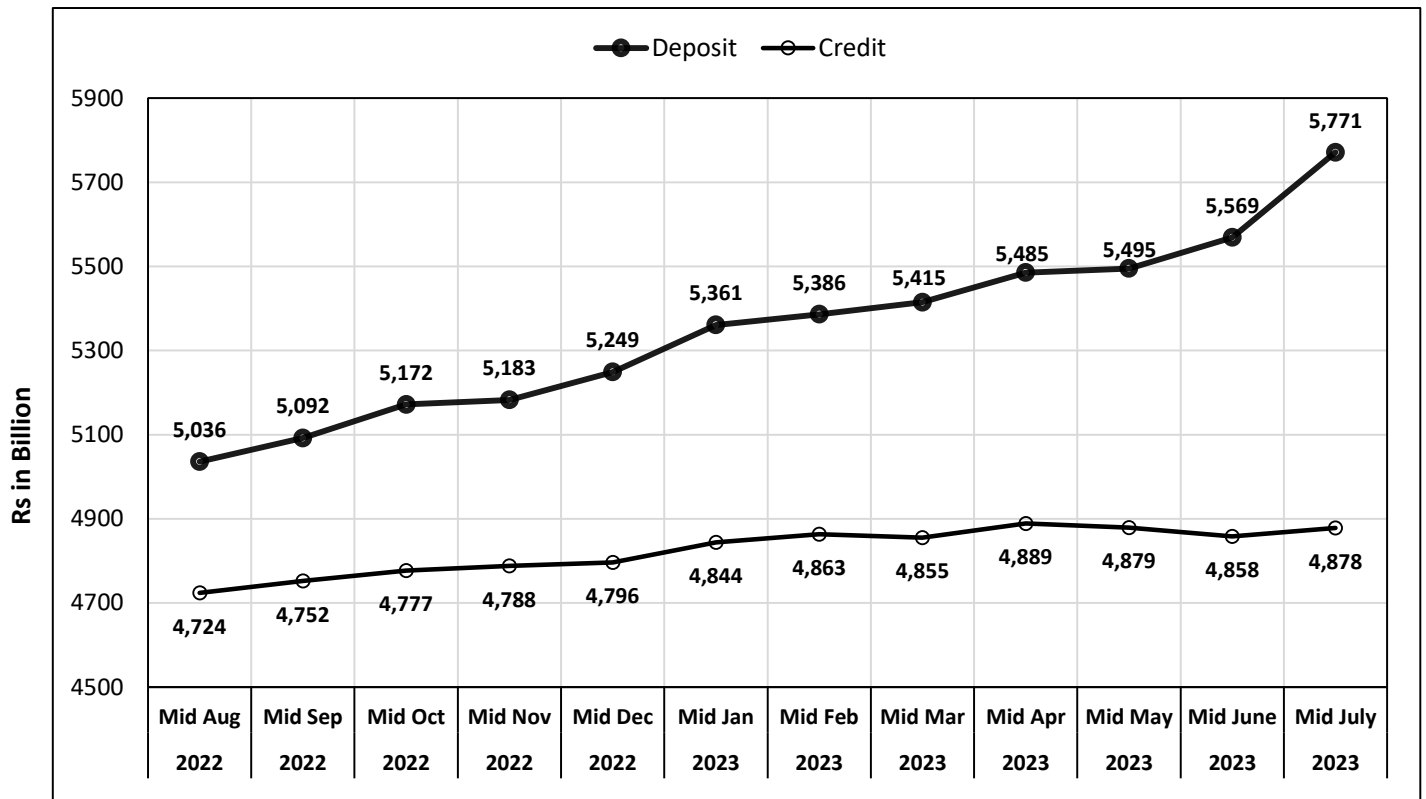


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Asar
(Mid-July, 2023)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

| | Commercial Banks | Development Banks | Finance Companies | Micro –Finance | Infrastructure Development Bank | Total |
|--------------------------------------|------------------|-------------------|-------------------|----------------|---------------------------------|-------|
| Data available , out of total number | 20 | 17 | 17 | 57 | 1 | 112 |
| Total Number of Licensed BFIs | 20 | 17 | 17 | 57 | 1 | 112 |

- 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 Asar End, 2080 (Mid-July, 2023)

| | | Class "A" | Class "B" | Class "C" | Overall |
|---------------------------------------|--|--------------|-----------|-----------|------------|
| A. Credit, Deposit Ratios (%) | | | | | |
| 1 | Total Deposit/GDP | 94.52 | 10.62 | 2.11 | 107.25 |
| 2 | Total Credit/GDP | 80.15 | 8.77 | 1.73 | 90.65 |
| 3 | Total Credit/ Total Deposit | 84.80 | 82.56 | 81.93 | 84.53 |
| 4 | CD Ratio | 81.62 | 81.80 | 81.02 | 81.63 |
| 5 | Fixed Deposit/Total Deposit | 56.98 | 66.59 | 71.00 | 58.21 |
| 6 | Saving Deposit/Total Deposit | 26.87 | 23.24 | 17.41 | 26.32 |
| 7 | Current Deposit/Total Deposit | 8.68 | 1.93 | 1.25 | 7.87 |
| 8 | Call Deposit/Total Deposit | 6.56 | 8.19 | 8.91 | 6.77 |
| 9 | NPL/ Total Loan [^] | 2.98 | 2.49 | 7.60 | 3.02 |
| 10 | Total LLP /Total Loan | 2.52 | 2.42 | 5.80 | 2.58 |
| 11 | Deprived Sector Loan/Total Loan ^{\$^} | 6.49 | 8.78 | 8.76 | 6.75 |
| B. Liquidity Ratios (%) | | | | | |
| 1 | Cash & Bank Balance/Total Deposit | 8.21 | 6.36 | 9.31 | 8.05 |
| 2 | Investment in Gov. Securities/Total Deposit | 18.07 | 15.87 | 17.76 | 17.84 |
| 3 | Total Liquid Assets/Total Deposit | 26.93 | 27.17 | 34.15 | 27.10 |
| C. Capital Adequacy Ratios (%) | | | | | |
| 1 | Core Capital/RWA | 10.53 | 10.26 | 14.91 | 10.59 |
| 2 | Total Capital/RWA | 13.37 | 13.21 | 17.01 | 13.42 |
| D. Financial Access | | | | | |
| 1 | No. of institutions | 20 | 17 | 17 | 54 |
| 2 | No. of Branches | 5,049 | 1,128 | 284 | 6,461 |
| 3 | No. of Deposit Accounts | 43,981,888 | 6,413,689 | 782,346 | 51,177,923 |
| 4 | No. of Loan Accounts | 1,512,193 | 291,236 | 41,784 | 1,845,213 |
| 5 | No. of Branchless Banking Centers | 1,298 | 21 | - | 1,319 |
| 6 | No. of Branchless Banking Customers | 320,700 | 49 | - | 320,749 |
| 7 | No. of Mobile Banking Customers | 18,438,455 | 2,772,852 | 152,682 | 21,363,989 |
| 8 | No. of Internet Banking Customers | 1,347,970 | 494,753 | 13,472 | 1,856,195 |
| 9 | No. of ATMs | 4,465 | 346 | 44 | 4,855 |
| 10 | No. of Debit Cards | 11,358,426 | 826,506 | 60,553 | 12,245,485 |
| 11 | No. of Credit Cards | 283,126 | 646 | - | 283,772 |
| 12 | No. of Prepaid Cards | 135,626 | 1,494 | - | 137,120 |
| E. Interest Rate(%) | | | | | |
| 1 | Wt. Avg Interest Rate on Deposit | 7.86 | | | |
| | (a) Saving | 5.81 | | | |
| | (b) Fixed | 10.13 | | | |
| | (c) Call | 2.34 | | | |
| 2 | Wt. Avg Interest Rate on Credit | 12.30 | | | |

Note:

Bank balance includes money at call

Nominal GDP for 2022/23(P) stands at Rs. 5,381,335 million (Source: <https://cbs.gov.np/national-accounts-statistics-of-nepal-2022-23-annual-estimates/>)

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 Asar end of FY2079/80 (2022/23)

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-June | Mid-July | % Change | | | |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|--|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 | |
| | 1 | 2 | 3 | 4 | 5 | | | | |
| 1 CAPITAL FUND | 488,277 | 558,525 | 618,798 | 666,348 | 683,127 | 14.39 | 10.79 | 2.52 | |
| a. Paid-up Capital | 330,876 | 365,820 | 407,789 | 425,027 | 425,052 | 10.56 | 11.47 | 0.01 | |
| b. Statutory Reserves | 94,150 | 105,951 | 120,965 | 137,128 | 138,151 | 12.53 | 14.17 | 0.75 | |
| c. Retained Earning | 4,312 | 12,331 | 10,267 | (3,036) | (6,633) | 185.98 | -16.75 | 118.45 | |
| d. Others Reserves | 58,939 | 74,422 | 79,777 | 107,229 | 126,558 | 26.27 | 7.20 | 18.03 | |
| 2 BORROWINGS | 81,610 | 275,089 | 500,434 | 277,252 | 255,302 | 237.08 | 81.92 | -7.92 | |
| a. NRB | 7,992 | 118,779 | 259,218 | 3,884 | 2,022 | 1386.25 | 118.24 | -47.94 | |
| b. "A"Class Licensed Institution | 5,392 | 28,829 | 40,170 | 34,830 | 18,993 | 434.65 | 39.34 | -45.47 | |
| c. Foreign Banks and Fin. Ins. | 14,810 | 25,779 | 58,033 | 68,931 | 64,404 | 74.06 | 125.12 | -6.57 | |
| d. Other Financial Ins. | 1,737 | 1,267 | 6,027 | 7,133 | 6,467 | -27.05 | 375.72 | -9.33 | |
| e. Bonds and Securities | 51,679 | 100,435 | 136,986 | 162,475 | 163,416 | 94.34 | 36.39 | 0.58 | |
| 3 DEPOSITS | 3,933,738 | 4,740,066 | 5,159,175 | 5,568,601 | 5,771,238 | 20.50 | 8.84 | 3.64 | |
| a. Current | 401,130 | 490,765 | 465,415 | 447,104 | 454,049 | 22.35 | -5.17 | 1.55 | |
| b. Savings | 1,224,189 | 1,592,152 | 1,402,182 | 1,415,609 | 1,519,064 | 30.06 | -11.93 | 7.31 | |
| c. Fixed | 1,884,402 | 2,213,503 | 2,835,817 | 3,301,995 | 3,359,257 | 17.46 | 28.11 | 1.73 | |
| d. Call Deposits | 387,287 | 396,693 | 391,068 | 356,121 | 390,785 | 2.43 | -1.42 | 9.73 | |
| e. Others | 36,729 | 46,953 | 64,694 | 47,773 | 48,082 | 27.84 | 37.78 | 0.65 | |
| 4 Bills Payable | 2,053 | 3,067 | 2,782 | 3,804 | 3,189 | 49.42 | -9.30 | -16.18 | |
| 5 Other Liabilities | 385,596 | 418,432 | 424,126 | 517,531 | 502,666 | 8.52 | 1.36 | -2.87 | |
| 1. Loan Loss Provision | 78,604 | 89,594 | 110,300 | 162,980 | 168,124 | 13.98 | 23.11 | 3.16 | |
| 2. Interest Suspense a/c | 27,582 | 20,035 | 19,628 | 37,262 | 28,910 | -27.36 | -2.03 | -22.41 | |
| 3. Others | 279,410 | 308,804 | 294,198 | 317,289 | 305,633 | 10.52 | -4.73 | -3.67 | |
| 6 Reconciliation A/c | 3,427 | 4,050 | 512 | 438 | 471 | 18.18 | -87.36 | 7.62 | |
| 7 Profit & Loss A/c | 59,045 | 69,757 | 79,497 | 69,903 | 75,002 | 18.14 | 13.96 | 7.29 | |
| TOTAL | 4,953,745 | 6,068,987 | 6,785,324 | 7,103,876 | 7,290,996 | 22.51 | 11.80 | 2.63 | |
| Assets | | | | | | | | | |
| 1 LIQUID FUNDS | 563,630 | 519,340 | 509,990 | 456,129 | 533,958 | -7.86 | -1.80 | 17.06 | |
| a. Cash Balance | 110,726 | 116,799 | 111,631 | 95,091 | 102,134 | 5.48 | -4.43 | 7.41 | |
| Nepalese Notes & Coins | 98,161 | 99,422 | 108,250 | 91,947 | 99,262 | 1.28 | 8.88 | 7.96 | |
| Foreign Currency | 12,565 | 17,377 | 3,381 | 3,144 | 2,871 | 38.29 | -80.55 | -8.66 | |
| b. Bank Balance | 369,615 | 334,152 | 302,877 | 304,787 | 362,361 | -9.59 | -9.36 | 18.89 | |
| 1. In Nepal Rastra Bank | 294,780 | 273,553 | 220,659 | 244,519 | 288,687 | -7.20 | -19.34 | 18.06 | |
| 2. "A"Class Licensed Institution | 27,141 | 17,905 | 28,862 | 17,450 | 23,870 | -34.03 | 61.19 | 36.79 | |
| 3. Other Financial Ins. | 3,372 | 3,275 | 6,959 | 4,020 | 2,939 | -2.89 | 112.50 | -26.88 | |
| 4. In Foreign banks | 44,322 | 39,419 | 46,397 | 38,798 | 46,865 | -11.06 | 17.70 | 20.79 | |
| c. Money at Call | 83,288 | 68,389 | 95,482 | 56,251 | 69,463 | -17.89 | 39.62 | 23.49 | |
| 2 INVESTMENTS | 534,611 | 732,619 | 911,435 | 949,779 | 1,049,633 | 37.04 | 24.41 | 10.51 | |
| a. Govt. Securities | 533,827 | 721,612 | 909,783 | 947,451 | 1,029,807 | 35.18 | 26.08 | 8.69 | |
| b. Others | 784 | 11,007 | 1,651 | 2,328 | 19,827 | 1304.07 | -85.00 | 751.53 | |
| 3 SHARE & OTHER INVESTMENT | 171,683 | 214,313 | 186,550 | 225,412 | 251,757 | 24.83 | -12.95 | 11.69 | |
| 4 LOANS & ADVANCES | | | | | | | | | |
| (Including Bills Purchased) | 3,273,096 | 4,174,616 | 4,713,537 | 4,858,078 | 4,877,407 | 27.54 | 12.91 | 0.40 | |
| 4.1 LOANS & ADVANCES | 3,270,133 | 4,170,584 | 4,709,050 | 4,855,421 | 4,873,807 | 27.54 | 12.91 | 0.38 | |
| a. Private Sector | 3,156,509 | 4,014,771 | 4,493,912 | 4,675,777 | 4,687,782 | 27.19 | 11.93 | 0.26 | |
| b. Financial Institutions | 110,945 | 152,818 | 212,907 | 176,478 | 183,328 | 37.74 | 39.32 | 3.88 | |
| c. Government Organizations | 2,679 | 2,995 | 2,231 | 3,166 | 2,697 | 11.81 | -25.51 | -14.83 | |
| 4.2 BILLS PURCHASED | 2,963 | 4,032 | 4,487 | 2,656 | 3,600 | 36.09 | 11.28 | 35.53 | |
| 5 LOANS AGT. COLLECTED BILLS | - | 412 | 951 | - | 797 | 0.00 | 130.70 | 0.00 | |
| 6 FIXED ASSETS | 78,568 | 82,989 | 95,030 | 109,683 | 136,783 | 5.63 | 14.51 | 24.71 | |
| 7 OTHER ASSETS | 312,752 | 331,101 | 353,788 | 485,435 | 417,472 | 5.87 | 6.85 | -14.00 | |
| a. Accrued Interests | 152,797 | 171,036 | 199,589 | 315,885 | 244,588 | 11.94 | 16.69 | -22.57 | |
| b. Others | 159,955 | 160,065 | 154,198 | 169,551 | 172,884 | 0.07 | -3.66 | 1.97 | |
| 8 Expenses not Written off | 189 | 342 | 219 | 225 | 364 | 81.43 | -36.12 | 61.96 | |
| 9 Non Banking Assets | 7,076 | 7,693 | 10,521 | 15,899 | 18,689 | 8.72 | 36.76 | 17.54 | |
| 10 Reconciliation Account | 11,715 | 5,154 | 3,241 | 2,452 | 2,304 | -56.01 | -37.12 | -6.03 | |
| 11 Profit & Loss A/c | 426 | 407 | 63 | 784 | 1,831 | -4.36 | -84.64 | 133.44 | |
| TOTAL | 4,953,745 | 6,068,987 | 6,785,324 | 7,103,876 | 7,290,996 | 22.51 | 11.80 | 2.63 | |

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

| Liabilities | Mid-July | | | Mid-June | Mid-July | % Change | | | |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|--|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 | |
| | 1 | 2 | 3 | 4 | 5 | | | | |
| 1 CAPITAL FUND | 433,941 | 500,573 | 553,626 | 595,116 | 611,312 | 15.35 | 10.60 | 2.72 | |
| a. Paid-up Capital | 284,811 | 320,629 | 356,095 | 369,857 | 369,857 | 12.58 | 11.06 | 0.00 | |
| b. Statutory Reserves | 86,033 | 96,910 | 110,434 | 125,144 | 126,035 | 12.64 | 13.96 | 0.71 | |
| c. Retained Earning | 8,248 | 15,897 | 14,956 | 2,091 | (1,180) | 92.73 | -5.92 | -156.42 | |
| d. Others Reserves | 54,850 | 67,137 | 72,140 | 98,023 | 116,599 | 22.40 | 7.45 | 18.95 | |
| 2 BORROWINGS | 78,942 | 261,004 | 462,083 | 261,688 | 243,416 | 230.63 | 77.04 | -6.98 | |
| a. NRB | 7,810 | 109,436 | 229,157 | 1,965 | 1,674 | 1301.19 | 109.40 | -14.82 | |
| b. "A"Class Licensed Institution | 3,356 | 26,034 | 38,482 | 28,930 | 16,193 | 675.65 | 47.81 | -44.03 | |
| c. Foreign Banks and Fin. Ins. | 14,810 | 25,779 | 58,033 | 68,931 | 64,404 | 74.06 | 125.12 | -6.57 | |
| d. Other Financial Ins. | 1,737 | 1,267 | 5,862 | 6,840 | 6,164 | -27.05 | 362.68 | -9.89 | |
| e. Bonds and Securities | 51,229 | 98,488 | 130,549 | 155,022 | 154,982 | 92.25 | 32.55 | -0.03 | |
| 3 DEPOSITS | 3,490,101 | 4,204,913 | 4,545,157 | 4,910,434 | 5,086,244 | 20.48 | 8.09 | 3.58 | |
| a. Current | 389,700 | 475,545 | 453,605 | 437,846 | 441,571 | 22.03 | -4.61 | 0.85 | |
| b. Savings | 1,087,517 | 1,426,355 | 1,261,715 | 1,271,705 | 1,366,476 | 31.16 | -11.54 | 7.45 | |
| c. Fixed | 1,646,630 | 1,919,565 | 2,436,953 | 2,847,696 | 2,898,148 | 16.58 | 26.95 | 1.77 | |
| d. Call Deposits | 332,548 | 338,330 | 329,895 | 306,967 | 333,864 | 1.74 | -2.49 | 8.76 | |
| e. Others | 33,706 | 45,117 | 62,988 | 46,221 | 46,186 | 33.85 | 39.61 | -0.08 | |
| 4 Bills Payable | 2,036 | 3,003 | 2,740 | 3,767 | 3,163 | 47.47 | -8.75 | -16.02 | |
| 5 Other Liabilities | 350,780 | 383,438 | 384,228 | 462,651 | 453,119 | 9.31 | 0.21 | -2.06 | |
| 1. Loan Loss Provision | 67,444 | 77,889 | 95,409 | 142,412 | 147,603 | 15.49 | 22.49 | 3.64 | |
| 2. Interest Suspense a/c | 16,882 | 11,631 | 10,334 | 24,027 | 18,049 | -31.11 | -11.15 | -24.88 | |
| 3. Others | 266,454 | 293,919 | 278,486 | 296,212 | 287,467 | 10.31 | -5.25 | -2.95 | |
| 6 Reconciliation A/c | 3,286 | 3,962 | 516 | 432 | 470 | 20.59 | -86.98 | 8.70 | |
| 7 Profit & Loss A/c | 54,484 | 63,462 | 72,201 | 64,336 | 68,213 | 16.48 | 13.77 | 6.03 | |
| TOTAL | 4,413,571 | 5,420,355 | 6,020,551 | 6,298,424 | 6,465,937 | 22.81 | 11.07 | 2.66 | |
| Assets | | | | | | | | | |
| 1 LIQUID FUNDS | 462,843 | 447,432 | 420,838 | 389,766 | 450,799 | -3.33 | -5.94 | 15.66 | |
| a. Cash Balance | 100,912 | 107,227 | 102,537 | 86,308 | 92,853 | 6.26 | -4.37 | 7.58 | |
| Nepalese Notes & Coins | 88,499 | 89,926 | 99,279 | 83,348 | 90,215 | 1.61 | 10.40 | 8.24 | |
| Foreign Currency | 12,412 | 17,301 | 3,258 | 2,960 | 2,638 | 39.38 | -81.17 | -10.87 | |
| b. Bank Balance | 327,901 | 304,444 | 268,141 | 269,437 | 324,727 | -7.15 | -11.92 | 20.52 | |
| 1. In Nepal Rastra Bank | 275,162 | 256,583 | 203,810 | 218,373 | 263,539 | -6.75 | -20.57 | 20.68 | |
| 2. "A"Class Licensed Institution | 8,186 | 8,327 | 17,786 | 12,112 | 14,124 | 1.73 | 113.58 | 16.62 | |
| 3. Other Financial Ins. | 233 | 119 | 149 | 156 | 201 | -48.76 | 25.05 | 28.43 | |
| 4. In Foreign banks | 44,320 | 39,414 | 46,395 | 38,796 | 46,864 | -11.07 | 17.71 | 20.80 | |
| c. Money at Call | 34,031 | 35,761 | 50,160 | 34,021 | 33,219 | 5.08 | 40.27 | -2.36 | |
| 2 INVESTMENTS | 498,252 | 655,204 | 820,456 | 840,461 | 937,730 | 31.50 | 25.22 | 11.57 | |
| a. Govt. Securities | 497,643 | 644,196 | 818,804 | 838,173 | 918,942 | 29.45 | 27.10 | 9.64 | |
| b. Others | 609 | 11,007 | 1,651 | 2,288 | 18,788 | 1707.57 | -85.00 | 721.04 | |
| 3 SHARE & OTHER INVESTMENT | 164,516 | 202,553 | 175,230 | 213,219 | 238,878 | 23.12 | -13.49 | 12.03 | |
| 4 (Including Bills Purchased) | 2,910,231 | 3,719,600 | 4,182,299 | 4,300,488 | 4,312,591 | 27.81 | 12.44 | 0.28 | |
| 4.1 LOANS & ADVANCES | 2,907,269 | 3,715,568 | 4,177,812 | 4,297,832 | 4,308,990 | 27.80 | 12.44 | 0.26 | |
| a. Private Sector | 2,801,001 | 3,579,832 | 4,025,452 | 4,143,950 | 4,149,539 | 27.81 | 12.45 | 0.13 | |
| b. Financial Institutions | 103,588 | 132,741 | 150,129 | 150,719 | 156,762 | 28.14 | 13.10 | 4.01 | |
| c. Government Organizations | 2,679 | 2,995 | 2,231 | 3,163 | 2,690 | 11.81 | -25.51 | -14.97 | |
| 4.2 BILLS PURCHASED | 2,963 | 4,032 | 4,487 | 2,656 | 3,600 | 36.09 | 11.28 | 35.53 | |
| 5 LOANS AGT. COLLECTED BILLS | - | 412 | 951 | - | 797 | 0.00 | 130.70 | 0.00 | |
| 6 FIXED ASSETS | 69,840 | 75,298 | 85,850 | 97,760 | 124,602 | 7.82 | 14.01 | 27.46 | |
| 7 OTHER ASSETS | 290,073 | 307,472 | 322,804 | 440,849 | 381,570 | 6.00 | 4.99 | -13.45 | |
| a. Accrued Interests | 136,304 | 155,810 | 177,208 | 281,992 | 218,341 | 14.31 | 13.73 | -22.57 | |
| b. Others | 153,770 | 151,662 | 145,596 | 158,857 | 163,228 | -1.37 | -4.00 | 2.75 | |
| 8 Expenses not Written off | 169 | 241 | 219 | 224 | 363 | 42.75 | -9.50 | 62.30 | |
| 9 Non Banking Assets | 5,945 | 6,736 | 8,665 | 13,208 | 15,306 | 13.31 | 28.63 | 15.89 | |
| 10 Reconciliation Account | 11,569 | 5,074 | 3,240 | 2,449 | 2,301 | -56.14 | -36.14 | -6.05 | |
| 11 Profit & Loss A/c | 133 | 332 | - | - | 1,001 | 150.03 | -100.00 | 0.00 | |
| TOTAL | 4,413,571 | 5,420,355 | 6,020,551 | 6,298,424 | 6,465,937 | 22.81 | 11.07 | 2.66 | |

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

| Liabilities | Mid-July | | | Mid-June | Mid-July | % Change | | |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|--------------|--------------|-------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 CAPITAL FUND | 39,284 | 41,688 | 47,312 | 52,656 | 52,784 | 6.12 | 13.49 | 0.24 |
| a. Paid-up Capital | 31,964 | 32,232 | 36,994 | 40,182 | 40,207 | 0.84 | 14.77 | 0.06 |
| b. Statutory Reserves | 5,096 | 6,135 | 7,072 | 8,278 | 8,341 | 20.38 | 15.28 | 0.76 |
| c. Retained Earning | (186) | 505 | (282) | (296) | (355) | -371.49 | -155.77 | 19.73 |
| d. Others Reserves | 2,410 | 2,816 | 3,528 | 4,492 | 4,592 | 16.87 | 25.27 | 2.21 |
| 2 BORROWINGS | 136 | 9,690 | 26,259 | 11,997 | 9,340 | 7030.46 | 170.98 | -22.15 |
| a. NRB | 136 | 7,590 | 20,104 | 1,000 | 300 | 5485.23 | 164.87 | -70.00 |
| b. "A"Class Licensed Institution | - | 1,100 | 500 | 4,200 | 1,250 | 0.00 | -54.55 | -70.24 |
| c. Foreign Banks and Fin. Ins. | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| d. Other Financial Ins. | - | - | 165 | 293 | 303 | 0.00 | 0.00 | 3.70 |
| e. Bonds and Securities | - | 1,000 | 5,490 | 6,505 | 7,486 | 0.00 | 448.95 | 15.09 |
| 3 DEPOSITS | 354,778 | 445,827 | 509,490 | 549,413 | 571,573 | 25.66 | 14.28 | 4.03 |
| a. Current | 9,263 | 13,929 | 9,932 | 8,373 | 11,059 | 50.38 | -28.70 | 32.08 |
| b. Savings | 112,816 | 139,864 | 120,613 | 125,497 | 132,843 | 23.97 | -13.76 | 5.85 |
| c. Fixed | 188,006 | 243,409 | 327,121 | 375,181 | 380,584 | 29.47 | 34.39 | 1.44 |
| d. Call Deposits | 44,048 | 48,417 | 51,614 | 40,075 | 46,811 | 9.92 | 6.60 | 16.81 |
| e. Others | 646 | 207 | 211 | 287 | 275 | -67.87 | 1.50 | -4.32 |
| 4 Bills Payable | 15 | 41 | 42 | 36 | 23 | 178.27 | 1.53 | -36.02 |
| 5 Other Liabilities | 15,497 | 19,406 | 23,291 | 34,736 | 30,451 | 25.22 | 20.02 | -12.34 |
| 1. Loan Loss Provision | 4,242 | 6,431 | 9,405 | 13,996 | 13,887 | 51.62 | 46.24 | -0.78 |
| 2. Interest Suspense a/c | 1,470 | 1,138 | 1,129 | 4,125 | 1,931 | -22.63 | -0.72 | -53.19 |
| 3. Others | 9,785 | 11,837 | 12,757 | 16,616 | 14,633 | 20.97 | 7.77 | -11.93 |
| 6 Reconciliation A/c | 141 | 76 | 0 | 0 | 0 | -46.09 | -99.99 | 1859.02 |
| 7 Profit & Loss A/c | 3,577 | 5,224 | 6,340 | 4,675 | 5,715 | 46.05 | 21.35 | 22.26 |
| TOTAL | 413,428 | 521,953 | 612,733 | 653,514 | 669,886 | 26.25 | 17.39 | 2.51 |
| Assets | | | | | | | | |
| 1 LIQUID FUNDS | 76,518 | 55,300 | 69,497 | 51,724 | 64,562 | -27.73 | 25.67 | 24.82 |
| a. Cash Balance | 7,918 | 8,134 | 7,505 | 7,416 | 7,574 | 2.74 | -7.73 | 2.13 |
| Nepalese Notes & Coins | 7,765 | 8,059 | 7,383 | 7,232 | 7,341 | 3.78 | -8.39 | 1.50 |
| Foreign Currency | 153 | 76 | 123 | 184 | 233 | -50.29 | 62.05 | 26.96 |
| b. Bank Balance | 28,987 | 22,731 | 24,830 | 28,362 | 28,785 | -21.58 | 9.23 | 1.49 |
| 1. In Nepal Rastra Bank | 15,492 | 13,432 | 13,435 | 21,776 | 20,033 | -13.30 | 0.02 | -8.00 |
| 2. "A"Class Licensed Institution | 12,441 | 7,619 | 6,642 | 3,981 | 7,521 | -38.76 | -12.83 | 88.93 |
| 3. Other Financial Ins. | 1,052 | 1,676 | 4,752 | 2,603 | 1,228 | 59.21 | 183.58 | -52.82 |
| 4. In Foreign banks | 3 | 5 | 2 | 2 | 2 | 89.32 | -64.18 | 0.00 |
| c. Money at Call | 39,613 | 24,435 | 37,162 | 15,946 | 28,203 | -38.32 | 52.08 | 76.87 |
| 2 INVESTMENTS | 28,288 | 56,879 | 68,793 | 88,459 | 91,763 | 101.07 | 20.95 | 3.73 |
| a. Govt. Securities | 28,113 | 56,879 | 68,793 | 88,419 | 90,725 | 102.33 | 20.95 | 2.61 |
| b. Others | 175 | - | - | 40 | 1,038 | -100.00 | 0.00 | 2495.79 |
| 3 SHARE & OTHER INVESTMENT | 4,484 | 8,062 | 8,446 | 8,729 | 8,504 | 79.79 | 4.77 | -2.58 |
| 4 (Including Bills Purchased) | 287,580 | 383,480 | 444,934 | 465,258 | 471,886 | 33.35 | 16.03 | 1.42 |
| 4.1 LOANS & ADVANCES | 287,580 | 383,480 | 444,934 | 465,258 | 471,886 | 33.35 | 16.03 | 1.42 |
| a. Private Sector | 284,009 | 369,145 | 386,815 | 444,584 | 451,918 | 29.98 | 4.79 | 1.65 |
| b. Financial Institutions | 3,571 | 14,335 | 58,120 | 20,671 | 19,964 | 301.39 | 305.44 | -3.42 |
| c. Government Organizations | - | - | - | 3 | 3 | 0.00 | 0.00 | 0.00 |
| 4.2 BILLS PURCHASED | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 5 LOANS AGT. COLLECTED BILLS | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 6 FIXED ASSETS | 6,094 | 5,673 | 6,410 | 8,524 | 8,845 | -6.92 | 13.00 | 3.77 |
| 7 OTHER ASSETS | 9,692 | 11,972 | 13,338 | 28,486 | 21,777 | 23.52 | 11.41 | -23.55 |
| a. Accrued Interests | 5,555 | 6,166 | 7,075 | 20,632 | 14,549 | 10.99 | 14.75 | -29.48 |
| b. Others | 4,137 | 5,806 | 6,263 | 7,854 | 7,228 | 40.34 | 7.87 | -7.96 |
| 8 Expenses not Written off | 17 | 0 | - | - | - | -97.19 | -100.00 | 0.00 |
| 9 Non Banking Assets | 599 | 489 | 1,258 | 1,886 | 2,269 | -18.33 | 157.16 | 20.29 |
| 10 Reconciliation Account | 141 | 78 | 0 | 0 | 0 | -45.12 | -99.41 | 0.00 |
| 11 Profit & Loss A/c | 15 | 21 | 56 | 448 | 279 | 41.19 | 172.42 | -37.66 |
| TOTAL | 413,428 | 521,953 | 612,733 | 653,514 | 669,886 | 26.25 | 17.39 | 2.51 |

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

| Liabilities | Mid-July | | | Mid-June | Mid-July | % Change | | | |
|---|----------------|----------------|----------------|----------------|----------------|--------------|--------------|-------------|--|
| | 2020 | 2021 | 2022 | 2023 | 2023* | 2/1 | 3/2 | 5/4 | |
| | 1 | 2 | 3 | 4 | 5 | | | | |
| 1 CAPITAL FUND | 15,051 | 16,264 | 17,861 | 18,576 | 19,031 | 8.05 | 9.82 | 2.45 | |
| a. Paid-up Capital | 14,101 | 12,959 | 14,700 | 14,987 | 14,988 | -8.10 | 13.44 | 0.00 | |
| b. Statutory Reserves | 3,021 | 2,907 | 3,459 | 3,706 | 3,775 | -3.79 | 19.01 | 1.87 | |
| c. Retained Earning | (3,750) | (4,071) | (4,408) | (4,831) | (5,098) | 8.54 | 8.29 | 5.55 | |
| d. Others Reserves | 1,680 | 4,469 | 4,110 | 4,714 | 5,367 | 166.09 | -8.05 | 13.86 | |
| 2 BORROWINGS | 2,531 | 4,395 | 12,092 | 3,567 | 2,546 | 73.60 | 175.15 | -28.61 | |
| a. NRB | 46 | 1,753 | 9,957 | 919 | 49 | 3729.83 | 468.05 | -94.72 | |
| b. "A"Class Licensed Institution | 2,036 | 1,695 | 1,188 | 1,700 | 1,550 | -16.73 | -29.93 | -8.82 | |
| c. Foreign Banks and Fin. Ins. | - | - | - | - | - | 0.00 | 0.00 | 0.00 | |
| d. Other Financial Ins. | - | - | - | - | - | 0.00 | 0.00 | 0.00 | |
| e. Bonds and Securities | 450 | 947 | 947 | 947 | 948 | 110.38 | 0.05 | 0.04 | |
| 3 DEPOSITS | 88,858 | 89,326 | 104,528 | 108,753 | 113,422 | 0.53 | 17.02 | 4.29 | |
| a. Current | 2,167 | 1,290 | 1,878 | 885 | 1,419 | -40.48 | 45.55 | 60.38 | |
| b. Savings | 23,856 | 25,932 | 19,854 | 18,407 | 19,745 | 8.70 | -23.44 | 7.27 | |
| c. Fixed | 49,766 | 50,529 | 71,743 | 79,117 | 80,525 | 1.53 | 41.98 | 1.78 | |
| d. Call Deposits | 10,691 | 9,945 | 9,558 | 9,080 | 10,110 | -6.98 | -3.89 | 11.35 | |
| e. Others | 2,377 | 1,629 | 1,496 | 1,264 | 1,622 | -31.47 | -8.20 | 28.29 | |
| 4 Bills Payable | 2 | 23 | 0 | 1 | 2 | 1240.71 | -98.23 | 182.95 | |
| 5 Other Liabilities | 19,319 | 15,588 | 16,607 | 20,144 | 19,097 | -19.31 | 6.53 | -5.20 | |
| 1. Loan Loss Provision | 6,918 | 5,274 | 5,486 | 6,572 | 6,634 | -23.77 | 4.03 | 0.95 | |
| 2. Interest Suspense a/c | 9,230 | 7,267 | 8,165 | 9,110 | 8,930 | -21.27 | 12.36 | -1.98 | |
| 3. Others | 3,171 | 3,048 | 2,955 | 4,462 | 3,533 | -3.89 | -3.04 | -20.82 | |
| 6 Reconciliation A/c | 0 | 12 | (4) | 5 | 1 | 21673.05 | -134.24 | -81.14 | |
| 7 Profit & Loss A/c | 984 | 1,071 | 957 | 892 | 1,073 | 8.84 | -10.71 | 20.33 | |
| TOTAL | 126,746 | 126,679 | 152,040 | 151,937 | 155,172 | -0.05 | 20.02 | 2.13 | |
| Assets | | | | | | | | | |
| 1 LIQUID FUNDS | 24,269 | 16,607 | 19,655 | 14,639 | 18,596 | -31.57 | 18.35 | 27.03 | |
| a. Cash Balance | 1,897 | 1,438 | 1,588 | 1,367 | 1,706 | -24.21 | 10.48 | 24.80 | |
| Nepalese Notes & Coins | 1,897 | 1,438 | 1,588 | 1,367 | 1,706 | -24.21 | 10.48 | 24.80 | |
| Foreign Currency | 0 | 0 | 0 | 0 | 0 | -37.48 | -41.58 | -8.79 | |
| b. Bank Balance | 12,727 | 6,977 | 9,906 | 6,988 | 8,849 | -45.18 | 41.99 | 26.64 | |
| 1. In Nepal Rastra Bank | 4,126 | 3,538 | 3,414 | 4,371 | 5,115 | -14.25 | -3.50 | 17.02 | |
| 2. "A"Class Licensed Institution | 6,514 | 1,959 | 4,434 | 1,357 | 2,224 | -69.93 | 126.38 | 63.86 | |
| 3. Other Financial Ins. | 2,087 | 1,480 | 2,058 | 1,260 | 1,510 | -29.09 | 39.05 | 19.89 | |
| 4. In Foreign banks | - | - | - | - | - | 0.00 | 0.00 | 0.00 | |
| c. Money at Call | 9,644 | 8,193 | 8,160 | 6,284 | 8,041 | -15.05 | -0.40 | 27.97 | |
| 2 INVESTMENTS | 8,072 | 20,536 | 22,186 | 20,859 | 20,140 | 154.42 | 8.03 | -3.44 | |
| a. Govt. Securities | 8,072 | 20,536 | 22,186 | 20,859 | 20,140 | 154.42 | 8.03 | -3.44 | |
| b. Others | - | - | - | - | - | 0.00 | 0.00 | 0.00 | |
| 3 SHARE & OTHER INVESTMENT | 2,683 | 3,698 | 2,875 | 3,464 | 4,375 | 37.79 | -22.26 | 26.31 | |
| 4 LOANS & ADVANCES (Including Bills Purchased) | 75,284 | 71,536 | 86,303 | 92,331 | 92,931 | -4.98 | 20.64 | 0.65 | |
| 4.1 LOANS & ADVANCES | 75,284 | 71,536 | 86,303 | 92,331 | 92,931 | -4.98 | 20.64 | 0.65 | |
| a. Private Sector | 71,499 | 65,795 | 81,645 | 87,243 | 86,325 | -7.98 | 24.09 | -1.05 | |
| b. Financial Institutions | 3,785 | 5,742 | 4,658 | 5,088 | 6,602 | 51.69 | -18.87 | 29.75 | |
| c. Government Organizations | - | - | - | - | 4 | 0.00 | 0.00 | 0.00 | |
| 4.2 BILLS PURCHASED | - | - | - | - | - | 0.00 | 0.00 | 0.00 | |
| 5 LOANS AGT. COLLECTED BILLS | - | - | - | - | - | 0.00 | 0.00 | 0.00 | |
| 6 FIXED ASSETS | 2,634 | 2,019 | 2,771 | 3,399 | 3,336 | -23.36 | 37.25 | -1.84 | |
| 7 OTHER ASSETS | 12,986 | 11,657 | 17,646 | 16,101 | 14,125 | -10.23 | 51.37 | -12.27 | |
| a. Accrued Interests | 10,938 | 9,061 | 15,306 | 13,261 | 11,697 | -17.16 | 68.93 | -11.79 | |
| b. Others | 2,048 | 2,597 | 2,340 | 2,840 | 2,428 | 26.78 | -9.90 | -14.52 | |
| 8 Expenses not Written off | 3 | 100 | - | 1 | 1 | 3834.00 | -100.00 | -3.06 | |
| 9 Non Banking Assets | 533 | 468 | 599 | 806 | 1,114 | -12.08 | 27.99 | 38.25 | |
| 10 Reconciliation Account | 4 | 2 | (0) | 3 | 3 | -56.22 | -111.62 | 5.78 | |
| 11 Profit & Loss A/c | 279 | 55 | 6 | 336 | 551 | -80.35 | -88.25 | 63.70 | |
| TOTAL | 126,746 | 126,679 | 152,040 | 151,937 | 155,172 | -0.05 | 20.02 | 2.13 | |

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

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|--|----------------|----------------|----------------|----------------|----------------|-------------|--------------|-------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 Interest Expenses | 232,951 | 224,341 | 330,008 | 400,674 | 429,253 | -3.70 | 47.10 | 7.13 |
| 1.1 Deposit Liabilities | 227,205 | 215,183 | 305,976 | 376,235 | 402,421 | -5.29 | 42.19 | 6.96 |
| 1.1.1 Saving A/c | 53,627 | 43,601 | 76,032 | 82,905 | 88,065 | -18.70 | 74.38 | 6.22 |
| 1.1.2 Fixed A/c | 157,021 | 166,935 | 223,748 | 285,455 | 305,845 | 6.31 | 34.03 | 7.14 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 7,335 | 6,631 | 11,092 | 19,612 | 21,336 | -9.59 | 67.27 | 8.79 |
| 1.1.2.2 3 to 6 Months fixed A/c | 18,168 | 18,574 | 31,919 | 41,504 | 38,569 | 2.23 | 71.84 | -7.07 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 74,620 | 69,135 | 99,440 | 97,958 | 107,125 | -7.35 | 43.83 | 9.36 |
| 1.1.2.4 Above 1 Year | 56,898 | 72,595 | 81,297 | 126,382 | 138,814 | 27.59 | 11.99 | 9.84 |
| 1.1.3 Call Deposit | 16,291 | 4,443 | 6,111 | 7,835 | 8,461 | -72.73 | 37.55 | 7.99 |
| 1.1.4 Certificate of Deposits | 266 | 204 | 85 | 40 | 51 | -23.26 | -58.37 | 27.08 |
| 1.2 Others | 5,746 | 9,158 | 24,032 | 24,439 | 26,832 | 59.39 | 162.41 | 9.79 |
| 2 Commission/Fee Expense | 1,695 | 1,735 | 3,121 | 3,284 | 4,228 | 2.36 | 79.87 | 28.75 |
| 3 Employees Expenses | 42,145 | 48,174 | 53,727 | 49,795 | 55,126 | 14.30 | 11.53 | 10.71 |
| 4 Office Operating Expenses | 32,395 | 33,544 | 38,326 | 34,866 | 38,127 | 3.55 | 14.26 | 9.35 |
| 5 Exchange Fluctuation Loss | 6 | 1 | 105 | 11 | - | -74.82 | 7277.31 | -100.00 |
| 5.1 Due to Change in Exchange Rates | 5 | 1 | 34 | - | - | -74.17 | 2639.35 | 0.00 |
| 5.2 Due to Foreign Currency Transactions | 1 | 0 | 71 | 11 | - | -78.28 | 36644.30 | -100.00 |
| 6 Non-Operatiing Expenses | 463 | 89 | 369 | 301 | 499 | -80.71 | 313.83 | 65.93 |
| 7. Provision for Risk | 33,869 | 39,014 | 25,497 | 53,780 | 65,952 | 15.19 | -34.65 | 22.63 |
| 7.1 Loan loss Provision | 33,522 | 38,874 | 25,367 | 53,727 | 65,818 | 15.96 | -34.74 | 22.50 |
| 7.1.1 General Loan loss Provision | 17,257 | 25,113 | 12,849 | 16,292 | 17,473 | 45.52 | -48.83 | 7.24 |
| 7.1.1.1 Pass Loan Loss Provision | 10,921 | 21,235 | 8,873 | 9,060 | 10,503 | 94.45 | -58.22 | 15.93 |
| 7.1.1.2 Watch List Provision | 6,336 | 3,878 | 3,976 | 7,232 | 6,969 | -38.80 | 2.54 | -3.64 |
| 7.1.2 Special Loan Loss Provision | 15,094 | 13,440 | 12,088 | 34,569 | 45,634 | -10.96 | -10.06 | 32.01 |
| 7.1.3 Additional Loan Loss Provision | 1,171 | 321 | 430 | 2,867 | 2,711 | -72.60 | 34.16 | -5.42 |
| 7.2. Provision for Non-Banking Assets | 124 | 48 | 13 | 28 | 89 | -60.90 | -72.47 | 220.59 |
| 7.3. Provision for Loss on Investment | 92 | 3 | 98 | 24 | 16 | -96.39 | 2840.70 | -32.20 |
| 7.4. Provision for Loss of Other Assets | 131 | 88 | 19 | 1 | 29 | -32.93 | -78.72 | 3564.25 |
| 8 Loan Written Off | 411 | 814 | 1,607 | 2,246 | 2,823 | 97.97 | 97.46 | 25.67 |
| 9 Provision for Staff Bonus | 7,499 | 9,238 | 11,766 | 10,576 | 10,407 | 23.20 | 27.35 | -1.60 |
| 10 Provision for Income Tax | 24,783 | 30,913 | 34,273 | 30,795 | 32,840 | 24.73 | 10.87 | 6.64 |
| 11 Others | 36 | 248 | 7 | 21 | 79 | 593.60 | -97.24 | 282.85 |
| 12 Net Profit | 58,924 | 71,306 | 83,438 | 73,806 | 77,771 | 21.01 | 17.01 | 5.37 |
| TOTAL EXPENSES | 435,177 | 459,417 | 582,244 | 660,156 | 717,106 | 5.57 | 26.74 | 8.63 |
| Income | | | | | | | | |
| 1. Interest Income | 378,136 | 372,972 | 509,366 | 599,969 | 641,877 | -1.37 | 36.57 | 6.99 |
| 1.1. On Loans and Advance | 350,654 | 342,440 | 464,186 | 538,975 | 572,265 | -2.34 | 35.55 | 6.18 |
| 1.2. On Investment | 19,023 | 25,974 | 38,306 | 50,590 | 57,477 | 36.54 | 47.48 | 13.61 |
| 1.2.1 Government Bonds | 17,635 | 23,335 | 35,010 | 46,782 | 53,207 | 32.33 | 50.03 | 13.74 |
| 1.2.2 Foreign Bonds | 109 | 215 | 341 | 200 | 228 | 97.64 | 59.06 | 14.00 |
| 1.2.3 NRB Bonds | 1,038 | 589 | 343 | 491 | 558 | -43.27 | -41.74 | 13.65 |
| 1.2.4 Deventure & Bonds | 242 | 1,835 | 2,612 | 3,117 | 3,484 | 658.86 | 42.30 | 11.76 |
| 1.3 Agency Balance | 640 | 169 | 174 | 758 | 1,430 | -73.59 | 3.00 | 88.58 |
| 1.4 On Call Deposit | 4,459 | 1,193 | 1,460 | 2,248 | 2,428 | -73.23 | 22.31 | 7.99 |
| 1.5 Others | 3,360 | 3,196 | 5,239 | 7,397 | 8,276 | -4.90 | 63.95 | 11.88 |
| 2. Comission & Discount | 19,439 | 24,942 | 27,259 | 25,581 | 29,086 | 28.31 | 9.29 | 13.70 |
| 2.1 Bills Purchase & Discount | 194 | 228 | 310 | 235 | 206 | 17.68 | 35.78 | -12.31 |
| 2.2 Comission | 15,925 | 20,920 | 22,861 | 19,590 | 22,065 | 31.37 | 9.28 | 12.63 |
| 2.3 Others | 3,321 | 3,794 | 4,088 | 5,756 | 6,815 | 14.24 | 7.75 | 18.40 |
| 3 Income From Exchange Fluctuation | 10,780 | 10,913 | 8,121 | 5,161 | 5,553 | 1.23 | -25.58 | 7.58 |
| 3.1 Due to Change in Exchange Rate | 1,320 | 1,343 | 1,029 | 489 | 829 | 1.77 | -23.41 | 69.52 |
| 3.2 Due to Foreign Currency Trans. | 9,461 | 9,569 | 7,092 | 4,672 | 4,724 | 1.15 | -25.89 | 1.10 |
| 4 Other Operating Income | 11,434 | 16,789 | 12,504 | 8,932 | 11,095 | 46.84 | -25.52 | 24.22 |
| 5 Non Operating Income | 2,353 | 8,176 | 3,584 | 1,442 | 1,971 | 247.49 | -56.17 | 36.67 |
| 6 Provision Written Back | 12,606 | 24,835 | 20,530 | 17,549 | 27,558 | 97.02 | -17.33 | 57.04 |
| 7 Recovery from Written off Loan | 449 | 760 | 669 | 168 | 245 | 69.26 | -12.00 | 45.98 |
| 8 Income from Extra Ordinary Expenses | (98) | 12 | 156 | 498 | (1,060) | -111.72 | 1252.34 | -312.95 |
| 9 Net Loss | 79 | 19 | 56 | 856 | 780 | -75.98 | 197.60 | -8.81 |
| TOTAL INCOME | 435,177 | 459,417 | 582,244 | 660,156 | 717,106 | 5.57 | 26.74 | 8.63 |

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|--|----------------|----------------|----------------|----------------|----------------|-------------|--------------|-------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 Interest Expenses | 199,997 | 194,409 | 284,750 | 341,479 | 364,419 | -2.79 | 46.47 | 6.72 |
| 1.1 Deposit Liabilities | 194,436 | 185,438 | 262,357 | 318,569 | 339,229 | -4.63 | 41.48 | 6.49 |
| 1.1.1 Saving A/c | 45,353 | 37,545 | 67,417 | 73,353 | 77,696 | -17.22 | 79.56 | 5.92 |
| 1.1.2 Fixed A/c | 135,903 | 143,928 | 189,890 | 238,713 | 254,527 | 5.91 | 31.93 | 6.62 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 4,900 | 4,762 | 6,100 | 11,203 | 12,252 | -2.82 | 28.09 | 9.37 |
| 1.1.2.2 3 to 6 Months fixed A/c | 15,244 | 14,410 | 25,966 | 33,750 | 30,142 | -5.47 | 80.19 | -10.69 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 65,454 | 58,342 | 82,295 | 79,010 | 86,322 | -10.87 | 41.06 | 9.25 |
| 1.1.2.4 Above 1 Year | 50,304 | 66,414 | 75,530 | 114,749 | 125,810 | 32.02 | 13.73 | 9.64 |
| 1.1.3 Call Deposit | 12,915 | 3,760 | 4,966 | 6,463 | 6,963 | -70.89 | 32.07 | 7.73 |
| 1.1.4 Certificate of Deposits | 266 | 204 | 85 | 40 | 43 | -23.26 | -58.37 | 6.22 |
| 1.2 Others | 5,561 | 8,971 | 22,393 | 22,909 | 25,190 | 61.33 | 149.62 | 9.95 |
| 2 Commission/Fee Expense | 1,678 | 1,693 | 3,057 | 3,186 | 4,099 | 0.90 | 80.52 | 28.65 |
| 3 Employees Expenses | 36,655 | 42,824 | 47,172 | 43,484 | 47,816 | 16.83 | 10.15 | 9.96 |
| 4 Office Operating Expenses | 27,815 | 29,235 | 33,086 | 29,886 | 32,261 | 5.10 | 13.17 | 7.95 |
| 5 Exchange Fluctuation Loss | - | 0 | 104 | 11 | - | 0.00 | 283053.30 | -100.00 |
| 5.1 Due to Change in Exchange Rates | - | 0 | 33 | - | - | 0.00 | 89470.89 | 0.00 |
| 5.2 Due to Foreign Currency Transactions | - | - | 71 | 11 | - | 0.00 | 0.00 | -100.00 |
| 6 Non-Operatiing Expenses | 458 | 78 | 312 | 270 | 462 | -83.03 | 301.60 | 71.05 |
| 7. Provision for Risk | 28,699 | 32,424 | 21,637 | 45,189 | 57,437 | 12.98 | -33.27 | 27.10 |
| 7.1 Loan loss Provision | 28,485 | 32,326 | 21,538 | 45,166 | 57,424 | 13.48 | -33.37 | 27.14 |
| 7.1.1 General Loan loss Provision | 14,922 | 21,420 | 11,093 | 13,971 | 15,606 | 43.54 | -48.21 | 11.70 |
| 7.1.1.1 Pass Loan Loss Provision | 10,150 | 18,516 | 7,625 | 8,556 | 9,748 | 82.43 | -58.82 | 13.93 |
| 7.1.1.2 Watch List Provision | 4,772 | 2,904 | 3,468 | 5,416 | 5,858 | -39.15 | 19.42 | 8.17 |
| 7.1.2 Special Loan Loss Provision | 12,531 | 10,732 | 10,019 | 28,561 | 39,249 | -14.36 | -6.65 | 37.42 |
| 7.1.3 Additional Loan Loss Provision | 1,032 | 174 | 427 | 2,634 | 2,569 | -83.14 | 145.12 | -2.46 |
| 7.2. Provision for Non-Banking Assets | - | 7 | - | - | 0 | 0.00 | -100.00 | 0.00 |
| 7.3. Provision for Loss on Investment | 91 | 3 | 95 | 23 | 13 | -96.73 | 3082.32 | -40.91 |
| 7.4. Provision for Loss of Other Assets | 122 | 88 | 3 | - | 0 | -27.64 | -96.10 | 0.00 |
| 8 Loan Written Off | 385 | 708 | 1,489 | 2,108 | 2,602 | 83.94 | 110.40 | 23.42 |
| 9 Provision for Staff Bonus | 6,917 | 8,146 | 10,673 | 9,811 | 9,462 | 17.77 | 31.01 | -3.56 |
| 10 Provision for Income Tax | 22,858 | 27,592 | 30,803 | 28,245 | 29,784 | 20.71 | 11.63 | 5.45 |
| 11 Others | 33 | 248 | 7 | 16 | 72 | 649.25 | -97.29 | 340.35 |
| 12 Net Profit | 54,351 | 63,374 | 74,801 | 67,232 | 70,037 | 16.60 | 18.03 | 4.17 |
| TOTAL EXPENSES | 379,846 | 400,732 | 507,892 | 570,918 | 618,452 | 5.50 | 26.74 | 8.33 |
| Income | | | | | | | | |
| 1. Interest Income | 328,666 | 326,157 | 442,405 | 517,920 | 551,682 | -0.76 | 35.64 | 6.52 |
| 1.1. On Loans and Advance | 305,723 | 298,351 | 402,230 | 463,764 | 490,121 | -2.41 | 34.82 | 5.68 |
| 1.2. On Investment | 17,963 | 23,895 | 34,586 | 45,350 | 51,290 | 33.02 | 44.74 | 13.10 |
| 1.2.1 Government Bonds | 16,712 | 21,509 | 31,700 | 42,299 | 47,873 | 28.71 | 47.38 | 13.18 |
| 1.2.2 Foreign Bonds | 109 | 215 | 341 | 200 | 228 | 97.64 | 59.06 | 14.00 |
| 1.2.3 NRB Bonds | 930 | 398 | 1 | 1 | 2 | -57.24 | -99.74 | 55.79 |
| 1.2.4 Deventure & Bonds | 213 | 1,774 | 2,544 | 2,850 | 3,187 | 733.94 | 43.42 | 11.83 |
| 1.3 Agency Balance | 639 | 169 | 171 | 758 | 1,430 | -73.54 | 1.01 | 88.58 |
| 1.4 On Call Deposit | 1,127 | 691 | 673 | 1,356 | 1,367 | -38.75 | -2.59 | 0.76 |
| 1.5 Others | 3,214 | 3,051 | 4,745 | 6,692 | 7,475 | -5.08 | 55.53 | 11.71 |
| 2. Comission & Discount | 18,463 | 23,473 | 25,927 | 24,573 | 27,763 | 27.14 | 10.46 | 12.98 |
| 2.1 Bills Purchase & Discount | 194 | 228 | 310 | 235 | 206 | 17.68 | 35.78 | -12.31 |
| 2.2 Comission | 15,407 | 20,103 | 21,943 | 19,017 | 21,250 | 30.48 | 9.15 | 11.74 |
| 2.3 Others | 2,862 | 3,142 | 3,674 | 5,321 | 6,307 | 9.78 | 16.95 | 18.52 |
| 3 Income From Exchange Fluctuation | 10,720 | 10,900 | 8,083 | 5,081 | 5,468 | 1.68 | -25.84 | 7.60 |
| 3.1 Due to Change in Exchange Rate | 1,293 | 1,344 | 1,028 | 479 | 817 | 3.93 | -23.51 | 70.66 |
| 3.2 Due to Foreign Currency Trans. | 9,427 | 9,556 | 7,055 | 4,603 | 4,651 | 1.37 | -26.17 | 1.04 |
| 4 Other Operating Income | 9,346 | 12,990 | 10,325 | 7,243 | 9,218 | 38.99 | -20.52 | 27.27 |
| 5 Non Operating Income | 1,859 | 5,901 | 3,087 | 1,273 | 1,760 | 217.41 | -47.69 | 38.23 |
| 6 Provision Written Back | 10,461 | 20,596 | 17,299 | 14,173 | 23,391 | 96.88 | -16.01 | 65.04 |
| 7 Recovery from Written off Loan | 431 | 706 | 611 | 157 | 231 | 64.00 | -13.46 | 47.19 |
| 8 Income from Extra Ordinary Expenses | (100) | 8 | 156 | 498 | (1,060) | -108.46 | 1736.57 | -313.06 |
| 9 Net Loss | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| TOTAL INCOME | 379,846 | 400,732 | 507,892 | 570,918 | 618,452 | 5.50 | 26.74 | 8.33 |

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|--|---------------|---------------|---------------|---------------|---------------|-------------|--------------|--------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | | | |
| | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| 1 Interest Expenses | 25,608 | 24,027 | 37,191 | 48,639 | 53,217 | -6.18 | 54.79 | 9.41 |
| 1.1 Deposit Liabilities | 25,519 | 23,915 | 35,908 | 47,563 | 52,034 | -6.29 | 50.15 | 9.40 |
| 1.1.1 Saving A/c | 6,462 | 4,871 | 7,117 | 8,045 | 8,737 | -24.63 | 46.12 | 8.60 |
| 1.1.2 Fixed A/c | 16,342 | 18,531 | 27,825 | 38,403 | 42,073 | 13.39 | 50.15 | 9.56 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 2,121 | 1,531 | 4,324 | 7,584 | 8,214 | -27.80 | 182.42 | 8.30 |
| 1.1.2.2 3 to 6 Months fixed A/c | 2,524 | 3,583 | 5,239 | 6,896 | 7,494 | 41.94 | 46.20 | 8.67 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 6,517 | 8,890 | 14,318 | 15,602 | 17,140 | 36.41 | 61.06 | 9.86 |
| 1.1.2.4 Above 1 Year | 5,180 | 4,527 | 3,944 | 8,321 | 9,226 | -12.61 | -12.87 | 10.87 |
| 1.1.3 Call Deposit | 2,715 | 513 | 967 | 1,115 | 1,215 | -81.10 | 88.34 | 8.94 |
| 1.1.4 Certificate of Deposits | - | - | - | - | 8 | 0.00 | 0.00 | 0.00 |
| 1.2 Others | 89 | 112 | 1,282 | 1,076 | 1,183 | 25.95 | 1042.25 | 9.95 |
| 2 Commission/Fee Expense | 16 | 42 | 63 | 98 | 120 | 162.17 | 51.43 | 22.70 |
| 3 Employees Expenses | 4,354 | 4,341 | 5,225 | 5,067 | 5,838 | -0.30 | 20.37 | 15.21 |
| 4 Office Operating Expenses | 3,590 | 3,441 | 4,096 | 3,932 | 4,617 | -4.15 | 19.05 | 17.42 |
| 5 Exchange Fluctuation Loss | 6 | 1 | 1 | - | - | -75.47 | -51.89 | 0.00 |
| 5.1 Due to Change in Exchange Rates | 5 | 1 | 1 | - | - | -74.95 | -44.06 | 0.00 |
| 5.2 Due to Foreign Currency Transactions | 1 | 0 | - | - | - | -78.28 | -100.00 | 0.00 |
| 6 Non-Operatiing Expenses | 3 | 11 | 30 | 28 | 31 | 256.13 | 166.94 | 11.88 |
| 7. Provision for Risk | 3,878 | 5,678 | 3,329 | 7,184 | 7,125 | 46.42 | -41.38 | -0.81 |
| 7.1 Loan loss Provision | 3,807 | 5,636 | 3,301 | 7,155 | 7,064 | 48.05 | -41.44 | -1.27 |
| 7.1.1 General Loan loss Provision | 1,863 | 3,312 | 1,459 | 1,932 | 1,606 | 77.76 | -55.97 | -16.89 |
| 7.1.1.1 Pass Loan Loss Provision | 716 | 2,468 | 1,028 | 444 | 596 | 244.62 | -58.36 | 34.21 |
| 7.1.1.2 Watch List Provision | 1,147 | 845 | 431 | 1,488 | 1,010 | -26.39 | -48.99 | -32.14 |
| 7.1.2 Special Loan Loss Provision | 1,868 | 2,314 | 1,840 | 5,168 | 5,352 | 23.83 | -20.46 | 3.56 |
| 7.1.3 Additional Loan Loss Provision | 75 | 10 | 2 | 55 | 106 | -86.38 | -82.35 | 93.43 |
| 7.2. Provision for Non-Banking Assets | 66 | 42 | 10 | 28 | 31 | -36.73 | -76.01 | 10.81 |
| 7.3. Provision for Loss on Investment | 0 | 0 | 2 | 1 | 3 | -27.24 | 628.62 | 102.89 |
| 7.4. Provision for Loss of Other Assets | 5 | - | 15 | - | 28 | -100.00 | 0.00 | 0.00 |
| 8 Loan Written Off | 4 | 14 | 36 | 103 | 150 | 272.70 | 150.56 | 45.26 |
| 9 Provision for Staff Bonus | 473 | 828 | 987 | 668 | 844 | 75.10 | 19.22 | 26.34 |
| 10 Provision for Income Tax | 1,627 | 2,486 | 3,010 | 2,173 | 2,604 | 52.83 | 21.09 | 19.83 |
| 11 Others | 0 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| 12 Net Profit | 3,804 | 5,935 | 6,970 | 5,110 | 6,191 | 56.04 | 17.44 | 21.15 |
| TOTAL EXPENSES | 43,362 | 46,806 | 60,939 | 73,002 | 80,737 | 7.94 | 30.20 | 10.60 |
| Income | | | | | | | | |
| 1. Interest Income | 39,332 | 38,436 | 55,444 | 67,623 | 74,528 | -2.28 | 44.25 | 10.21 |
| 1.1. On Loans and Advance | 36,071 | 36,443 | 51,703 | 62,361 | 68,237 | 1.03 | 41.87 | 9.42 |
| 1.2. On Investment | 781 | 1,525 | 2,732 | 3,982 | 4,790 | 95.21 | 79.15 | 20.31 |
| 1.2.1 Government Bonds | 739 | 1,399 | 2,485 | 3,600 | 4,352 | 89.36 | 77.57 | 20.89 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 1.2.3 NRB Bonds | 41 | 122 | 247 | 380 | 436 | 195.11 | 101.96 | 14.84 |
| 1.2.4 Deventure & Bonds | 1 | 4 | 1 | 2 | 2 | 286.52 | -77.28 | 8.99 |
| 1.3 Agency Balance | 1 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| 1.4 On Call Deposit | 2,413 | 348 | 606 | 656 | 776 | -85.58 | 74.16 | 18.33 |
| 1.5 Others | 67 | 119 | 403 | 624 | 725 | 78.91 | 238.16 | 16.11 |
| 2. Comission & Discount | 915 | 1,273 | 1,051 | 844 | 1,030 | 39.02 | -17.45 | 22.05 |
| 2.1 Bills Purchase & Discount | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 2.2 Comission | 496 | 677 | 733 | 469 | 584 | 36.36 | 8.33 | 24.58 |
| 2.3 Others | 419 | 596 | 317 | 375 | 446 | 42.17 | -46.75 | 18.88 |
| 3 Income From Exchange Fluctuation | 60 | 13 | 38 | 80 | 85 | -79.13 | 201.05 | 6.77 |
| 3.1 Due to Change in Exchange Rate | 26 | (1) | 1 | 10 | 12 | -102.03 | -276.30 | 17.51 |
| 3.2 Due to Foreign Currency Trans. | 34 | 13 | 37 | 69 | 73 | -61.19 | 181.46 | 5.14 |
| 4 Other Operating Income | 1,504 | 2,257 | 1,684 | 1,370 | 1,601 | 50.12 | -25.40 | 16.87 |
| 5 Non Operating Income | 180 | 1,556 | 219 | 86 | 114 | 764.21 | -85.95 | 32.09 |
| 6 Provision Written Back | 1,353 | 3,211 | 2,407 | 2,546 | 3,135 | 137.39 | -25.06 | 23.13 |
| 7 Recovery from Written off Loan | 3 | 49 | 41 | 6 | 9 | 1364.12 | -16.21 | 50.75 |
| 8 Income from Extra Ordinary Expenses | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 9 Net Loss | 15 | 11 | 56 | 447 | 235 | -25.97 | 419.56 | -47.46 |
| TOTAL INCOME | 43,362 | 46,806 | 60,939 | 73,002 | 80,737 | 7.94 | 30.20 | 10.60 |

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|--|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 |
| | 1 | 2 | 3 | 4 | 5 | | | |
| 1 Interest Expenses | 7,345 | 5,905 | 8,067 | 10,556 | 11,618 | -19.61 | 36.60 | 10.06 |
| 1.1 Deposit Liabilities | 7,250 | 5,830 | 7,710 | 10,102 | 11,159 | -19.58 | 32.24 | 10.46 |
| 1.1.1 Saving A/c | 1,811 | 1,185 | 1,498 | 1,507 | 1,631 | -34.58 | 26.43 | 8.23 |
| 1.1.2 Fixed A/c | 4,777 | 4,476 | 6,033 | 8,339 | 9,245 | -6.30 | 34.79 | 10.87 |
| 1.1.2.1 Upto 3 Months Fixed A/c | 314 | 338 | 668 | 825 | 870 | 7.68 | 97.88 | 5.51 |
| 1.1.2.2 3 to 6 Months fixed A/c | 400 | 581 | 714 | 857 | 933 | 45.37 | 22.89 | 8.86 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | 2,650 | 1,903 | 2,827 | 3,345 | 3,663 | -28.19 | 48.59 | 9.50 |
| 1.1.2.4 Above 1 Year | 1,414 | 1,654 | 1,823 | 3,311 | 3,778 | 17.02 | 10.23 | 14.10 |
| 1.1.3 Call Deposit | 662 | 170 | 179 | 256 | 283 | -74.38 | 5.49 | 10.30 |
| 1.1.4 Certificate of Deposits | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 1.2 Others | 96 | 75 | 357 | 454 | 460 | -21.92 | 376.45 | 1.23 |
| 2 Commission/Fee Expense | 1 | - | 1 | 0 | 9 | -100.00 | 0.00 | 2403.80 |
| 3 Employees Expenses | 1,136 | 1,009 | 1,329 | 1,244 | 1,472 | -11.23 | 31.82 | 18.32 |
| 4 Office Operating Expenses | 990 | 868 | 1,143 | 1,048 | 1,249 | -12.36 | 31.75 | 19.15 |
| 5 Exchange Fluctuation Loss | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 5.2 Due to Foreign Currency Transactions | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 6 Non-Operatiing Expenses | 2 | 0 | 27 | 2 | 5 | -85.43 | 10983.72 | 122.87 |
| 7. Provision for Risk | 1,293 | 911 | 532 | 1,407 | 1,389 | -29.52 | -41.62 | -1.28 |
| 7.1 Loan loss Provision | 1,229 | 911 | 528 | 1,407 | 1,330 | -25.88 | -42.01 | -5.42 |
| 7.1.1 General Loan loss Provision | 471 | 381 | 298 | 389 | 261 | -19.23 | -21.72 | -32.96 |
| 7.1.1.1 Pass Loan Loss Provision | 55 | 252 | 221 | 60 | 160 | 358.80 | -12.28 | 165.31 |
| 7.1.1.2 Watch List Provision | 416 | 129 | 77 | 329 | 101 | -69.01 | -40.13 | -69.27 |
| 7.1.2 Special Loan Loss Provision | 694 | 394 | 228 | 840 | 1,033 | -43.28 | -42.01 | 23.08 |
| 7.1.3 Additional Loan Loss Provision | 64 | 137 | 2 | 178 | 36 | 114.82 | -98.56 | -79.65 |
| 7.2. Provision for Non-Banking Assets | 58 | - | 3 | - | 58 | -100.00 | 0.00 | 0.00 |
| 7.3. Provision for Loss on Investment | 0 | - | 0 | - | - | -100.00 | 0.00 | 0.00 |
| 7.4. Provision for Loss of Other Assets | 5 | - | - | 1 | 1 | -100.00 | 0.00 | 40.17 |
| 8 Loan Written Off | 22 | 92 | 81 | 35 | 71 | 308.77 | -11.01 | 103.90 |
| 9 Provision for Staff Bonus | 109 | 264 | 106 | 98 | 101 | 142.33 | -59.94 | 3.55 |
| 10 Provision for Income Tax | 298 | 834 | 460 | 377 | 452 | 179.80 | -44.84 | 20.09 |
| 11 Others | 3 | - | 0 | 4 | 7 | -100.00 | 0.00 | 63.03 |
| 12 Net Profit | 770 | 1,996 | 1,666 | 1,465 | 1,543 | 159.33 | -16.56 | 5.29 |
| TOTAL EXPENSES | 11,969 | 11,879 | 13,413 | 16,237 | 17,917 | -0.75 | 12.91 | 10.35 |
| Income | | | | | | | | |
| 1. Interest Income | 10,138 | 8,379 | 11,517 | 14,425 | 15,666 | -17.34 | 37.44 | 8.60 |
| 1.1. On Loans and Advance | 8,861 | 7,645 | 10,253 | 12,850 | 13,907 | -13.72 | 34.11 | 8.23 |
| 1.2. On Investment | 279 | 554 | 988 | 1,258 | 1,397 | 98.59 | 78.49 | 11.06 |
| 1.2.1 Government Bonds | 184 | 427 | 826 | 883 | 983 | 131.97 | 93.47 | 11.30 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 1.2.3 NRB Bonds | 67 | 69 | 95 | 110 | 120 | 3.64 | 38.34 | 8.97 |
| 1.2.4 Deventure & Bonds | 28 | 58 | 67 | 265 | 295 | 104.85 | 15.64 | 11.10 |
| 1.3 Agency Balance | - | - | 3 | - | - | 0.00 | 0.00 | 0.00 |
| 1.4 On Call Deposit | 919 | 155 | 181 | 236 | 285 | -83.13 | 16.89 | 20.76 |
| 1.5 Others | 79 | 25 | 91 | 81 | 76 | -67.95 | 256.77 | -6.40 |
| 2. Comission & Discount | 61 | 196 | 281 | 165 | 293 | 221.90 | 42.85 | 78.01 |
| 2.1 Bills Purchase & Discount | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 2.2 Comission | 21 | 140 | 184 | 105 | 231 | 559.38 | 31.50 | 120.27 |
| 2.3 Others | 40 | 56 | 96 | 60 | 63 | 41.30 | 71.21 | 4.46 |
| 3 Income From Exchange Fluctuation | 0 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| 3.1 Due to Change in Exchange Rate | 0 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| 3.2 Due to Foreign Currency Trans. | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| 4 Other Operating Income | 584 | 1,542 | 496 | 319 | 276 | 164.08 | -67.84 | -13.65 |
| 5 Non Operating Income | 314 | 719 | 278 | 83 | 98 | 129.12 | -61.29 | 17.50 |
| 6 Provision Written Back | 792 | 1,027 | 825 | 830 | 1,033 | 29.81 | -19.70 | 24.39 |
| 7 Recovery from Written off Loan | 15 | 4 | 16 | 5 | 6 | -70.13 | 264.86 | 4.57 |
| 8 Income from Extra Ordinary Expenses | 2 | 3 | - | 0 | 1 | 51.06 | -100.00 | 2415.00 |
| 9 Net Loss | 64 | 8 | - | 408 | 545 | -87.39 | -100.00 | 33.55 |
| TOTAL INCOME | 11,969 | 11,879 | 13,413 | 16,237 | 17,917 | -0.75 | 12.91 | 10.35 |

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

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 189,981 | 273,901 | 336,187 | 368,215 | 369,627 | 44.17 | 22.74 | 0.38 |
| Fishery Related | 5,490 | 8,956 | 13,234 | 14,968 | 15,012 | 63.13 | 47.76 | 0.29 |
| Mining Related | 6,454 | 8,685 | 8,789 | 11,067 | 11,789 | 34.58 | 1.20 | 6.53 |
| Agriculture, Forestry & Beverage Production Related | 563,969 | 686,582 | 733,900 | 783,908 | 782,536 | 21.74 | 6.89 | -0.18 |
| Construction | 347,420 | 414,030 | 190,196 | 204,692 | 203,379 | 19.17 | -54.06 | -0.64 |
| Electricity, Gas and Water | 161,972 | 207,797 | 246,839 | 296,721 | 307,457 | 28.29 | 18.79 | 3.62 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 46,073 | 62,562 | 72,472 | 73,075 | 70,298 | 35.79 | 15.84 | -3.80 |
| Transport, Communication and Public Utilities | 97,603 | 97,505 | 100,909 | 96,523 | 98,130 | -0.10 | 3.49 | 1.67 |
| Wholesaler & Retailer | 662,828 | 837,582 | 947,619 | 985,432 | 983,500 | 26.36 | 13.14 | -0.20 |
| Finance, Insurance and Real Estate | 252,638 | 337,170 | 375,243 | 358,003 | 365,559 | 33.46 | 11.29 | 2.11 |
| Hotel or Restaurant | 148,657 | 183,908 | 200,494 | 207,666 | 211,160 | 23.71 | 9.02 | 1.68 |
| Other Services | 150,620 | 177,036 | 192,913 | 198,691 | 196,597 | 17.54 | 8.97 | -1.05 |
| Consumption Loans | 158,624 | 233,767 | 867,483 | 925,929 | 926,138 | 47.37 | 271.09 | 0.02 |
| Local Government | 1,583 | 1,539 | 1,125 | 1,126 | 1,127 | -2.79 | -26.88 | 0.02 |
| Others | 472,099 | 641,727 | 421,635 | 332,066 | 337,541 | 35.93 | -34.30 | 1.65 |
| TOTAL | 3,266,012 | 4,172,747 | 4,709,039 | 4,858,082 | 4,879,851 | 27.76 | 12.85 | 0.45 |
| Productwise | | | | | | | | |
| Term Loan | 718,480 | 932,079 | 1,196,841 | 1,476,739 | 1,579,614 | 29.73 | 28.41 | 6.97 |
| Overdraft* | 488,596 | 634,300 | 718,773 | 232,611 | 230,782 | 29.82 | 13.32 | -0.79 |
| Cash Credit Loan* | - | - | - | 516,309 | 516,456 | - | - | 0.03 |
| Trust Receipt Loan/Import Loan | 138,316 | 205,638 | 78,432 | 84,163 | 73,578 | 48.67 | -61.86 | -12.58 |
| Short Term Working Capital/Demand Loan | 702,115 | 880,234 | 1,014,048 | 972,932 | 880,226 | 25.37 | 15.20 | -9.53 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 252,542 | 298,258 | 337,799 | 349,385 | 348,725 | 18.10 | 13.26 | -0.19 |
| Real Estate Loan | 163,480 | 183,538 | 228,255 | 246,099 | 249,588 | 12.27 | 24.36 | 1.42 |
| Margin Nature Loan | 50,410 | 106,282 | 80,508 | 74,699 | 76,535 | 110.84 | -24.25 | 2.46 |
| Hire Purchase Loan | 174,058 | 160,657 | 157,162 | 136,708 | 159,216 | -7.70 | -2.18 | 16.46 |
| Deprived Sector Loan | 201,610 | 293,414 | 335,623 | 308,804 | 308,356 | 45.54 | 14.39 | -0.15 |
| Bills Purchased | 3,304 | 4,403 | 3,130 | 3,344 | 4,271 | 33.28 | -28.92 | 27.70 |
| Other Product | 373,101 | 473,944 | 558,470 | 456,289 | 452,502 | 27.03 | 17.83 | -0.83 |
| Total | 3,266,012 | 4,172,747 | 4,709,039 | 4,858,082 | 4,879,851 | 27.76 | 12.85 | 0.45 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 38,427 | 43,111 | 52,782 | 55,309 | 55,533 | 12.19 | 22.43 | 0.41 |
| Government Securities | 465 | 678 | 783 | 3,469 | 3,239 | 45.85 | 15.48 | -6.64 |
| Non Governmental Securities | 39,776 | 87,213 | 61,272 | 56,578 | 58,566 | 119.26 | -29.74 | 3.51 |
| Fixed Deposit Receipts | 20,041 | 29,313 | 64,221 | 54,866 | 58,120 | 46.27 | 119.08 | 5.93 |
| Own | 19,704 | 29,081 | 64,006 | 54,637 | 57,887 | 47.59 | 120.09 | 5.95 |
| Other Licences Institutions | 336 | 232 | 215 | 229 | 233 | -31.05 | -7.34 | 1.96 |
| Collateral of Properties | 2,913,947 | 3,647,609 | 4,116,123 | 4,296,788 | 4,314,696 | 25.18 | 12.84 | 0.42 |
| Fixed Assets | 2,489,020 | 3,118,968 | 3,538,076 | 3,731,245 | 3,749,324 | 25.31 | 13.44 | 0.48 |
| Current Assets | 424,927 | 528,641 | 578,047 | 565,543 | 565,372 | 24.41 | 9.35 | -0.03 |
| Against security of Bill | 33,694 | 47,628 | 19,623 | 38,006 | 37,183 | 41.35 | -58.80 | -2.17 |
| Domestic Bills | 720 | 556 | 880 | 575 | 771 | -22.76 | 58.24 | 34.07 |
| Foreign Bills | 32,974 | 47,072 | 18,744 | 37,431 | 36,412 | 42.75 | -60.18 | -2.72 |
| Against Guarantee | 110,038 | 181,603 | 195,088 | 195,833 | 195,038 | 65.04 | 7.43 | -0.41 |
| Government Guarantee | 2,666 | 2,597 | 2,307 | 2,622 | 3,129 | -2.61 | -11.17 | 19.36 |
| Institutional Guarantee | 80,995 | 135,679 | 136,841 | 126,612 | 127,020 | 67.52 | 0.86 | 0.32 |
| Personal Guarantee | 9,330 | 26,424 | 37,037 | 41,237 | 41,125 | 183.23 | 40.16 | -0.27 |
| Collective Guarantee | 8,340 | 8,130 | 7,418 | 7,669 | 7,239 | -2.51 | -8.76 | -5.61 |
| International Rated Foreign Bank's Guarantee | 1,901 | 1,783 | 1,509 | 554 | 455 | -6.20 | -15.36 | -17.88 |
| Other Guarantee | 6,806 | 6,990 | 9,977 | 17,139 | 16,069 | 2.70 | 42.74 | -6.25 |
| Credit Card | 1,748 | 2,152 | 3,521 | 4,566 | 4,528 | 23.15 | 63.61 | -0.84 |
| Others | 107,877 | 133,439 | 195,625 | 152,666 | 152,948 | 23.70 | 46.60 | 0.18 |
| Total | 3,266,012 | 4,172,747 | 4,709,039 | 4,858,082 | 4,879,851 | 27.76 | 12.85 | 0.45 |

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|---|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 166,856 | 242,235 | 299,987 | 328,950 | 330,086 | 45.18 | 23.84 | 0.35 |
| Fishery Related | 4,751 | 7,816 | 11,666 | 13,219 | 13,237 | 64.51 | 49.25 | 0.13 |
| Mining Related | 6,218 | 8,258 | 8,386 | 10,653 | 11,383 | 32.81 | 1.55 | 6.85 |
| Agriculture, Forestry & Beverage Production Related | 540,111 | 661,515 | 703,432 | 750,970 | 749,504 | 22.48 | 6.34 | -0.20 |
| Construction | 295,117 | 355,404 | 154,723 | 169,363 | 167,502 | 20.43 | -56.47 | -1.10 |
| Electricity, Gas and Water | 156,730 | 202,483 | 239,756 | 288,439 | 298,869 | 29.19 | 18.41 | 3.62 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 42,906 | 59,823 | 69,958 | 70,652 | 67,879 | 39.43 | 16.94 | -3.93 |
| Transport, Communication and Public Utilities | 75,379 | 78,828 | 82,970 | 81,300 | 83,643 | 4.58 | 5.25 | 2.88 |
| Wholesaler & Retailer | 605,155 | 763,650 | 866,464 | 899,066 | 896,414 | 26.19 | 13.46 | -0.29 |
| Finance, Insurance and Real Estate | 222,515 | 287,621 | 315,353 | 299,534 | 306,730 | 29.26 | 9.64 | 2.40 |
| Hotel or Restaurant | 133,795 | 164,941 | 175,638 | 179,589 | 182,269 | 23.28 | 6.49 | 1.49 |
| Other Services | 137,370 | 163,684 | 177,350 | 180,479 | 178,117 | 19.16 | 8.35 | -1.31 |
| Consumption Loans | 137,969 | 205,358 | 757,464 | 771,098 | 768,478 | 48.84 | 268.85 | -0.34 |
| Local Government | 1,539 | 1,492 | 1,081 | 1,081 | 1,082 | -3.04 | -27.54 | 0.02 |
| Others | 377,177 | 513,833 | 311,215 | 256,098 | 260,185 | 36.23 | -39.43 | 1.60 |
| TOTAL | 2,903,588 | 3,716,941 | 4,175,443 | 4,300,491 | 4,315,377 | 28.01 | 12.34 | 0.35 |
| Productwise | | | | | | | | |
| Term Loan | 623,349 | 800,512 | 1,048,407 | 1,294,287 | 1,388,965 | 28.42 | 30.97 | 7.32 |
| Overdraft* | 421,257 | 548,651 | 619,856 | 166,880 | 164,141 | 30.24 | 12.98 | -1.64 |
| Cash Credit Loan* | - | - | - | 495,302 | 493,597 | - | - | (0.34) |
| Trust Receipt Loan/Import Loan | 138,308 | 205,627 | 78,389 | 84,051 | 73,466 | 48.67 | -61.88 | -12.59 |
| Short Term Working Capital/Demand Loan | 684,538 | 856,327 | 989,680 | 940,007 | 849,208 | 25.10 | 15.57 | -9.66 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 208,419 | 248,988 | 279,106 | 281,268 | 279,339 | 19.47 | 12.10 | -0.69 |
| Real Estate Loan | 141,435 | 159,139 | 199,641 | 214,621 | 217,964 | 12.52 | 25.45 | 1.56 |
| Margin Nature Loan | 41,345 | 90,921 | 64,819 | 57,536 | 58,679 | 119.91 | -28.71 | 1.99 |
| Hire Purchase Loan | 144,991 | 134,893 | 131,340 | 115,052 | 138,262 | -6.96 | -2.63 | 20.17 |
| Deprived Sector Loan | 169,090 | 239,728 | 279,646 | 260,836 | 262,365 | 41.78 | 16.65 | 0.59 |
| Bills Purchased | 3,304 | 4,403 | 3,130 | 3,344 | 4,271 | 33.28 | -28.92 | 27.70 |
| Other Product | 327,553 | 427,751 | 481,430 | 387,306 | 385,119 | 30.59 | 12.55 | -0.56 |
| Total | 2,903,588 | 3,716,941 | 4,175,443 | 4,300,491 | 4,315,377 | 28.01 | 12.34 | 0.35 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 34,208 | 38,492 | 47,816 | 50,373 | 50,575 | 12.52 | 24.23 | 0.40 |
| Government Securities | 445 | 670 | 722 | 3,430 | 3,200 | 50.59 | 7.70 | -6.71 |
| Non Governmental Securities | 31,998 | 73,593 | 47,841 | 41,768 | 43,198 | 130.00 | -34.99 | 3.42 |
| Fixed Deposit Receipts | 16,803 | 24,777 | 49,275 | 45,447 | 47,972 | 47.45 | 98.87 | 5.56 |
| Own | 16,467 | 24,545 | 49,060 | 45,218 | 47,738 | 49.06 | 99.88 | 5.57 |
| Other Licences Institutions | 336 | 232 | 215 | 229 | 233 | -31.05 | -7.34 | 1.96 |
| Collateral of Properties | 2,598,788 | 3,269,848 | 3,673,792 | 3,821,340 | 3,833,402 | 25.82 | 12.35 | 0.32 |
| Fixed Assets | 2,174,097 | 2,741,246 | 3,095,794 | 3,255,837 | 3,268,070 | 26.09 | 12.93 | 0.38 |
| Current Assets | 424,691 | 528,603 | 577,997 | 565,503 | 565,333 | 24.47 | 9.34 | -0.03 |
| Against security of Bill | 33,694 | 47,626 | 19,623 | 38,006 | 37,183 | 41.35 | -58.80 | -2.17 |
| Domestic Bills | 720 | 555 | 880 | 575 | 771 | -22.94 | 58.60 | 34.07 |
| Foreign Bills | 32,974 | 47,072 | 18,744 | 37,431 | 36,412 | 42.75 | -60.18 | -2.72 |
| Against Guarantee | 87,681 | 130,550 | 142,452 | 147,828 | 147,130 | 48.89 | 9.12 | -0.47 |
| Government Guarantee | 2,196 | 2,523 | 2,237 | 2,557 | 3,065 | 14.91 | -11.32 | 19.85 |
| Institutional Guarantee | 69,941 | 105,184 | 106,032 | 97,157 | 97,518 | 50.39 | 0.81 | 0.37 |
| Personal Guarantee | 6,704 | 12,905 | 21,700 | 27,985 | 27,919 | 92.49 | 68.15 | -0.23 |
| Collective Guarantee | 398 | 1,299 | 1,103 | 2,518 | 2,186 | 226.82 | -15.14 | -13.17 |
| International Rated Foreign Bank's Guarantee | 1,698 | 1,783 | 1,509 | 554 | 455 | 5.05 | -15.36 | -17.88 |
| Other Guarantee | 6,744 | 6,855 | 9,870 | 17,056 | 15,986 | 1.65 | 43.98 | -6.28 |
| Credit Card | 1,748 | 2,152 | 3,521 | 4,564 | 4,524 | 23.15 | 63.61 | -0.88 |
| Others | 98,224 | 129,231 | 190,401 | 147,735 | 148,194 | 31.57 | 47.33 | 0.31 |
| Total | 2,903,588 | 3,716,941 | 4,175,443 | 4,300,491 | 4,315,377 | 28.01 | 12.34 | 0.35 |

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|---|----------------|----------------|----------------|----------------|----------------|--------------|--------------|-------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | | | |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | 2/1 | 3/2 | 5/4 |
| Agricultural and Forest Related | 18,518 | 26,987 | 29,913 | 32,615 | 32,930 | 45.74 | 10.84 | 0.97 |
| Fishery Related | 677 | 1,008 | 1,341 | 1,507 | 1,523 | 48.90 | 32.98 | 1.04 |
| Mining Related | 178 | 364 | 302 | 335 | 321 | 104.18 | -16.93 | -4.10 |
| Agriculture, Forestry & Beverage Production Related | 20,325 | 21,688 | 26,206 | 28,994 | 29,095 | 6.71 | 20.83 | 0.35 |
| Construction | 42,472 | 49,017 | 31,622 | 31,470 | 32,104 | 15.41 | -35.49 | 2.01 |
| Electricity, Gas and Water | 4,891 | 5,116 | 6,488 | 7,299 | 7,578 | 4.60 | 26.83 | 3.82 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 2,150 | 2,141 | 1,751 | 1,737 | 1,771 | -0.42 | -18.23 | 1.90 |
| Transport, Communication and Public Utilities | 17,516 | 15,054 | 13,921 | 11,666 | 11,060 | -14.06 | -7.53 | -5.20 |
| Wholesaler & Retailer | 46,826 | 61,627 | 68,458 | 72,406 | 73,242 | 31.61 | 11.09 | 1.15 |
| Finance, Insurance and Real Estate | 21,802 | 39,227 | 47,742 | 46,666 | 46,985 | 79.93 | 21.71 | 0.68 |
| Hotel or Restaurant | 11,734 | 15,863 | 20,443 | 23,415 | 24,215 | 35.19 | 28.87 | 3.42 |
| Other Services | 11,219 | 11,586 | 13,088 | 15,458 | 15,561 | 3.27 | 12.97 | 0.67 |
| Consumption Loans | 15,664 | 23,284 | 81,687 | 125,901 | 128,117 | 48.65 | 250.82 | 1.76 |
| Local Government | 11 | 11 | 8 | 9 | 9 | -0.30 | -25.26 | -0.03 |
| Others | 73,157 | 110,457 | 98,812 | 65,647 | 66,870 | 50.99 | -10.54 | 1.86 |
| TOTAL | 287,140 | 383,430 | 441,783 | 465,125 | 471,382 | 33.53 | 15.22 | 1.35 |
| Productwise | | | | | | | | |
| Term Loan | 80,772 | 115,573 | 130,209 | 161,437 | 167,740 | 43.09 | 12.66 | 3.90 |
| Overdraft* | 60,457 | 78,746 | 87,233 | 58,581 | 59,343 | 30.25 | 10.78 | 1.30 |
| Cash Credit Loan* | - | - | - | 18,052 | 19,124 | - | - | 5.94 |
| Trust Receipt Loan/Import Loan | 8 | 10 | 43 | - | - | 23.61 | 310.67 | 0.00 |
| Short Term Working Capital/Demand Loan | 11,989 | 17,949 | 17,812 | 26,340 | 24,487 | 49.71 | -0.76 | -7.03 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 35,073 | 41,221 | 48,705 | 56,519 | 57,643 | 17.53 | 18.15 | 1.99 |
| Real Estate Loan | 14,628 | 17,446 | 18,717 | 21,644 | 21,884 | 19.26 | 7.28 | 1.11 |
| Margin Nature Loan | 6,446 | 12,528 | 11,773 | 13,544 | 14,165 | 94.36 | -6.02 | 4.59 |
| Hire Purchase Loan | 23,215 | 21,804 | 21,814 | 17,995 | 17,352 | -6.08 | 0.04 | -3.58 |
| Deprived Sector Loan | 26,851 | 47,111 | 49,167 | 42,316 | 40,153 | 75.45 | 4.36 | -5.11 |
| Bills Purchased | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Other Product | 27,699 | 31,041 | 56,310 | 48,697 | 49,491 | 12.07 | 81.41 | 1.63 |
| Total | 287,140 | 383,430 | 441,783 | 465,125 | 471,382 | 33.53 | 15.22 | 1.35 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 3,254 | 3,721 | 3,982 | 3,931 | 3,931 | 14.35 | 7.01 | 0.01 |
| Government Securities | - | 3 | 6 | 7 | 7 | 0.00 | 110.93 | -2.19 |
| Non Governmental Securities | 6,341 | 11,972 | 10,741 | 11,985 | 12,465 | 88.79 | -10.28 | 4.01 |
| Fixed Deposit Receipts | 2,395 | 3,688 | 12,219 | 7,785 | 8,314 | 53.95 | 231.36 | 6.79 |
| Own | 2,395 | 3,688 | 12,219 | 7,785 | 8,314 | 53.95 | 231.36 | 6.79 |
| Other Licences Institutions | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Collateral of Properties | 257,303 | 319,268 | 367,503 | 397,825 | 403,350 | 24.08 | 15.11 | 1.39 |
| Fixed Assets | 257,300 | 319,252 | 367,493 | 397,818 | 403,343 | 24.08 | 15.11 | 1.39 |
| Current Assets | 3 | 16 | 9 | 7 | 7 | 401.57 | -40.20 | -2.43 |
| Against security of Bill | - | 1 | - | - | - | 0.00 | -100.00 | 0.00 |
| Domestic Bills | - | 1 | - | - | - | 0.00 | -100.00 | 0.00 |
| Foreign Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Against Guarantee | 17,425 | 43,691 | 45,678 | 41,615 | 41,526 | 150.74 | 4.55 | -0.21 |
| Government Guarantee | 31 | 34 | 29 | 25 | 25 | 9.04 | -13.23 | -0.85 |
| Institutional Guarantee | 7,455 | 24,143 | 25,284 | 24,463 | 24,532 | 223.86 | 4.73 | 0.28 |
| Personal Guarantee | 1,995 | 12,644 | 13,999 | 11,932 | 11,873 | 533.92 | 10.71 | -0.49 |
| Collective Guarantee | 7,942 | 6,831 | 6,314 | 5,151 | 5,052 | -13.99 | -7.56 | -1.91 |
| International Rated Foreign Bank's Guarantee | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Other Guarantee | 2 | 40 | 51 | 44 | 44 | 1650.11 | 29.44 | 0.21 |
| Credit Card | - | - | - | 2 | 4 | 0.00 | 0.00 | 71.61 |
| Others | 421 | 1,086 | 1,654 | 1,975 | 1,785 | 158.10 | 52.27 | -9.63 |
| Total | 287,140 | 383,430 | 441,783 | 465,125 | 471,382 | 33.53 | 15.22 | 1.35 |

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

| | Mid-July | | | Mid-June | Mid-July | % Change | | |
|---|---------------|---------------|---------------|---------------|---------------|--------------|--------------|-------------|
| | 2020 | 2021 | 2022 | 2023 | 2023 | 2/1 | 3/2 | 5/4 |
| Sectorwise | 1 | 2 | 3 | 4 | 5 | | | |
| Agricultural and Forest Related | 4,608 | 4,679 | 6,287 | 6,650 | 6,611 | 1.55 | 34.37 | -0.59 |
| Fishery Related | 62 | 132 | 227 | 242 | 253 | 113.16 | 72.67 | 4.35 |
| Mining Related | 58 | 64 | 101 | 79 | 85 | 10.30 | 59.21 | 8.20 |
| Agriculture, Forestry & Beverage Production Related | 3,533 | 3,379 | 4,263 | 3,944 | 3,937 | -4.37 | 26.16 | -0.19 |
| Construction | 9,830 | 9,609 | 3,851 | 3,858 | 3,774 | -2.25 | -59.92 | -2.19 |
| Electricity, Gas and Water | 352 | 198 | 595 | 984 | 1,009 | -43.78 | 200.62 | 2.63 |
| Metal Products, Machinery & Electronic Equipment & Assemblage | 1,016 | 598 | 762 | 686 | 649 | -41.17 | 27.53 | -5.35 |
| Transport, Communication and Public Utilities | 4,708 | 3,623 | 4,018 | 3,557 | 3,427 | -23.05 | 10.90 | -3.64 |
| Wholesaler & Retailer | 10,847 | 12,305 | 12,697 | 13,960 | 13,844 | 13.45 | 3.18 | -0.83 |
| Finance, Insurance and Real Estate | 8,322 | 10,322 | 12,149 | 11,802 | 11,844 | 24.03 | 17.70 | 0.35 |
| Hotel or Restaurant | 3,128 | 3,104 | 4,413 | 4,662 | 4,676 | -0.76 | 42.15 | 0.29 |
| Other Services | 2,032 | 1,766 | 2,475 | 2,754 | 2,919 | -13.07 | 40.12 | 5.99 |
| Consumption Loans | 4,991 | 5,125 | 28,332 | 28,930 | 29,543 | 2.68 | 452.83 | 2.12 |
| Local Government | 33 | 36 | 36 | 36 | 36 | 7.85 | 0.00 | 0.00 |
| Others | 21,765 | 17,438 | 11,608 | 10,321 | 10,486 | -19.88 | -33.43 | 1.60 |
| TOTAL | 75,284 | 72,376 | 91,813 | 92,466 | 93,091 | -3.86 | 26.85 | 0.68 |
| Productwise | | | | - | | | | |
| Term Loan | 14,359 | 15,994 | 18,225 | 21,015 | 22,909 | 11.39 | 13.95 | 9.02 |
| Overdraft* | 6,881 | 6,903 | 11,684 | 7,149 | 7,297 | 0.31 | 69.26 | 2.07 |
| Cash Credit Loan* | - | - | - | 2,955 | 3,735 | - | - | 26.41 |
| Trust Receipt Loan/Import Loan | - | - | - | 112 | 112 | 0.00 | 0.00 | 0.00 |
| Short Term Working Capital/Demand Loan | 5,588 | 5,957 | 6,555 | 6,585 | 6,531 | 6.61 | 10.03 | -0.81 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 9,051 | 8,048 | 9,988 | 11,598 | 11,743 | -11.07 | 24.11 | 1.26 |
| Real Estate Loan | 7,418 | 6,953 | 9,897 | 9,835 | 9,740 | -6.26 | 42.33 | -0.96 |
| Margin Nature Loan | 2,619 | 2,833 | 3,915 | 3,619 | 3,691 | 8.15 | 38.23 | 1.99 |
| Hire Purchase Loan | 5,851 | 3,960 | 4,007 | 3,660 | 3,602 | -32.32 | 1.19 | -1.58 |
| Deprived Sector Loan | 5,669 | 6,575 | 6,811 | 5,652 | 5,838 | 15.98 | 3.60 | 3.29 |
| Bills Purchased | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Other Product | 17,849 | 15,153 | 20,730 | 20,286 | 17,892 | -15.11 | 36.80 | -11.80 |
| Total | 75,284 | 72,376 | 91,813 | 92,466 | 93,091 | -3.86 | 26.85 | 0.68 |
| Collateral wise | | | | | | | | |
| Gold and Silver | 965 | 898 | 983 | 1,005 | 1,027 | -6.90 | 9.41 | 2.20 |
| Government Securities | 20 | 5 | 55 | 32 | 32 | -76.37 | 1074.45 | 0.04 |
| Non Governmental Securities | 1,437 | 1,648 | 2,690 | 2,824 | 2,902 | 14.70 | 63.21 | 2.77 |
| Fixed Deposit Receipts | 842 | 849 | 2,727 | 1,634 | 1,835 | 0.84 | 221.27 | 12.26 |
| Own | 842 | 849 | 2,727 | 1,634 | 1,835 | 0.84 | 221.27 | 12.26 |
| Other Licences Institutions | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Collateral of Properties | 57,856 | 58,493 | 74,829 | 77,624 | 77,944 | 1.10 | 27.93 | 0.41 |
| Fixed Assets | 57,624 | 58,471 | 74,789 | 77,590 | 77,912 | 1.47 | 27.91 | 0.41 |
| Current Assets | 233 | 22 | 40 | 33 | 32 | -90.53 | 81.94 | -4.05 |
| Against security of Bill | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Domestic Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Foreign Bills | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Against Guarantee | 4,933 | 7,362 | 6,959 | 6,391 | 6,382 | 49.25 | -5.47 | -0.14 |
| Government Guarantee | 440 | 40 | 40 | 40 | 40 | -90.95 | 0.00 | 0.00 |
| Institutional Guarantee | 3,599 | 6,352 | 5,525 | 4,992 | 4,971 | 76.50 | -13.02 | -0.42 |
| Personal Guarantee | 631 | 875 | 1,338 | 1,320 | 1,332 | 38.68 | 52.98 | 0.92 |
| Collective Guarantee | - | 0 | 1 | 0 | 0 | 0.00 | 129.51 | -2.16 |
| International Rated Foreign Bank's Guarantee | 204 | - | - | - | - | -100.00 | 0.00 | 0.00 |
| Other Guarantee | 60 | 95 | 55 | 39 | 39 | 59.30 | -41.51 | -0.75 |
| Credit Card | - | - | - | - | - | 0.00 | 0.00 | 0.00 |
| Others | 9,232 | 3,122 | 3,571 | 2,956 | 2,970 | -66.19 | 14.39 | 0.47 |
| Total | 75,284 | 72,376 | 91,813 | 92,466 | 93,091 | -3.86 | 26.85 | 0.68 |

| S.N. | BFI Name | NBL | RBB | NABIL | NIMB | SCBNL | FBL | NSBI | EBL | NIC | MBL | Kumari | Laxmi | SBL |
|--------------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Liabilities | | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 36,578.87 | 49,121.97 | 50,557.95 | 53,884.86 | 16,656.52 | 31,355.37 | 16,259.05 | 22,243.90 | 25,012.74 | 14,470.85 | 34,032.70 | 35,346.05 | 22,274.57 |
| | a. Paid-up Capital | 14,694.02 | 15,637.38 | 27,057.00 | 34,128.59 | 9,429.45 | 21,656.62 | 10,120.63 | 10,698.09 | 11,564.01 | 10,257.16 | 26,225.86 | 21,670.24 | 14,089.98 |
| | b. Calls in Advance | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 7,947.41 | 11,581.94 | 12,624.32 | 10,791.29 | 5,235.19 | 6,629.23 | 3,387.04 | 5,996.00 | 4,580.64 | 2,365.40 | 5,907.02 | 5,961.20 | 3,775.84 |
| | e. Share Premium | - | - | - | - | - | - | - | 238.47 | - | 30.88 | 88.80 | - | - |
| | f. Retained Earning | 973.36 | (3,104.33) | 273.76 | (1,897.30) | 641.10 | (1,962.48) | 419.49 | 1,050.90 | 3,441.68 | 597.24 | 224.44 | (324.76) | 211.92 |
| | g. Others Reserves Fund | 12,964.07 | 25,006.99 | 10,602.87 | 10,862.28 | 1,350.77 | 5,032.00 | 2,331.89 | 4,260.44 | 5,426.41 | 1,220.18 | 1,586.57 | 8,039.37 | 4,196.83 |
| 2 | BORROWINGS | 4,088.05 | 2,560.00 | 6,641.06 | 19,575.15 | 5,030.60 | 10,559.45 | 12,568.54 | 6,256.16 | 10,752.26 | 8,554.00 | 12,123.35 | 13,080.62 | 25,963.49 |
| | a. NRB | 70.00 | - | - | 344.78 | - | 546.95 | - | 23.50 | - | 13.00 | 100.00 | - | 288.45 |
| | b. Interbank Borrowing | 261.40 | - | 433.95 | 1,426.87 | - | 2,000.00 | - | - | - | - | - | - | 6,700.00 |
| | c. Foreign Banks and Fin. Ins. | - | - | - | 11,803.50 | 2,630.60 | 1,971.75 | 3,943.50 | 2,629.00 | - | 3,287.50 | 2,629.00 | 5,080.62 | 7,312.48 |
| | d. Other Financial Ins. | 262.30 | 60.00 | - | - | - | - | 1,998.04 | - | - | - | 394.35 | - | - |
| | e. Bonds and Securities | 3,494.35 | 2,500.00 | 6,207.11 | 6,000.00 | 2,400.00 | 8,040.75 | 4,627.00 | 3,603.66 | 10,752.26 | 5,253.50 | 9,000.00 | 8,000.00 | 11,662.56 |
| 3 | DEPOSITS | 245,789.44 | 322,982.18 | 402,656.70 | 358,798.00 | 122,493.17 | 278,526.61 | 150,723.89 | 199,148.33 | 314,309.91 | 158,284.70 | 326,282.78 | 300,310.48 | 228,568.33 |
| | a. Current | 35,328.72 | 60,010.34 | 40,620.25 | 26,550.29 | 27,839.52 | 18,274.46 | 6,610.61 | 14,973.66 | 36,110.58 | 9,432.28 | 19,189.28 | 18,906.51 | 13,828.03 |
| | Domestic | 35,113.12 | 59,903.59 | 35,820.37 | 23,189.12 | 20,689.42 | 14,954.03 | 6,257.99 | 14,388.20 | 36,055.88 | 9,296.20 | 19,045.24 | 16,617.19 | 13,107.87 |
| | Foreign | 215.60 | 106.75 | 4,799.87 | 3,361.18 | 7,150.09 | 3,320.43 | 352.62 | 585.46 | 54.70 | 136.07 | 144.04 | 2,289.32 | 720.16 |
| | b. Savings | 76,671.92 | 133,564.06 | 101,562.14 | 89,826.50 | 34,145.69 | 56,674.02 | 42,515.74 | 56,422.74 | 87,070.47 | 44,362.89 | 66,054.77 | 78,160.63 | 59,878.86 |
| | Domestic | 76,657.51 | 133,535.81 | 98,316.19 | 88,494.66 | 30,881.77 | 55,453.62 | 42,242.21 | 56,278.04 | 87,010.68 | 44,279.03 | 65,860.41 | 77,544.37 | 59,717.55 |
| | Foreign | 14.40 | 28.25 | 3,245.94 | 1,331.84 | 3,263.92 | 1,220.40 | 273.53 | 144.70 | 59.79 | 83.86 | 194.36 | 616.26 | 161.31 |
| | c. Fixed | 119,480.28 | 114,061.76 | 221,524.06 | 206,772.25 | 47,430.46 | 184,146.66 | 90,834.36 | 110,863.09 | 174,447.24 | 93,940.72 | 216,706.00 | 184,232.00 | 131,639.99 |
| | Domestic | 119,405.46 | 114,032.53 | 219,973.36 | 206,278.66 | 46,397.64 | 175,671.91 | 90,792.93 | 109,999.47 | 173,820.04 | 88,975.48 | 213,183.65 | 180,833.26 | 129,794.70 |
| | Foreign | 74.81 | 29.23 | 1,550.70 | 493.58 | 1,032.82 | 8,474.76 | 41.43 | 863.61 | 627.20 | 4,515.24 | 3,522.35 | 3,398.73 | 1,845.29 |
| | d. Call Deposits | 12,598.10 | 14,133.90 | 34,873.76 | 30,680.58 | 11,201.45 | 15,109.31 | 8,901.17 | 14,408.09 | 16,445.27 | 9,340.85 | 21,572.11 | 16,118.57 | 21,236.62 |
| | Domestic | 12,597.40 | 13,178.10 | 33,177.37 | 26,935.94 | 4,254.62 | 12,805.09 | 4,239.93 | 12,898.11 | 16,372.72 | 9,126.45 | 21,289.60 | 15,360.50 | 19,068.71 |
| | Foreign | 0.70 | 955.80 | 1,696.39 | 3,744.64 | 6,946.83 | 2,304.22 | 4,661.24 | 1,509.98 | 72.55 | 214.40 | 282.52 | 758.06 | 2,167.92 |
| | e. Others | 1,710.44 | 1,212.12 | 4,076.50 | 4,968.37 | 1,876.05 | 4,322.17 | 1,862.01 | 2,480.76 | 236.35 | 1,657.95 | 2,760.61 | 2,892.78 | 1,984.83 |
| | Domestic | 1,511.97 | 1,212.12 | 4,056.48 | 3,960.26 | 1,509.57 | 3,213.52 | 1,392.71 | 2,391.85 | 228.64 | 1,649.51 | 2,760.61 | 2,892.78 | 1,743.09 |
| | Foreign | 198.47 | - | 20.02 | 1,008.11 | 366.49 | 1,108.64 | 469.29 | 88.92 | 7.70 | 8.44 | - | - | 241.74 |
| 4 | Bills Payable | 16.47 | 327.41 | 927.44 | - | 130.18 | 51.84 | 238.16 | 136.96 | 69.53 | 579.98 | 119.11 | 235.49 | - |
| 5 | Other Liabilities | 12,562.44 | 33,580.82 | 24,300.15 | 53,523.36 | 7,421.52 | 20,076.00 | 11,553.71 | 22,138.20 | 24,565.24 | 7,822.91 | 37,872.74 | 22,234.33 | 24,455.48 |
| | 1. Sundry Creditors | 711.48 | 1,478.64 | 9,589.09 | 8,101.37 | 163.13 | 47.35 | 1,108.82 | 1,197.63 | 5,049.55 | 1,946.71 | 18,767.20 | 142.53 | 6,532.85 |
| | 2. Loan Loss Provision | 6,348.56 | 8,820.22 | 11,695.29 | 15,060.33 | 2,209.36 | 10,232.46 | 3,474.88 | 3,137.51 | 5,478.21 | 3,375.80 | 13,904.73 | 8,220.83 | 4,910.05 |
| | 3. Interest Suspense a/c | - | 7,871.84 | - | 2,126.82 | 36.69 | 384.89 | 922.07 | - | - | 134.33 | - | 4,493.98 | - |
| | 4. Others | 5,502.40 | 15,410.12 | 3,015.77 | 28,234.84 | 5,012.34 | 9,411.30 | 6,047.95 | 17,803.06 | 14,037.48 | 2,366.06 | 5,200.82 | 9,377.00 | 13,012.59 |
| 6 | Reconciliation A/c | - | 467.22 | - | - | - | - | - | 0.04 | - | - | - | - | - |
| 7 | Profit & Loss A/c | 3,411.53 | 4,917.20 | 7,527.15 | 4,296.62 | 3,526.43 | 3,233.39 | 2,241.64 | 3,300.28 | 4,651.34 | 1,851.16 | 2,958.43 | 2,261.89 | 3,190.11 |
| | TOTAL Liabilities | 302,446.80 | 413,956.80 | 492,610.45 | 490,077.99 | 155,258.42 | 343,802.66 | 193,584.98 | 253,223.88 | 379,361.01 | 191,563.59 | 413,389.11 | 373,468.86 | 304,451.98 |
| Assets | | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 28,405.38 | 32,463.24 | 33,692.90 | 27,433.64 | 13,531.25 | 26,596.39 | 19,718.63 | 27,253.89 | 26,710.36 | 11,255.64 | 24,997.92 | 28,687.41 | 17,450.26 |
| | a. Cash Balance | 5,296.79 | 5,673.09 | 5,720.99 | 7,143.04 | 1,024.79 | 3,712.45 | 1,064.33 | 2,592.33 | 7,531.86 | 2,890.91 | 9,004.46 | 4,656.92 | 3,797.71 |
| | Nepaliese Notes & Coins | 5,258.71 | 5,526.97 | 5,287.12 | 6,815.05 | 955.97 | 3,592.59 | 1,053.01 | 2,565.73 | 7,305.13 | 2,847.17 | 8,816.93 | 4,574.25 | 3,541.55 |
| | Foreign Currency | 38.08 | 146.11 | 433.88 | 327.99 | 68.82 | 119.86 | 11.32 | 26.60 | 226.73 | 43.73 | 187.53 | 82.67 | 256.16 |
| | b. Bank Balance | 20,508.58 | 24,668.40 | 26,271.91 | 20,290.60 | 6,002.20 | 19,926.32 | 9,097.89 | 19,111.56 | 19,178.50 | 8,364.73 | 15,993.46 | 24,030.49 | 13,652.54 |
| | 1. In Nepal Rastra Bank | 19,748.87 | 22,675.06 | 25,262.33 | 14,027.44 | 4,597.17 | 17,434.96 | 6,545.88 | 13,453.79 | 16,715.94 | 5,809.11 | 13,586.87 | 18,886.63 | 8,879.50 |
| | Domestic Currency | 19,748.87 | 22,675.06 | 25,163.54 | 13,816.94 | 4,508.84 | 17,335.30 | 6,495.82 | 13,334.26 | 16,655.35 | 5,605.74 | 13,440.57 | 18,697.68 | 8,844.29 |
| | Foreign Currency | - | - | 98.79 | 210.50 | 88.33 | 99.66 | 50.06 | 119.53 | 60.58 | 203.37 | 96.31 | 188.95 | 35.22 |
| | 2. "A" Class Licensed Institution | 128.59 | 947.46 | 154.58 | 2,149.26 | 69.99 | - | 325.76 | 978.56 | 1,115.44 | 521.00 | 339.17 | 1,110.97 | 576.29 |
| | Domestic Currency | 128.59 | 947.46 | 154.58 | 2,137.30 | 69.99 | - | 325.76 | 838.27 | 1,115.44 | 248.40 | 339.17 | 891.86 | 244.12 |
| | Foreign Currency | - | - | - | 11.96 | - | - | - | 140.29 | - | 272.60 | - | 219.11 | 332.17 |
| | 3. Other Financial Ins. | - | - | - | - | - | 178.22 | - | - | - | - | - | 0.54 | - |
| | 4. In Foreign Banks | 631.12 | 1,045.88 | 855.00 | 4,113.90 | 1,335.05 | 2,313.14 | 2,226.25 | 4,679.21 | 1,347.13 | 2,034.62 | 2,117.41 | 4,032.35 | 4,196.75 |
| | c. Money at Call | 2,600.00 | 2,121.75 | 1,700.00 | - | 6,504.26 | 2,957.63 | 9,556.42 | 5,550.00 | - | - | - | - | - |
| | Domestic Currency | 2,600.00 | 2,121.75 | 1,700.00 | - | 6,504.26 | 1,643.13 | - | 5,550.00 | - | - | - | - | - |
| | Foreign Currency | - | - | - | - | 6,504.26 | 1,314.50 | 9,556.42 | - | - | - | - | - | - |
| 2 | INVESTMENT IN SECURITIES | 53,339.30 | 71,047.16 | 68,924.27 | 58,690.62 | 25,692.87 | 35,431.17 | 37,414.43 | 38,928.59 | 40,903.61 | 29,209.69 | 44,638.32 | 46,236.70 | 54,037.33 |
| | a. Govt. Securities | 53,339.30 | 71,047.16 | 62,332.38 | 56,690.62 | 25,692.87 | 35,431.17 | 36,914.43 | 38,928.59 | 40,903.61 | 29,209.69 | 44,638.32 | 46,236.70 | 54,037.33 |
| | b. NRB Bond | - | - | 5,000.00 | 2,000.00 | - | - | 500.00 | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | 1,591.89 | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 5,633.07 | 7,287.99 | 19,160.40 | 29,186.23 | 15,153.66 | 19,799.75 | 1,870.37 | 9,354.71 | 7,195.61 | 8,675.99 | 15,433.07 | 18,415.74 | 15,810.88 |
| | a. Interbank Lending | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Non Residents | 582.51 | - | 12,357.23 | 22,079.27 | 13,601.31 | 14,182.14 | 1,314.50 | 5,980. | | | | | |

| S.N. | BFI Name | ADBNL | Global | Citizen | Prime | NMB | Prabhu | Sanima | Mahalaxmi | Narayani | Karnali | Shangrila | Excel | Miteri |
|--------------------|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------|---------------|-----------------|------------------|------------------|-----------------|
| Liabilities | | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 31,123.70 | 51,429.30 | 19,098.62 | 26,151.98 | 25,203.58 | 33,725.02 | 16,784.35 | 6,048.52 | 123.62 | 649.86 | 4,171.32 | 1,628.38 | 1,291.44 |
| | a. Paid-up Capital | 18,884.39 | 35,771.06 | 14,200.97 | 19,402.58 | 18,366.71 | 23,542.49 | 12,460.12 | 4,171.32 | 262.47 | 502.83 | 3,267.59 | 1,249.69 | 1,015.00 |
| | b. Calls in Advance | - | - | - | - | - | - | - | - | 3.78 | - | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 9,411.47 | 9,989.35 | 3,472.82 | 4,568.48 | 4,316.72 | 4,632.38 | 2,861.10 | 1,317.87 | 108.17 | 140.55 | 610.56 | 239.50 | 259.54 |
| | e. Share Premium | - | - | - | - | - | - | - | - | 10.10 | 0.46 | - | - | 9.55 |
| | f. Retained Earning | (1,092.18) | (92.23) | (1,177.15) | 69.11 | 35.53 | 161.66 | 370.71 | 0.15 | (283.79) | (28.33) | - | 25.45 | (19.95) |
| | g. Others Reserves Fund | 3,920.02 | 5,761.12 | 2,601.98 | 2,111.80 | 2,484.62 | 5,388.50 | 1,092.43 | 559.18 | 22.88 | 34.35 | 293.17 | 104.19 | 36.85 |
| 2 | BORROWINGS | 24,526.30 | 15,934.85 | 3,079.85 | 11,781.90 | 26,726.85 | 9,806.19 | 13,807.60 | 1,000.00 | - | - | 746.57 | - | - |
| | a. NRB | - | 55.91 | - | - | - | 159.74 | 71.48 | - | - | - | - | - | - |
| | b. Interbank Borrowing | 1,920.50 | - | 600.00 | - | - | 1,150.00 | 1,700.00 | - | - | - | - | - | - |
| | c. Foreign Banks and Fin. Ins. | - | 3,282.55 | - | 2,630.00 | 14,574.58 | - | 2,629.00 | - | - | - | - | - | - |
| | d. Other Financial Ins. | 2,136.56 | 414.80 | - | - | 240.32 | 657.50 | - | - | - | - | - | - | - |
| | e. Bonds and Securities | 20,469.23 | 12,181.59 | 2,479.85 | 9,151.90 | 11,911.94 | 7,838.95 | 9,407.12 | 1,000.00 | - | - | 746.57 | - | - |
| 3 | DEPOSITS | 199,662.03 | 439,349.07 | 171,956.85 | 178,569.70 | 213,041.94 | 295,943.97 | 178,845.62 | 53,519.27 | 632.81 | 4,609.29 | 52,509.43 | 14,195.37 | 6,560.65 |
| | a. Current | 24,041.61 | 27,380.42 | 8,545.56 | 8,845.55 | 12,980.73 | 21,937.67 | 10,164.65 | 1,071.72 | 16.37 | 51.01 | 653.53 | 527.79 | 119.13 |
| | Domestic | 23,946.06 | 26,088.37 | 8,080.19 | 8,708.59 | 12,456.16 | 21,672.82 | 9,811.86 | 1,069.77 | 16.37 | 51.01 | 653.53 | 527.79 | 119.13 |
| | Foreign | 95.55 | 1,292.04 | 465.37 | 136.96 | 524.58 | 264.84 | 352.79 | 1.95 | - | - | - | - | - |
| | b. Savings | 52,146.02 | 129,308.97 | 42,396.50 | 32,507.30 | 55,256.28 | 81,821.44 | 46,129.23 | 13,446.40 | 75.12 | 1,409.80 | 11,277.16 | 4,467.72 | 1,734.17 |
| | Domestic | 52,145.17 | 128,855.71 | 42,222.32 | 32,471.60 | 55,054.00 | 81,728.36 | 44,944.93 | 13,443.98 | 75.12 | 1,409.80 | 11,277.16 | 4,467.72 | 1,734.17 |
| | Foreign | 0.85 | 453.26 | 174.18 | 35.70 | 202.28 | 93.09 | 1,184.30 | 2.42 | - | - | - | - | - |
| | c. Fixed | 115,780.10 | 253,768.61 | 108,776.46 | 120,140.49 | 127,420.42 | 166,956.07 | 109,676.72 | 34,312.94 | 354.53 | 2,474.54 | 36,371.81 | 7,197.95 | 4,403.38 |
| | Domestic | 115,780.10 | 251,624.13 | 105,537.31 | 116,731.56 | 126,351.70 | 165,441.00 | 107,360.50 | 34,312.94 | 354.53 | 2,474.54 | 36,371.81 | 7,197.95 | 4,403.38 |
| | Foreign | - | 2,144.48 | 3,239.15 | 3,408.93 | 1,068.71 | 1,515.07 | 2,316.21 | - | - | - | - | - | - |
| | d. Call Deposits | 6,966.25 | 25,244.81 | 11,262.72 | 14,950.54 | 14,466.00 | 22,628.86 | 11,724.60 | 4,666.22 | 185.42 | 673.64 | 4,178.47 | 1,997.12 | 302.68 |
| | Domestic | 6,966.25 | 25,082.42 | 11,165.22 | 14,860.30 | 13,885.98 | 21,871.17 | 11,095.49 | 4,666.22 | 185.42 | 673.64 | 4,178.47 | 1,997.12 | 302.68 |
| | Foreign | - | 162.39 | 97.51 | 90.24 | 580.02 | 757.69 | 629.11 | - | - | - | - | - | - |
| | e. Others | 728.05 | 3,646.26 | 975.60 | 2,125.81 | 2,918.52 | 2,599.93 | 1,150.42 | 22.00 | 1.38 | 0.30 | 28.47 | 4.79 | 1.29 |
| | Domestic | 728.05 | 3,482.96 | 975.60 | 1,936.02 | 2,672.02 | 2,599.93 | 1,149.20 | 22.00 | 1.38 | 0.30 | 28.47 | 4.79 | 1.29 |
| | Foreign | - | 163.30 | - | 189.79 | 246.50 | - | 1.22 | - | - | - | - | - | - |
| 4 | Bills Payable | - | 28.88 | 154.24 | 112.87 | 26.14 | 8.63 | - | 3.56 | - | - | 5.40 | - | - |
| 5 | Other Liabilities | 36,859.96 | 28,903.63 | 9,874.45 | 17,316.32 | 26,373.51 | 22,544.20 | 9,139.85 | 3,869.14 | 228.22 | 187.09 | 2,481.37 | 802.60 | 181.40 |
| | 1. Sundry Creditors | 9,599.10 | 1,575.24 | 15.57 | 287.57 | 223.78 | 5,035.30 | 321.38 | 79.23 | 38.22 | 18.75 | 139.69 | 14.59 | - |
| | 2. Loan Loss Provision | 6,253.51 | 13,396.98 | 4,287.19 | 7,398.66 | 5,870.61 | 10,177.64 | 3,349.71 | 1,663.96 | 65.86 | 108.72 | 1,360.58 | 485.83 | 95.94 |
| | 3. Interest Suspense a/c | 855.69 | - | - | 412.12 | - | 811.00 | - | 650.62 | 19.54 | - | - | - | - |
| | 4. Others | 20,151.66 | 13,931.41 | 5,571.69 | 9,217.98 | 20,279.11 | 6,520.26 | 5,468.76 | 1,475.33 | 104.61 | 59.63 | 981.11 | 302.18 | 85.46 |
| 6 | Reconciliation A/c | - | - | - | - | - | 2.59 | - | - | - | - | - | - | - |
| 7 | Profit & Loss A/c | 3,099.34 | 7,253.46 | 2,214.43 | 2,263.15 | 3,410.50 | - | 2,605.43 | 495.93 | - | - | 343.72 | 126.56 | 160.30 |
| | TOTAL Liabilities | 295,271.33 | 542,899.18 | 206,378.43 | 236,195.92 | 294,782.51 | 362,030.61 | 221,182.85 | 64,936.43 | 984.65 | 5,446.24 | 60,257.81 | 16,752.90 | 8,193.79 |
| Assets | | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 11,231.62 | 33,319.96 | 14,338.72 | 18,917.18 | 19,856.49 | 20,417.76 | 14,520.63 | 5,819.40 | 168.43 | 1,659.17 | 6,129.23 | 2,511.46 | 653.61 |
| | a. Cash Balance | 3,777.37 | 6,594.59 | 5,421.13 | 3,620.24 | 4,838.53 | 6,357.41 | 2,134.27 | 598.86 | 15.76 | 71.99 | 564.86 | 378.90 | 49.21 |
| | Nepalese Notes & Coins | 3,743.11 | 6,483.81 | 5,354.58 | 3,554.55 | 4,724.27 | 6,171.95 | 2,042.51 | 581.35 | 15.76 | 71.99 | 564.28 | 378.90 | 49.21 |
| | Foreign Currency | 34.26 | 110.77 | 66.56 | 65.69 | 114.26 | 185.46 | 91.76 | 17.51 | - | - | 0.58 | - | - |
| | b. Bank Balance | 7,454.25 | 26,725.37 | 7,270.64 | 15,296.93 | 14,533.87 | 13,962.79 | 12,386.36 | 1,746.04 | 40.88 | 227.63 | 2,225.11 | 862.52 | 299.56 |
| | 1. In Nepal Rastra Bank | 7,095.03 | 18,649.05 | 6,170.34 | 12,049.74 | 11,542.72 | 10,384.47 | 10,073.81 | 1,746.04 | 40.88 | 227.63 | 1,978.73 | 109.21 | 240.89 |
| | Domestic Currency | 7,079.94 | 18,512.07 | 6,102.76 | 11,996.59 | 11,436.88 | 10,290.48 | 5,771.86 | 1,746.04 | 40.88 | 227.63 | 1,968.47 | 109.21 | 240.89 |
| | Foreign Currency | 15.09 | 136.98 | 67.58 | 53.14 | 105.84 | 93.98 | 4,301.94 | 0.00 | - | - | 10.26 | - | - |
| | 2. "A" Class Licensed Institution | 264.11 | 1,173.38 | 311.86 | 2,677.78 | 578.06 | 621.80 | 80.36 | - | - | - | 244.68 | 753.31 | 58.62 |
| | Domestic Currency | 204.68 | 688.56 | 146.35 | 359.32 | 578.06 | 528.73 | 79.54 | - | - | - | 232.14 | 753.31 | 58.62 |
| | Foreign Currency | 59.43 | 484.82 | 165.51 | 2,318.46 | - | 93.06 | 0.82 | - | - | - | 12.53 | - | - |
| | 3. Other Financial Ins. | - | - | - | - | 1.04 | 20.79 | - | - | - | - | - | - | 0.05 |
| | 4. In Foreign Banks | 95.11 | 6,902.94 | 788.44 | 569.41 | 2,412.05 | 2,935.74 | 2,232.19 | - | - | - | 1.71 | - | - |
| | c. Money at Call | - | - | 1,646.95 | - | 484.09 | 97.56 | - | 3,474.50 | 111.79 | 1,359.55 | 3,339.25 | 1,270.03 | 304.84 |
| | Domestic Currency | - | - | - | - | - | - | - | 3,408.29 | 111.79 | 1,359.55 | 3,339.25 | 1,269.85 | 304.84 |
| | Foreign Currency | - | - | 1,646.95 | - | 484.09 | 97.56 | - | 66.21 | - | - | - | 0.18 | - |
| 2 | INVESTMENT IN SECURITIES | 49,946.86 | 91,979.05 | 28,046.70 | 25,622.23 | 36,685.45 | 61,338.48 | 39,617.28 | 12,663.86 | 42.32 | - | 8,330.37 | 1,975.33 | 2,652.37 |
| | a. Govt. Securities | 49,946.86 | 87,479.05 | 27,246.37 | 25,622.23 | 33,485.45 | 60,838.48 | 38,921.07 | 12,663.86 | 4.00 | - | 8,330.37 | 1,975.33 | 2,652.37 |
| | b. NRB Bond | - | 4,500.00 | 800.32 | - | 3,200.00 | 500.00 | - | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - | - | - | - | - | 38.32 | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | 696.21 | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 12,054.63 | 11,626.40 | 5,969.70 | 10,610.08 | 12,223.60 | 8,696.62 | 4,719.18 | 858.52 | 4.88 | - | 730.81 | 195.69 | 30.46 |
| | a. Interbank Lending | 2,569.75 | 985.50 | - | - | 2,370.95 | - | 547.09 | - | - | - | - | - | - |
| | b. Non Residents | - | 4,050.93 | 3,764.70 | 7,395.56 | 5,431.99 | - | 1,343.18 | - | - | - | - | - | - |
| | c. Others | 9,484.88 | 6,589.97 | 2,205.00 | 3,214.52 | 4,420.66 | 8,696.62 | 2,828.91 | 858.52 | 4.88 | - | 730.81 | 195.69 | 30.46 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 182,815.07 | 374,356.36 | 143,573.74 | 163,069.78 | 197,465.91 | 242,103.52 | 150,048.52 | 41,813.56 | 547.59 | 3,479.26 | 42,093.20 | 10,979.16 | 4,635.47 |
| | 4.1 LOANS & ADVANCES | 182,815.07 | 374,356.36 | 143,573.74 | 162,383.15 | 197,465.91 | 242,094.43 | 150,048.52 | 41,813.56 | 547.59 | 3,479.26 | 42,093.20 | 10,979.16 | 4,635.47 |
| | a. Private Sector | 178,626.07 | 359,200.19 | 141,019.58 | 154,865.17 | 190,206.93</ | | | | | | | | |

| S.N. | BFI Name | Mukti | Garima | Kamana | Corporate | Jyoti | Shine | LumbiniDB | Sindhu | Salapa | Saptakoshi | GreenDB | NFL |
|--------------------|---|-------------------|------------------|------------------|-----------------|------------------|------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Liabilities | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 8,022.57 | 6,538.47 | 4,805.54 | 732.81 | 5,475.08 | 5,385.07 | 5,549.87 | 614.62 | 369.07 | 812.57 | 565.61 | 1,045.39 |
| | a. Paid-up Capital | 6,420.90 | 5,187.69 | 3,281.16 | 525.00 | 4,395.79 | 4,283.88 | 3,382.82 | 557.46 | 350.00 | 834.34 | 519.00 | 727.55 |
| | b. Calls in Advance | - | - | - | - | - | - | - | - | - | - | - | 48.36 |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 1,227.19 | 968.27 | 743.48 | 70.84 | 742.56 | 839.52 | 934.52 | 46.59 | 8.95 | 64.65 | 18.10 | 243.70 |
| | e. Share Premium | - | 4.42 | - | 23.92 | - | - | - | - | - | - | 0.00 | 51.04 |
| | f. Retained Earning | 1.61 | 11.08 | 58.10 | 23.34 | 0.08 | 3.49 | 66.28 | (89.90) | 1.89 | (128.12) | 3.67 | (210.33) |
| | g. Others Reserves Fund | 372.87 | 367.02 | 722.80 | 89.70 | 336.65 | 258.18 | 1,166.24 | 100.47 | 8.24 | 41.71 | 24.84 | 185.07 |
| 2 | BORROWINGS | 1,480.54 | 1,008.80 | 995.16 | - | 2,750.00 | 318.75 | 1,000.00 | 15.00 | - | - | 25.00 | - |
| | a. NRB | - | - | - | - | - | 300.00 | - | - | - | - | - | - |
| | b. Interbank Borrowing | - | - | - | - | 1,250.00 | - | - | - | - | - | - | - |
| | c. Foreign Banks and Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Financial Ins. | 230.05 | 14.58 | - | - | - | 18.75 | - | 15.00 | - | - | 25.00 | - |
| | e. Bonds and Securities | 1,250.49 | 994.22 | 995.16 | - | 1,500.00 | - | 1,000.00 | - | - | - | - | - |
| 3 | DEPOSITS | 117,926.65 | 79,068.68 | 55,735.85 | 1,256.19 | 63,445.73 | 56,415.98 | 50,584.30 | 4,873.19 | 939.92 | 5,227.33 | 4,071.88 | 1,951.43 |
| | a. Current | 2,167.68 | 1,109.56 | 872.84 | 382.34 | 1,286.67 | 888.79 | 1,017.07 | 515.70 | 53.79 | 262.34 | 63.10 | 125.55 |
| | Domestic | 2,167.68 | 1,109.56 | 872.84 | 382.34 | 1,264.76 | 888.79 | 1,017.06 | 515.70 | 53.79 | 262.34 | 63.10 | 125.55 |
| | Foreign | 0.00 | - | - | - | 21.91 | - | 0.01 | - | - | - | - | - |
| | b. Savings | 26,887.04 | 18,377.10 | 11,642.82 | 134.36 | 12,836.03 | 17,300.22 | 9,061.30 | 1,370.25 | 484.94 | 1,640.23 | 698.32 | 392.41 |
| | Domestic | 26,885.45 | 18,377.10 | 11,642.82 | 134.36 | 12,834.07 | 17,300.22 | 9,061.30 | 1,370.25 | 484.94 | 1,640.23 | 698.32 | 392.41 |
| | Foreign | 1.59 | - | - | - | 1.96 | - | 0.01 | - | - | - | - | - |
| | c. Fixed | 81,163.11 | 53,240.28 | 37,948.47 | 662.36 | 42,422.61 | 35,518.90 | 36,338.01 | 2,499.77 | 287.38 | 2,562.38 | 2,825.95 | 1,167.93 |
| | Domestic | 81,163.11 | 53,240.28 | 37,948.47 | 662.36 | 42,422.61 | 35,518.90 | 36,338.01 | 2,499.77 | 287.38 | 2,562.38 | 2,825.95 | 1,167.93 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Call Deposits | 7,626.42 | 6,315.36 | 5,271.73 | 75.71 | 6,825.36 | 2,697.73 | 4,148.00 | 487.24 | 113.80 | 761.77 | 484.52 | 265.55 |
| | Domestic | 7,626.42 | 6,315.36 | 5,271.73 | 75.71 | 6,825.36 | 2,697.73 | 4,148.00 | 487.24 | 113.80 | 761.77 | 484.52 | 265.55 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Others | 82.40 | 26.38 | - | 1.42 | 75.06 | 10.35 | 19.92 | 0.23 | 0.02 | 0.60 | - | - |
| | Domestic | 82.40 | 26.38 | - | 1.42 | 75.06 | 10.35 | 19.92 | 0.23 | 0.02 | 0.60 | - | - |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Bills Payable | 10.33 | 1.00 | - | - | - | - | 2.56 | - | - | - | 0.50 | - |
| 5 | Other Liabilities | 4,469.53 | 3,467.34 | 2,832.30 | 127.00 | 3,376.85 | 2,214.54 | 4,761.56 | 250.29 | 103.95 | 875.24 | 222.47 | 785.61 |
| | 1. Sundry Creditors | - | 2.75 | 0.02 | 3.67 | 64.92 | 115.22 | 146.89 | 1.05 | 48.23 | 18.22 | 0.87 | 53.94 |
| | 2. Loan Loss Provision | 1,842.12 | 1,641.03 | 1,705.75 | 44.95 | 1,629.91 | 1,088.78 | 1,490.26 | 89.32 | 24.57 | 435.34 | 114.33 | 184.17 |
| | 3. Interest Suspense a/c | - | - | - | 61.45 | - | 179.92 | 863.45 | - | - | 117.78 | 37.83 | 395.37 |
| | 4. Others | 2,627.41 | 1,823.56 | 1,126.53 | 16.94 | 1,682.02 | 830.61 | 2,260.95 | 159.91 | 31.15 | 303.90 | 69.43 | 152.13 |
| 6 | Reconciliation A/c | 0.15 | - | - | - | 0.00 | - | - | - | - | - | - | - |
| 7 | Profit & Loss A/c | 1,363.87 | 1,217.37 | - | 18.51 | 553.20 | 787.35 | 612.48 | 13.40 | 4.14 | - | 18.49 | 25.66 |
| | TOTAL Liabilities | 133,273.63 | 91,301.67 | 64,368.85 | 2,134.52 | 75,600.86 | 65,121.68 | 62,510.77 | 5,766.51 | 1,417.09 | 6,915.14 | 4,903.94 | 3,808.10 |
| Assets | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 8,692.31 | 7,564.49 | 6,360.53 | 647.37 | 7,964.91 | 7,474.14 | 5,561.24 | 840.15 | 505.50 | 1,230.32 | 780.12 | 688.07 |
| | a. Cash Balance | 1,497.59 | 892.89 | 729.14 | 9.08 | 1,017.41 | 786.35 | 660.28 | 60.35 | 43.98 | 144.49 | 52.97 | 33.19 |
| | Nepalese Notes & Coins | 1,433.17 | 846.20 | 725.45 | 9.08 | 919.93 | 786.35 | 657.52 | 60.35 | 43.98 | 144.49 | 52.97 | 33.19 |
| | Foreign Currency | 64.42 | 46.69 | 3.69 | - | 97.48 | - | 2.76 | - | - | - | - | - |
| | b. Bank Balance | 3,733.02 | 2,961.80 | 5,631.39 | 638.28 | 2,012.15 | 2,310.43 | 4,900.96 | 192.64 | 45.34 | 229.91 | 727.15 | 146.22 |
| | 1. In Nepal Rastra Bank | 3,732.22 | 2,961.80 | 2,167.39 | 43.66 | 1,955.41 | 2,303.27 | 1,959.61 | 175.01 | - | 229.59 | 161.98 | 146.22 |
| | Domestic Currency | 3,726.17 | 2,961.80 | 2,167.17 | 43.66 | 1,940.04 | 2,303.27 | 1,959.61 | 175.01 | - | 229.59 | 161.98 | 146.22 |
| | Foreign Currency | 6.06 | - | 0.22 | - | 15.37 | - | - | - | - | - | - | - |
| | 2. "A" Class Licensed Institution | 0.79 | - | 2,835.60 | 306.12 | 56.74 | 7.13 | 2,636.12 | 17.63 | 39.26 | 0.32 | 565.17 | - |
| | Domestic Currency | - | - | 2,819.55 | 306.12 | 56.36 | 6.71 | 2,624.46 | 17.63 | 39.26 | 0.32 | 565.17 | - |
| | Foreign Currency | 0.79 | - | 16.06 | - | 0.37 | 0.42 | 11.66 | - | - | - | - | - |
| | 3. Other Financial Ins. | - | - | 628.40 | 288.51 | - | 0.03 | 305.23 | - | 6.08 | - | - | - |
| | 4. In Foreign Banks | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Money at Call | 3,461.71 | 3,709.79 | - | - | 4,935.35 | 4,377.35 | - | 587.15 | 416.18 | 855.91 | - | 508.65 |
| | Domestic Currency | 3,461.71 | 3,687.19 | - | - | 4,921.33 | 4,377.35 | - | 587.15 | 416.18 | 855.91 | - | 508.65 |
| | Foreign Currency | - | 22.60 | - | - | 14.02 | - | - | - | - | - | - | - |
| 2 | INVESTMENT IN SECURITIES | 21,303.47 | 14,309.94 | 7,310.08 | - | 6,878.50 | 8,573.55 | 6,260.12 | 246.46 | - | 746.60 | 469.90 | 678.13 |
| | a. Govt. Securities | 21,303.47 | 13,309.94 | 7,310.08 | - | 6,878.50 | 8,573.55 | 6,260.12 | 246.46 | - | 746.60 | 469.90 | 678.13 |
| | b. NRB Bond | - | 1,000.00 | - | - | - | - | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 1,108.36 | 715.56 | 610.41 | - | 1,877.60 | 344.32 | 1,848.40 | 81.74 | - | 25.16 | 71.97 | 140.50 |
| | a. Interbank Lending | 300.00 | - | - | - | 500.00 | - | - | - | - | - | 50.00 | - |
| | b. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Others | 808.36 | 715.56 | 610.41 | - | 1,377.60 | 344.32 | 1,848.40 | 81.74 | - | 25.16 | 21.97 | 140.50 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 97,339.25 | 65,568.94 | 46,772.98 | 1,164.91 | 54,702.00 | 45,964.55 | 44,570.34 | 4,086.21 | 702.09 | 4,138.22 | 3,328.46 | 1,546.71 |
| | 4.1 LOANS & ADVANCES | 97,339.25 | 65,568.94 | 46,772.98 | 1,164.91 | 54,702.00 | 45,964.55 | 44,570.34 | 4,086.21 | 702.09 | 4,138.22 | 3,328.46 | 1,546.71 |
| | a. Private Sector | 94,437.61 | 62,557.87 | 46,772.98 | 1,164.91 | 51,642.18 | 43,966.21 | 42,305.20 | 4,086.21 | 702.09 | 4,090.48 | 3,324.90 | 1,464.42 |
| | b. Financial Institutions | 2,901.63 | 3,011.07 | - | - | 3,059.82 | 1,998.34 | 2,265.14 | - | - | 47.74 | 3.56 | 82.29 |
| | c. Government Organizations | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4.2 BILL PURCHASED | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Domestic Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Foreign Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Import Bills & Imports | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Against Domestic Bills | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Against Foreign Bills | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | FIXED ASSETS | 1,054.71 | 691.04 | 1,155.33 | 101.24 | 1,415.42 | 632.02 | 1,173.43 | 223.99 | 33.64 | 161.72 | 76.50 | 180.13 |
| 7 | OTHER ASSETS | 3,519.45 | 2,264.43 | 1,785.22 | 114.78 | 2,580.03 | 2,042.77 | 2,927.16 | 234.92 | 175.86 | 404.76 | 176.98 | 510.29 |
| | a. Accrued Interest: | 1,267.56 | 593.92 | 598.94 | 80.91 | 844.85 | 424.71 | 949.69 | 54.91 | 17.12 | 127.87 | 48.94 | 395.3 |

| S.N. | BFI Name | MSML | GURKHAFC | Goodwill | Shree | BestFC | Progressive | Janaki | Pokhara | Central | Multi | Samriddhi | CMerchant | GBMFL |
|--------------------|---|-----------------|------------------|------------------|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Liabilities | | | | | | | | | | | | | | |
| 1 | CAPITAL FUND | 283.35 | 1,298.39 | 2,385.23 | 1,349.71 | 1,179.64 | 925.67 | 775.69 | 1,423.69 | 1,162.52 | 507.25 | 667.29 | (361.20) | 1,273.28 |
| | a. Paid-up Capital | 233.33 | 867.99 | 946.12 | 981.68 | 854.82 | 848.11 | 690.47 | 1,082.56 | 948.88 | 452.00 | 818.91 | 935.07 | 1,012.18 |
| | b. Calls in Advance | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Proposed Bonus Share | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. General Reserves | 242.96 | 449.96 | 253.64 | 258.16 | 235.89 | 36.83 | 184.35 | 238.58 | 175.29 | 16.17 | 97.16 | 343.20 | 197.91 |
| | e. Share Premium | 2.48 | 22.40 | 2.48 | - | 14.95 | - | - | - | 0.44 | - | 19.70 | 2.61 | - |
| | f. Retained Earning | (2,021.10) | (590.36) | (27.12) | 52.82 | (229.83) | (76.27) | (213.57) | 0.71 | (36.89) | (7.91) | (308.24) | (1,642.08) | 10.77 |
| | g. Others Reserves Fund | 1,825.68 | 548.40 | 1,210.12 | 57.04 | 303.81 | 116.99 | 114.44 | 101.84 | 74.79 | 46.99 | 39.75 | (0.00) | 52.43 |
| 2 | BORROWINGS | - | - | 1,198.36 | 230.00 | - | - | - | - | - | - | - | - | - |
| | a. NRB | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Interbank Borrowing | - | - | 950.00 | 230.00 | - | - | - | - | - | - | - | - | - |
| | c. Foreign Banks and Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Financial Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Bonds and Securities | - | - | 248.36 | - | - | - | - | - | - | - | - | - | - |
| 3 | DEPOSITS | 480.02 | 8,306.07 | 11,579.37 | 7,166.90 | 4,390.50 | 5,089.63 | 3,581.21 | 12,164.37 | 6,953.60 | 1,530.88 | 1,965.40 | 435.92 | 7,661.63 |
| | a. Current | - | 112.10 | 9.51 | 29.06 | 60.96 | 171.84 | 20.53 | 90.92 | 40.94 | 144.27 | 355.33 | - | 53.72 |
| | Domestic | - | 112.10 | 9.51 | 29.06 | 60.96 | 171.84 | 20.53 | 90.92 | 40.94 | 144.27 | 355.33 | - | 53.72 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Savings | 31.79 | 1,945.08 | 1,841.33 | 997.77 | 1,013.62 | 979.84 | 806.46 | 2,142.33 | 1,100.73 | 296.60 | 312.07 | 21.95 | 1,155.70 |
| | Domestic | 31.79 | 1,945.08 | 1,841.33 | 997.77 | 1,013.62 | 979.84 | 806.46 | 2,142.33 | 1,100.73 | 296.60 | 312.07 | 21.95 | 1,155.70 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Fixed | - | 4,508.92 | 9,020.74 | 5,760.96 | 3,012.60 | 3,172.50 | 2,617.44 | 9,337.42 | 4,867.71 | 928.14 | 1,013.47 | - | 5,576.40 |
| | Domestic | - | 4,508.92 | 9,020.74 | 5,760.96 | 3,012.60 | 3,172.50 | 2,617.44 | 9,337.42 | 4,867.71 | 928.14 | 1,013.47 | - | 5,576.40 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Call Deposits | 212.75 | 1,739.97 | 706.34 | 379.12 | 303.33 | 763.03 | 136.79 | 593.70 | - | 161.87 | 284.53 | - | 871.81 |
| | Domestic | 212.75 | 1,739.97 | 706.34 | 379.12 | 303.33 | 763.03 | 136.79 | 593.70 | - | 161.87 | 284.53 | - | 871.81 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Others | 235.48 | - | 1.46 | - | - | 2.42 | - | - | 944.22 | - | - | 413.98 | 4.00 |
| | Domestic | 235.48 | - | 1.46 | - | - | 2.42 | - | - | 944.22 | - | - | 413.98 | 4.00 |
| | Foreign | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Bills Payable | - | - | - | - | - | 0.02 | - | 1.25 | - | - | - | - | - |
| 5 | Other Liabilities | 7,474.95 | 1,188.59 | 809.54 | 205.70 | 339.71 | 469.34 | 945.14 | 620.49 | 354.36 | 13.35 | 280.10 | 3,803.85 | 244.65 |
| | 1. Sundry Creditors | 149.63 | 4.41 | 353.01 | 7.55 | 10.66 | 20.78 | 17.26 | 5.31 | 5.56 | 0.10 | 8.22 | 66.38 | 17.16 |
| | 2. Loan Loss Provision | 2,212.13 | 686.68 | 330.11 | 109.29 | 135.25 | 242.35 | 556.67 | 296.74 | 206.90 | - | 87.48 | 797.26 | 157.49 |
| | 3. Interest Suspense a/c | 5,035.71 | 236.49 | - | 5.77 | - | 20.79 | 254.21 | - | - | - | 15.47 | 2,883.79 | - |
| | 4. Others | 77.48 | 261.01 | 126.42 | 83.09 | 193.81 | 185.41 | 117.01 | 318.44 | 141.90 | 13.25 | 168.93 | 56.42 | 70.01 |
| 6 | Reconciliation A/c | 0.05 | - | - | - | - | 0.97 | - | - | - | - | - | - | - |
| 7 | Profit & Loss A/c | 34.74 | 156.76 | - | - | - | - | 4.15 | 123.09 | 34.75 | 5.99 | - | 462.42 | 55.14 |
| | TOTAL Liabilities | 8,273.11 | 10,949.82 | 15,972.50 | 8,952.31 | 5,909.85 | 6,485.63 | 5,306.20 | 14,332.90 | 8,505.23 | 2,057.46 | 2,912.79 | 4,341.00 | 9,234.70 |
| Assets | | | | | | | | | | | | | | |
| 1 | LIQUID FUNDS | 308.99 | 2,074.04 | 1,391.27 | 664.23 | 384.85 | 1,236.79 | 1,581.04 | 2,047.43 | 1,142.04 | 515.13 | 532.31 | 509.16 | 915.33 |
| | a. Cash Balance | 0.00 | 227.83 | 222.46 | 95.40 | 30.84 | 97.63 | 49.41 | 173.42 | 83.45 | 8.92 | 53.01 | 0.36 | 54.25 |
| | Nepalese Notes & Coins | 0.00 | 227.83 | 222.46 | 95.40 | 30.84 | 97.63 | 49.41 | 173.42 | 83.45 | 8.92 | 53.01 | 0.36 | 54.24 |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | 0.01 |
| | b. Bank Balance | 2.04 | 322.16 | 626.36 | 313.28 | 354.01 | 208.78 | 202.18 | 564.50 | 1,058.59 | 66.77 | 479.31 | 508.80 | 313.20 |
| | 1. In Nepal Rastra Bank | 0.07 | 322.16 | 626.36 | 313.28 | 177.09 | 193.00 | 201.74 | 517.06 | 322.12 | 66.77 | 126.04 | 9.56 | 305.08 |
| | Domestic Currency | 0.07 | 322.16 | 626.36 | 313.28 | 177.09 | 193.00 | 201.74 | 517.06 | 322.12 | 66.77 | 126.04 | 9.56 | 305.08 |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2. "A" Class Licensed Institution | 1.97 | - | - | - | 62.03 | 15.76 | 0.43 | 47.44 | 330.41 | - | 198.23 | 493.41 | 8.09 |
| | Domestic Currency | 1.97 | - | - | - | 62.03 | 15.76 | 0.43 | 47.44 | 330.41 | - | 198.23 | 493.41 | 8.09 |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 3. Other Financial Ins. | 0.01 | - | - | - | 114.90 | 0.02 | 0.01 | - | 406.06 | - | 155.04 | 5.82 | 0.03 |
| | 4. In Foreign Banks | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Money at Call | 306.94 | 1,524.05 | 542.45 | 255.56 | - | 930.38 | 1,329.45 | 1,309.51 | - | 439.43 | - | - | 547.88 |
| | Domestic Currency | 306.94 | 1,524.05 | 542.45 | 255.56 | - | 930.38 | 1,329.45 | 1,309.51 | - | 439.43 | - | - | 547.88 |
| | Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | INVESTMENT IN SECURITIES | 1.00 | 550.00 | 2,507.18 | 2,178.75 | 907.79 | 665.00 | - | 1,356.47 | 1,326.60 | 24.92 | 216.23 | - | 1,469.19 |
| | a. Govt. Securities | 1.00 | 550.00 | 2,507.18 | 2,178.75 | 907.79 | 665.00 | - | 1,356.47 | 1,326.60 | 24.92 | 216.23 | - | 1,469.19 |
| | b. NRB Bond | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | e. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 135.58 | 332.94 | 1,223.10 | 163.57 | 243.80 | 147.43 | 44.03 | 318.16 | 368.04 | 127.73 | 93.44 | 0.03 | 352.71 |
| | a. Interbank Lending | - | - | - | - | - | - | - | 200.00 | - | - | - | - | - |
| | b. Non Residents | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Others | 135.58 | 332.94 | 1,223.10 | 163.57 | 243.80 | 147.43 | 44.03 | 118.16 | 368.04 | 127.73 | 93.44 | 0.03 | 352.71 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 2,244.98 | 6,665.29 | 9,654.38 | 5,705.28 | 3,619.63 | 3,653.43 | 3,190.40 | 9,732.03 | 5,287.72 | 1,176.45 | 1,558.86 | 797.26 | 6,103.94 |
| | 4.1 LOANS & ADVANCES | 2,244.98 | 6,665.29 | 9,654.38 | 5,705.28 | 3,619.63 | 3,653.43 | 3,190.40 | 9,732.03 | 5,287.72 | 1,176.45 | 1,558.86 | 797.26 | 6,103.94 |
| | a. Private Sector | 2,244.98 | 5,956.26 | 9,249.38 | 5,395.48 | 3,590.62 | 3,534.40 | 3,146.83 | 8,985.22 | 5,099.68 | 1,176.45 | - | 797.26 | 5,725.33 |
| | b. Financial Institutions | - | 709.03 | 405.00 | 309.80 | 25.00 | 119.04 | 43.57 | 746.81 | 188.05 | - | 1,558.86 | - | 378.60 |
| | c. Government Organizations | - | - | - | - | 4.02 | - | - | - | - | - | - | - | - |
| | 4.2 BILL PURCHASED | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Domestic Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Foreign Bills Purchased | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | c. Import Bills & Imports | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | a. Against Domestic Bills | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | b. Against Foreign Bills | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | FIXED ASSETS | 19.92 | 90.80 | 517.03 | 109.45 | 247.70 | 156.10 | 51.92 | 187.94 | 263.49 | 169.85 | 174.40 | 78.82 | 159.93 |
| 7 | OTHER ASSETS | 5,562.65 | 805.04 | 591.41 | 118.15 | 292.78 | 235.35 | 437.85 | 690.87 | 116.65 | 31.42 | 123.09 | 2,935.39 | 232.50 |

| S.N. | BFI Name | CFR | Manju | Reliance |
|--------------------|---|------------------|------------------|-----------------|
| Liabilities | | | | |
| 1 | CAPITAL FUND | 1,698.48 | 2,099.65 | 1,317.10 |
| | a. Paid-up Capital | 1,183.47 | 1,351.55 | 1,053.01 |
| | b. Calls in Advance | - | - | - |
| | c. Proposed Bonus Share | - | - | - |
| | d. General Reserves | 325.28 | 321.37 | 154.52 |
| | e. Share Premium | - | - | 1.14 |
| | f. Retained Earning | 13.92 | 111.11 | 75.91 |
| | g. Others Reserves Fund | 175.81 | 315.62 | 32.52 |
| 2 | BORROWINGS | 199.45 | 500.00 | 418.53 |
| | a. NRB | - | - | 48.53 |
| | b. Interbank Borrowing | - | - | 370.00 |
| | c. Foreign Banks and Fin. Ins. | - | - | - |
| | d. Other Financial Ins. | - | - | - |
| | e. Bonds and Securities | 199.45 | 500.00 | - |
| 3 | DEPOSITS | 19,127.24 | 14,061.15 | 6,976.59 |
| | a. Current | 168.46 | - | 36.01 |
| | Domestic | 168.46 | - | 36.01 |
| | Foreign | - | - | - |
| | b. Savings | 3,463.23 | 1,900.90 | 1,343.53 |
| | Domestic | 3,463.23 | 1,900.90 | 1,343.53 |
| | Foreign | - | - | - |
| | c. Fixed | 14,534.50 | 10,300.73 | 4,705.84 |
| | Domestic | 14,534.50 | 10,300.73 | 4,705.84 |
| | Foreign | - | - | - |
| | d. Call Deposits | 940.53 | 1,859.47 | 891.20 |
| | Domestic | 940.53 | 1,859.47 | 891.20 |
| | Foreign | - | - | - |
| | e. Others | 20.52 | 0.05 | - |
| | Domestic | 20.52 | 0.05 | - |
| | Foreign | - | - | - |
| 4 | Bills Payable | 0.71 | - | - |
| 5 | Other Liabilities | 741.27 | 254.68 | 565.18 |
| | 1. Sundry Creditors | 241.10 | 13.89 | 13.47 |
| | 2. Loan Loss Provision | 291.13 | - | 340.20 |
| | 3. Interest Suspense a/c | - | - | 82.15 |
| | 4. Others | 209.03 | 240.80 | 129.37 |
| 6 | Reconciliation A/c | - | - | - |
| 7 | Profit & Loss A/c | 165.21 | - | 5.32 |
| | TOTAL Liabilities | 21,932.35 | 16,915.48 | 9,282.72 |
| Assets | | | | |
| 1 | LIQUID FUNDS | 2,282.45 | 1,663.32 | 659.91 |
| | a. Cash Balance | 372.79 | 132.78 | 70.52 |
| | Nepalese Notes & Coins | 372.67 | 132.78 | 70.52 |
| | Foreign Currency | 0.12 | - | - |
| | b. Bank Balance | 1,909.65 | 1,530.54 | 242.27 |
| | 1. In Nepal Rastra Bank | 890.22 | 655.47 | 242.27 |
| | Domestic Currency | 890.22 | 655.47 | 242.27 |
| | Foreign Currency | - | - | - |
| | 2. "A" Class Licensed Institution | 560.40 | 505.59 | - |
| | Domestic Currency | 560.40 | 505.59 | - |
| | Foreign Currency | - | - | - |
| | 3. Other Financial Ins. | 459.03 | 369.48 | - |
| | 4. In Foreign Banks | - | - | - |
| | c. Money at Call | - | - | 347.12 |
| | Domestic Currency | - | - | 347.12 |
| | Foreign Currency | - | - | - |
| 2 | INVESTMENT IN SECURITIES | 3,989.75 | 2,484.11 | 1,785.39 |
| | a. Govt. Securities | 3,989.75 | 2,484.11 | 1,785.39 |
| | b. NRB Bond | - | - | - |
| | c. Govt. Non-Fin. Ins. | - | - | - |
| | d. Other Non-Fin Ins. | - | - | - |
| | e. Non Residents | - | - | - |
| 3 | SHARE & OTHER INVESTMENT | 429.32 | 63.30 | 191.48 |
| | a. Interbank Lending | 80.00 | - | - |
| | b. Non Residents | - | - | - |
| | c. Others | 349.32 | 63.30 | 191.48 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 14,248.35 | 11,915.95 | 5,829.94 |
| | 4.1 LOANS & ADVANCES | 14,248.35 | 11,915.95 | 5,829.94 |
| | a. Private Sector | 13,606.22 | 10,977.89 | 5,374.52 |
| | b. Financial Institutions | 642.12 | 938.06 | 455.41 |
| | c. Government Organizations | - | - | - |
| | 4.2 BILL PURCHASED | - | - | - |
| | a. Domestic Bills Purchased | - | - | - |
| | b. Foreign Bills Purchased | - | - | - |
| | c. Import Bills & Imports | - | - | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - | - | - |
| | a. Against Domestic Bills | - | - | - |
| | b. Against Foreign Bills | - | - | - |
| 6 | FIXED ASSETS | 464.47 | 194.50 | 269.64 |
| 7 | OTHER ASSETS | 513.75 | 568.39 | 359.38 |
| | a. Accrued Interest: | 153.28 | 245.27 | 126.77 |
| | Financial Institutions | 73.67 | 64.69 | 48.98 |
| | Government Enterprises | 76.07 | 48.07 | 28.53 |
| | Private Sector | 3.54 | 132.51 | 49.26 |
| | b. Staff Loans / Adv. | 135.11 | 203.27 | 102.02 |
| | c. Sundry Debtors | 30.15 | 13.06 | 8.33 |
| | d. Cash In Transit | - | - | - |
| | e. Others | 195.21 | 106.79 | 122.26 |
| 8 | Expenses not Written off | - | - | - |
| 9 | Non Banking Assets | 4.27 | 25.91 | 24.57 |
| 10 | Reconciliation Account | - | - | 2.95 |
| 11 | Profit & Loss A/c | - | - | 159.45 |
| | TOTAL ASSETS | 21,932.35 | 16,915.48 | 9,282.72 |

| BFI Name | NBL | RBB | NABIL | NIMB | SCBNL | HBL | NSBI |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 15,752.52 | 18,456.85 | 28,398.78 | 22,717.37 | 6,788.01 | 19,101.14 | 12,010.38 |
| 1.1 On Deposit Liabilities | 15,079.15 | 17,765.83 | 27,578.45 | 21,092.06 | 6,537.22 | 17,943.67 | 11,213.41 |
| 1.1.1 Saving Account | 4,611.64 | 7,829.92 | 5,781.37 | 4,092.70 | 2,019.38 | 3,474.17 | 2,719.90 |
| 1.1.2 Fixed Account | 10,056.41 | 9,475.78 | 21,112.54 | 16,436.22 | 4,345.20 | 14,028.42 | 8,291.86 |
| 1.1.2.1 Up to 3 months Fixed Account | 831.64 | - | 6,333.76 | 319.86 | - | - | 332.30 |
| 1.1.2.2 3 to 6 months Fixed Account | 1,076.51 | - | 3,166.88 | - | 523.33 | - | 264.82 |
| 1.1.2.3 6 months to 1 year Fixed Account | 5,248.92 | - | 5,700.39 | - | 2,327.63 | 14,028.42 | 726.84 |
| 1.1.2.4 Above 1 year Fixed Account | 2,899.33 | 9,475.78 | 5,911.51 | 16,116.36 | 1,494.24 | - | 6,967.90 |
| 1.1.3 Call Deposit | 411.11 | 460.13 | 684.53 | 563.15 | 172.64 | 441.08 | 201.65 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 673.37 | 691.02 | 820.33 | 1,625.30 | 250.79 | 1,157.47 | 796.98 |
| 2. Commission Expense | 94.24 | 417.74 | 643.47 | 437.92 | 239.86 | - | 96.13 |
| 3. Staff Expense | 3,543.13 | 3,759.40 | 3,494.40 | 3,062.29 | 989.84 | 1,817.99 | 1,469.69 |
| 4. Office Operating Expenses | 1,383.64 | 1,711.51 | 2,082.71 | 2,061.28 | 709.93 | 1,722.54 | 1,059.15 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | 64.16 | 0.27 | - | - | - |
| 7. Provision for Risk | 2,429.28 | 3,820.77 | 3,952.54 | 9,782.73 | 598.33 | 2,067.53 | 1,517.98 |
| 7.1 Loan loss Provision | 2,429.28 | 3,820.75 | 3,952.54 | 9,782.73 | 598.33 | 2,067.53 | 1,511.47 |
| 7.1.1 General Loan loss Provision | 2,429.28 | 642.12 | 264.63 | 4,200.27 | 67.94 | - | 31.25 |
| 7.1.1.1 Pass Loan Loss Provision | 2,429.28 | 323.71 | 264.63 | 1,199.47 | 26.90 | - | 31.25 |
| 7.1.1.2 Watch List Provision | - | 318.41 | - | 3,000.81 | 41.04 | - | - |
| 7.1.2 Special Loan Loss Provision | - | 2,677.27 | 3,687.91 | 5,582.45 | 530.39 | - | 1,480.22 |
| 7.1.3 Additional Loan Loss Provision | - | 501.35 | - | - | - | 2,067.53 | - |
| 7.2. Provision for Non-Banking Assets | - | - | 0.00 | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | 6.51 |
| 7.5. Provision for Loss of Other Assets | - | 0.02 | - | - | - | - | - |
| 8. Loan Written Off | - | - | 210.72 | 1,300.82 | 13.95 | - | - |
| 9. Provision for Staff Bonus | 236.03 | 369.71 | 1,198.27 | - | 559.75 | 515.14 | 357.86 |
| 10. Provision for Income Tax | 1,073.10 | 2,107.37 | 3,257.31 | 1,866.59 | 1,511.33 | 1,402.87 | 979.09 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 3,411.53 | 4,917.20 | 7,527.15 | 4,296.62 | 3,526.43 | 3,233.39 | 2,241.64 |
| Total Expenses | 27,923.47 | 35,560.55 | 50,829.51 | 45,525.88 | 14,937.44 | 29,860.59 | 19,731.93 |
| Income | | | | | | | |
| 1. Interest Income | 25,194.07 | 30,815.19 | 46,381.99 | 35,081.69 | 12,743.27 | 29,163.34 | 17,646.08 |
| 1.1 On Loans and Advances | 21,755.68 | 26,352.47 | 41,797.31 | 31,315.30 | 10,478.82 | 26,709.38 | 15,018.29 |
| 1.2 On Investment | 1,815.90 | 4,295.11 | 3,738.74 | 3,050.47 | 1,230.36 | 1,970.84 | 1,974.76 |
| 1.2.1 Government Bonds | 1,815.90 | 2,742.96 | 3,736.72 | 3,050.47 | 1,190.24 | 1,970.84 | 1,974.76 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | 2.02 | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | 1,552.15 | - | - | 40.12 | - | - |
| 1.3 On Agency Balance | 33.59 | 10.05 | - | 631.76 | 17.61 | - | 7.92 |
| 1.4 On Call Deposit | - | 157.44 | 481.66 | - | 390.94 | - | - |
| 1.5 On Others | 1,588.91 | 0.12 | 364.27 | 84.16 | 625.54 | 483.12 | 645.11 |
| 2. Commission and Discount | 1,015.12 | 289.65 | 3,542.65 | 1,653.59 | 1,514.23 | 1,007.58 | 1,285.53 |
| 2.1 Bills Purchase and Discount | - | - | - | 0.53 | 26.91 | 0.80 | 1.36 |
| 2.2 Commission | 1,015.12 | 197.60 | 1,271.52 | 1,653.07 | 1,156.48 | 706.23 | 540.48 |
| 2.3 Others | - | 92.04 | 2,271.13 | - | 330.84 | 300.55 | 743.69 |
| 3. Exchange Flactuation Income | 78.64 | 70.59 | 627.06 | 533.67 | 600.13 | 379.36 | 345.42 |
| 3.1 Due to Change in Exchange Rate | - | 73.44 | 142.28 | 9.68 | 147.09 | - | 5.01 |
| 3.2 Due to Foreign Currency Transaction | 78.64 | (2.85) | 484.78 | 523.98 | 453.03 | 379.36 | 340.41 |
| 4. Other Operating Income | 305.10 | 1,399.69 | 170.27 | 593.65 | 77.42 | 186.96 | 10.86 |
| 5. Non Operating Income | 76.35 | 162.98 | - | 319.84 | 2.39 | 187.00 | 12.62 |
| 6. Write Back from Provisions for loss | 1,254.19 | 2,709.55 | 64.21 | 7,341.15 | - | - | 420.57 |
| 7. Recovery of written-off Loan | - | 112.91 | 43.33 | 2.27 | - | - | 10.84 |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | (1,063.66) | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 27,923.47 | 35,560.55 | 50,829.51 | 45,525.88 | 14,937.44 | 29,860.59 | 19,731.93 |

| BFI Name | EBL | NIC | MBL | Kumari | Laxmi | SBL | ADBNL |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 14,889.08 | 26,000.49 | 13,912.11 | 23,041.30 | 13,372.68 | 19,468.78 | 15,455.14 |
| 1.1 On Deposit Liabilities | 14,061.80 | 24,708.20 | 12,660.92 | 21,773.48 | 11,484.57 | 17,026.86 | 13,967.62 |
| 1.1.1 Saving Account | 3,506.07 | 7,399.48 | 2,702.10 | 3,099.25 | 2,069.44 | 3,522.20 | 3,006.08 |
| 1.1.2 Fixed Account | 10,289.72 | 16,962.44 | 9,740.21 | 18,174.35 | 9,020.19 | 13,055.37 | 10,911.55 |
| 1.1.2.1 Up to 3 months Fixed Account | 2,337.94 | - | 0.03 | - | - | - | - |
| 1.1.2.2 3 to 6 months Fixed Account | 2,218.44 | 1.48 | - | - | 1,336.68 | 4,916.96 | - |
| 1.1.2.3 6 months to 1 year Fixed Account | 2,320.31 | 9.61 | 423.01 | - | 3,892.61 | 5,299.65 | 10,905.75 |
| 1.1.2.4 Above 1 year Fixed Account | 3,413.03 | 16,951.35 | 9,317.18 | 18,174.35 | 3,790.91 | 2,838.76 | 5.80 |
| 1.1.3 Call Deposit | 266.02 | 346.27 | 218.61 | 499.88 | 394.94 | 449.28 | 49.99 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 827.28 | 1,292.29 | 1,251.20 | 1,267.83 | 1,888.10 | 2,441.92 | 1,487.52 |
| 2. Commission Expense | 168.64 | 389.53 | 252.73 | - | 224.96 | - | 28.34 |
| 3. Staff Expense | 1,584.18 | 4,275.72 | 1,861.06 | 2,283.99 | 1,484.86 | 2,344.97 | 3,199.17 |
| 4. Office Operating Expenses | 1,249.20 | 2,922.04 | 1,207.00 | 1,634.77 | 1,047.15 | 1,730.24 | 1,765.23 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | 1.60 | 13.77 | - | 100.02 | 67.35 |
| 7. Provision for Risk | 735.44 | 657.05 | 862.84 | 11,722.85 | 1,449.19 | 1,127.71 | 4,595.21 |
| 7.1 Loan loss Provision | 735.44 | 657.05 | 862.84 | 11,722.85 | 1,449.19 | 1,127.71 | 4,595.21 |
| 7.1.1 General Loan loss Provision | 735.44 | 83.54 | - | 3,451.70 | 640.55 | 1,127.71 | 1,232.16 |
| 7.1.1.1 Pass Loan Loss Provision | 735.44 | 83.54 | - | 2,274.22 | 90.96 | 1,127.71 | 708.41 |
| 7.1.1.2 Watch List Provision | - | - | - | 1,177.48 | 549.59 | - | 523.74 |
| 7.1.2 Special Loan Loss Provision | - | 573.51 | 862.84 | 8,271.16 | 808.64 | - | 3,363.06 |
| 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 | - | 358.80 | 52.63 | - | 242.81 | 1.17 | - |
| 9. Provision for Staff Bonus | 523.85 | 719.78 | 294.78 | 341.53 | 355.02 | 510.90 | 244.52 |
| 10. Provision for Income Tax | 1,414.41 | 1,826.66 | 801.88 | 1,116.70 | 933.32 | 1,407.96 | 1,546.48 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 3,300.28 | 4,651.34 | 1,851.16 | 1,957.11 | 2,261.89 | 3,190.11 | 3,099.34 |
| Total Expenses | 23,865.08 | 41,801.40 | 21,097.80 | 42,112.03 | 21,371.88 | 29,881.85 | 30,000.77 |
| Income | | | | | | | |
| 1. Interest Income | 22,308.40 | 38,371.66 | 19,298.80 | 34,052.70 | 18,879.80 | 27,647.20 | 23,615.17 |
| 1.1 On Loans and Advances | 19,466.75 | 34,974.62 | 17,458.45 | 31,592.36 | 15,510.42 | 23,931.22 | 20,573.76 |
| 1.2 On Investment | 2,726.45 | 3,288.94 | 1,389.90 | 2,109.81 | 2,547.35 | 3,555.59 | 2,734.82 |
| 1.2.1 Government Bonds | 2,576.03 | 3,261.44 | 188.22 | 2,109.81 | 2,503.10 | 3,504.06 | 2,733.47 |
| 1.2.2 Foreign Bonds | 150.42 | - | 1.67 | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | 27.50 | 1,200.01 | - | 44.25 | 51.53 | 1.35 |
| 1.3 On Agency Balance | - | 14.64 | - | - | 563.26 | 26.29 | - |
| 1.4 On Call Deposit | - | 93.47 | - | - | 3.64 | 75.34 | - |
| 1.5 On Others | 115.21 | - | 450.45 | 350.53 | 255.14 | 58.76 | 306.59 |
| 2. Commission and Discount | 1,297.71 | 2,712.01 | 1,379.01 | 889.99 | 1,215.61 | 1,693.12 | 818.45 |
| 2.1 Bills Purchase and Discount | - | 3.03 | - | - | 61.44 | 79.34 | - |
| 2.2 Commission | 1,297.71 | 2,708.98 | 1,297.99 | 336.14 | 732.41 | 236.30 | 770.30 |
| 2.3 Others | - | - | 81.02 | 553.85 | 421.76 | 1,377.48 | 48.15 |
| 3. Exchange Flactuation Income | 230.62 | 147.04 | 298.17 | 355.82 | 214.11 | 288.50 | 10.32 |
| 3.1 Due to Change in Exchange Rate | 47.84 | 1.82 | 17.77 | 75.40 | - | 96.76 | - |
| 3.2 Due to Foreign Currency Transaction | 182.78 | 145.21 | 280.41 | 280.42 | 214.11 | 191.74 | 10.32 |
| 4. Other Operating Income | 27.87 | 298.39 | 70.07 | 771.07 | 513.54 | 239.57 | 1,782.68 |
| 5. Non Operating Income | 0.48 | - | 8.93 | 55.45 | 15.27 | - | 98.06 |
| 6. Write Back from Provisions for loss | - | 262.85 | 42.81 | 5,987.01 | 533.55 | - | 3,676.09 |
| 7. Recovery of written-off Loan | - | 9.46 | - | - | - | 13.47 | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 23,865.08 | 41,801.40 | 21,097.80 | 42,112.03 | 21,371.88 | 29,881.85 | 30,000.77 |

| BFI Name | Global | Citizen | Prime | NMB | Prabhu | Sanima | Mahaaxmi |
|---|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 31,103.09 | 14,831.70 | 16,019.56 | 18,280.00 | 19,781.76 | 15,037.90 | 4,730.80 |
| 1.1 On Deposit Liabilities | 29,701.60 | 13,944.69 | 14,773.45 | 16,127.95 | 18,118.81 | 13,669.24 | 4,692.69 |
| 1.1.1 Saving Account | 7,016.40 | 2,686.07 | 1,882.54 | 3,112.43 | 4,369.64 | 2,795.58 | 890.38 |
| 1.1.2 Fixed Account | 22,140.39 | 11,057.05 | 12,600.27 | 12,702.22 | 13,467.66 | 10,658.80 | 3,684.66 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 1,582.92 | - | 514.01 | - | - | - |
| 1.1.2.2 3 to 6 months Fixed Account | 6,305.26 | 1,074.90 | 7,886.55 | 1,370.00 | - | - | 617.04 |
| 1.1.2.3 6 months to 1 year Fixed Account | 9,053.45 | 7,404.43 | 2,486.24 | 5,835.82 | - | 10,658.80 | 2,087.30 |
| 1.1.2.4 Above 1 year Fixed Account | 6,781.67 | 994.79 | 2,227.47 | 4,982.39 | 13,467.66 | - | 980.31 |
| 1.1.3 Call Deposit | 544.81 | 201.56 | 290.64 | 270.53 | 281.51 | 214.87 | 117.64 |
| 1.1.4 Certificate of Deposit | - | - | - | 42.76 | - | - | - |
| 1.2 On Borrowing | 1,401.49 | 887.01 | 1,246.11 | 2,152.05 | 1,662.94 | 1,368.65 | 38.11 |
| 2. Commission Expense | 683.57 | 137.21 | - | 284.65 | - | - | 17.78 |
| 3. Staff Expense | 3,015.02 | 1,585.88 | 1,365.65 | 2,199.66 | 3,130.34 | 1,349.04 | 597.79 |
| 4. Office Operating Expenses | 2,660.93 | 1,215.72 | 1,027.83 | 1,478.36 | 2,204.87 | 1,387.18 | 403.53 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | 135.35 | 79.57 | - | - | - | - | 0.04 |
| 7. Provision for Risk | 2,715.39 | 877.81 | 2,919.68 | 1,415.74 | 3,137.81 | 1,051.33 | 1,181.87 |
| 7.1 Loan loss Provision | 2,715.39 | 877.81 | 2,919.68 | 1,415.74 | 3,137.81 | 1,044.45 | 1,181.87 |
| 7.1.1 General Loan loss Provision | 566.57 | 91.76 | (410.05) | 285.88 | - | 165.37 | 181.80 |
| 7.1.1.1 Pass Loan Loss Provision | 122.66 | 91.76 | 64.92 | 121.54 | - | 51.22 | 93.26 |
| 7.1.1.2 Watch List Provision | 443.91 | - | (474.97) | 164.34 | - | 114.15 | 88.54 |
| 7.1.2 Special Loan Loss Provision | 2,148.82 | 786.04 | 3,329.73 | 1,129.86 | 3,137.81 | 879.08 | 1,000.07 |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | 6.88 | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | - |
| 8. Loan Written Off | 138.13 | - | - | 76.15 | 155.98 | 50.88 | 9.62 |
| 9. Provision for Staff Bonus | 1,122.66 | 334.88 | 370.52 | 542.00 | 452.64 | 411.91 | 78.72 |
| 10. Provision for Income Tax | 2,850.49 | 799.51 | 1,071.51 | 1,467.51 | 1,248.53 | 1,101.77 | 212.54 |
| 11. Others | - | - | 72.08 | - | - | - | - |
| 12. Net Profit | 7,253.46 | 2,214.43 | 2,263.15 | 3,410.50 | 2,825.25 | 2,605.43 | 495.93 |
| Total Expenses | 51,678.08 | 22,076.70 | 25,109.98 | 29,154.58 | 32,937.18 | 22,995.44 | 7,728.65 |
| Income | | | | | | | |
| 1. Interest Income | 48,221.36 | 20,688.62 | 23,299.30 | 26,622.44 | 30,054.78 | 21,596.60 | 6,655.42 |
| 1.1 On Loans and Advances | 43,635.90 | 18,268.68 | 21,465.35 | 24,238.18 | 26,528.43 | 19,049.15 | 5,966.56 |
| 1.2 On Investment | 4,267.13 | 1,442.00 | 1,685.07 | 2,146.84 | 2,915.62 | 2,404.03 | 222.70 |
| 1.2.1 Government Bonds | 4,267.13 | 1,441.75 | 1,523.42 | 2,008.41 | 2,915.62 | 2,358.24 | 222.70 |
| 1.2.2 Foreign Bonds | - | - | - | 34.20 | - | 41.97 | - |
| 1.2.3 NRB Bonds | - | 0.25 | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | 161.65 | 104.23 | - | 3.81 | - |
| 1.3 On Agency Balance | - | 82.53 | 8.41 | - | 34.22 | - | - |
| 1.4 On Call Deposit | - | 87.35 | - | 28.66 | 48.33 | - | 142.63 |
| 1.5 On Others | 318.33 | 808.07 | 140.47 | 208.76 | 528.19 | 143.42 | 323.53 |
| 2. Commission and Discount | 2,744.12 | 1,013.99 | 900.64 | 1,832.12 | 640.85 | 316.74 | 194.93 |
| 2.1 Bills Purchase and Discount | - | 28.61 | - | - | 3.83 | - | - |
| 2.2 Commission | 2,744.12 | 945.19 | 875.39 | 1,832.12 | 616.07 | 316.74 | 4.60 |
| 2.3 Others | - | 40.20 | 25.25 | - | 20.94 | - | 190.32 |
| 3. Exchange Flactuation Income | 493.10 | 108.19 | 148.67 | 295.36 | 25.67 | 217.10 | 1.12 |
| 3.1 Due to Change in Exchange Rate | 18.50 | - | (1.68) | 59.07 | 86.23 | 37.39 | - |
| 3.2 Due to Foreign Currency Transaction | 474.60 | 108.19 | 150.35 | 236.29 | (60.56) | 179.71 | 1.12 |
| 4. Other Operating Income | 210.97 | 97.59 | 544.17 | 131.27 | 1,064.73 | 722.60 | 43.44 |
| 5. Non Operating Income | - | 20.80 | 217.20 | 13.81 | 428.29 | 140.46 | - |
| 6. Write Back from Provisions for loss | - | 147.50 | - | 249.60 | 699.69 | 1.95 | 826.54 |
| 7. Recovery of written-off Loan | 8.53 | - | - | 6.72 | 23.17 | - | 7.20 |
| 8. Income from Extra Ordinary transactions | - | - | - | 3.26 | - | - | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 51,678.08 | 22,076.70 | 25,109.98 | 29,154.58 | 32,937.18 | 22,995.44 | 7,728.65 |

| BFI Name | Narayani | Karnali | Shangrila | Excel | Miteri | Mukti | Garima |
|---|---------------|---------------|-----------------|-----------------|---------------|------------------|------------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 46.45 | 418.72 | 5,335.12 | 1,133.39 | 628.01 | 11,279.34 | 7,411.83 |
| 1.1 On Deposit Liabilities | 46.45 | 418.72 | 5,195.66 | 1,128.26 | 623.45 | 11,051.33 | 7,299.28 |
| 1.1.1 Saving Account | 5.66 | 100.02 | 778.91 | 285.10 | 125.77 | 1,889.40 | 1,171.94 |
| 1.1.2 Fixed Account | 36.32 | 291.18 | 4,313.35 | 798.21 | 488.48 | 8,958.72 | 5,958.26 |
| 1.1.2.1 Up to 3 months Fixed Account | 4.54 | - | 233.09 | - | 19.54 | 1,888.08 | 958.64 |
| 1.1.2.2 3 to 6 months Fixed Account | 4.62 | - | 2,586.63 | 331.45 | 24.42 | 1,045.17 | 706.70 |
| 1.1.2.3 6 months to 1 year Fixed Account | 26.04 | - | 445.75 | 6.58 | 170.97 | 4,667.26 | 3,569.64 |
| 1.1.2.4 Above 1 year Fixed Account | 1.12 | 291.18 | 1,047.88 | 460.18 | 273.55 | 1,358.22 | 723.27 |
| 1.1.3 Call Deposit | 4.47 | 27.52 | 103.39 | 44.95 | 9.20 | 203.21 | 169.09 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | - | - | 139.46 | 5.13 | 4.56 | 228.01 | 112.55 |
| 2. Commission Expense | 0.02 | - | 17.74 | 13.56 | - | - | 18.28 |
| 3. Staff Expense | 21.18 | 60.11 | 527.57 | 188.89 | 71.31 | 1,151.89 | 703.40 |
| 4. Office Operating Expenses | 30.74 | 63.19 | 436.02 | 129.04 | 44.78 | 855.55 | 595.71 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | 0.92 | 27.05 | - | 1.44 | - |
| 7. Provision for Risk | 4.98 | 13.85 | 569.62 | 134.20 | 0.47 | 1,583.18 | 423.79 |
| 7.1 Loan loss Provision | 9.81 | 13.85 | 569.62 | 134.20 | 0.47 | 1,583.18 | 423.79 |
| 7.1.1 General Loan loss Provision | 5.14 | 13.85 | - | 25.26 | (2.40) | 597.35 | 135.76 |
| 7.1.1.1 Pass Loan Loss Provision | 1.29 | 13.85 | - | - | (7.13) | 264.46 | 35.59 |
| 7.1.1.2 Watch List Provision | 3.85 | - | - | 25.26 | 4.73 | 332.89 | 100.17 |
| 7.1.2 Special Loan Loss Provision | 4.67 | - | 569.62 | 108.94 | 2.87 | 985.82 | 288.03 |
| 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 | (4.83) | - | - | - | - | - | - |
| 8. Loan Written Off | - | - | 2.20 | 0.99 | - | 10.26 | - |
| 9. Provision for Staff Bonus | - | - | 55.55 | 20.09 | 22.90 | 216.49 | 193.23 |
| 10. Provision for Income Tax | - | - | 156.23 | 54.24 | 68.70 | 584.51 | 521.73 |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | - | 44.31 | 343.72 | 126.56 | 160.30 | 1,363.87 | 1,217.37 |
| Total Expenses | 103.37 | 600.19 | 7,444.69 | 1,828.01 | 996.47 | 17,046.52 | 11,085.35 |
| Income | | | | | | | |
| 1. Interest Income | 66.79 | 583.56 | 7,139.28 | 1,738.05 | 976.53 | 15,394.08 | 10,618.90 |
| 1.1 On Loans and Advances | 65.02 | 582.34 | 6,459.08 | 1,566.16 | 776.60 | 14,008.87 | 9,734.49 |
| 1.2 On Investment | 0.16 | - | 509.65 | 121.53 | 189.20 | 1,238.59 | 763.07 |
| 1.2.1 Government Bonds | 0.16 | - | 509.65 | 121.53 | 189.20 | 900.82 | 763.07 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - | 335.29 | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | 2.48 | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 1.61 | 1.21 | 73.50 | 50.26 | 1.79 | 65.18 | 63.19 |
| 1.5 On Others | - | - | 97.05 | 0.10 | 8.94 | 81.44 | 58.15 |
| 2. Commission and Discount | 0.33 | 16.64 | 166.63 | 84.15 | 2.11 | 50.88 | 145.98 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 0.33 | 16.64 | 24.77 | 10.10 | 1.33 | 46.92 | 111.51 |
| 2.3 Others | - | - | 141.86 | 74.05 | 0.78 | 3.96 | 34.47 |
| 3. Exchange Flactuation Income | - | - | 0.91 | 0.00 | - | 16.48 | 18.45 |
| 3.1 Due to Change in Exchange Rate | - | - | 0.88 | 0.00 | - | 2.79 | 3.45 |
| 3.2 Due to Foreign Currency Transaction | - | - | 0.03 | - | - | 13.69 | 15.00 |
| 4. Other Operating Income | 3.05 | - | 3.93 | - | 14.66 | 545.37 | 280.77 |
| 5. Non Operating Income | 1.01 | - | - | 0.72 | 3.17 | 8.76 | 18.34 |
| 6. Write Back from Provisions for loss | 3.05 | - | 133.93 | 5.09 | - | 1,030.96 | 2.91 |
| 7. Recovery of written-off Loan | - | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 29.14 | - | - | - | - | - | - |
| Total Income | 103.37 | 600.19 | 7,444.69 | 1,828.01 | 996.47 | 17,046.52 | 11,085.35 |

| BFI Name | Kamana | Corporate | Jyoti | Shine | LumbiniDB | Sindhu | Salapa |
|---|-----------------|---------------|-----------------|-----------------|-----------------|---------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 5,176.69 | 92.86 | 5,952.35 | 4,859.80 | 4,890.22 | 411.65 | 65.14 |
| 1.1 On Deposit Liabilities | 5,034.65 | 86.20 | 5,659.06 | 4,832.84 | 4,707.57 | 408.63 | 65.14 |
| 1.1.1 Saving Account | 746.24 | 9.59 | 834.68 | 1,065.82 | 570.89 | 83.32 | 32.94 |
| 1.1.2 Fixed Account | 4,135.30 | 65.47 | 4,654.94 | 3,717.37 | 4,029.62 | 300.95 | 30.58 |
| 1.1.2.1 Up to 3 months Fixed Account | 732.53 | - | 695.47 | - | 3,600.06 | - | 3.58 |
| 1.1.2.2 3 to 6 months Fixed Account | 725.23 | - | 511.71 | 602.47 | 62.10 | 76.13 | 5.56 |
| 1.1.2.3 6 months to 1 year Fixed Account | 1,525.15 | 40.46 | 1,588.09 | 2,325.62 | 265.29 | 152.97 | 14.96 |
| 1.1.2.4 Above 1 year Fixed Account | 1,152.40 | 25.00 | 1,859.68 | 789.27 | 102.17 | 71.85 | 6.48 |
| 1.1.3 Call Deposit | 153.11 | 11.15 | 169.44 | 41.25 | 107.07 | 24.36 | 1.62 |
| 1.1.4 Certificate of Deposit | - | - | - | 8.39 | - | - | - |
| 1.2 On Borrowing | 142.04 | 6.65 | 293.29 | 26.96 | 182.65 | 3.02 | - |
| 2. Commission Expense | 22.62 | - | - | 29.12 | - | - | - |
| 3. Staff Expense | 662.71 | 15.95 | 609.17 | 578.81 | 367.55 | 91.75 | 38.82 |
| 4. Office Operating Expenses | 500.11 | 14.00 | 593.58 | 364.86 | 353.20 | 76.89 | 19.89 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | 0.12 | - | 0.01 | - | - |
| 7. Provision for Risk | 572.81 | 32.95 | 553.46 | 303.71 | 1,013.06 | 12.67 | 37.69 |
| 7.1 Loan loss Provision | 572.81 | 2.35 | 520.74 | 303.71 | 1,013.06 | 9.70 | 37.69 |
| 7.1.1 General Loan loss Provision | 199.77 | (1.20) | 28.03 | 136.86 | 206.22 | - | 11.17 |
| 7.1.1.1 Pass Loan Loss Provision | - | 3.48 | 12.30 | 96.07 | 66.93 | - | 2.62 |
| 7.1.1.2 Watch List Provision | 199.77 | (4.69) | 15.73 | 40.79 | 139.29 | - | 8.54 |
| 7.1.2 Special Loan Loss Provision | 373.03 | 3.55 | 492.71 | 166.86 | 710.29 | - | 26.53 |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | 96.54 | 9.70 | - |
| 7.2. Provision for Non-Banking Assets | - | 30.60 | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | 2.97 | - |
| 7.5. Provision for Loss of Other Assets | - | - | 32.72 | - | - | - | - |
| 8. Loan Written Off | 108.39 | - | - | 2.45 | 16.18 | - | - |
| 9. Provision for Staff Bonus | 64.79 | 2.94 | 87.81 | - | 94.96 | 3.03 | - |
| 10. Provision for Income Tax | 151.93 | 7.93 | 237.09 | 344.78 | 242.16 | 13.83 | - |
| 11. Others | - | - | - | - | - | - | - |
| 12. Net Profit | 431.20 | 18.51 | 553.20 | 787.35 | 612.48 | 13.40 | 4.14 |
| Total Expenses | 7,691.24 | 185.14 | 8,586.78 | 7,270.87 | 7,589.81 | 623.21 | 165.68 |
| Income | | | | | | | |
| 1. Interest Income | 7,341.72 | 181.25 | 8,244.96 | 6,970.60 | 6,764.43 | 600.52 | 117.79 |
| 1.1 On Loans and Advances | 6,904.98 | 163.53 | 7,834.42 | 6,249.76 | 6,225.52 | 573.21 | 104.04 |
| 1.2 On Investment | 338.27 | - | 289.69 | 608.34 | 453.32 | 4.76 | - |
| 1.2.1 Government Bonds | 338.27 | - | 289.69 | 608.34 | 361.22 | 4.76 | - |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | 92.11 | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 98.48 | - | 110.02 | 33.32 | 74.57 | 21.24 | 13.75 |
| 1.5 On Others | - | 17.72 | 10.83 | 79.18 | 11.01 | 1.30 | - |
| 2. Commission and Discount | 268.03 | 0.25 | 30.05 | 27.87 | 11.23 | 4.11 | 1.25 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 268.03 | 0.18 | 30.05 | 27.87 | 11.23 | 4.11 | 1.25 |
| 2.3 Others | - | 0.07 | - | - | - | - | - |
| 3. Exchange Flactuation Income | 1.33 | - | 46.73 | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | 1.27 | - | 3.93 | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | 0.05 | - | 42.80 | - | - | - | - |
| 4. Other Operating Income | 7.72 | 2.91 | 242.21 | 257.35 | 160.97 | 16.35 | 7.30 |
| 5. Non Operating Income | - | - | 22.58 | 15.04 | 41.82 | 2.24 | - |
| 6. Write Back from Provisions for loss | 72.44 | 0.73 | - | - | 609.92 | - | 39.34 |
| 7. Recovery of written-off Loan | - | - | 0.26 | - | 1.45 | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | - | - | - | - | - | - | - |
| Total Income | 7,691.24 | 185.14 | 8,586.78 | 7,270.87 | 7,589.81 | 623.21 | 165.68 |

| BFI Name | Saptakoshi | GreenDB | NFL | NSML | GURKHFC | Goodwill | Shree |
|---|-----------------|---------------|---------------|--------------|-----------------|-----------------|-----------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 419.56 | 364.72 | 178.24 | 1.94 | 728.42 | 1,355.36 | 777.76 |
| 1.1 On Deposit Liabilities | 419.03 | 364.72 | 167.86 | 1.94 | 728.18 | 1,260.41 | 722.00 |
| 1.1.1 Saving Account | 100.18 | 46.48 | 25.24 | 1.93 | 158.23 | 197.65 | 78.36 |
| 1.1.2 Fixed Account | 303.10 | 306.72 | 135.25 | - | 517.87 | 1,044.89 | 632.70 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 77.99 | - | - | 124.16 | 110.77 | - |
| 1.1.2.2 3 to 6 months Fixed Account | 128.70 | 65.95 | - | - | 91.14 | 60.38 | 48.58 |
| 1.1.2.3 6 months to 1 year Fixed Account | 111.33 | 142.75 | - | - | 187.81 | 540.47 | 38.78 |
| 1.1.2.4 Above 1 year Fixed Account | 63.06 | 20.05 | 135.25 | - | 114.76 | 333.27 | 545.34 |
| 1.1.3 Call Deposit | 15.74 | 11.52 | 7.37 | 0.01 | 52.07 | 17.87 | 10.94 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 0.53 | - | 10.37 | - | 0.24 | 94.96 | 55.76 |
| 2. Commission Expense | - | 0.85 | 0.11 | - | - | - | - |
| 3. Staff Expense | 104.84 | 46.18 | 51.46 | 8.27 | 139.45 | 124.23 | 64.00 |
| 4. Office Operating Expenses | 97.08 | 38.94 | 58.37 | 26.23 | 110.07 | 117.12 | 52.58 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | 1.83 | - | - | - | - | - |
| 7. Provision for Risk | 622.89 | 64.18 | - | - | - | 31.68 | 72.05 |
| 7.1 Loan loss Provision | 622.89 | 64.18 | - | - | - | 31.68 | 72.05 |
| 7.1.1 General Loan loss Provision | 49.32 | 18.70 | - | - | - | - | 72.05 |
| 7.1.1.1 Pass Loan Loss Provision | 9.31 | 4.04 | - | - | - | - | 72.05 |
| 7.1.1.2 Watch List Provision | 40.00 | 14.66 | - | - | - | - | - |
| 7.1.2 Special Loan Loss Provision | 573.57 | 45.49 | - | - | - | - | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | 31.68 | - |
| 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 | - | - | - | - | 69.01 | - | - |
| 9. Provision for Staff Bonus | - | 3.14 | 2.82 | - | 24.99 | - | 11.13 |
| 10. Provision for Income Tax | - | 7.92 | - | - | 67.47 | 43.32 | 28.93 |
| 11. Others | - | - | - | - | 2.98 | - | - |
| 12. Net Profit | - | 18.49 | 25.66 | 34.74 | 156.76 | 91.02 | 67.49 |
| Total Expenses | 1,244.38 | 546.26 | 316.67 | 71.19 | 1,299.15 | 1,762.73 | 1,073.94 |
| Income | | | | | | | |
| 1. Interest Income | 607.77 | 526.86 | 269.69 | 16.37 | 1,094.56 | 1,691.22 | 989.71 |
| 1.1 On Loans and Advances | 566.30 | 456.09 | 196.81 | 0.76 | 1,008.71 | 1,497.88 | 875.57 |
| 1.2 On Investment | 27.94 | 22.94 | 55.83 | 2.70 | 41.78 | 170.65 | 107.48 |
| 1.2.1 Government Bonds | 27.94 | 14.43 | 55.83 | - | 41.78 | 170.65 | 107.48 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | 8.51 | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | 2.70 | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 13.53 | 12.09 | 10.05 | 12.91 | 44.07 | 22.69 | 6.66 |
| 1.5 On Others | - | 35.74 | 7.00 | - | - | - | - |
| 2. Commission and Discount | 6.69 | 18.44 | 7.83 | - | 1.18 | 46.09 | 0.64 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 6.69 | 18.44 | 7.83 | - | 1.18 | 46.09 | 0.64 |
| 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 | 14.27 | 0.96 | 14.11 | 0.00 | 32.25 | 24.56 | 36.47 |
| 5. Non Operating Income | - | - | - | 52.62 | 5.90 | 0.87 | 1.86 |
| 6. Write Back from Provisions for loss | 409.76 | - | 25.04 | 2.20 | 165.26 | - | 45.26 |
| 7. Recovery of written-off Loan | - | - | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - | - | - |
| 9. Net Loss | 205.88 | - | - | - | - | - | - |
| Total Income | 1,244.38 | 546.26 | 316.67 | 71.19 | 1,299.15 | 1,762.73 | 1,073.94 |

| BFI Name | BestFC | Progressive | Janaki | Pokhara | Central | Multi | Samridhhi |
|---|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
| Expenses | | | | | | | |
| 1. Interest Expense | 444.43 | 459.54 | 375.33 | 1,232.34 | 664.53 | 133.20 | 186.85 |
| 1.1 On Deposit Liabilities | 443.01 | 448.58 | 375.33 | 1,225.99 | 649.57 | 133.20 | 173.69 |
| 1.1.1 Saving Account | 81.02 | 61.60 | 65.14 | 149.51 | 98.41 | 17.29 | 24.39 |
| 1.1.2 Fixed Account | 355.34 | 364.11 | 305.98 | 1,052.87 | 551.17 | 106.38 | 125.47 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 81.94 | 22.38 | - | - | 7.73 | 18.68 |
| 1.1.2.2 3 to 6 months Fixed Account | - | 45.97 | 15.81 | 125.62 | 74.11 | 10.45 | 11.84 |
| 1.1.2.3 6 months to 1 year Fixed Account | 355.34 | 142.83 | 186.90 | 149.43 | 331.16 | 40.27 | 40.25 |
| 1.1.2.4 Above 1 year Fixed Account | - | 93.37 | 80.88 | 777.82 | 145.89 | 47.93 | 54.70 |
| 1.1.3 Call Deposit | 6.65 | 22.88 | 4.21 | 23.61 | - | 9.53 | 23.83 |
| 1.1.4 Certificate of Deposit | - | - | - | - | - | - | - |
| 1.2 On Borrowing | 1.42 | 10.96 | - | 6.35 | 14.96 | - | 13.15 |
| 2. Commission Expense | - | - | - | 1.84 | - | 0.11 | - |
| 3. Staff Expense | 88.71 | 88.15 | 17.28 | 141.89 | 84.00 | 23.25 | 61.47 |
| 4. Office Operating Expenses | 73.86 | 106.39 | 24.48 | 93.11 | 87.59 | 18.24 | 52.86 |
| 5. Foreign Exchange Loss | - | - | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 6. Non Operating Expense | - | - | - | - | 0.08 | - | 3.60 |
| 7. Provision for Risk | 138.99 | 301.94 | 199.85 | 92.76 | 64.71 | 25.44 | 44.16 |
| 7.1 Loan loss Provision | 138.99 | 248.17 | 199.85 | 92.76 | 64.71 | 21.28 | 43.05 |
| 7.1.1 General Loan loss Provision | 32.71 | 10.10 | 2.76 | 34.28 | 14.65 | 12.32 | 43.05 |
| 7.1.1.1 Pass Loan Loss Provision | 10.33 | - | 2.76 | - | (7.97) | 8.47 | 43.05 |
| 7.1.1.2 Watch List Provision | 22.37 | 10.10 | - | 34.28 | 22.61 | 3.85 | - |
| 7.1.2 Special Loan Loss Provision | 106.28 | 238.06 | 197.09 | 58.49 | 50.06 | 8.95 | - |
| 7.1.3 Additional Loan Loss Provision | - | - | - | - | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | 53.77 | - | - | - | 4.16 | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - | - | 1.11 |
| 8. Loan Written Off | - | - | - | - | - | - | - |
| 9. Provision for Staff Bonus | - | - | 0.66 | 20.21 | 5.52 | 0.86 | - |
| 10. Provision for Income Tax | 15.21 | - | 1.78 | 58.81 | 14.89 | 2.57 | - |
| 11. Others | 4.00 | - | - | - | - | - | - |
| 12. Net Profit | 24.60 | - | 4.15 | 123.09 | 34.75 | 5.99 | - |
| Total Expenses | 789.79 | 956.02 | 623.52 | 1,764.07 | 956.07 | 209.66 | 348.92 |
| Income | | | | | | | |
| 1. Interest Income | 581.50 | 627.35 | 536.16 | 1,703.54 | 933.38 | 182.55 | 240.23 |
| 1.1 On Loans and Advances | 514.61 | 551.18 | 497.11 | 1,579.52 | 851.83 | 166.78 | 207.69 |
| 1.2 On Investment | 52.37 | 49.04 | - | 65.51 | 70.74 | 1.27 | 19.16 |
| 1.2.1 Government Bonds | 52.37 | - | - | 65.51 | - | 1.27 | 19.16 |
| 1.2.2 Foreign Bonds | - | - | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | 49.04 | - | - | 70.74 | - | - |
| 1.2.4 Debenture & Bonds | - | - | - | - | - | - | - |
| 1.3 On Agency Balance | - | - | - | - | - | - | - |
| 1.4 On Call Deposit | 9.49 | 15.98 | 39.05 | 38.86 | 10.80 | 12.22 | 13.37 |
| 1.5 On Others | 5.04 | 11.16 | - | 19.64 | - | 2.27 | - |
| 2. Commission and Discount | 24.04 | 0.82 | 0.66 | 28.88 | 21.04 | 11.60 | 1.42 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - | - | - |
| 2.2 Commission | 24.04 | 0.82 | 0.66 | 25.05 | 21.04 | 11.60 | 0.13 |
| 2.3 Others | - | - | - | 3.83 | - | - | 1.29 |
| 3. Exchange Flactuation Income | - | - | - | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | - | - | - | - |
| 4. Other Operating Income | 75.57 | 19.11 | 6.25 | 6.70 | 1.39 | - | (0.31) |
| 5. Non Operating Income | - | 5.62 | 4.64 | 0.88 | 0.26 | 1.23 | 1.67 |
| 6. Write Back from Provisions for loss | 108.18 | 12.43 | 75.82 | 24.07 | - | 14.28 | - |
| 7. Recovery of written-off Loan | - | 0.47 | - | - | - | - | 5.04 |
| 8. Income from Extra Ordinary transactions | 0.50 | - | - | - | - | - | - |
| 9. Net Loss | - | 290.23 | - | - | - | - | 100.88 |
| Total Income | 789.79 | 956.02 | 623.52 | 1,764.07 | 956.07 | 209.66 | 348.92 |

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

Expenses

| | | | | | |
|--|---------------|-----------------|-----------------|-----------------|-----------------|
| 1. Interest Expense | 36.78 | 773.37 | 2,085.13 | 1,410.18 | 774.81 |
| 1.1 On Deposit Liabilities | 36.59 | 755.47 | 1,981.96 | 1,344.18 | 710.64 |
| 1.1.1 Saving Account | 34.84 | 89.62 | 261.65 | 153.66 | 132.36 |
| 1.1.2 Fixed Account | - | 643.78 | 1,692.11 | 1,138.84 | 578.27 |
| 1.1.2.1 Up to 3 months Fixed Account | - | 66.24 | 211.67 | 226.81 | - |
| 1.1.2.2 3 to 6 months Fixed Account | - | 62.23 | 141.81 | 173.38 | 71.95 |
| 1.1.2.3 6 months to 1 year Fixed Account | - | 318.51 | 757.53 | 516.38 | 57.40 |
| 1.1.2.4 Above 1 year Fixed Account | - | 196.79 | 581.11 | 222.28 | 448.93 |
| 1.1.3 Call Deposit | 1.75 | 22.08 | 28.19 | 51.69 | - |
| 1.1.4 Certificate of Deposit | - | - | - | - | - |
| 1.2 On Borrowing | 0.19 | 17.90 | 103.17 | 65.99 | 64.17 |
| 2. Commission Expense | - | - | 7.37 | - | - |
| 3. Staff Expense | 7.09 | 94.41 | 171.77 | 197.11 | 109.62 |
| 4. Office Operating Expenses | 4.55 | 72.56 | 141.54 | 120.35 | 88.71 |
| 5. Foreign Exchange Loss | - | - | - | - | - |
| 5.1 Due to Change in Exchange Rates | - | - | - | - | - |
| 5.2 Due to Foreign Currency Transaction | - | - | - | - | - |
| 6. Non Operating Expense | - | - | 1.57 | - | - |
| 7. Provision for Risk | - | 94.64 | 64.68 | 31.39 | 227.06 |
| 7.1 Loan loss Provision | - | 94.64 | 64.68 | 31.39 | 227.06 |
| 7.1.1 General Loan loss Provision | - | 33.60 | - | 3.99 | 1.26 |
| 7.1.1.1 Pass Loan Loss Provision | - | 6.39 | - | 23.38 | 1.26 |
| 7.1.1.2 Watch List Provision | - | 27.21 | - | (19.39) | - |
| 7.1.2 Special Loan Loss Provision | - | 56.50 | 64.68 | 27.40 | 225.80 |
| 7.1.3 Additional Loan Loss Provision | - | 4.53 | - | - | - |
| 7.2. Provision for Non-Banking Assets | - | - | - | - | - |
| 7.3. Provision for Loss on Investment | - | - | - | - | - |
| 7.5. Provision for Loss of Other Assets | - | - | - | - | - |
| 8. Loan Written Off | - | - | 1.85 | - | - |
| 9. Provision for Staff Bonus | - | 8.74 | 26.22 | - | - |
| 10. Provision for Income Tax | - | 23.54 | 70.80 | 124.90 | - |
| 11. Others | - | - | - | - | - |
| 12. Net Profit | 462.42 | 55.14 | 165.21 | 291.55 | - |
| Total Expenses | 510.83 | 1,122.39 | 2,736.15 | 2,175.47 | 1,200.21 |

Income

| | | | | | |
|---|---------------|-----------------|-----------------|-----------------|-----------------|
| 1. Interest Income | 17.20 | 1,044.99 | 2,634.52 | 2,117.75 | 985.19 |
| 1.1 On Loans and Advances | - | 951.69 | 2,276.29 | 1,886.92 | 844.09 |
| 1.2 On Investment | 0.04 | 84.56 | 335.21 | 207.40 | 133.69 |
| 1.2.1 Government Bonds | - | - | 335.21 | - | 133.69 |
| 1.2.2 Foreign Bonds | - | - | - | - | - |
| 1.2.3 NRB Bonds | - | - | - | - | - |
| 1.2.4 Debenture & Bonds | 0.04 | 84.56 | - | 207.40 | - |
| 1.3 On Agency Balance | - | - | - | - | - |
| 1.4 On Call Deposit | 17.16 | 8.74 | 15.43 | - | 7.41 |
| 1.5 On Others | - | - | 7.60 | 23.42 | - |
| 2. Commission and Discount | - | 1.38 | 87.91 | 57.68 | 2.16 |
| 2.1 Bills Purchase and Discount | - | - | - | - | - |
| 2.2 Commission | - | 1.11 | 87.91 | 0.24 | 2.16 |
| 2.3 Others | - | 0.26 | - | 57.44 | - |
| 3. Exchange Flactuation Income | - | - | - | - | - |
| 3.1 Due to Change in Exchange Rate | - | - | - | - | - |
| 3.2 Due to Foreign Currency Transaction | - | - | - | - | - |
| 4. Other Operating Income | 0.20 | 23.48 | 5.69 | 0.04 | 30.24 |
| 5. Non Operating Income | 5.60 | 13.84 | - | - | 2.61 |
| 6. Write Back from Provisions for loss | 487.83 | 38.70 | 8.02 | - | 25.89 |
| 7. Recovery of written-off Loan | - | - | - | - | - |
| 8. Income from Extra Ordinary transactions | - | - | - | - | - |
| 9. Net Loss | - | - | - | - | 154.13 |
| Total Income | 510.83 | 1,122.39 | 2,736.15 | 2,175.47 | 1,200.21 |

| BFI Name | NBL | RBB | NABIL | NIMB | SCBNL | HLB | NSBI | EBL |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 7,868.40 | 17,216.53 | 19,846.34 | 16,255.98 | 12,026.48 | 15,065.66 | 8,709.67 | 12,670.15 |
| Fishery Related | 727.72 | 1,075.71 | 699.87 | 540.00 | - | 388.89 | 60.07 | 171.73 |
| Mining Related | 4,260.73 | - | 343.46 | 1,048.71 | - | - | 248.01 | 3.49 |
| Manufacturing (Producing) Related | 38,044.25 | 31,558.55 | 62,376.19 | 77,976.00 | 14,795.22 | 75,813.21 | 35,960.94 | 27,830.30 |
| Construction | 1,707.76 | 3,458.88 | 19,140.91 | 7,002.05 | 7,517.25 | 1,812.34 | 1,938.88 | 1,764.82 |
| Electricity, Gas and Water | 12,204.69 | 18,429.42 | 22,100.81 | 26,795.83 | 7,368.22 | 13,179.81 | 8,654.94 | 11,859.22 |
| Metal Products, Mach. & Ele. Eqp. | 4,234.49 | 2,563.55 | 4,169.49 | 1,693.96 | 3,034.86 | 9,456.20 | 2,346.75 | 1,644.53 |
| Tras., Com. and Public Utilities | 2,642.11 | 2,038.54 | 2,706.59 | 2,867.54 | 2,434.73 | 5,439.52 | 248.69 | 1,722.28 |
| Wholesaler & Retailer | 35,129.13 | 56,690.23 | 76,671.64 | 65,543.77 | 24,295.54 | 49,078.30 | 26,224.15 | 41,538.72 |
| Finance, Insurance and Real Estate | 7,167.71 | 25,661.05 | 10,872.07 | 29,833.37 | 4,658.58 | 20,959.99 | 5,981.91 | 13,513.68 |
| Hotel or Restaurant | 8,847.60 | 12,119.99 | 9,616.25 | 23,615.55 | 1,409.74 | 11,042.14 | 6,439.15 | 3,213.11 |
| Other Services | 5,985.81 | 7,875.56 | 14,973.69 | 22,025.99 | 1,974.59 | 7,764.66 | 1,863.61 | 5,251.31 |
| Consumption Loans | 54,664.36 | 68,589.52 | 56,601.60 | 26,547.29 | 15,410.34 | 17,008.73 | 15,347.20 | 34,624.57 |
| Local Government | - | - | - | 383.43 | 138.81 | 271.95 | - | - |
| Others | 2,896.26 | 1,080.62 | 41,335.84 | 18,466.20 | 5.97 | 15,474.92 | 8,701.02 | 12,315.96 |
| TOTAL sectorwise | 186,381.00 | 248,358.15 | 341,454.76 | 320,595.68 | 95,070.32 | 242,756.30 | 122,725.01 | 168,123.86 |

Product Wise

| | | | | | | | | |
|---|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|
| Term Loan | 44,665.61 | 60,525.81 | 93,474.39 | 106,831.49 | 11,682.92 | 88,549.81 | 32,944.12 | 48,817.15 |
| Overdraft | - | 19,912.06 | 6,779.83 | 18,429.56 | 236.18 | 5,872.42 | 162.45 | 3,489.22 |
| Cash Credit Loan | 31,361.61 | - | 24,196.29 | 19,499.37 | 6,582.95 | 21,351.76 | 22,569.07 | 38,371.38 |
| Trust Receipt Loan/Import Loan | 2,354.82 | 870.76 | 9,244.33 | 10,427.82 | 5,679.88 | 7,849.55 | 3,187.81 | 5,195.90 |
| Short Term Working Capital/Demand Loan | 29,540.57 | 41,107.11 | 86,831.68 | 71,390.02 | 32,008.91 | 64,403.12 | 19,922.30 | 19,605.61 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 8,269.56 | 21,714.72 | 20,742.23 | 8,956.52 | 8,942.87 | 6,010.16 | 1,984.81 | 22,958.79 |
| Real Estate Loan | 11,866.82 | 17,324.09 | 23,306.22 | 25,276.27 | 7,772.95 | 15,078.81 | 4,971.58 | 6,664.78 |
| Margin Nature Loan | 3,946.25 | 4,189.26 | 9,309.92 | 3,048.67 | - | 2,874.07 | 24.00 | 1,065.45 |
| Hire Purchase Loan | 2,328.60 | 4,984.36 | 8,051.58 | 32,402.75 | 3,839.91 | 7,697.54 | 2,239.08 | 2,499.68 |
| Deprived Sector Loan | 12,590.20 | 15,232.87 | 16,367.62 | 16,675.66 | 4,917.63 | 13,426.15 | 6,971.82 | 8,547.60 |
| Bills Purchased | 2.59 | 8.52 | 53.51 | 384.19 | 553.90 | 10.95 | 0.08 | - |
| Other Product | 39,454.36 | 62,488.59 | 43,097.17 | 7,273.35 | 12,852.23 | 9,631.95 | 27,747.87 | 10,908.30 |
| Total Product wise Loan | 186,381.00 | 248,358.15 | 341,454.76 | 320,595.68 | 95,070.32 | 242,756.30 | 122,725.01 | 168,123.86 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|
| Gold and Silver | 18,839.43 | 19,393.78 | 383.70 | 1,934.65 | - | - | - | - |
| Government Securities | 59.64 | 4.02 | 2.97 | - | 3,000.00 | - | - | 68.51 |
| Non Governmental Securities | 515.11 | 4,189.26 | 9,204.01 | 3,290.16 | - | 2,874.07 | 24.00 | 1,065.25 |
| Fixed Deposit Receipts | 1,211.62 | 1,342.92 | 2,890.44 | 2,156.00 | 9,238.50 | 1,554.39 | 1,322.90 | 2,448.29 |
| Own | 1,211.62 | 1,342.92 | 2,772.62 | 2,156.00 | 9,234.22 | 1,554.39 | 1,322.90 | 2,448.29 |
| Other Licences Institutions | - | - | 117.82 | - | 4.28 | - | - | - |
| Collateral of Properties | 155,285.89 | 196,250.73 | 263,690.05 | 296,310.53 | 73,890.53 | 230,722.40 | 101,786.61 | 150,603.63 |
| Fixed Assets | 136,854.22 | 195,953.97 | 183,548.82 | 282,657.79 | 58,141.17 | 230,000.88 | 49,885.19 | 86,358.62 |
| Current Assets | 18,431.67 | 296.76 | 80,141.23 | 13,652.75 | 15,749.36 | 721.53 | 51,901.42 | 64,245.01 |
| Against security of Bill | 748.00 | 5.90 | 2,735.51 | - | - | 10.95 | 3,207.06 | 3,180.15 |
| Domestic Bills | 224.74 | - | 21.31 | - | - | 0.02 | - | 55.00 |
| Foreign Bills | 523.26 | 5.90 | 2,714.20 | - | - | 10.94 | 3,207.06 | 3,125.15 |
| Against Guarantee | 6,950.79 | 27,123.30 | 7,324.78 | 8,267.83 | 1,208.81 | 7,402.19 | 6,295.78 | 8,884.26 |
| Government Guarantee | 17.12 | 216.60 | 667.73 | 383.43 | 138.81 | - | 156.08 | 198.98 |
| Institutional Guarantee | 5,880.74 | 13,623.12 | 5,115.29 | 5,058.64 | 1,070.00 | - | 5,774.25 | 8,216.64 |
| Personal Guarantee | 701.78 | 13,239.35 | 1,536.64 | 1,431.32 | - | - | - | 468.63 |
| Collective Guarantee | 5.29 | 44.23 | 5.12 | 1,394.10 | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | 87.27 | 365.45 | - |
| Other Guarantee | 345.87 | - | - | 0.34 | - | 7,314.92 | - | - |
| Credit Card | - | 8.90 | 743.10 | 200.24 | 416.99 | 192.29 | - | 0.85 |
| Others | 2,770.51 | 39.34 | 54,480.20 | 8,436.27 | 7,315.50 | - | 10,088.65 | 1,872.92 |
| Total | 186,381.00 | 248,358.15 | 341,454.76 | 320,595.68 | 95,070.32 | 242,756.30 | 122,725.01 | 168,123.86 |

| BFI Name | NIC | MBL | Kumari | Laxmi | SPL | ADBNL | Global | Citizen |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 28,820.64 | 5,432.72 | 15,632.86 | 15,842.71 | 17,095.32 | 57,181.16 | 22,191.00 | 13,601.76 |
| Fishery Related | 2,596.61 | 262.33 | 875.01 | 1,032.31 | 677.43 | 558.82 | 860.45 | 326.41 |
| Mining Related | - | 188.19 | 1,900.40 | 77.39 | 626.60 | 325.28 | 342.34 | 303.33 |
| Manufacturing (Producing) Related | 10,707.87 | 23,378.91 | 57,202.12 | 34,082.04 | 29,516.79 | 10,297.20 | 77,520.62 | 21,457.92 |
| Construction | 4,199.63 | 6,056.50 | 18,415.20 | 32,627.24 | 5,325.45 | 9,691.80 | 6,591.25 | 8,294.35 |
| Electricity, Gas and Water | 3,950.03 | 8,918.35 | 24,531.51 | 20,200.90 | 13,194.60 | 4,491.85 | 28,013.70 | 11,316.43 |
| Metal Products, Mach. & Ele. Eqp. | 819.56 | 1,090.65 | 10,024.36 | 6,914.76 | 2,538.54 | 473.48 | 3,390.40 | 443.95 |
| Tras., Com. and Public Utilities | 1,608.48 | 1,997.48 | 12,733.20 | 6,431.80 | 3,951.55 | 2,272.89 | 9,179.09 | 3,578.64 |
| Wholesaler & Retailer | 63,103.44 | 29,082.35 | 42,734.19 | 52,235.71 | 45,675.21 | 34,506.21 | 88,944.75 | 29,630.94 |
| Finance, Insurance and Real Estate | 14,476.73 | 7,070.80 | 24,047.32 | 18,344.95 | 11,462.32 | 6,091.09 | 32,131.02 | 8,458.42 |
| Hotel or Restaurant | 5,616.19 | 4,943.72 | 13,916.22 | 9,589.73 | 7,470.36 | 4,305.98 | 15,832.73 | 2,856.00 |
| Other Services | 3,965.71 | 6,583.06 | 12,619.76 | 10,427.25 | 7,943.50 | 4,459.34 | 16,203.32 | 6,661.99 |
| Consumption Loans | 92,458.11 | 12,485.48 | 54,668.38 | 46,625.49 | 32,456.39 | 24,818.94 | 73,066.05 | 33,103.40 |
| Local Government | - | - | - | 136.67 | 150.72 | - | - | - |
| Others | 39,271.36 | 21,277.71 | 87.08 | 1,288.77 | 12,789.89 | 23,337.45 | 89.62 | 3,540.21 |
| TOTAL sectorwise | 271,594.36 | 128,768.24 | 289,387.60 | 255,857.72 | 190,874.67 | 182,811.49 | 374,356.36 | 143,573.74 |

Product Wise

| | | | | | | | | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Term Loan | 80,737.80 | 53,528.80 | 126,228.62 | 71,826.02 | 79,329.67 | 17,662.08 | 137,504.90 | 50,386.83 |
| Overdraft | 1,916.30 | 383.46 | 49,084.98 | 6,505.35 | 3,256.94 | 9,964.49 | 10,923.14 | 7,275.22 |
| Cash Credit Loan | 38,308.88 | 22,917.32 | 8,372.96 | 26,534.76 | 24,115.10 | - | 66,581.67 | 8,395.64 |
| Trust Receipt Loan/Import Loan | 199.76 | 1,462.04 | 2,899.06 | 5,336.25 | 3,975.77 | 148.60 | 6,577.94 | 903.29 |
| Short Term Working Capital/Demand Loan | 54,462.80 | 24,084.88 | 46,619.86 | 41,961.63 | 37,952.04 | 105,888.32 | 59,658.24 | 13,363.90 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 44,376.63 | 6,196.71 | 10,392.90 | 20,573.82 | 8,770.90 | 8,963.54 | 27,989.97 | 8,908.99 |
| Real Estate Loan | 21,903.05 | 1,915.23 | 1,865.41 | 10,720.55 | 5,912.69 | 1,657.48 | 15,995.66 | 4,536.51 |
| Margin Nature Loan | 1,027.83 | 551.83 | 3,964.80 | 3,722.91 | 4,073.35 | 1,137.23 | 6,274.91 | 3,522.56 |
| Hire Purchase Loan | 5,801.15 | 5,456.78 | 8,115.18 | 4,918.99 | 4,871.86 | 2,821.70 | 14,141.90 | 4,478.71 |
| Deprived Sector Loan | 12,602.40 | 6,716.50 | 14,248.08 | 16,945.54 | 9,959.30 | 31,522.94 | 20,383.96 | 15,769.47 |
| Bills Purchased | - | 13.87 | 8.54 | 1,708.91 | 133.22 | - | - | - |
| Other Product | 10,257.76 | 5,540.80 | 17,587.20 | 45,102.98 | 8,523.83 | 3,045.11 | 8,324.07 | 26,032.61 |
| Total Product wise Loan | 271,594.36 | 128,768.24 | 289,387.60 | 255,857.72 | 190,874.67 | 182,811.49 | 374,356.36 | 143,573.74 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Gold and Silver | 89.91 | 11.93 | 17.66 | 406.86 | 9.76 | 45.02 | 0.76 | 2,920.01 |
| Government Securities | - | - | 55.52 | 1.70 | 4.05 | - | - | 3.13 |
| Non Governmental Securities | 1,027.83 | 551.83 | 3,984.79 | 1,552.01 | 4,074.36 | - | - | 2,064.59 |
| Fixed Deposit Receipts | 2,192.24 | 1,102.57 | 2,733.49 | 3,008.17 | 2,203.40 | 1,390.96 | 3,687.26 | 1,939.94 |
| Own | 2,192.24 | 1,102.57 | 2,670.93 | 3,008.17 | 2,202.60 | 1,390.96 | 3,687.26 | 1,923.57 |
| Other Licences Institutions | - | - | 62.55 | - | 0.80 | - | - | 16.37 |
| Collateral of Properties | 250,042.12 | 105,626.84 | 273,214.17 | 236,055.52 | 173,435.90 | 181,375.51 | 329,155.24 | 117,732.61 |
| Fixed Assets | 245,100.97 | 74,607.93 | 264,036.29 | 196,930.45 | 99,556.31 | 181,375.51 | 237,000.20 | 100,259.06 |
| Current Assets | 4,941.15 | 31,018.91 | 9,177.88 | 39,125.07 | 73,879.58 | - | 92,155.04 | 17,473.55 |
| Against security of Bill | - | 13.87 | 67.85 | 1,479.88 | 4,470.82 | - | 19,401.55 | 686.84 |
| Domestic Bills | - | 13.87 | - | - | 8.60 | - | - | 46.79 |
| Foreign Bills | - | - | 67.85 | 1,479.88 | 4,462.23 | - | 19,401.55 | 640.05 |
| Against Guarantee | 11,994.84 | 889.64 | 7,807.90 | 3,154.06 | 5,631.48 | - | 19,398.00 | 8,470.81 |
| Government Guarantee | 0.18 | - | 237.17 | 136.67 | 150.58 | - | 326.69 | 3.89 |
| Institutional Guarantee | 10,097.75 | - | 7,188.12 | 2,839.20 | 5,238.83 | - | 12,500.18 | 43.88 |
| Personal Guarantee | - | 889.64 | 334.28 | 83.66 | 239.60 | - | 268.02 | 7,793.84 |
| Collective Guarantee | - | - | 45.58 | - | - | - | - | 621.66 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | 1,896.92 | - | 2.76 | 94.53 | 2.47 | - | 6,303.10 | 7.54 |
| Credit Card | 285.36 | 337.45 | 545.29 | 340.38 | 503.61 | - | 389.60 | 96.49 |
| Others | 5,962.07 | 20,234.09 | 960.94 | 9,859.14 | 541.29 | - | 2,323.94 | 9,659.33 |
| Total | 271,594.36 | 128,768.24 | 289,387.60 | 255,857.72 | 190,874.67 | 182,811.49 | 374,356.36 | 143,573.74 |

| BFI Name | Prime | NMB | Prabhu | Sanima | Mahalaxmi | Narayani | Kamali | Shangrila |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|---------------|-----------------|------------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 13,146.16 | 13,731.45 | 9,095.11 | 8,655.80 | 1,575.37 | 108.35 | 510.08 | 2,104.01 |
| Fishery Related | 802.01 | 339.97 | 418.22 | 823.49 | 91.90 | 11.44 | - | 41.44 |
| Mining Related | 191.80 | 1,087.89 | 393.09 | 41.90 | 2.95 | - | - | 7.08 |
| Manufacturing (Producing) Related | 17,234.10 | 33,761.43 | 43,928.68 | 26,061.68 | 1,344.69 | 0.68 | 624.31 | 2,576.42 |
| Construction | 9,498.15 | 4,257.35 | 10,403.94 | 7,797.97 | 5,928.57 | 73.16 | 70.61 | 1,749.81 |
| Electricity, Gas and Water | 11,386.78 | 19,354.76 | 17,555.71 | 15,361.51 | 385.19 | - | - | 1,239.34 |
| Metal Products, Mach. & Ele. Eqp. | 3,059.74 | 4,250.21 | 3,457.53 | 2,271.64 | 129.57 | 2.70 | - | 188.28 |
| Tras., Com. and Public Utilities | 2,649.95 | 5,055.65 | 9,818.82 | 4,265.49 | 799.36 | 15.60 | 92.34 | 1,491.28 |
| Wholesaler & Retailer | 22,797.83 | 47,059.16 | 40,201.46 | 25,271.42 | 8,203.82 | 73.77 | 803.44 | 6,443.84 |
| Finance, Insurance and Real Estate | 23,189.82 | 12,742.96 | 21,666.08 | 8,400.09 | 5,434.26 | - | 260.00 | 4,896.12 |
| Hotel or Restaurant | 13,651.96 | 6,704.52 | 16,175.10 | 4,903.13 | 743.19 | 25.51 | - | 1,806.24 |
| Other Services | 6,413.93 | 5,681.43 | 23,695.57 | 5,747.28 | 488.99 | 1.90 | 583.14 | 1,797.50 |
| Consumption Loans | 21,081.02 | 35,595.08 | 39,627.35 | 13,698.80 | 16,390.61 | 131.09 | 86.20 | 13,505.59 |
| Local Government | - | - | - | - | - | - | - | 3.34 |
| Others | 17,966.53 | 7,844.03 | 5,666.83 | 26,748.32 | 290.75 | 103.39 | - | 4,242.91 |
| TOTAL sectorwise | 163,069.78 | 197,465.91 | 242,103.52 | 150,048.52 | 41,809.22 | 547.59 | 3,030.10 | 42,093.20 |

Product Wise

| | | | | | | | | |
|---|-------------------|-------------------|-------------------|-------------------|------------------|---------------|-----------------|------------------|
| Term Loan | 46,093.17 | 72,586.16 | 95,063.13 | 70,526.90 | 13,828.15 | 293.18 | 717.08 | 14,698.67 |
| Overdraft | 9,559.76 | 7,250.03 | 2,358.55 | 781.40 | 9,043.89 | 119.12 | 1,108.56 | 2,518.12 |
| Cash Credit Loan | 31,276.90 | 44,996.69 | 32,936.30 | 25,228.36 | - | - | - | 5,955.33 |
| Trust Receipt Loan/Import Loan | 937.65 | 2,475.58 | 1,710.25 | 2,028.59 | - | - | - | - |
| Short Term Working Capital/Demand Loan | 14,241.14 | 26,160.33 | 42,343.71 | 17,661.82 | 21.78 | - | - | 928.65 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 7,384.33 | 14,051.23 | 15,268.89 | 6,881.64 | 5,455.52 | 39.25 | 70.61 | 6,461.16 |
| Real Estate Loan | 15,173.33 | 5,217.78 | 14,248.35 | 6,556.62 | 805.78 | 22.22 | 260.00 | 2,541.64 |
| Margin Nature Loan | 3,216.64 | 1,433.46 | 3,980.92 | 1,314.99 | 2,061.77 | 6.04 | - | 933.37 |
| Hire Purchase Loan | 5,836.22 | 5,683.59 | 7,035.47 | 5,057.02 | 1,482.37 | 32.05 | 92.34 | 2,859.03 |
| Deprived Sector Loan | 8,710.54 | 10,414.84 | 12,324.57 | 8,037.55 | 3,878.16 | 28.32 | 153.32 | 3,918.67 |
| Bills Purchased | 686.64 | - | - | 705.90 | - | - | - | - |
| Other Product | 19,953.46 | 7,196.20 | 14,833.36 | 5,267.72 | 5,231.80 | 7.41 | 628.20 | 1,278.57 |
| Total Product wise Loan | 163,069.78 | 197,465.91 | 242,103.52 | 150,048.52 | 41,809.22 | 547.59 | 3,030.10 | 42,093.20 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|---------------|-----------------|------------------|
| Gold and Silver | 6,505.92 | 2.04 | 11.84 | 1.98 | 229.48 | - | - | 141.07 |
| Government Securities | - | - | - | - | - | - | - | - |
| Non Governmental Securities | 3,290.91 | 1,433.46 | 4,056.32 | - | 2,061.77 | - | - | 933.37 |
| Fixed Deposit Receipts | 1,487.96 | 1,500.73 | 2,238.21 | 2,321.78 | 1,017.92 | 7.41 | 86.20 | 622.96 |
| Own | 1,487.96 | 1,500.73 | 2,206.55 | 2,321.78 | 1,017.92 | 7.41 | 86.20 | 622.96 |
| Other Licences Institutions | - | - | 31.66 | - | - | - | - | - |
| Collateral of Properties | 141,413.13 | 191,047.10 | 224,280.26 | 141,483.69 | 34,317.78 | 466.30 | 2,943.91 | 36,071.86 |
| Fixed Assets | 139,807.14 | 179,721.79 | 202,696.10 | 123,577.16 | 34,317.48 | 466.30 | 2,943.91 | 36,071.86 |
| Current Assets | 1,605.99 | 11,325.31 | 21,584.16 | 17,906.52 | 0.30 | - | - | - |
| Against security of Bill | - | - | 818.73 | 355.46 | - | - | - | - |
| Domestic Bills | - | - | 44.99 | 355.46 | - | - | - | - |
| Foreign Bills | - | - | 773.74 | - | - | - | - | - |
| Against Guarantee | 7,417.50 | 625.06 | 8,259.36 | 23.22 | 4,137.55 | - | - | 4,323.95 |
| Government Guarantee | 155.01 | 87.07 | 188.91 | - | - | - | - | - |
| Institutional Guarantee | 7,217.44 | 371.94 | 7,281.89 | - | 3,863.78 | - | - | 2,315.00 |
| Personal Guarantee | 44.16 | 138.15 | 727.21 | 23.22 | 268.82 | - | - | 1,592.08 |
| Collective Guarantee | - | 13.94 | 56.50 | - | 2.55 | - | - | 416.86 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | 2.50 | - | - | - | - | - |
| Other Guarantee | 0.89 | 13.97 | 2.35 | - | 2.40 | - | - | - |
| Credit Card | 183.07 | 200.73 | 1.58 | 78.21 | - | - | - | - |
| Others | 2,771.29 | 2,656.80 | 2,437.21 | 5,784.19 | 44.72 | 73.89 | - | - |
| Total | 163,069.78 | 197,465.91 | 242,103.52 | 150,048.52 | 41,809.22 | 547.59 | 3,030.10 | 42,093.20 |

| BFI Name | Excel | Miteri | Mukti | Garima | Kamana | Corporate | Jyoti | Shine |
|------------------------------------|------------------|-----------------|------------------|------------------|------------------|-----------------|------------------|------------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 414.19 | 313.79 | 6,388.24 | 3,358.64 | 3,081.12 | 77.61 | 4,710.42 | 2,690.07 |
| Fishery Related | 15.48 | 2.89 | 140.77 | 286.69 | 148.78 | 47.61 | 156.78 | 416.06 |
| Mining Related | - | - | 15.70 | 160.23 | - | - | 46.97 | 78.34 |
| Manufacturing (Producing) Related | 691.16 | 271.23 | 4,509.80 | 3,164.92 | 1,836.62 | 137.11 | 5,854.24 | 5,824.96 |
| Construction | 112.35 | 227.39 | 653.25 | 12,232.86 | 2,841.74 | 170.33 | 2,058.09 | 3,249.40 |
| Electricity, Gas and Water | 0.00 | - | 419.29 | 327.15 | 171.34 | - | 1,503.49 | - |
| Metal Products, Mach. & Ele. Eqp. | 1.51 | 19.77 | 185.34 | 346.19 | 96.56 | 45.63 | 525.62 | 148.16 |
| Tras., Com. and Public Utilities | 155.11 | 252.68 | 1,684.67 | 2,222.22 | 1,477.63 | 33.07 | 695.68 | 1,051.21 |
| Wholesaler & Retailer | 3,172.46 | 574.13 | 14,769.64 | 8,154.00 | 8,476.84 | 178.18 | 5,674.26 | 10,152.34 |
| Finance, Insurance and Real Estate | 896.20 | 451.16 | 11,005.42 | 5,037.54 | 3,385.40 | - | 4,173.06 | 4,158.50 |
| Hotel or Restaurant | 324.74 | 41.79 | 3,925.41 | 3,259.84 | 1,513.60 | 16.26 | 2,787.37 | 7,606.55 |
| Other Services | 631.28 | 34.44 | 2,302.07 | 1,540.78 | 1,740.19 | 27.49 | 1,069.69 | 2,939.15 |
| Consumption Loans | 4,562.25 | 1,759.29 | 25,446.26 | 3,750.68 | 11,781.27 | 250.07 | 24,052.40 | 6,085.95 |
| Local Government | - | - | - | 0.03 | - | - | 5.81 | - |
| Others | 2.42 | 686.90 | 25,893.39 | 21,750.31 | 10,221.88 | 181.55 | 1,388.12 | 1,563.87 |
| TOTAL sectorwise | 10,979.16 | 4,635.47 | 97,339.25 | 65,592.10 | 46,772.98 | 1,164.91 | 54,702.00 | 45,964.55 |

Product Wise

| | | | | | | | | |
|---|------------------|-----------------|------------------|------------------|------------------|-----------------|------------------|------------------|
| Term Loan | 3,162.36 | 782.20 | 40,978.81 | 20,258.31 | 23,686.69 | 301.47 | 22,048.23 | 14,091.23 |
| Overdraft | 488.86 | 423.73 | 5,250.44 | 11,360.91 | 10,010.39 | 68.64 | 13,026.91 | 1,142.32 |
| Cash Credit Loan | - | - | - | - | - | 245.36 | - | 5,061.95 |
| Trust Receipt Loan/Import Loan | - | - | - | - | - | - | - | - |
| Short Term Working Capital/Demand Loan | 2,963.60 | - | 10,824.73 | 223.38 | 528.10 | 128.61 | 318.87 | 6,065.86 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 1,542.12 | 923.48 | 13,751.44 | 11,228.62 | 2,431.44 | 200.96 | 5,547.59 | 2,793.53 |
| Real Estate Loan | 574.81 | 55.35 | 6,628.27 | 2,861.12 | 1,115.37 | - | 972.54 | 2,099.37 |
| Margin Nature Loan | 432.01 | 53.00 | 2,786.26 | 1,543.86 | 1,414.23 | - | 1,668.42 | 1,256.22 |
| Hire Purchase Loan | 485.16 | 315.21 | 2,711.89 | 3,209.51 | 1,699.07 | 38.61 | 1,579.00 | 1,138.22 |
| Deprived Sector Loan | 630.37 | 860.57 | 8,872.97 | 4,854.23 | 4,357.21 | 53.68 | 3,550.36 | 3,510.04 |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 699.87 | 1,221.93 | 5,534.43 | 10,052.15 | 1,530.48 | 127.58 | 5,990.09 | 8,805.80 |
| Total Product wise Loan | 10,979.16 | 4,635.47 | 97,339.25 | 65,592.10 | 46,772.98 | 1,164.91 | 54,702.00 | 45,964.55 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|------------------|-----------------|------------------|------------------|------------------|-----------------|------------------|------------------|
| Gold and Silver | 106.67 | - | 643.08 | 997.06 | 827.68 | - | 476.34 | - |
| Government Securities | - | - | - | - | - | - | 7.21 | - |
| Non Governmental Securities | 432.01 | 53.00 | 2,795.16 | 1,121.56 | 1,414.23 | - | 1,669.29 | - |
| Fixed Deposit Receipts | 183.49 | 87.76 | 1,697.65 | 997.71 | 702.40 | 117.98 | 1,185.43 | 573.80 |
| Own | 183.49 | 87.76 | 1,697.65 | 997.71 | 702.40 | 117.98 | 1,185.43 | 573.80 |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 9,919.45 | 4,079.87 | 80,293.79 | 56,961.45 | 40,645.88 | 1,046.93 | 44,154.81 | 42,479.26 |
| Fixed Assets | 9,919.45 | 4,079.87 | 80,293.79 | 56,961.45 | 40,645.88 | 1,046.93 | 44,148.28 | 42,479.26 |
| Current Assets | - | - | - | - | - | - | 6.53 | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | 335.24 | 413.34 | 11,719.90 | 5,201.04 | 3,181.17 | - | 7,011.37 | 2,008.43 |
| Government Guarantee | - | - | - | 3.54 | 0.60 | - | 3.32 | - |
| Institutional Guarantee | 244.44 | 413.34 | 2,697.43 | 3,438.48 | 2,222.85 | - | 4,541.84 | 1,998.34 |
| Personal Guarantee | 90.80 | - | 4,867.93 | 1,354.56 | 933.10 | - | 2,380.90 | 8.98 |
| Collective Guarantee | - | - | 4,154.54 | 365.76 | 24.62 | - | 82.37 | 1.11 |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | 38.70 | - | - | 2.95 | - |
| Credit Card | - | - | - | 3.63 | - | - | - | - |
| Others | 2.30 | 1.50 | 189.66 | 309.64 | 1.62 | - | 197.55 | 903.06 |
| Total | 10,979.16 | 4,635.47 | 97,339.25 | 65,592.10 | 46,772.98 | 1,164.91 | 54,702.00 | 45,964.55 |

| BFI Name | LumbiniDB | Sindhu | Salapa | Saptakoshi | GreenDB | NFL | NSML | GURKHAFc |
|------------------------------------|------------------|-----------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 5,716.05 | 348.90 | 311.71 | 777.62 | 443.84 | 99.23 | 0.09 | 634.64 |
| Fishery Related | 146.96 | - | 2.45 | 5.46 | 7.80 | 14.96 | - | 3.89 |
| Mining Related | 9.97 | - | - | - | - | - | - | - |
| Manufacturing (Producing) Related | 1,817.25 | 213.58 | 48.67 | 138.04 | 41.35 | 1.97 | 60.00 | 242.49 |
| Construction | 1,576.52 | 206.62 | 5.62 | 343.89 | 603.92 | 45.47 | 16.83 | 85.00 |
| Electricity, Gas and Water | 3,530.55 | - | - | 2.09 | - | 6.82 | - | - |
| Metal Products, Mach. & Ele. Eqp. | 69.09 | 0.70 | 8.80 | - | 2.61 | 43.93 | 3.45 | - |
| Tras., Com. and Public Utilities | 651.72 | 201.00 | 0.69 | 76.94 | 158.70 | 58.98 | - | 118.29 |
| Wholesaler & Retailer | 4,443.05 | 650.13 | 82.19 | 1,035.66 | 353.86 | 269.42 | 33.33 | 806.09 |
| Finance, Insurance and Real Estate | 6,261.95 | 666.14 | 9.00 | 288.46 | 62.18 | 86.50 | 40.31 | 1,190.87 |
| Hotel or Restaurant | 1,613.88 | 346.75 | 34.75 | 78.47 | 90.96 | 30.62 | 27.50 | 190.21 |
| Other Services | 2,086.37 | 61.70 | 2.20 | 194.44 | 59.65 | - | - | 273.63 |
| Consumption Loans | 16,622.09 | 1,374.19 | 38.80 | 1,118.35 | 1,162.37 | 796.02 | 144.30 | 2,724.71 |
| Local Government | - | - | - | - | - | - | 33.18 | - |
| Others | 24.88 | 16.49 | 157.20 | 5.16 | 341.23 | 92.80 | 1,886.00 | 395.46 |
| TOTAL sectorwise | 44,570.34 | 4,086.21 | 702.09 | 4,064.60 | 3,328.46 | 1,546.71 | 2,244.98 | 6,665.29 |

Product Wise

| | | | | | | | | |
|---|------------------|-----------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Term Loan | 8,343.03 | 787.06 | 233.64 | 1,986.66 | 1,543.05 | 923.03 | 124.27 | 1,047.20 |
| Overdraft | 4,104.55 | 44.09 | 137.84 | 196.29 | 298.71 | 99.37 | - | 734.58 |
| Cash Credit Loan | 6,992.01 | 289.91 | - | 579.20 | - | - | - | - |
| Trust Receipt Loan/Import Loan | - | - | - | - | - | - | - | - |
| Short Term Working Capital/Demand Loan | 1,905.05 | 400.42 | - | 70.33 | 107.64 | - | 147.82 | 550.33 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 5,826.58 | 584.58 | - | 186.78 | 599.09 | 92.83 | 16.83 | 564.68 |
| Real Estate Loan | 3,586.79 | 86.19 | - | 215.32 | 59.02 | 48.15 | 1,765.88 | 474.87 |
| Margin Nature Loan | 1,820.57 | 153.46 | - | 13.05 | 22.67 | 195.79 | 26.19 | 161.75 |
| Hire Purchase Loan | 1,290.55 | 202.93 | 2.88 | 60.81 | 152.37 | 49.24 | 121.66 | 191.60 |
| Deprived Sector Loan | 4,023.75 | 531.79 | 156.63 | 383.09 | 390.16 | 77.59 | 33.18 | 712.43 |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 6,677.43 | 1,005.76 | 171.10 | 373.08 | 155.74 | 60.72 | 9.13 | 2,227.85 |
| Total Product wise Loan | 44,570.34 | 4,086.21 | 702.09 | 4,064.60 | 3,328.46 | 1,546.71 | 2,244.98 | 6,665.29 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|------------------|-----------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Gold and Silver | 187.32 | 98.14 | 24.75 | 162.32 | 37.27 | - | - | 638.00 |
| Government Securities | - | - | - | - | - | - | - | - |
| Non Governmental Securities | 1,818.58 | 153.46 | - | 13.05 | - | - | 26.19 | 161.75 |
| Fixed Deposit Receipts | 827.67 | 49.85 | 7.96 | 69.40 | 78.32 | 57.42 | 0.05 | 99.91 |
| Own | 827.67 | 49.85 | 7.96 | 69.40 | 78.32 | 57.42 | 0.05 | 99.91 |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 39,222.28 | 3,221.21 | 667.05 | 3,714.77 | 3,142.94 | 1,147.06 | 397.29 | 4,925.78 |
| Fixed Assets | 39,222.28 | 3,221.21 | 667.05 | 3,714.77 | 3,142.94 | 1,147.06 | 397.29 | 4,925.78 |
| Current Assets | - | - | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | 2,501.75 | 540.12 | - | 105.05 | 47.26 | 99.12 | 83.27 | 839.84 |
| Government Guarantee | 17.19 | - | - | - | - | - | 33.18 | - |
| Institutional Guarantee | 2,205.20 | 540.12 | - | 47.74 | 3.16 | 77.34 | - | 709.03 |
| Personal Guarantee | 274.75 | - | - | 57.31 | 44.10 | 21.78 | 50.09 | 130.81 |
| Collective Guarantee | 4.61 | - | - | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | - | - | - | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - | - |
| Others | 12.75 | 23.42 | 2.33 | - | 22.67 | 243.11 | 1,738.17 | - |
| Total | 44,570.34 | 4,086.21 | 702.09 | 4,064.60 | 3,328.46 | 1,546.71 | 2,244.98 | 6,665.29 |

| BFI Name | Goodwill | Shree | BestFC | Progressive | Janaki | Pokhara | Central | Multi |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Sector Wise | | | | | | | | |
| Agricultural and Forest Related | 415.72 | 573.29 | 438.55 | 331.29 | 664.76 | 606.60 | 378.01 | 445.37 |
| Fishery Related | 12.16 | 43.61 | 4.77 | 22.66 | - | 26.85 | 9.91 | 15.30 |
| Mining Related | 15.20 | - | 12.95 | - | - | - | 20.51 | 11.20 |
| Manufacturing (Producing) Related | 428.46 | 318.05 | 118.27 | 224.70 | 197.52 | 406.06 | 204.10 | 29.62 |
| Construction | 586.58 | 1,056.84 | 117.78 | 272.38 | - | 49.24 | 304.12 | 10.68 |
| Electricity, Gas and Water | 316.38 | 130.00 | 36.00 | 7.06 | - | - | - | 14.60 |
| Metal Products, Mach. & Ele. Eqp. | 194.81 | 41.91 | 23.59 | 16.35 | - | - | 60.58 | 25.58 |
| Tras., Com. and Public Utilities | 986.39 | 80.63 | 90.05 | 57.45 | - | 591.03 | 263.44 | 1.99 |
| Wholesaler & Retailer | 906.19 | 486.62 | 269.28 | 572.29 | 1,210.43 | 2,334.39 | 637.03 | 245.40 |
| Finance, Insurance and Real Estate | 1,344.51 | 605.23 | 339.61 | 555.12 | 192.33 | 1,563.25 | 339.09 | 62.45 |
| Hotel or Restaurant | 801.75 | 209.62 | 105.19 | 59.52 | 92.05 | 641.86 | 71.63 | 16.45 |
| Other Services | 620.89 | 670.86 | 46.74 | 89.38 | - | 78.45 | 69.74 | 19.00 |
| Consumption Loans | 2,225.65 | 539.14 | 1,976.04 | 1,410.51 | 36.63 | 3,430.20 | 1,521.37 | 270.74 |
| Local Government | - | - | - | - | - | - | - | - |
| Others | 800.45 | 949.47 | 40.82 | 34.72 | 654.50 | 4.11 | 1,296.51 | 29.90 |
| TOTAL sectorwise | 9,655.15 | 5,705.28 | 3,619.63 | 3,653.43 | 3,048.21 | 9,732.03 | 5,176.05 | 1,198.27 |

Product Wise

| | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Term Loan | 2,551.24 | 1,234.01 | 161.03 | 273.59 | 35.80 | 3,902.20 | 1,167.71 | 261.34 |
| Overdraft | - | 233.75 | 267.01 | - | 1,371.14 | 1,813.26 | 203.59 | 396.05 |
| Cash Credit Loan | - | - | - | - | - | - | 223.16 | - |
| Trust Receipt Loan/Import Loan | - | - | - | - | - | - | - | - |
| Short Term Working Capital/Demand Loan | 1,921.95 | 263.07 | 117.20 | 191.80 | - | 593.99 | 808.33 | 75.57 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 786.80 | 891.99 | 655.26 | 233.20 | 11.37 | 945.33 | 677.21 | 41.69 |
| Real Estate Loan | 1,090.32 | 705.07 | 294.96 | 437.20 | 148.76 | 816.45 | 219.08 | 32.03 |
| Margin Nature Loan | 323.55 | 438.77 | 226.94 | 164.52 | - | 192.76 | 6.58 | - |
| Hire Purchase Loan | 840.56 | 51.31 | 169.71 | 128.68 | 0.36 | 808.85 | 270.56 | 15.14 |
| Deprived Sector Loan | 470.16 | 384.38 | 201.88 | 222.23 | 154.57 | 419.38 | 245.60 | 79.09 |
| Bills Purchased | - | - | - | - | - | - | - | - |
| Other Product | 1,670.57 | 1,502.94 | 1,525.63 | 2,002.23 | 1,326.21 | 239.81 | 1,354.24 | 297.38 |
| Total Product wise Loan | 9,655.15 | 5,705.28 | 3,619.63 | 3,653.43 | 3,048.21 | 9,732.03 | 5,176.05 | 1,198.27 |

Collateral Wise

| | | | | | | | | |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Gold and Silver | 389.03 | - | - | - | - | - | - | - |
| Government Securities | 8.55 | - | - | - | - | - | - | - |
| Non Governmental Securities | 485.27 | 438.77 | 237.03 | 164.08 | - | 192.76 | 6.58 | - |
| Fixed Deposit Receipts | 308.58 | 97.17 | 92.71 | 51.42 | 21.47 | 89.59 | 91.41 | 14.32 |
| Own | 308.58 | 97.17 | 92.71 | 51.42 | 21.47 | 89.59 | 91.41 | 14.32 |
| Other Licences Institutions | - | - | - | - | - | - | - | - |
| Collateral of Properties | 7,932.63 | 4,859.55 | 3,082.47 | 3,229.00 | 3,026.74 | 8,602.02 | 4,906.82 | 1,183.95 |
| Fixed Assets | 7,932.30 | 4,859.55 | 3,082.47 | 3,197.28 | 3,026.74 | 8,602.02 | 4,906.82 | 1,183.95 |
| Current Assets | 0.33 | - | 0.00 | 31.72 | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - | - | - |
| Against Guarantee | 437.32 | 309.80 | 207.39 | 205.05 | - | 847.66 | 171.23 | - |
| Government Guarantee | - | - | 4.02 | - | - | - | - | - |
| Institutional Guarantee | 406.95 | 309.80 | 28.48 | 119.04 | - | 746.81 | 170.52 | - |
| Personal Guarantee | 30.37 | - | 173.22 | 86.02 | - | 100.86 | 0.50 | - |
| Collective Guarantee | - | - | - | - | - | - | 0.20 | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - | - | - |
| Other Guarantee | - | - | 1.68 | - | - | - | - | - |
| Credit Card | - | - | - | - | - | - | - | - |
| Others | 93.77 | - | 0.03 | 3.88 | - | - | - | - |
| Total | 9,655.15 | 5,705.28 | 3,619.63 | 3,653.43 | 3,048.21 | 9,732.03 | 5,176.05 | 1,198.27 |

| BFI Name | Samridhi | CMerchant | GMBFL | ICFC | Manju | Reliance |
|------------------------------------|-----------------|---------------|-----------------|------------------|------------------|-----------------|
| Sector Wise | | | | | | |
| Agricultural and Forest Related | 205.92 | 63.14 | 239.91 | 489.39 | 758.20 | 266.80 |
| Fishery Related | - | - | 5.79 | 64.09 | 11.67 | 17.00 |
| Mining Related | - | - | 0.95 | 24.46 | - | - |
| Manufacturing (Producing) Related | 91.65 | 202.49 | 168.85 | 575.37 | 309.13 | 357.89 |
| Construction | 238.44 | - | 87.10 | 312.65 | 202.98 | 387.41 |
| Electricity, Gas and Water | - | - | 198.45 | 200.07 | 72.51 | 27.50 |
| Metal Products, Mach. & Ele. Eqp. | 43.78 | - | 8.00 | - | 118.69 | 68.40 |
| Tras., Com. and Public Utilities | 164.42 | 2.94 | 23.20 | 477.37 | 324.13 | 186.70 |
| Wholesaler & Retailer | 160.59 | 68.51 | 694.41 | 2,389.77 | 1,875.85 | 884.54 |
| Finance, Insurance and Real Estate | 44.59 | - | 700.60 | 1,977.38 | 2,097.12 | 704.59 |
| Hotel or Restaurant | 28.05 | 37.24 | 262.15 | 1,333.02 | 333.78 | 435.13 |
| Other Services | 21.21 | - | 37.68 | 696.18 | 218.31 | 76.91 |
| Consumption Loans | 557.05 | 1.55 | 1,853.89 | 5,068.65 | 4,963.11 | 2,023.14 |
| Local Government | 2.60 | - | - | - | - | - |
| Others | 0.56 | 421.39 | 1,822.95 | 639.94 | 1,022.61 | 393.94 |
| TOTAL sectorwise | 1,558.86 | 797.26 | 6,103.94 | 14,248.35 | 12,308.09 | 5,829.94 |

Product Wise

| | | | | | | |
|---|-----------------|---------------|-----------------|------------------|------------------|-----------------|
| Term Loan | 463.75 | 375.34 | 710.33 | 5,511.91 | 2,477.56 | 1,688.71 |
| Overdraft | 189.45 | - | 385.00 | 1,044.71 | 379.56 | 179.35 |
| Cash Credit Loan | 139.01 | - | - | 2,624.22 | - | 748.81 |
| Trust Receipt Loan/Import Loan | - | 112.07 | - | - | - | - |
| Short Term Working Capital/Demand Loan | 0.56 | - | 214.02 | 82.24 | 1,111.60 | 452.48 |
| Residential Personal Home Loan (Up to Rs. 15 million) | 183.45 | - | 1,270.12 | 1,500.76 | 3,184.35 | 687.62 |
| Real Estate Loan | 137.31 | 291.75 | 399.49 | 1,327.57 | 1,241.82 | 309.63 |
| Margin Nature Loan | 104.81 | - | 341.49 | 543.66 | 541.02 | 423.45 |
| Hire Purchase Loan | 162.43 | 2.27 | 59.50 | 395.21 | 163.51 | 171.82 |
| Deprived Sector Loan | 177.54 | - | 434.99 | 838.06 | 835.65 | 551.15 |
| Bills Purchased | - | - | - | - | - | - |
| Other Product | 0.54 | 15.84 | 2,289.00 | 379.98 | 2,373.03 | 616.91 |
| Total Product wise Loan | 1,558.86 | 797.26 | 6,103.94 | 14,248.35 | 12,308.09 | 5,829.94 |

Collateral Wise

| | | | | | | |
|------------------------------------|-----------------|---------------|-----------------|------------------|------------------|-----------------|
| Gold and Silver | - | - | - | - | - | - |
| Government Securities | - | - | - | 23.49 | - | - |
| Non Governmental Securities | 105.35 | - | - | 543.66 | 541.02 | - |
| Fixed Deposit Receipts | 79.49 | - | 182.31 | 257.45 | 234.87 | 156.44 |
| Own | 79.49 | - | 182.31 | 257.45 | 234.87 | 156.44 |
| Other Licences Institutions | - | - | - | - | - | - |
| Collateral of Properties | 1,197.68 | 797.26 | 5,208.01 | 12,758.33 | 10,018.25 | 4,671.08 |
| Fixed Assets | 1,197.68 | 797.26 | 5,208.01 | 12,758.33 | 10,018.25 | 4,671.08 |
| Current Assets | - | - | - | - | - | - |
| Against security of Bill | - | - | - | - | - | - |
| Domestic Bills | - | - | - | - | - | - |
| Foreign Bills | - | - | - | - | - | - |
| Against Guarantee | 176.35 | - | 372.50 | 657.42 | 1,509.50 | 465.34 |
| Government Guarantee | 2.60 | - | - | - | - | - |
| Institutional Guarantee | 15.73 | - | 371.10 | 609.35 | 970.25 | 436.26 |
| Personal Guarantee | 148.34 | - | 1.39 | 48.07 | 539.25 | 1.58 |
| Collective Guarantee | - | - | - | - | - | - |
| Int. Rtd. Foreign Bank's Guarantee | - | - | - | - | - | - |
| Other Guarantee | 9.67 | - | - | - | - | 27.50 |
| Credit Card | - | - | - | - | - | - |
| Others | - | - | 341.12 | 7.98 | 4.44 | 537.08 |
| Total | 1,558.86 | 797.26 | 6,103.94 | 14,248.35 | 12,308.09 | 5,829.94 |

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

| | Liabilities | Mid-July | | | Mid-June | Mid-July | % change | | |
|----------------------------------|---|----------------|----------------|----------------|----------------|----------------|--------------|--------------|--------------|
| | | 2020 | 2021 | 2022 | 2022 | 2023 | 2/1 | 3/2 | 5/4 |
| | | 1 | 2 | 3 | 4 | 5 | | | |
| 1 | CAPITAL FUND | 33,424 | 39,092 | 50,334 | 59,454 | 59,480 | 16.96 | 28.76 | 0.04 |
| | a. Paid-up Capital | 21,495 | 24,740 | 30,093 | 34,588 | 34,388 | 15.09 | 21.64 | -0.58 |
| | b. Statutory Reserves | 4,814 | 5,803 | 9,012 | 11,134 | 11,190 | 20.55 | 55.31 | 0.50 |
| | c. Retained Earning | 2,790 | 3,434 | 5,520 | 6,834 | 6,645 | 23.08 | 60.72 | -2.78 |
| | d. Others Reserves | 4,324 | 5,115 | 5,709 | 6,898 | 7,258 | 18.29 | 11.60 | 5.22 |
| 2 | BORROWINGS | 142,095 | 207,349 | 233,582 | 209,996 | 214,238 | 45.92 | 12.65 | 2.02 |
| | a. NRB | 8 | 8,220 | 22,655 | 6,464 | 7,944 | 100236.37 | 175.59 | 22.90 |
| | b. Others | 142,086 | 199,129 | 210,926 | 203,532 | 206,294 | 40.15 | 5.92 | 1.36 |
| 3 | DEPOSITS | 106,150 | 130,425 | 159,023 | 165,039 | 167,093 | 22.87 | 21.93 | 1.24 |
| 4 | BILLS PAYABLE | 41 | 11 | 38 | 36 | 27 | -73.99 | 252.05 | -23.82 |
| 5 | OTHER LIABILITIES | 29,558 | 37,483 | 42,123 | 55,234 | 46,185 | 26.81 | 12.38 | -16.38 |
| | a. Loan Loss Provision | 7,631 | 10,760 | 11,708 | 20,492 | 18,383 | 41.01 | 8.81 | -10.29 |
| | b. Interest Suspense a/c | 4,003 | 4,176 | 4,727 | 8,931 | 6,921 | 4.32 | 13.20 | -22.50 |
| | c. Others | 17,924 | 22,547 | 25,688 | 25,811 | 20,881 | 25.79 | 13.93 | -19.10 |
| 6 | RECONCILIATION A/c | 8,482 | 19,298 | 22,174 | 20,284 | 15,568 | 127.52 | 14.90 | -23.25 |
| 7 | PROFIT & LOSS A/c | 5,419 | 11,839 | 12,378 | 3,609 | 5,191 | 118.45 | 4.55 | 43.84 |
| | Total | 325,169 | 445,497 | 519,651 | 513,652 | 507,782 | 37.00 | 16.65 | -1.14 |
| Assets | | | | | | | | | |
| 1 | LIQUID FUNDS | 30,382 | 28,288 | 20,320 | 22,141 | 26,963 | -6.89 | -28.17 | 21.78 |
| | a. Cash Balance | 379 | 521 | 371 | 664 | 494 | 37.33 | -28.73 | -25.55 |
| | b. Bank Balance | 16,872 | 17,507 | 10,770 | 12,281 | 17,249 | 3.76 | -38.48 | 40.45 |
| | c. Money at Call | 13,130 | 10,260 | 9,178 | 9,196 | 9,220 | -21.86 | -10.55 | 0.26 |
| 2 | INVESTMENT IN SECURITIES EXCEPT SHARES | 468 | 559 | 762 | 1,242 | 1,060 | 19.63 | 36.16 | -14.59 |
| 3 | SHARE & OTHER INVESTMENT | 9,732 | 14,153 | 5,334 | 8,188 | 8,282 | 45.43 | -62.31 | 1.15 |
| 4 | LOANS & ADVANCES | 262,732 | 365,554 | 449,686 | 435,066 | 432,237 | 39.14 | 23.01 | -0.65 |
| | Institutional | 39,721 | 54,128 | 90,239 | 72,116 | 72,928 | 36.27 | 66.71 | 1.12 |
| | Individual | 223,012 | 311,426 | 359,447 | 362,949 | 359,310 | 39.65 | 15.42 | -1.00 |
| 5 | FIXED ASSETS | 2,223 | 2,565 | 3,073 | 3,392 | 3,258 | 15.42 | 19.79 | -3.97 |
| 6 | OTHER ASSETS | 11,063 | 15,031 | 18,137 | 21,826 | 20,078 | 35.86 | 20.66 | -8.01 |
| 7 | EXPENSES NOT WRITTEN OFF | 11 | 7 | 3 | 34 | 39 | -34.99 | -54.15 | 14.67 |
| 8 | NON BANKING ASSETS | 1 | 1 | 1 | 1 | 1 | 0.00 | 0.00 | 0.00 |
| 9 | RECONCILIATION A/c | 8,469 | 19,325 | 22,176 | 19,835 | 14,809 | 128.18 | 14.75 | -25.34 |
| 10 | PROFIT & LOSS A/c | 88 | 13 | 160 | 1,928 | 1,054 | -85.79 | 1178.33 | -45.34 |
| | Total | 325,169 | 445,497 | 519,651 | 513,652 | 507,782 | 37.00 | 16.65 | -1.14 |
| Profit & Loss A/c | | | | | | | | | |
| Expenses | | | | | | | | | |
| 1 | INTEREST EXPENSES | 21,965 | 18,279 | 30,522 | 35,187 | 36,966 | -16.78 | 66.98 | 5.06 |
| 2 | COMMISSION/FEE EXPENSES | 38 | 16 | 20 | 40 | 45 | -57.81 | 23.62 | 12.60 |
| 3 | EMPLOYEE EXPENSES | 8,757 | 9,379 | 11,857 | 11,487 | 12,689 | 7.09 | 26.43 | 10.46 |
| 4 | OFFICE OPERATING EXPENSES | 2,907 | 3,353 | 4,358 | 3,985 | 4,651 | 15.32 | 29.98 | 16.71 |
| 5 | NON OPERATING EXPENSES | 140 | 36 | 20 | 5 | 14 | -74.52 | -45.12 | 197.52 |
| 6 | PROVISION FOR RISK | 6,648 | 17,303 | 5,527 | 18,098 | 25,658 | 160.26 | -68.06 | 41.78 |
| 7 | LOAN WRITTEN OFF | 5 | 31 | 35 | 13 | 123 | 485.19 | 12.30 | 850.17 |
| 8 | EXTRAORDINARY EXPENSES | 18 | 9 | 18 | 0 | 0 | -49.22 | 98.29 | 727.13 |
| 9 | PROVISION FOR STAFF BONUS | 836 | 1,848 | 1,955 | 594 | 779 | 121.03 | 5.81 | 31.11 |
| 10 | PROVISION FOR INCOME TAX | 2,353 | 5,069 | 5,462 | 1,622 | 2,486 | 115.41 | 7.76 | 53.26 |
| 11 | NET PROFIT | 5,394 | 11,829 | 12,376 | 3,151 | 4,783 | 119.31 | 4.63 | 51.81 |
| | TOTAL EXPENSES | 49,062 | 67,152 | 72,151 | 74,181 | 87,444 | 36.87 | 7.44 | 17.88 |
| Income | | | | | | | | | |
| 1. | INTEREST INCOME | 41,259 | 45,304 | 59,985 | 56,409 | 61,707 | 9.80 | 32.40 | 9.39 |
| 2. | COMMISSION & DISCOUNT | 718 | 1,420 | 1,442 | 855 | 618 | 97.74 | 1.60 | -27.76 |
| 3 | OTHER OPERATING INCOME | 3,726 | 5,025 | 5,495 | 3,949 | 3,971 | 34.86 | 9.34 | 0.56 |
| 4 | NON OPERATING INCOME | 153 | 270 | 446 | 157 | 158 | 76.96 | 65.02 | 0.33 |
| 5 | PROVISION FOR WRITTEN BACK | 3,134 | 15,072 | 4,555 | 11,228 | 21,200 | 380.95 | -69.78 | 88.82 |
| 6 | RECOVERY FOR WRITE BACK | 2 | 9 | 6 | 4 | 4 | 292.16 | -29.10 | 20.76 |
| 7 | INCOME FOR EXTRA ORDINARY EXPENSES | 18 | 48 | 63 | 111 | 113 | 166.79 | 30.87 | 1.37 |
| 8 | NET LOSS | 52 | 3 | 158 | 1,469 | 646 | -94.57 | 5531.04 | -56.06 |
| | TOTAL INCOME | 49,062 | 67,152 | 72,151 | 74,181 | 88,416 | 36.87 | 7.44 | 19.19 |
| Miscellaneous Information | | | | | | | | | |
| | No. of Total Staffs | 19,017 | 20,872 | 23,303 | 22,528 | 22,493 | 9.75 | 11.65 | -0.16 |
| | No. of Total Branches | 4,057 | 4,685 | 5,135 | 5,151 | 5,128 | 15.48 | 9.61 | -0.45 |
| | No. of Total Centers | 310,895 | 362,982 | 428,783 | 443,647 | 445,666 | 16.75 | 18.13 | 0.46 |
| | No. of Total Groups | 1,039,696 | 1,183,364 | 1,351,729 | 1,387,885 | 1,390,718 | 13.82 | 14.23 | 0.20 |
| | No. of Total Passive Groups | 9,398 | 34,163 | 16,159 | 18,302 | 19,043 | 263.51 | -52.70 | 4.05 |
| | No. of Total Members | 4,686,659 | 5,191,363 | 5,859,530 | 5,962,775 | 6,016,101 | 10.77 | 12.87 | 0.89 |
| | No. of Total Passive Members | 195,311 | 329,895 | 438,040 | 582,759 | 528,082 | 68.91 | 32.78 | -9.38 |
| | No. of Total Borrowers | 2,783,222 | 2,992,068 | 3,303,100 | 3,045,124 | 2,984,420 | 7.50 | 10.40 | -1.99 |
| | No. of Total Overdue Borrowers | 1,001,407 | 764,663 | 382,353 | 888,103 | 587,163 | -23.64 | -50.00 | -33.89 |
| | No. of Total Saving Members | 4,679,987 | 5,193,582 | 5,888,077 | 5,997,387 | 6,039,507 | 10.97 | 13.37 | 0.70 |
| | Total Saving Amount (Rs million) | 106,150 | 130,472 | 159,023 | 164,963 | 167,027 | 22.91 | 21.88 | 1.25 |

| S.N. | Infrastructure Development Bank Name | NIFRA |
|--------------------|---|------------------|
| Liabilities | | |
| 1 | CAPITAL FUND | 22,421.33 |
| | a. Paid-up Capital | 21,600.00 |
| | b. Calls in Advance | - |
| | c. Proposed Bonus Share | - |
| | d. General Reserves | 758.73 |
| | e. Share Premium | - |
| | f. Retained Earning | 38.05 |
| | g. Others Reserves Fund | 24.55 |
| 2 | BORROWINGS | 2,739.81 |
| | a. NRB | - |
| | b. Interbank Borrowing | 450.00 |
| | c. Foreign Banks and Fin. Ins. | - |
| | d. Others | - |
| | e. Bonds and Securities | 2,289.81 |
| 3 | DEPOSITS | 892.82 |
| | a. Current | 191.43 |
| | Domestic | 191.43 |
| | Foreign | - |
| | b. Savings | 0.00 |
| | Domestic | 0.00 |
| | Foreign | - |
| | c. Fixed | 700.00 |
| | Domestic | 700.00 |
| | Foreign | - |
| | d. Call Deposits | - |
| | Domestic | - |
| | Foreign | - |
| | e. Others | 1.39 |
| | Domestic | 1.39 |
| | Foreign | - |
| 4 | Bills Payable | - |
| 5 | Other Liabilities | 1,629.37 |
| | 1. Sundry Creditors | - |
| | 2. Loan Loss Provision | 434.37 |
| | 3. Interest Suspense a/c | - |
| | 4. Others | 1,195.01 |
| 6 | Reconciliation A/c | - |
| 7 | Profit & Loss A/c | 1,461.81 |
| | TOTAL Liabilities | 29,145.15 |
| Assets | | |
| 1 | LIQUID FUNDS | 515.49 |
| | a. Cash Balance | 0.01 |
| | Nepalese Notes & Coins | 0.01 |
| | Foreign Currency | - |
| | b. Bank Balance | 515.48 |
| | 1. In Nepal Rastra Bank | 450.38 |
| | Domestic Currency | 450.38 |
| | Foreign Currency | - |
| | 2. "A" Class Licensed Institution | 65.10 |
| | Domestic Currency | 65.10 |
| | Foreign Currency | - |
| | 3. Other Financial Ins. | - |
| | 4. In Foreign Banks | - |
| | c. Money at Call | - |
| | Domestic Currency | - |
| | Foreign Currency | - |
| 2 | INVESTMENT IN SECURITIES | 4,558.77 |
| | a. Govt. Securities | 4,558.77 |
| | b. NRB Bond & Deposit collection | - |
| | c. Govt. Non-Fin. Ins. | - |
| | d. Other Non-Fin Ins. | - |
| | e. Non Residents | - |
| 3 | SHARE & OTHER INVESTMENT | 2,580.00 |
| | a. Interbank Lending | - |
| | b. Non Residents | - |
| | c. Others | 2,580.00 |
| 4 | LOANS & ADVANCES (Including Bills Purchased) | 20,329.72 |
| 4.1 | LOANS & ADVANCES | 20,329.72 |
| | a. Infrastructure Project | 20,329.72 |
| 4.2 | BILL PURCHASED | - |
| | a. Domestic Bills Purchased | - |
| | b. Foreign Bills Purchased | - |
| | c. Import Bills & Imports | - |
| 5 | LOANS AGAINST COLLECTED BILLS | - |
| | a. Against Domestic Bills | - |
| | b. Against Foreign Bills | - |
| 6 | FIXED ASSETS | 180.65 |
| 7 | OTHER ASSETS | 980.53 |
| | a. Accrued Interest: | 205.20 |
| | Financial Institutions | - |
| | Government Enterprises | 69.91 |
| | Private Sector | 135.30 |
| | b. Staff Loans / Adv. | 110.75 |
| | c. Sundry Debtors | - |
| | d. Cash In Transit | - |
| | e. Others | 664.57 |
| 8 | Expenses not Written off | - |
| 9 | Non Banking Assets | - |
| 10 | Reconciliation Account | - |
| 11 | Profit & Loss A/c | - |
| | TOTAL ASSETS | 29,145.15 |

| Infrastructure Development Bank Name | NIFRA |
|---|-----------------|
| Expenses | |
| 1. Interest Expense | 143.56 |
| 1.1 On Deposit Liabilities | 46.00 |
| 1.2 On Borrowing | 97.56 |
| 2. Commission Expense | 0.04 |
| 3. Staff Expense | 89.89 |
| 4. Office Operating Expenses | 63.02 |
| 5. Foreign Exchange Loss | - |
| 5.1 Due to Change in Exchange Rates | - |
| 5.2 Due to Foreign Currency Transaction | - |
| 6. Non Operating Expense | 0.14 |
| 7. Provision for Risk | 350.38 |
| 7.1 Loan loss Provision | 350.38 |
| 7.1.1 General Loan loss Provision | 350.38 |
| 7.1.1.1 Pass Loan Loss Provision | 350.38 |
| 7.1.1.2 Watch List Provision | - |
| 7.1.2 Special Loan Loss Provision | - |
| 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 | 232.03 |
| 10. Provision for Income Tax | 626.49 |
| 11. Others | - |
| 12. Net Profit | 1,461.81 |
| Total Expenses | 2,967.37 |

Income

| | |
|---|-----------------|
| 1. Interest Income | 2,872.56 |
| 1.1 On Loans and Advances | 2,263.25 |
| 1.2 On Investment | 112.01 |
| 1.2.1 Government Bonds | 112.01 |
| 1.2.2 Foreign Bonds | - |
| 1.2.3 NRB Bonds | - |
| 1.2.4 Debenture & Bonds | - |
| 1.3 On Agency Balance | - |
| 1.4 On Call Deposit | - |
| 1.5 On Others | 497.31 |
| 2. Commission and Discount | 22.82 |
| 2.1 Bills Purchase and Discount | - |
| 2.2 Commission | 22.82 |
| 2.3 Others | - |
| 3. Exchange Fluctuation Income | - |
| 3.1 Due to Change in Exchange Rate | - |
| 3.2 Due to Foreign Currency Transaction | - |
| 4. Other Operating Income | - |
| 5. Non Operating Income | 0.15 |
| 6. Write Back from Provisions for loss | 71.84 |
| 7. Recovery of written-off Loan | - |
| 8. Income from Extra Ordinary transactions | - |
| 9. Net Loss | - |
| Total Income | 2,967.37 |

Districtwise List of Banks and Financial Institutions Branches (Asar, 2080)

| S.No. | Province | District | Class 'A' | Class 'B' | Class 'C' | Total | Population | Pop. Per Branch |
|-------|--------------|------------------|--------------|------------|------------|--------------|------------------|-----------------|
| 1 | Koshi | Taplejung | 23 | - | - | 23 | 120,590 | 5,243 |
| 2 | Koshi | Panchthar | 27 | 3 | 2 | 32 | 172,400 | 5,388 |
| 3 | Koshi | Ilam | 39 | 9 | 1 | 49 | 279,534 | 5,705 |
| 4 | Koshi | Jhapa | 143 | 54 | 12 | 209 | 998,054 | 4,775 |
| 5 | Koshi | Sankhuwasabha | 30 | - | - | 30 | 158,041 | 5,268 |
| 6 | Koshi | Bhojpur | 24 | - | 1 | 25 | 157,923 | 6,317 |
| 7 | Koshi | Terhathum | 19 | 3 | - | 22 | 88,731 | 4,033 |
| 8 | Koshi | Dhankuta | 26 | 8 | 1 | 35 | 150,599 | 4,303 |
| 9 | Koshi | Morang | 180 | 62 | 5 | 247 | 1,148,156 | 4,648 |
| 10 | Koshi | Sunsari | 137 | 39 | 13 | 189 | 926,962 | 4,905 |
| 11 | Koshi | Solukhumbu | 28 | - | - | 28 | 104,851 | 3,745 |
| 12 | Koshi | Khotang | 19 | 6 | - | 25 | 175,298 | 7,012 |
| 13 | Koshi | Okhaldhunga | 24 | 4 | - | 28 | 139,552 | 4,984 |
| 14 | Koshi | Udayapur | 43 | 6 | 1 | 50 | 340,721 | 6,814 |
| | Total | | 762 | 194 | 36 | 992 | 4,961,412 | 5,001 |
| 15 | Madhesh | Saptari | 55 | 7 | 2 | 64 | 706,255 | 11,035 |
| 16 | Madhesh | Siraha | 86 | 12 | 3 | 101 | 739,953 | 7,326 |
| 17 | Madhesh | Dhanusa | 85 | 7 | 13 | 105 | 867,747 | 8,264 |
| 18 | Madhesh | Mahottari | 63 | 7 | 10 | 80 | 706,994 | 8,837 |
| 19 | Madhesh | Sarlahi | 79 | 14 | 7 | 100 | 862,470 | 8,625 |
| 20 | Madhesh | Rautahat | 58 | 9 | 3 | 70 | 813,573 | 11,622 |
| 21 | Madhesh | Bara | 82 | 13 | 6 | 101 | 763,137 | 7,556 |
| 22 | Madhesh | Parsa | 70 | 13 | 7 | 90 | 654,471 | 7,272 |
| | Total | | 578 | 82 | 51 | 711 | 6,114,600 | 8,600 |
| 23 | Bagmati | Dolakha | 29 | 3 | - | 32 | 172,767 | 5,399 |
| 24 | Bagmati | Ramechhap | 24 | 2 | - | 26 | 170,302 | 6,550 |
| 25 | Bagmati | Sindhuli | 35 | 2 | 2 | 39 | 300,026 | 7,693 |
| 26 | Bagmati | Rasuwa | 28 | 1 | 1 | 30 | 46,689 | 1,556 |
| 27 | Bagmati | Dhading | 61 | 17 | - | 78 | 325,710 | 4,176 |
| 28 | Bagmati | Nuwakot | 40 | 15 | 1 | 56 | 263,391 | 4,703 |
| 29 | Bagmati | Sindhupalchok | 37 | 11 | - | 48 | 262,624 | 5,471 |
| 30 | Bagmati | Kavrepalanchok | 70 | 14 | 8 | 92 | 364,039 | 3,957 |
| 31 | Bagmati | Kathmandu | 928 | 147 | 48 | 1,123 | 2,041,587 | 1,818 |
| 32 | Bagmati | Lalitpur | 224 | 34 | 15 | 273 | 551,667 | 2,021 |
| 33 | Bagmati | Bhaktapur | 123 | 19 | 5 | 147 | 432,132 | 2,940 |
| 34 | Bagmati | Makwanpur | 58 | 14 | 8 | 80 | 466,073 | 5,826 |
| 35 | Bagmati | Chitawan | 167 | 53 | 18 | 238 | 719,859 | 3,025 |
| | Total | | 1,824 | 332 | 106 | 2,262 | 6,116,866 | 2,704 |
| 36 | Gandaki | Gorkha | 44 | 6 | 4 | 54 | 251,027 | 4,649 |
| 37 | Gandaki | Manang | 11 | - | - | 11 | 5,658 | 514 |
| 38 | Gandaki | Lamjung | 44 | 6 | 2 | 52 | 155,852 | 2,997 |
| 39 | Gandaki | Kaski | 205 | 78 | 19 | 302 | 600,051 | 1,987 |
| 40 | Gandaki | Tanahu | 77 | 23 | 1 | 101 | 321,153 | 3,180 |
| 41 | Gandaki | Syangja | 43 | 24 | 2 | 69 | 253,024 | 3,667 |
| 42 | Gandaki | Mustang | 16 | 1 | - | 17 | 14,452 | 850 |
| 43 | Gandaki | Baglung | 47 | 9 | 1 | 57 | 249,211 | 4,372 |
| 44 | Gandaki | Parbat | 24 | 10 | - | 34 | 130,887 | 3,850 |
| 45 | Gandaki | Myagdi | 21 | 9 | - | 30 | 107,033 | 3,568 |
| 46 | Gandaki | Nawalparasi East | 69 | 24 | 8 | 101 | 378,079 | 3,743 |
| | Total | | 601 | 190 | 37 | 828 | 2,466,427 | 2,979 |

| | | | | | | | | |
|--------------------|---------------|------------------|--------------|--------------|------------|--------------|-------------------|--------------|
| 47 | Lumbini | Gulmi | 37 | 15 | - | 52 | 246,494 | 4,740 |
| 48 | Lumbini | Palpa | 48 | 11 | - | 59 | 245,027 | 4,153 |
| 49 | Lumbini | Rupandehi | 229 | 77 | 27 | 333 | 1,121,957 | 3,369 |
| 50 | Lumbini | Kapilbastu | 83 | 18 | 6 | 107 | 682,961 | 6,383 |
| 51 | Lumbini | Arghakhanchi | 21 | 7 | - | 28 | 177,086 | 6,325 |
| 52 | Lumbini | Pyuthan | 20 | 13 | - | 33 | 232,019 | 7,031 |
| 53 | Lumbini | Rolpa | 21 | 2 | - | 23 | 234,793 | 10,208 |
| 54 | Lumbini | Rukum East | 8 | - | - | 8 | 56,786 | 7,098 |
| 55 | Lumbini | Dang | 92 | 39 | 3 | 134 | 674,993 | 5,037 |
| 56 | Lumbini | Banke | 82 | 29 | 7 | 118 | 603,194 | 5,112 |
| 57 | Lumbini | Bardiya | 44 | 26 | - | 70 | 459,900 | 6,570 |
| 58 | Lumbini | Nawalparasi West | 63 | 20 | 3 | 86 | 386,868 | 4,498 |
| Total | | | 748 | 257 | 46 | 1,051 | 5,122,078 | 4,874 |
| 59 | Karnali | Rukum West | 21 | 2 | 1 | 24 | 166,740 | 6,948 |
| 60 | Karnali | Salyan | 26 | 5 | 1 | 32 | 238,515 | 7,454 |
| 61 | Karnali | Surkhet | 54 | 10 | 1 | 65 | 415,126 | 6,387 |
| 62 | Karnali | Dailekh | 24 | 1 | - | 25 | 252,313 | 10,093 |
| 63 | Karnali | Jajarkot | 13 | 1 | - | 14 | 189,360 | 13,526 |
| 64 | Karnali | Dolpa | 13 | - | - | 13 | 42,774 | 3,290 |
| 65 | Karnali | Jumla | 22 | 1 | - | 23 | 118,349 | 5,146 |
| 66 | Karnali | Kalikot | 16 | - | - | 16 | 145,292 | 9,081 |
| 67 | Karnali | Mugu | 8 | - | - | 8 | 64,549 | 8,069 |
| 68 | Karnali | Humla | 9 | 1 | - | 10 | 55,394 | 5,539 |
| Total | | | 206 | 21 | 3 | 230 | 1,688,412 | 7,341 |
| 69 | Sudur Paschim | Doti | 19 | 1 | - | 20 | 204,831 | 10,242 |
| 70 | Sudur Paschim | Bajhang | 18 | 1 | - | 19 | 189,085 | 9,952 |
| 71 | Sudur Paschim | Kailali | 132 | 30 | 4 | 166 | 904,666 | 5,450 |
| 72 | Sudur Paschim | Bajura | 13 | 1 | - | 14 | 138,523 | 9,895 |
| 73 | Sudur Paschim | Achham | 18 | 3 | - | 21 | 228,852 | 10,898 |
| 74 | Sudur Paschim | Kanchanpur | 66 | 11 | 1 | 78 | 513,757 | 6,587 |
| 75 | Sudur Paschim | Darchula | 20 | 2 | - | 22 | 133,310 | 6,060 |
| 76 | Sudur Paschim | Baitadi | 19 | 2 | - | 21 | 242,157 | 11,531 |
| 77 | Sudur Paschim | Dadeldhura | 25 | 1 | - | 26 | 139,602 | 5,369 |
| Total | | | 330 | 52 | 5 | 387 | 2,694,783 | 6,963 |
| Grand Total | | | 5,049 | 1,128 | 284 | 6,461 | 29,164,578 | |

| Bank/BFI Class | A | B | C [#] | D | E [§] | Total |
|---|-------|-------|----------------|-------|----------------|--------|
| No. of BFIs | 20 | 17 | 17 | 57 | 1 | 112 |
| No. of Branches [^] | 5,049 | 1,128 | 284 | 5,128 | | 11,589 |
| Population per Branch [*] (Served by A, B and C class BFIs) | | | | | | 4,514 |
| Population per Branch [*] (Served by A, B, C and D class BFIs) | | | | | | 2,517 |

| Province | A | B | C | D | Total (A+B+C) | Total (A+B+C+D) |
|---------------|--------------|--------------|------------|--------------|---------------|-----------------|
| Koshi | 762 | 194 | 36 | 871 | 992 | 1,863 |
| Madhesh | 578 | 82 | 51 | 1,061 | 711 | 1,772 |
| Bagmati | 1,824 | 332 | 106 | 763 | 2,262 | 3,025 |
| Gandaki | 601 | 190 | 37 | 576 | 828 | 1,404 |
| Lumbini | 748 | 257 | 46 | 1,162 | 1,051 | 2,213 |
| Karnali | 206 | 21 | 3 | 236 | 230 | 466 |
| Sudur Paschim | 330 | 52 | 5 | 459 | 387 | 846 |
| Total | 5,049 | 1,128 | 284 | 5,128 | 6,461 | 11,589 |

* Population 29,164,578 based on final population report 2078(Census Nepal 2021) Source :

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

| Overall Summary of Interest Rate on LCY Deposit | | Asar, 2071 (Mid Jul, 2014) | | Asar, 2072 (Mid Jul, 2015) | | Asar, 2073 (Mid Jul, 2016) | | Saun, 2073 (Mid Aug, 2016) | |
|---|-------------------------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 10.17 | 209,227.10 | 9.48 | 260,709.85 | 8.48 | 329,660.73 | 8.55 | 336,527.18 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 11.33 | 61,158.02 | 10.15 | 87,168.51 | 9.29 | 108,177.85 | 9.24 | 111,697.05 |
| 7 | Real Estate Loan | 11.54 | 57,673.18 | 10.57 | 61,728.82 | 9.37 | 81,240.87 | 9.42 | 83,266.44 |
| 8 | Margin Nature Loan | 10.35 | 10,229.42 | 9.55 | 16,083.92 | 8.01 | 27,939.10 | 8.43 | 28,475.15 |
| 9 | Hire Purchase Loan | 11.45 | 38,297.30 | 10.19 | 52,431.49 | 9.52 | 76,618.57 | 9.57 | 83,518.22 |
| 10 | Deprived Sector Loan | 6.40 | 39,407.92 | 6.25 | 49,456.30 | 5.69 | 65,175.30 | 5.72 | 62,152.96 |
| 11 | Bills Purchased | 1.65 | 8,297.87 | 1.83 | 6,754.09 | 2.97 | 7,336.24 | 2.40 | 7,311.68 |
| 12 | 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 8.45 | 349,882.39 | 8.31 | 357,245.74 | 8.65 | 359,727.17 | 8.83 | 354,020.05 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 9.16 | 114,413.22 | 9.07 | 117,325.25 | 9.24 | 119,545.74 | 9.37 | 122,180.52 |
| 7 | Real Estate Loan | 9.20 | 85,276.34 | 9.16 | 87,993.08 | 9.38 | 89,301.71 | 9.54 | 92,542.17 |
| 8 | Margin Nature Loan | 7.87 | 28,652.20 | 7.87 | 29,857.03 | 8.18 | 30,000.56 | 8.52 | 29,588.70 |
| 9 | Hire Purchase Loan | 9.40 | 86,013.60 | 9.34 | 89,851.49 | 9.45 | 93,708.63 | 9.49 | 99,963.04 |
| 10 | Deprived Sector Loan | 5.77 | 62,542.81 | 6.01 | 71,652.98 | 6.46 | 71,038.69 | 6.48 | 72,112.90 |
| 11 | Bills Purchased | 2.94 | 7,422.85 | 3.58 | 7,192.43 | 4.75 | 6,855.46 | 4.20 | 5,859.02 |
| 12 | Other Product | 10.15 | 137,778.65 | 10.02 | 134,740.77 | 10.23 | 137,564.87 | 10.33 | 141,997.32 |
| | Aggregate | 8.75 | 1,430,690.32 | 8.67 | 1,465,317.41 | 8.93 | 1,485,887.79 | 9.07 | 1,512,667.91 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Poush, 2073 (Mid Jan, 2017) | | Magh, 2073 (Mid Feb, 2017) | | Fagun, 2073 (Mid Mar, 2017) | | Chait, 2073 (Mid Apr, 2017) | |
|--|---|-----------------------------|--------------|----------------------------|--------------|-----------------------------|--------------|-----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 9.44 | 244,462.06 | 10.02 | 246,129.04 | 10.36 | 249,547.24 | 10.56 | 250,562.28 |
| 2 | Overdraft | 9.74 | 285,840.27 | 10.55 | 287,328.53 | 11.04 | 286,657.07 | 11.37 | 293,230.95 |
| 3 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 9.00 | 372,455.08 | 9.81 | 380,254.89 | 10.23 | 376,652.27 | 10.54 | 382,365.32 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 9.42 | 127,759.81 | 10.15 | 129,870.30 | 10.60 | 130,940.37 | 10.75 | 133,265.55 |
| 7 | Real Estate Loan | 9.80 | 96,619.08 | 10.59 | 98,968.33 | 11.13 | 100,204.02 | 11.42 | 101,058.02 |
| 8 | Margin Nature Loan | 9.15 | 32,288.12 | 10.43 | 33,801.57 | 11.01 | 31,943.37 | 11.40 | 31,298.75 |
| 9 | Hire Purchase Loan | 9.72 | 106,711.64 | 10.52 | 110,463.67 | 11.09 | 112,194.98 | 11.31 | 114,838.70 |
| 10 | Deprived Sector Loan | 7.09 | 78,528.62 | 8.07 | 79,293.96 | 8.47 | 80,613.60 | 8.95 | 86,470.72 |
| 11 | Bills Purchased | 4.29 | 6,778.84 | 4.20 | 6,120.65 | 3.90 | 6,840.14 | 2.49 | 7,826.28 |
| 12 | 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

Amnt 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 10.53 | 384,390.08 | 11.13 | 384,490.27 | 11.09 | 385,828.33 | 11.41 | 385,860.66 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 10.73 | 133,628.24 | 11.16 | 134,504.68 | 11.33 | 140,053.24 | 11.69 | 142,469.21 |
| 7 | Real Estate Loan | 10.79 | 101,613.50 | 11.82 | 102,695.97 | 11.94 | 104,245.22 | 12.28 | 104,291.37 |
| 8 | Margin Nature Loan | 11.16 | 31,213.79 | 12.02 | 31,743.32 | 12.27 | 34,419.83 | 12.43 | 34,044.76 |
| 9 | Hire Purchase Loan | 10.78 | 115,626.58 | 11.87 | 116,266.54 | 12.03 | 120,085.97 | 12.35 | 120,615.83 |
| 10 | Deprived Sector Loan | 8.80 | 86,523.05 | 9.49 | 86,968.87 | 10.16 | 93,428.55 | 10.41 | 93,183.32 |
| 11 | Bills Purchased | 2.23 | 8,553.30 | 2.43 | 9,718.04 | 2.28 | 9,438.91 | 1.92 | 10,500.29 |
| 12 | Other Product | 12.41 | 171,619.68 | 12.23 | 173,837.58 | 12.38 | 183,325.97 | 12.65 | 180,177.44 |
| | Aggregate | 10.57 | 1,645,541.18 | 11.25 | 1,654,508.50 | 11.39 | 1,717,067.48 | 11.66 | 1,716,454.90 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Bhadau, 2074 (Mid Sep, 2017) | | Asoj, 2074 (Mid Oct, 2017) | | Kattik, 2074 (Mid Nov, 2017) | | Mangsir, 2074 (Mid Dec, 2017) | |
|--|---|------------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.43 | 285,171.67 | 11.47 | 290,444.14 | 11.26 | 289,539.19 | 10.83 | 303,123.46 |
| 2 | Overdraft | 12.42 | 304,901.57 | 12.28 | 315,068.67 | 12.10 | 312,067.51 | 11.50 | 320,363.58 |
| 3 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 11.57 | 397,957.00 | 11.49 | 418,675.98 | 11.38 | 420,214.35 | 11.27 | 427,441.43 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 11.80 | 145,530.98 | 11.80 | 149,380.82 | 11.81 | 150,139.34 | 11.46 | 154,017.66 |
| 7 | Real Estate Loan | 12.36 | 103,146.41 | 12.38 | 103,197.14 | 12.17 | 104,347.17 | 11.43 | 105,581.27 |
| 8 | Margin Nature Loan | 12.40 | 33,747.41 | 12.27 | 34,893.56 | 12.05 | 33,957.90 | 11.36 | 35,367.48 |
| 9 | Hire Purchase Loan | 12.50 | 120,980.63 | 12.48 | 121,231.29 | 12.40 | 122,724.24 | 11.54 | 125,676.79 |
| 10 | Deprived Sector Loan | 10.43 | 95,241.10 | 10.48 | 101,054.86 | 10.42 | 95,364.32 | 10.16 | 96,362.69 |
| 11 | Bills Purchased | 2.26 | 9,260.11 | 3.75 | 6,266.19 | 5.62 | 4,055.79 | 4.75 | 3,478.20 |
| 12 | 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 11.56 | 439,239.76 | 11.68 | 444,053.21 | 11.77 | 434,029.17 | 11.85 | 447,396.69 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 11.85 | 156,701.42 | 11.98 | 158,524.28 | 12.01 | 156,391.30 | 12.13 | 158,181.85 |
| 7 | Real Estate Loan | 12.26 | 108,370.28 | 12.47 | 108,672.59 | 12.55 | 111,270.42 | 12.72 | 113,778.23 |
| 8 | Margin Nature Loan | 12.06 | 34,966.70 | 12.25 | 35,243.41 | 12.36 | 34,497.88 | 12.41 | 34,112.56 |
| 9 | Hire Purchase Loan | 12.51 | 127,792.44 | 12.65 | 129,289.00 | 12.75 | 129,439.08 | 12.87 | 130,671.07 |
| 10 | Deprived Sector Loan | 10.68 | 103,368.40 | 10.68 | 100,391.14 | 10.80 | 101,003.19 | 11.09 | 105,932.12 |
| 11 | Bills Purchased | 5.64 | 2,808.42 | 5.99 | 2,821.97 | 5.39 | 2,716.66 | 5.75 | 2,502.37 |
| 12 | Other Product | 12.59 | 204,275.83 | 12.79 | 208,002.89 | 12.80 | 223,059.26 | 12.88 | 221,835.21 |
| | Aggregate | 11.79 | 1,895,199.48 | 11.92 | 1,920,830.94 | 12.01 | 1,929,094.34 | 12.12 | 1,965,611.29 |

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Baishakh, 2075 (Mid May, 2018) | | Jestha, 2075 (Mid June, 2018) | | Asar, 2075 (Mid Jul, 2018) | | Saun, 2075 (Mid Aug, 2018) | |
|--|---|--------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.98 | 335,598.81 | 11.98 | 335,598.81 | 11.93 | 363,153.74 | 12.03 | 371,125.24 |
| 2 | Overdraft | 12.95 | 351,682.85 | 12.95 | 351,682.85 | 12.82 | 348,911.76 | 12.93 | 344,194.13 |
| 3 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 12.10 | 466,948.92 | 12.10 | 466,948.92 | 12.08 | 478,751.51 | 12.26 | 491,133.25 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 12.41 | 162,744.54 | 12.41 | 162,744.54 | 12.32 | 167,178.62 | 12.60 | 168,660.29 |
| 7 | Real Estate Loan | 12.93 | 113,388.87 | 12.93 | 113,388.87 | 12.83 | 114,735.11 | 13.09 | 115,915.71 |
| 8 | Margin Nature Loan | 12.74 | 33,585.55 | 12.74 | 33,585.55 | 12.59 | 33,207.62 | 12.85 | 32,400.66 |
| 9 | Hire Purchase Loan | 13.17 | 133,537.06 | 13.17 | 133,537.06 | 13.11 | 137,279.04 | 13.24 | 139,170.99 |
| 10 | Deprived Sector Loan | 11.29 | 106,384.75 | 11.29 | 106,384.75 | 11.28 | 114,875.50 | 11.52 | 110,907.42 |
| 11 | Bills Purchased | 6.09 | 2,868.24 | 6.09 | 2,868.24 | 7.53 | 1,817.01 | 5.29 | 2,829.25 |
| 12 | Other Product | 13.21 | 210,257.81 | 13.21 | 210,257.81 | 12.82 | 230,266.22 | 13.35 | 226,448.31 |
| | Aggregate | 12.38 | 1,997,843.51 | 12.38 | 1,997,843.51 | 12.29 | 2,053,416.73 | 12.48 | 2,080,566.23 |

Weighted Average Interest Rate Structure of Commercial Banks

Amnt 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 12.13 | 506,505.27 | 11.93 | 538,446.71 | 12.09 | 545,895.60 | 12.17 | 550,786.74 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 12.05 | 171,269.18 | 12.02 | 174,043.75 | 12.02 | 174,332.63 | 12.03 | 175,927.46 |
| 7 | Real Estate Loan | 12.99 | 116,250.69 | 12.95 | 119,107.03 | 12.87 | 120,076.13 | 12.88 | 118,694.36 |
| 8 | Margin Nature Loan | 12.72 | 33,172.96 | 12.75 | 33,621.42 | 12.65 | 31,194.41 | 12.58 | 31,941.44 |
| 9 | Hire Purchase Loan | 13.22 | 139,944.21 | 12.98 | 140,529.79 | 13.11 | 141,429.63 | 13.08 | 144,053.00 |
| 10 | Deprived Sector Loan | 11.22 | 114,856.28 | 11.28 | 126,355.86 | 11.22 | 122,045.53 | 11.26 | 121,917.17 |
| 11 | Bills Purchased | 4.70 | 3,335.60 | 4.69 | 3,619.96 | 5.30 | 3,707.10 | 5.75 | 3,137.45 |
| 12 | 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 12.20 | 575,433.44 | 12.13 | 570,359.86 | 12.15 | 573,602.22 | 12.07 | 583,929.24 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 12.04 | 177,062.15 | 12.19 | 179,092.06 | 12.17 | 180,209.98 | 12.39 | 182,065.08 |
| 7 | Real Estate Loan | 12.91 | 117,566.02 | 12.87 | 116,847.41 | 12.85 | 116,723.38 | 12.71 | 117,291.93 |
| 8 | Margin Nature Loan | 12.63 | 33,917.95 | 12.55 | 32,898.18 | 12.40 | 32,548.71 | 12.39 | 33,297.75 |
| 9 | Hire Purchase Loan | 13.11 | 145,368.12 | 13.16 | 146,166.02 | 13.17 | 146,314.07 | 13.12 | 145,291.21 |
| 10 | Deprived Sector Loan | 11.31 | 132,138.86 | 11.42 | 130,936.53 | 11.48 | 130,683.27 | 11.61 | 139,084.40 |
| 11 | Bills Purchased | 5.13 | 3,116.71 | 6.31 | 2,858.07 | 5.64 | 3,035.34 | 5.56 | 3,015.62 |
| 12 | Other Product | 13.14 | 264,580.52 | 13.26 | 266,068.84 | 13.18 | 266,940.13 | 13.08 | 272,240.48 |
| | Aggregate | 12.28 | 2,318,601.78 | 12.35 | 2,329,134.73 | 12.32 | 2,337,298.94 | 12.27 | 2,379,571.84 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Baisakh, 2076 (Mid May, 2019) | | Jestha, 2076 (Mid Jun, 2019) | | Asar, 2076 (Mid Jul, 2019) | | Shrawan, 2076 (Mid Aug, 2019) | |
|--|---|-------------------------------|--------------|------------------------------|--------------|----------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.79 | 445,327.12 | 11.83 | 456,032.88 | 11.78 | 466,573.66 | 11.69 | 479,430.00 |
| 2 | Overdraft | 12.54 | 375,228.26 | 12.48 | 374,464.83 | 12.44 | 374,788.38 | 12.37 | 368,380.55 |
| 3 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 12.03 | 591,013.50 | 12.01 | 594,058.72 | 11.97 | 597,674.13 | 11.92 | 595,256.80 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 12.34 | 182,279.22 | 12.29 | 184,369.21 | 12.27 | 186,650.65 | 12.24 | 186,507.94 |
| 7 | Real Estate Loan | 12.63 | 118,075.45 | 12.54 | 119,436.75 | 12.45 | 118,860.34 | 12.43 | 118,203.13 |
| 8 | Margin Nature Loan | 12.29 | 33,774.07 | 12.24 | 33,565.13 | 12.21 | 35,571.39 | 12.18 | 35,221.40 |
| 9 | Hire Purchase Loan | 13.06 | 145,106.69 | 13.02 | 144,526.72 | 13.02 | 141,825.70 | 12.95 | 144,132.96 |
| 10 | Deprived Sector Loan | 11.56 | 138,993.87 | 11.50 | 140,548.01 | 11.57 | 142,087.74 | 11.56 | 141,944.21 |
| 11 | Bills Purchased | 5.92 | 3,061.98 | 6.03 | 3,212.39 | 5.15 | 3,147.19 | 5.18 | 3,168.56 |
| 12 | Other Product | 13.00 | 275,118.46 | 12.98 | 278,872.69 | 12.85 | 292,010.64 | 12.76 | 289,671.14 |
| | Aggregate | 12.22 | 2,386,527.33 | 12.18 | 2,404,206.53 | 12.16 | 2,429,380.77 | 12.09 | 2,435,219.08 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Bhadra, 2076 (Mid Sep, 2019) | | Ashwin, 2076 (Mid Oct, 2019) | | Kartik, 2076 (Mid Nov, 2019) | | Mangsir, 2076 (Mid Dec, 2019) | |
|--|---|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.59 | 489,218.30 | 11.64 | 504,773.97 | 11.70 | 511,907.01 | 11.66 | 522,865.99 |
| 2 | Overdraft | 12.25 | 373,059.22 | 12.23 | 382,346.13 | 12.26 | 381,762.78 | 12.25 | 385,777.34 |
| 3 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 11.81 | 611,579.10 | 11.75 | 633,260.77 | 11.86 | 637,863.20 | 11.80 | 644,768.73 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 12.20 | 190,416.53 | 12.22 | 196,343.44 | 12.17 | 197,476.16 | 12.25 | 199,584.26 |
| 7 | Real Estate Loan | 12.39 | 119,631.29 | 12.39 | 129,590.39 | 12.40 | 129,710.22 | 12.38 | 131,716.23 |
| 8 | Margin Nature Loan | 12.04 | 34,929.88 | 12.02 | 35,615.76 | 12.13 | 35,069.23 | 12.06 | 34,945.14 |
| 9 | Hire Purchase Loan | 12.91 | 143,762.86 | 12.94 | 145,222.32 | 12.87 | 145,412.14 | 12.92 | 146,089.21 |
| 10 | Deprived Sector Loan | 11.46 | 145,137.30 | 11.45 | 152,865.41 | 11.44 | 150,021.48 | 11.53 | 153,015.42 |
| 11 | Bills Purchased | 5.60 | 3,312.91 | 5.00 | 3,785.59 | 5.14 | 4,072.78 | 5.64 | 3,638.48 |
| 12 | 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

Amnt 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 11.83 | 657,967.23 | 11.74 | 660,793.09 | 11.73 | 660,390.46 | 11.71 | 665,405.42 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 12.26 | 202,156.39 | 12.21 | 202,505.42 | 12.20 | 208,375.93 | 12.18 | 208,520.18 |
| 7 | Real Estate Loan | 12.32 | 133,995.68 | 12.26 | 134,958.88 | 12.27 | 133,160.28 | 12.22 | 133,493.92 |
| 8 | Margin Nature Loan | 12.11 | 35,645.71 | 12.01 | 35,156.50 | 11.93 | 37,151.25 | 11.90 | 38,059.10 |
| 9 | Hire Purchase Loan | 12.90 | 145,579.69 | 12.83 | 145,271.68 | 12.85 | 147,908.38 | 12.83 | 146,830.58 |
| 10 | Deprived Sector Loan | 11.48 | 162,908.58 | 11.44 | 159,807.71 | 11.43 | 160,811.26 | 11.27 | 168,232.95 |
| 11 | Bills Purchased | 5.57 | 3,287.74 | 6.19 | 3,734.97 | 6.91 | 4,130.97 | 7.63 | 4,269.07 |
| 12 | Other Product | 12.60 | 305,407.73 | 12.61 | 307,801.81 | 12.61 | 314,442.89 | 12.52 | 313,767.53 |
| | Aggregate | 11.94 | 2,661,093.66 | 11.94 | 2,675,843.71 | 11.80 | 2,723,458.78 | 11.77 | 2,761,324.55 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Baisakh, 2077 (Mid May, 2020) | | Jestha, 2077 (Mid June, 2020) | | Asar, 2077 (Mid July, 2020) | | Shrawan, 2077 (Mid Aug, 2020) | |
|--|---|-------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.32 | 589,816.01 | 11.03 | 597,357.48 | 10.60 | 608,333.35 | 10.71 | 613,974.93 |
| 2 | Overdraft | 12.05 | 405,601.73 | 11.61 | 401,971.76 | 11.18 | 421,258.16 | 10.92 | 411,744.98 |
| 3 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 11.53 | 667,192.34 | 11.23 | 659,378.54 | 10.75 | 683,545.18 | 10.26 | 687,275.48 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 11.92 | 207,666.19 | 11.21 | 206,501.06 | 11.00 | 208,542.63 | 10.91 | 207,779.20 |
| 7 | Real Estate Loan | 12.05 | 132,736.80 | 11.56 | 132,012.80 | 11.16 | 140,543.75 | 10.91 | 142,081.95 |
| 8 | Margin Nature Loan | 11.79 | 37,982.82 | 11.45 | 38,162.39 | 10.85 | 41,345.03 | 10.42 | 41,355.84 |
| 9 | Hire Purchase Loan | 12.53 | 145,901.92 | 12.07 | 144,691.57 | 11.58 | 144,991.31 | 11.70 | 142,548.87 |
| 10 | Deprived Sector Loan | 11.23 | 162,435.81 | 10.96 | 155,803.19 | 10.28 | 169,089.66 | 9.38 | 161,310.25 |
| 11 | Bills Purchased | 8.68 | 4,252.49 | 9.43 | 3,689.82 | 7.26 | 3,253.77 | 6.98 | 3,290.92 |
| 12 | Other Product | 12.56 | 308,316.95 | 12.07 | 303,605.09 | 11.42 | 327,894.18 | 11.41 | 326,212.74 |
| | Aggregate | 10.99 | 2,746,328.68 | 10.43 | 2,729,712.72 | 10.11 | 2,820,658.52 | 10.47 | 2,798,043.33 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

| Overall Summary of Interest Rate on LCY Deposit | | Bhadra, 2077 (Mid Sep, 2020) | | Ashwin, 2077 (Mid Oct, 2020) | | Kartik, 2077 (Mid Nov, 2020) | | Mangsir, 2077 (Mid Dec, 2020) | |
|---|-------------------------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 3.33 | 1,106,298.32 | 3.22 | 1,161,478.97 | 3.11 | 1,180,322.40 | 2.85 | 1,187,308.52 |
| 2 | Fixed: | 8.68 | 1,689,310.20 | 8.46 | 1,717,266.57 | 8.37 | 1,740,061.30 | 8.20 | 1,762,732.52 |
| 2.1 | up to 1 month | - | - | - | - | - | - | - | - |
| 2.2 | 1-3 months | - | - | - | - | - | - | - | - |
| 2.3 | 3-6 months | 7.80 | 301,118.48 | 7.44 | 298,332.69 | 7.43 | 277,580.34 | 7.27 | 267,486.65 |
| 2.4 | 6-12 months | 8.47 | 487,162.45 | 8.18 | 548,139.62 | 8.05 | 549,955.19 | 7.93 | 527,100.93 |
| 2.5 | 1-2 yrs | 8.67 | 647,097.63 | 8.51 | 619,700.46 | 8.39 | 652,965.05 | 8.09 | 695,564.58 |
| 2.6 | 2 yrs and above | 10.16 | 253,931.63 | 10.16 | 251,093.80 | 9.99 | 259,560.72 | 9.94 | 272,580.35 |
| 3 | Call | 1.36 | 307,026.87 | 1.22 | 308,505.24 | 1.09 | 302,630.69 | 1.00 | 317,889.64 |
| 4 | Certificate of Deposits | - | - | - | - | - | - | - | - |
| 5 | Other | 8.09 | 2,830.97 | 7.90 | 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 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 9.99 | 702,335.94 | 9.65 | 747,491.35 | 9.38 | 733,979.65 | 9.25 | 748,221.77 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 10.83 | 209,886.45 | 10.55 | 213,311.37 | 10.25 | 213,937.46 | 10.10 | 213,022.19 |
| 7 | Real Estate Loan | 10.67 | 138,324.10 | 10.41 | 137,972.23 | 10.03 | 139,673.51 | 9.91 | 145,572.06 |
| 8 | Margin Nature Loan | 10.09 | 43,165.98 | 9.47 | 48,564.23 | 9.01 | 50,390.86 | 8.82 | 56,612.67 |
| 9 | Hire Purchase Loan | 11.47 | 143,175.17 | 11.29 | 141,209.49 | 10.91 | 140,376.98 | 10.76 | 140,352.51 |
| 10 | Deprived Sector Loan | 8.35 | 158,920.15 | 7.63 | 172,808.59 | 7.45 | 168,381.31 | 7.22 | 177,108.17 |
| 11 | Bills Purchased | 6.80 | 3,279.53 | 4.82 | 4,024.55 | 4.44 | 3,988.77 | 4.21 | 4,156.64 |
| 12 | Other Product | 11.30 | 332,384.73 | 10.94 | 352,069.53 | 10.52 | 365,801.36 | 10.50 | 370,080.82 |
| | Aggregate | 10.18 | 2,827,105.99 | 9.83 | 2,946,660.02 | 9.52 | 2,960,568.29 | 9.37 | 3,012,408.24 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Poush, 2077 (Mid Jan, 2021) | | Magh, 2077 (Mid Feb, 2021) | | Falgun, 2077 (Mid Mar, 2021) | | Chaitra, 2077 (Mid Apr, 2021) | |
|--|---|-----------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 8.98 | 671,682.83 | 8.68 | 680,003.04 | 8.66 | 704,691.22 | 8.52 | 736,281.09 |
| 2 | Overdraft | 9.53 | 478,029.88 | 9.22 | 484,836.00 | 9.15 | 503,301.25 | 8.96 | 541,190.63 |
| 3 | Cash Credit Loan | | | | | | | | |
| 4 | 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 |
| 5 | Short Term Working Capital/Demand Loan | 9.08 | 773,344.53 | 8.71 | 795,779.46 | 8.61 | 798,595.37 | 8.50 | 817,337.11 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 9.97 | 217,308.38 | 9.61 | 219,499.26 | 9.48 | 225,606.25 | 9.47 | 230,945.29 |
| 7 | Real Estate Loan | 9.71 | 145,278.92 | 9.39 | 147,930.75 | 9.33 | 148,095.45 | 9.19 | 162,722.08 |
| 8 | Margin Nature Loan | 8.70 | 64,059.65 | 8.39 | 66,199.13 | 8.50 | 70,411.65 | 8.48 | 78,994.44 |
| 9 | Hire Purchase Loan | 10.54 | 138,673.08 | 10.23 | 135,779.50 | 10.14 | 138,041.77 | 9.84 | 137,023.26 |
| 10 | Deprived Sector Loan | 7.04 | 192,978.21 | 6.74 | 197,113.28 | 6.79 | 207,526.53 | 7.07 | 221,717.98 |
| 11 | Bills Purchased | 3.48 | 4,633.57 | 3.95 | 3,784.79 | 3.56 | 4,459.27 | 3.93 | 3,695.07 |
| 12 | Other Product | 10.19 | 390,907.98 | 9.91 | 401,257.42 | 9.78 | 408,993.86 | 9.59 | 426,758.57 |
| | Aggregate | 9.09 | 3,135,015.36 | 8.89 | 3,196,825.47 | 8.73 | 3,280,279.47 | 8.61 | 3,428,582.26 |

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Baisakh, 2078 (Mid May, 2021) | | Jestha, 2078 (Mid Jun, 2021) | | Ashadh, 2078 (Mid Jul, 2021) | | Shrawan, 2078 (Mid August, 2021) | | Bhadra, 2078 (Mid September, 2021) | |
|--|---|-------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|----------------------------------|--------------|------------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 8.29 | 752,394.66 | 8.24 | 752,139.49 | 8.15 | 785,336.79 | 8.19 | 801,190.62 | 8.22 | 826,523.40 |
| 2 | Overdraft | 8.79 | 542,892.94 | 8.82 | 544,430.41 | 8.79 | 548,473.71 | 8.79 | 558,358.75 | 8.88 | 586,769.38 |
| 3 | Cash Credit Loan | | | | | | | | | | |
| 4 | Trust Receipt Loan/Import Loan | 7.29 | 78,610.97 | 7.25 | 82,544.83 | 7.09 | 72,866.70 | 7.11 | 73,817.31 | 7.17 | 78,500.70 |
| 5 | Short Term Working Capital/Demand Loan | 8.39 | 823,476.72 | 8.36 | 846,292.83 | 8.33 | 854,298.77 | 8.33 | 861,961.27 | 8.28 | 883,495.26 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 9.32 | 233,152.64 | 9.26 | 235,647.35 | 9.22 | 248,991.30 | 9.24 | 247,833.55 | 9.32 | 252,102.27 |
| 7 | Real Estate Loan | 9.13 | 155,016.38 | 9.09 | 155,730.55 | 9.06 | 159,217.49 | 9.04 | 165,224.90 | 9.12 | 165,641.33 |
| 8 | Margin Nature Loan | 8.20 | 81,611.55 | 8.07 | 81,259.05 | 8.05 | 90,923.62 | 8.14 | 92,085.02 | 8.26 | 88,437.07 |
| 9 | Hire Purchase Loan | 9.76 | 136,928.70 | 9.71 | 136,834.74 | 9.70 | 134,902.23 | 9.70 | 137,385.93 | 9.74 | 139,719.12 |
| 10 | Deprived Sector Loan | 6.99 | 228,719.94 | 6.91 | 228,328.62 | 7.25 | 239,863.97 | 7.37 | 243,625.97 | 7.45 | 257,437.46 |
| 11 | Bills Purchased | 5.01 | 3,325.75 | 5.45 | 3,416.65 | 4.32 | 4,382.96 | 4.52 | 4,709.62 | 4.71 | 4,538.04 |
| 12 | Other Product | 9.52 | 429,267.87 | 9.34 | 427,259.82 | 9.35 | 427,275.29 | 9.46 | 425,053.35 | 9.57 | 436,716.06 |
| | Aggregate | 8.53 | 3,465,398.12 | 8.46 | 3,493,884.35 | 8.43 | 3,566,532.83 | 8.48 | 3,611,246.30 | 8.57 | 3,719,880.08 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Ashwin, 2078 (Mid October, 2021) | | Kartik, 2078 (Mid Nov, 2021) | | Mangsir, 2078 (Mid Dec, 2021) | | Poush, 2078 (Mid Jan, 2022) | | Magh, 2078 (Mid Feb, 2022) | |
|--|---|----------------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 8.26 | 840,192.78 | 8.56 | 845,065.26 | 8.77 | 855,781.38 | 9.02 | 868,038.24 | 9.68 | 879,787.01 |
| 2 | Overdraft | 8.93 | 625,605.57 | 9.39 | 630,637.47 | 9.58 | 643,653.93 | 9.69 | 666,446.00 | 10.62 | 667,393.65 |
| 3 | Cash Credit Loan | | | | | | | | | | |
| 4 | Trust Receipt Loan/Import Loan | 7.23 | 82,138.19 | 7.70 | 88,850.95 | 8.08 | 93,616.12 | 8.35 | 89,427.71 | 9.37 | 88,649.96 |
| 5 | Short Term Working Capital/Demand Loan | 8.41 | 908,273.91 | 8.86 | 886,410.68 | 9.33 | 901,458.36 | 9.59 | 950,965.12 | 10.63 | 966,779.94 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 9.31 | 257,026.69 | 9.63 | 257,817.58 | 9.69 | 258,803.63 | 9.75 | 278,190.32 | 10.74 | 279,985.42 |
| 7 | Real Estate Loan | 9.14 | 171,418.99 | 9.45 | 174,850.70 | 9.63 | 176,939.96 | 9.73 | 180,786.47 | 10.77 | 181,202.48 |
| 8 | Margin Nature Loan | 8.36 | 88,206.07 | 8.83 | 86,159.42 | 9.12 | 84,611.64 | 9.41 | 83,705.35 | 10.33 | 82,447.46 |
| 9 | Hire Purchase Loan | 9.71 | 139,202.49 | 10.02 | 140,036.43 | 10.11 | 141,451.15 | 10.03 | 141,578.17 | 10.85 | 142,232.64 |
| 10 | Deprived Sector Loan | 7.60 | 275,798.17 | 8.10 | 279,708.94 | 8.23 | 279,838.33 | 8.49 | 284,284.79 | 9.28 | 286,629.30 |
| 11 | Bills Purchased | 4.51 | 5,399.22 | 5.54 | 5,729.97 | 6.75 | 5,197.50 | 5.13 | 5,292.40 | 6.73 | 4,392.73 |
| 12 | Other Product | 9.54 | 447,159.80 | 9.76 | 487,270.07 | 9.79 | 496,565.31 | 9.95 | 491,869.18 | 10.77 | 495,440.08 |
| | Aggregate | 8.69 | 3,840,421.88 | 9.02 | 3,882,537.48 | 9.29 | 3,937,917.31 | 9.44 | 4,040,583.75 | 10.31 | 4,074,940.67 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Falgun, 2078 (Mid Mar, 2022) | | Chaitra, 2078 (Mid Apr, 2022) | | Baishakh, 2079 (Mid May, 2022) | | Jestha, 2079 (Mid June, 2022) | | Asar, 2079 (Mid July, 2022) | |
|--|---|------------------------------|--------------|-------------------------------|--------------|--------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 9.87 | 895,441.39 | 10.22 | 936,387.16 | 10.84 | 937,917.07 | 10.95 | 974,856.37 | 11.03 | 1,029,228.12 |
| 2 | Overdraft | 10.83 | 669,361.96 | 11.07 | 673,531.73 | 11.87 | 647,350.89 | 11.86 | 613,730.10 | 11.87 | 619,785.23 |
| 3 | Cash Credit Loan | | | | | | | | | | |
| 4 | Trust Receipt Loan/Import Loan | 9.70 | 86,479.39 | 10.56 | 76,658.63 | 11.70 | 74,171.60 | 11.78 | 75,863.69 | 11.78 | 64,595.41 |
| 5 | Short Term Working Capital/Demand Loan | 10.88 | 990,591.48 | 11.06 | 1,006,965.61 | 11.70 | 1,013,816.51 | 11.78 | 1,013,132.59 | 11.82 | 989,100.84 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 10.84 | 280,951.95 | 10.97 | 282,992.96 | 11.65 | 280,638.54 | 11.66 | 281,438.51 | 11.62 | 279,105.89 |
| 7 | Real Estate Loan | 10.94 | 182,304.59 | 11.02 | 171,657.48 | 11.89 | 192,099.16 | 11.96 | 195,620.19 | 11.83 | 199,641.17 |
| 8 | Margin Nature Loan | 10.59 | 79,777.60 | 10.90 | 78,409.99 | 11.90 | 75,168.86 | 12.06 | 71,713.79 | 12.25 | 64,818.98 |
| 9 | Hire Purchase Loan | 11.10 | 141,394.34 | 11.23 | 141,250.46 | 11.89 | 139,185.08 | 11.94 | 138,167.98 | 11.89 | 131,340.20 |
| 10 | Deprived Sector Loan | 9.43 | 287,056.50 | 9.64 | 286,231.70 | 10.38 | 283,949.84 | 10.39 | 283,004.35 | 10.43 | 279,645.59 |
| 11 | Bills Purchased | 5.92 | 3,182.77 | 5.87 | 3,071.81 | 6.13 | 3,374.66 | 5.97 | 4,034.69 | 6.34 | 3,110.44 |
| 12 | Other Product | 10.91 | 506,038.49 | 11.17 | 498,648.70 | 11.75 | 504,771.74 | 11.96 | 502,855.09 | 11.94 | 481,360.83 |
| | Aggregate | 10.60 | 4,122,580.46 | 10.78 | 4,155,806.21 | 11.42 | 4,152,443.96 | 11.54 | 4,154,417.35 | 11.62 | 4,141,732.71 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

| Overall Summary of Interest Rate on LCY Productwise Credit | | Shrawan, 2079 (Mid Aug, 2022) | | Bhadra, 2079 (Mid Sept, 2022) | | Asoj, 2079 (Mid Oct, 2022) | | Kartik, 2079 (Mid Nov, 2022) | | Mangsir, 2079 (Mid Dec, 2022) | | Poush, 2079 (Mid Jan, 2023) | |
|--|---|-------------------------------|--------------|-------------------------------|--------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-----------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 11.53 | 1,050,972.83 | 11.67 | 1,039,147.51 | 11.69 | 1,071,393.75 | 12.12 | 1,078,733.33 | 12.18 | 1,089,840.77 | 12.10 | 1,142,484.65 |
| 2 | Overdraft | 12.31 | 626,997.10 | 12.54 | 649,523.81 | 12.65 | 654,900.79 | 13.29 | 687,256.17 | 13.33 | 686,752.33 | 13.25 | 679,254.44 |
| 3 | Cash Credit Loan | | | | | | | | | | | | |
| 4 | Trust Receipt Loan/Import Loan | 12.33 | 69,013.99 | 12.44 | 71,186.92 | 12.52 | 71,414.37 | 13.20 | 74,293.07 | 13.20 | 70,652.09 | 13.19 | 63,452.96 |
| 5 | Short Term Working Capital/Demand Loan | 12.22 | 1,000,923.29 | 12.31 | 1,001,595.39 | 12.48 | 1,018,730.81 | 13.10 | 1,024,631.30 | 13.09 | 1,026,115.80 | 12.90 | 1,028,217.56 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 12.10 | 282,073.57 | 11.98 | 283,104.60 | 12.10 | 281,447.49 | 12.66 | 282,651.36 | 12.69 | 282,262.10 | 12.41 | 283,883.71 |
| 7 | Real Estate Loan | 12.41 | 211,542.46 | 11.85 | 227,259.96 | 12.50 | 206,845.95 | 13.07 | 205,740.25 | 13.04 | 191,823.86 | 12.97 | 194,089.22 |
| 8 | Margin Nature Loan | 12.89 | 61,563.90 | 13.12 | 60,319.07 | 13.32 | 60,348.29 | 13.95 | 59,911.77 | 14.00 | 58,765.69 | 14.04 | 58,404.90 |
| 9 | Hire Purchase Loan | 12.37 | 133,466.55 | 12.36 | 131,751.42 | 12.43 | 128,883.10 | 12.94 | 127,229.89 | 13.00 | 124,946.18 | 12.92 | 119,826.43 |
| 10 | Deprived Sector Loan | 10.81 | 288,697.40 | 10.77 | 288,301.01 | 10.81 | 279,208.79 | 11.35 | 276,599.38 | 11.39 | 277,105.40 | 11.28 | 277,211.62 |
| 11 | Bills Purchased | 8.29 | 2,624.72 | 8.86 | 2,382.11 | 9.82 | 2,894.20 | 10.41 | 2,795.07 | 10.48 | 2,652.57 | 9.86 | 2,195.20 |
| 12 | Other Product | 12.54 | 419,697.53 | 12.67 | 407,870.24 | 12.70 | 413,575.19 | 13.10 | 373,153.33 | 13.20 | 383,614.69 | 13.46 | 398,505.77 |
| | Aggregate | 11.94 | 4,147,573.34 | 12.06 | 4,162,442.05 | 12.19 | 4,189,642.72 | 12.65 | 4,192,994.92 | 12.74 | 4,194,531.49 | 12.79 | 4,247,526.47 |

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

| Overall Summary of Interest Rate on LCY Deposit | | Magh, 2079 (Mid Feb, 2023) | | Falgun, 2079 (Mid Mar, 2023) | | Chaitra, 2079 (Mid Apr, 2023) | | Baisakh, 2080 (Mid May, 2023) | | Jestha, 2080 (Mid June, 2023) | | Ashadh, 2080 (Mid July, 2023) | |
|---|-------------------------------|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Saving | 6.93 | 1,227,042.75 | 6.78 | 1,226,376.48 | 6.50 | 1,244,277.38 | 6.10 | 1,253,561.35 | 5.84 | 1,259,241.27 | 5.81 | 1,353,684.43 |
| 2 | Fixed: | 11.06 | 2,713,140.66 | 10.99 | 2,715,032.45 | 10.88 | 2,773,731.56 | 10.76 | 2,777,652.59 | 10.27 | 2,807,185.02 | 10.13 | 2,857,985.93 |
| 2.1 | up to 1 month | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2 | 1-3 months | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.3 | 3-6 months | 11.30 | 632,008.38 | 11.14 | 637,967.50 | 10.93 | 639,004.54 | 10.71 | 621,381.66 | 9.99 | 577,833.72 | 9.69 | 538,327.21 |
| 2.4 | 6-12 months | 11.09 | 859,472.89 | 11.08 | 906,053.55 | 10.94 | 1,012,396.62 | 10.83 | 1,003,037.52 | 10.33 | 1,030,140.08 | 10.18 | 989,139.54 |
| 2.5 | 1-2 yrs | 10.94 | 519,385.52 | 10.90 | 547,608.72 | 10.81 | 444,756.96 | 10.73 | 461,409.90 | 10.45 | 490,763.95 | 10.25 | 576,221.44 |
| 2.6 | 2 yrs and above | 10.89 | 702,273.87 | 10.80 | 623,402.68 | 10.78 | 677,573.44 | 10.71 | 691,823.52 | 10.31 | 708,447.26 | 10.28 | 754,297.75 |
| 3 | Call | 2.62 | 259,614.55 | 2.67 | 274,455.67 | 2.63 | 257,615.23 | 2.42 | 266,528.32 | 2.31 | 279,690.49 | 2.34 | 306,228.84 |
| 4 | Certificate of Deposits | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Other | 2.39 | 2,497.27 | 2.89 | 1,962.74 | 2.87 | 1,858.69 | 2.70 | 1,970.97 | 2.71 | 1,904.39 | 2.72 | 2,019.56 |
| 6 | Non interest bearing deposits | - | 430,461.12 | - | 443,498.49 | - | 445,388.24 | - | 431,168.00 | - | 450,125.74 | - | 455,318.09 |
| 6.1 | Current | - | 387,810.93 | - | 402,658.18 | - | 405,440.88 | - | 390,832.88 | - | 409,913.96 | - | 415,281.74 |
| 6.2 | Margin | - | 39,836.83 | - | 40,177.36 | - | 39,393.48 | - | 39,755.12 | - | 39,762.30 | - | 39,354.12 |
| 6.3 | Other | - | 2,813.36 | - | 662.95 | - | 553.89 | - | 580.00 | - | 449.48 | - | 682.23 |
| | Aggregate | 8.41 | 4,632,756.35 | 8.37 | 4,661,325.83 | 8.26 | 4,722,871.09 | 8.08 | 4,730,881.24 | 7.99 | 4,798,146.91 | 7.86 | 4,975,236.85 |

| Overall Summary of Interest Rate on LCY Sectorwise Credit | | Magh, 2079 (Mid Feb, 2023) | | Falgun, 2079 (Mid Mar, 2023) | | Chaitra, 2079 (Mid Apr, 2023) | | Baisakh, 2080 (Mid May, 2023) | | Jestha, 2080 (Mid June, 2023) | | Ashadh, 2080 (Mid July, 2023) | |
|---|---|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Agricultural and Forest Related | 12.24 | 324,602.81 | 12.20 | 327,296.73 | 12.09 | 329,112.51 | 11.94 | 331,320.77 | 11.75 | 328,671.83 | 11.50 | 320,631.41 |
| 2 | Fishery Related | 11.02 | 12,603.17 | 10.96 | 12,703.37 | 10.97 | 12,441.25 | 10.78 | 12,775.08 | 10.71 | 13,219.40 | 10.38 | 12,820.79 |
| 3 | Mining Related | 12.17 | 10,725.24 | 12.62 | 11,192.59 | 12.52 | 11,092.08 | 12.47 | 10,164.00 | 12.44 | 10,652.77 | 11.91 | 10,937.26 |
| 4 | Agriculture, Forestry & Beverage Production Related | 13.32 | 238,379.93 | 13.32 | 230,022.49 | 13.16 | 233,932.53 | 12.89 | 235,041.14 | 12.70 | 235,320.12 | 12.40 | 224,510.13 |
| 5 | Non Food Production Related | 13.27 | 507,826.03 | 13.43 | 504,827.90 | 13.32 | 508,378.96 | 13.14 | 512,304.30 | 12.96 | 506,066.51 | 12.63 | 470,193.98 |
| 6 | Construction | 13.85 | 160,037.30 | 13.81 | 162,611.78 | 13.37 | 174,409.08 | 13.26 | 173,989.76 | 13.02 | 169,363.07 | 12.61 | 156,997.79 |
| 7 | Electricity, Gas and Water | 11.57 | 264,675.70 | 11.81 | 267,590.79 | 11.91 | 275,666.63 | 11.84 | 279,129.27 | 11.78 | 285,589.47 | 11.56 | 279,199.94 |
| 8 | Metal Products, Machinery & Electronic Equipment & Assemblage | 13.69 | 73,439.47 | 13.97 | 74,887.25 | 13.70 | 73,085.28 | 13.44 | 71,889.68 | 13.23 | 69,870.36 | 12.78 | 63,489.77 |
| 9 | Transport, Communication and Public Utilities | 13.76 | 75,519.16 | 14.10 | 73,314.29 | 13.93 | 77,638.35 | 13.62 | 75,834.20 | 13.51 | 74,906.20 | 13.13 | 67,563.42 |
| 10 | Wholesaler & Retailer | 13.67 | 894,431.03 | 13.79 | 891,597.27 | 13.42 | 900,901.97 | 13.21 | 895,506.14 | 12.97 | 898,829.78 | 12.57 | 855,976.69 |
| 11 | Finance, Insurance and Real Estate | 13.18 | 304,592.56 | 13.05 | 301,682.91 | 12.95 | 296,589.62 | 12.76 | 293,974.75 | 12.59 | 299,534.39 | 12.33 | 285,674.09 |
| 12 | Hotel or Restaurant | 12.98 | 175,587.86 | 12.96 | 175,109.16 | 12.96 | 170,107.40 | 12.88 | 170,543.37 | 12.71 | 172,977.06 | 12.43 | 160,659.10 |
| 13 | Other Services | 13.04 | 189,849.94 | 13.19 | 188,413.88 | 12.83 | 184,324.21 | 12.88 | 182,810.88 | 12.68 | 180,211.38 | 12.36 | 154,154.23 |
| 14 | Consumption Loans | 13.84 | 746,789.92 | 13.83 | 747,889.50 | 13.42 | 761,716.21 | 13.44 | 759,346.16 | 13.21 | 770,991.62 | 12.97 | 728,784.64 |
| 15 | Local Government | 3.51 | 1,083.76 | 3.52 | 1,083.82 | 3.50 | 1,081.36 | 3.50 | 1,081.36 | 3.50 | 1,081.36 | 3.67 | 1,081.58 |
| 16 | Others | 13.82 | 278,314.18 | 13.77 | 277,304.98 | 13.60 | 272,141.51 | 12.99 | 263,403.66 | 13.25 | 256,075.57 | 13.10 | 253,875.44 |
| | Aggregate | 13.03 | 4,258,458.08 | 13.03 | 4,247,528.69 | 12.84 | 4,282,618.95 | 12.65 | 4,269,114.51 | 12.53 | 4,273,360.88 | 12.30 | 4,046,550.26 |

| Overall Summary of Interest Rate on LCY Productwise Credit | | Magh, 2079 (Mid Feb, 2023) | | Falgun, 2079 (Mid Mar, 2023) | | Chaitra, 2079 (Mid Apr, 2023) | | Baisakh, 2080 (Mid May, 2023) | | Jestha, 2080 (Mid June, 2023) | | Ashadh, 2080 (Mid July, 2023) | |
|--|---|----------------------------|--------------|------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|-------------------------------|--------------|
| S.N. | Description | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount | Wt. avg. (%) | Amount |
| 1 | Term Loan | 12.93 | 1,183,654.51 | 13.04 | 1,179,051.18 | 13.15 | 1,231,507.94 | 12.87 | 1,253,291.66 | 12.70 | 1,277,835.57 | 12.48 | 1,278,105.27 |
| 2 | Overdraft | 14.41 | 244,840.13 | 14.58 | 186,636.88 | 14.38 | 179,913.19 | 14.06 | 172,608.87 | 13.84 | 166,879.93 | 13.56 | 161,773.97 |
| 3 | Cash Credit Loan | 13.34 | 454,979.46 | 13.89 | 498,886.64 | 13.42 | 489,175.71 | 13.19 | 507,785.91 | 12.83 | 495,302.18 | 12.67 | 460,573.97 |
| 4 | Trust Receipt Loan/Import Loan | 13.82 | 68,261.10 | 13.82 | 71,452.94 | 13.65 | 71,652.50 | 13.14 | 74,583.14 | 13.28 | 74,301.37 | 12.88 | 60,756.85 |
| 5 | Short Term Working Capital/Demand Loan | 13.48 | 997,552.38 | 13.58 | 997,143.27 | 13.42 | 979,180.41 | 13.26 | 955,708.65 | 12.97 | 939,377.78 | 12.55 | 806,884.28 |
| 6 | Residential Personal Home Loan (Up to Rs. 15 million) | 13.21 | 282,102.79 | 13.17 | 281,702.11 | 13.13 | 282,123.88 | 12.87 | 281,158.79 | 12.63 | 281,268.08 | 12.43 | 264,070.32 |
| 7 | Real Estate Loan | 13.55 | 201,982.98 | 13.30 | 203,256.94 | 13.32 | 208,893.87 | 13.09 | 211,254.87 | 12.86 | 214,620.50 | 12.63 | 202,635.54 |
| 8 | Margin Nature Loan | 14.58 | 58,247.72 | 14.52 | 58,427.42 | 14.45 | 57,814.23 | 14.16 | 57,536.38 | 13.82 | 57,536.38 | 13.55 | 54,698.12 |
| 9 | Hire Purchase Loan | 13.71 | 118,256.19 | 13.60 | 116,533.73 | 13.47 | 111,876.77 | 13.29 | 116,185.13 | 13.09 | 115,052.45 | 12.87 | 132,399.72 |
| 10 | Deprived Sector Loan | 11.95 | 266,561.21 | 11.80 | 265,280.74 | 11.66 | 268,071.21 | 11.54 | 262,507.62 | 11.38 | 260,695.85 | 11.16 | 249,866.65 |
| 11 | Bills Purchased | 12.84 | 4,305.88 | 10.79 | 2,956.36 | 10.25 | 3,007.90 | 9.34 | 3,009.82 | 6.54 | 3,321.97 | 7.68 | 4,247.16 |
| 12 | Other Product | 13.54 | 377,713.73 | 13.84 | 386,200.48 | 13.40 | 399,114.73 | 13.23 | 373,185.07 | 12.98 | 387,168.82 | 12.56 | 370,538.41 |
| | Aggregate | 13.03 | 4,258,458.07 | 13.03 | 4,247,528.69 | 12.84 | 4,282,618.95 | 12.65 | 4,269,093.76 | 12.53 | 4,273,360.89 | 12.30 | 4,046,550.26 |

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

| | | | | | |
|----|---|--------------|----|---|-------------|
| 1 | Grameen Bikas Laghubitta Bittiya Sanstha Limited | NEPALGBB | 2 | Nirdhan Utthan Laghubitta Bittiya Sanstha Limited | Nirdhan |
| 3 | Deprosc Laghubitta Bittiya Sanstha Limited | DIPROSC | 4 | Chhimek Laghubitta Bittiya Sanstha Limited | Chhimek |
| 5 | Swabalamban Laghubitta Bittiya Sanstha Limited | Swalamban | 6 | Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited | Sanakisan |
| 7 | Nerude Laghubitta Bittiya Sanstha Limited | NERUDE | 8 | Sworojagar Laghubitta Bittiya Sanstha Limited | Sworojgar |
| 9 | First Microfinance Laghubitta Bittiya Sanstha Limited | First | 10 | Kalika Laghubitta Bittiya Sanstha Ltd. | Kalika |
| 11 | Mirmire Laghubitta Bittiya Sanstha Ltd. | Mirmire | 12 | Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd. | Jana |
| 13 | Mithila Laghubitta Bittiya Sanstha Ltd. | Mithila | 14 | Suryodaya Womi Laghubitta Bittiya Sanstha Ltd. | SWomi |
| 15 | Laxmi Laghubitta Bittiya Sanstha Ltd. | LaxmiMF | 16 | Himalayan Laghubitta Bittiya Sanstha Limited | HimalayanMF |
| 17 | Vijaya Laghubitta Bittiya Sanstha Ltd. | VijayMF | 18 | NMB Laghubitta Bittiya Sanstha Ltd. | NMBMF |
| 19 | Forward Microfinance Laghubitta Bittiya Sanstha Ltd. | ForwardMF | 20 | Global IME Laghubitta Bittiya Sanstha Limited | GIMEMF |
| 21 | Mahuli Laghubitta Bittiya Sanstha Ltd. | MahuliMF | 22 | Meromicrofinance Laghubitta Bittiya Sanstha Ltd. | MeroMF |
| 23 | Samata Gharelu Laghubitta Bittiya sanstha Limited | SamataMF | 24 | RSDC Laghubitta Bittiya Sanstha Ltd. | RSDCMF |
| 25 | Samudayik Laghubitta Bittiya Sanstha Ltd. | SamudayikMF | 26 | National Microfinance Laghubitta Bittiya Sanstha Ltd. | NationalMF |
| 27 | WEAN Nepal Laghubitta Bittiya Sanstha Limited | WEANNepalMF | 28 | Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd. | UnnatiMF |
| 29 | NADEP Laghubitta Bittiya Sanstha Limited | NADEP | 30 | Support Laghubitta Bittiya Sanstha Limited | Support |
| 31 | Arambha Chautari Laghubitta Bittiya Sanstha Limited | AChautari | 32 | Asha Laghubitta Bittiya Sanstha Ltd | Asha |
| 33 | Gurans Laghubitta Bittiya Sanstha Ltd | Gurans | 34 | Ganapati Laghubitta Bittiya Sanstha Ltd | Ganapati |
| 35 | Infinity Laghubitta Bittiya Sanstha Ltd | Infinity | 36 | Swabhiman Laghubitta Bittiya Sanstha Ltd. | Swabhiman |
| 37 | Sabaiko Laghubitta Bittiya Sanstha Ltd | Sabaiko | 38 | Sadhana Laghubitta Bittiya Sanstha Ltd. | Sadhana |
| 39 | NIC Asia Laghubitta Bittiya Sanstha Ltd. | NICMF | 40 | Manakamana Smart Laghubitta Bittiya Sanstha Ltd. | Manakamana |
| 41 | Samaj Laghubitta Bittiya Sanstha Ltd. | Samaj | 42 | Mahila Laghubitta Bittiya Sanstha Limited | Mahila |
| 43 | Unique Nepal Lagubitta Bittiya Sanstha Ltd. | Unique | 44 | Jalpa Samudayik Laghubitta Bittiya Sanstha Limited | Jalapa |
| 45 | Manushi Laghubitta Bittiya Sanstha Limited | Manushi | 46 | Upakar Laghubitta Bittiya Sanstha Limited | Upakar |
| 47 | BPW Laghubitta Bittiya Sanstha Limited | BPW | 48 | Dhaulagiri Laghubitta Bittiya Sanstha Limited | Dhaulagiri |
| 49 | CYC Nepal Laghubitta Bittiya Sanstha Limited | CYC | 50 | NESDO Samridha Laghubitta Bittiya Sanstha Limited | NESDO |
| 51 | Aatmanirbhar Laghubitta Bittiya Sanstha Limited | Aatmanirbhar | 52 | Swastik Laghubitta Bittiya Sanstha Limited | Swastik |
| 53 | Shrijanshil Laghubitta Bittiya Sanstha Limited | Shrijanshil | 54 | Kisan Laghubitta Bittiya Sanstha Limited | Kisan(NRN) |
| 55 | Jeevan Bikas Laghubitta Bittiya Sanstha Limited | Jeevan | 56 | Super Laghubitta Bittiya Sanstha Limited | Super |
| 57 | Aviyan Laghubitta Bittiya Sanstha Limited | Aviyan | | | |

E. Infrastructure Development Bank

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