15,072	3,355	3,617	234.88	380.95	7.82
6 RECOVERY FOR WRITE BACK	2	2	9	4	4	6.73	292.16	11.28
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	18	48	47	53	53203.70	166.79	11.27
8 NET LOSS	26	52	3	25	25	102.16	-94.57	-0.55
TOTAL INCOME	37,331	49,062	67,152	52,162	57,796	31.43	36.87	10.80
Miscellaneous Information								
No. of Total Staffs	17,361	19,017	20,872	23,352	23,323	9.54	9.75	-0.12
No. of Total Branches	3,629	4,057	4,685	5,095	5,109	11.79	15.48	0.27
No. of Total Centers	274,186	310,895	362,982	419,737	422,541	13.39	16.75	0.67
No. of Total Groups	926,625	1,039,696	1,183,364	1,329,153	1,339,860	12.20	13.82	0.81
No. of Total Passive Groups	9,565	9,398	34,163	14,601	14,653	-1.75	263.51	0.36
No. of Total Members	4,327,991	4,686,659	5,191,363	5,772,155	5,797,767	8.29	10.77	0.44
No. of Total Passive Members	118,044	195,311	329,895	445,090	449,254	65.46	68.91	0.94
No. of Total Borrowers	2,679,016	2,783,222	2,992,068	3,247,276	3,271,929	3.89	7.50	0.76
No. of Total Overdue Borrowers	165,984	1,001,407	764,663	411,764	474,534	503.32	-23.64	15.24
No. of Total Saving Members	4,323,957	4,679,987	5,193,582	5,788,915	5,817,379	8.23	10.97	0.49
Total Saving Amount (Rs million)	101,910	106,150	130,472	152,315	153,063	4.16	22.91	0.49

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	120,359	5,233
2	1	Panchthar	27	3	2	32	174,419	5,451
3	1	Ilam	39	9	1	49	280,565	5,726
4	1	Jhapa	143	54	12	209	994,090	4,756
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	177	61	4	242	1,147,186	4,740
10	1	Sunsari	138	38	10	186	934,461	5,024
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		757	192	32	981	4,972,021	5,068
15	Madhesh	Saptari	54	7	2	63	713,203	11,321
16	Madhesh	Siraha	89	12	2	103	748,416	7,266
17	Madhesh	Dhanusa	85	8	9	102	873,274	8,562
18	Madhesh	Mahottari	60	7	7	74	715,040	9,663
19	Madhesh	Sarlahi	75	14	5	94	857,360	9,121
20	Madhesh	Rautahat	60	9	2	71	825,623	11,628
21	Madhesh	Bara	83	13	6	102	743,975	7,294
22	Madhesh	Parsa	67	14	4	85	649,397	7,640
	Total		573	84	37	694	6,126,288	8,828
23	Bagmati	Dolakha	29	3	-	32	172,726	5,398
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	63	17	-	80	322,751	4,034
28	Bagmati	Nuwakot	41	14	1	56	262,981	4,696
29	Bagmati	Sindhupalchok	39	11	-	50	262,852	5,257
30	Bagmati	Kavrepalanchok	74	14	7	95	366,879	3,862
31	Bagmati	Kathmandu	894	142	49	1,085	2,017,532	1,859
32	Bagmati	Lalitpur	211	29	15	255	548,401	2,151
33	Bagmati	Bhaktapur	116	17	5	138	430,408	3,119
34	Bagmati	Makwanpur	60	14	8	82	461,053	5,623
35	Bagmati	Chitawan	170	52	18	240	722,168	3,009
	Total		1,782	318	106	2,206	6,084,042	2,758
36	Gandaki	Gorkha	44	6	3	53	252,201	4,759
37	Gandaki	Manang	11	-	-	11	5,645	513
38	Gandaki	Lamjung	43	6	2	51	153,480	3,009
39	Gandaki	Kaski	198	77	19	294	599,504	2,039
40	Gandaki	Tanahu	79	23	1	103	327,620	3,181
41	Gandaki	Syangja	42	24	2	68	254,965	3,749
42	Gandaki	Mustang	16	1	-	17	14,596	859
43	Gandaki	Baglung	48	10	-	58	250,554	4,320
44	Gandaki	Parbat	25	10	-	35	132,703	3,792
45	Gandaki	Myagdi	22	9	-	31	107,372	3,464
46	Gandaki	Nawalparasi East	69	24	8	101	381,105	3,773
	Total		597	190	35	822	2,479,745	3,017

47	Lumbini	Gulmi	35	15	-	50	246,836	4,937
48	Lumbini	Palpa	49	11	-	60	242,423	4,040
49	Lumbini	Rupandehi	221	75	27	323	1,118,975	3,464
50	Lumbini	Kapilbastu	80	17	5	102	686,739	6,733
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	94	39	3	136	676,277	4,973
56	Lumbini	Banke	83	29	7	119	603,393	5,071
57	Lumbini	Bardiya	41	26	-	67	460,831	6,878
58	Lumbini	Nawalparasi West	61	20	3	84	385,515	4,589
	Total		735	254	45	1,034	5,124,225	4,956
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	136	28	5	169	911,155	5,391
72	Sudur Paschim	Bajura	13	1	-	14	138,998	9,928
73	Sudur Paschim	Achham	18	3	-	21	229,816	10,944
74	Sudur Paschim	Kanchanpur	66	10	1	77	517,645	6,723
75	Sudur Paschim	Darchula	18	2	-	20	135,056	6,753
76	Sudur Paschim	Baitadi	17	2	-	19	244,400	12,863
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,420	5,362
	Total		331	49	6	386	2,711,270	7,024
	Grand Total		4,972	1,108	264	6,344	29,192,480	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	17	17	65	1	127
No. of Branches [^]	4,972	1,108	264	5,109		11,453
Population per Branch [*] (Served by A, B and C class BFI's)						4,602
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,549

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	757	192	32	867	981	1,848
Madhesh	573	84	37	1,044	694	1,738
Bagmati	1,782	318	106	756	2,206	2,962
Gandaki	597	190	35	591	822	1,413
Lumbini	735	254	45	1,169	1,034	2,203
Karnali	197	21	3	233	221	454
Sudur Paschim	331	49	6	449	386	835
Total	4,972	1,108	264	5,109	6,344	11,453

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

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

§ E Refers to Infrastructure Development Bank

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.22

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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