

Major Financial Indicators
as on Fagun End, 2079 (Mid-Mar, 2023)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	98.34	11.02	2.24	111.60
2	Total Credit/GDP	88.74	9.42	1.91	100.08
3	Total Credit/ Total Deposit	90.24	85.54	85.16	89.67
4	CO Ratio	85.81	84.42	81.91	85.60
5	Fixed Deposit/Total Deposit	57.85	69.65	73.24	59.33
6	Saving Deposit/Total Deposit	25.97	22.43	16.91	25.44
7	Current Deposit/Total Deposit	9.06	1.32	0.93	8.12
8	Call Deposit/Total Deposit	6.14	6.55	7.63	6.21
9	NPL/ Total Loan ^A	2.49	2.82	7.82	2.63
10	Total LLP /Total Loan	2.53	2.50	5.82	2.59
11	Deprived Sector Loan/Total Loan ^B	6.71	10.90	7.05	7.11
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.18	6.74	8.25	7.16
2	Investment in Gov. Securities/Total Deposit	16.05	14.51	19.95	15.98
3	Total Liquid Assets/Total Deposit	24.03	24.74	34.02	24.30
C. Capital Adequacy Ratios (%)^					
1	Core Capital/RWA	10.04	9.67	14.70	10.09
2	Total Capital/RWA	12.90	12.26	16.78	12.92
D. Financial Access					
1	No. of Institutions	21	17	17	55
2	No. of Branches	5,049	1,130	282	6,461
3	No. of Deposit Accounts	42,360,165	6,097,350	747,999	49,205,514
4	No. of Loan Accounts	1,528,172	284,764	41,662	1,854,598
5	No. of Branchless Banking Centers	1,345	22	-	1,367
6	No. of Branchless Banking Customers	304,817	74	-	304,891
7	No. of Mobile Banking Customers	17,382,472	2,547,440	135,355	20,065,267
8	No. of Internet Banking Customers	1,305,874	461,514	11,746	1,779,134
9	No. of ATMs	4,328	341	44	4,713
10	No. of Debit Cards	11,106,589	714,158	53,902	11,874,649
11	No. of Credit Cards	281,873	153	-	282,026
12	No. of Prepaid Cards	126,166	1,383	-	127,549
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	8.37			
	(a) Saving	6.78			
	(b) Fixed	10.99			
	(c) Call	2.67			
2	Wt. Avg Interest Rate on Credit	13.03			

Note:

Bank balance includes money at call

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

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

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

^AData as on Poush end of FY2079/80 (2022/23)

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Wenbin Ji



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