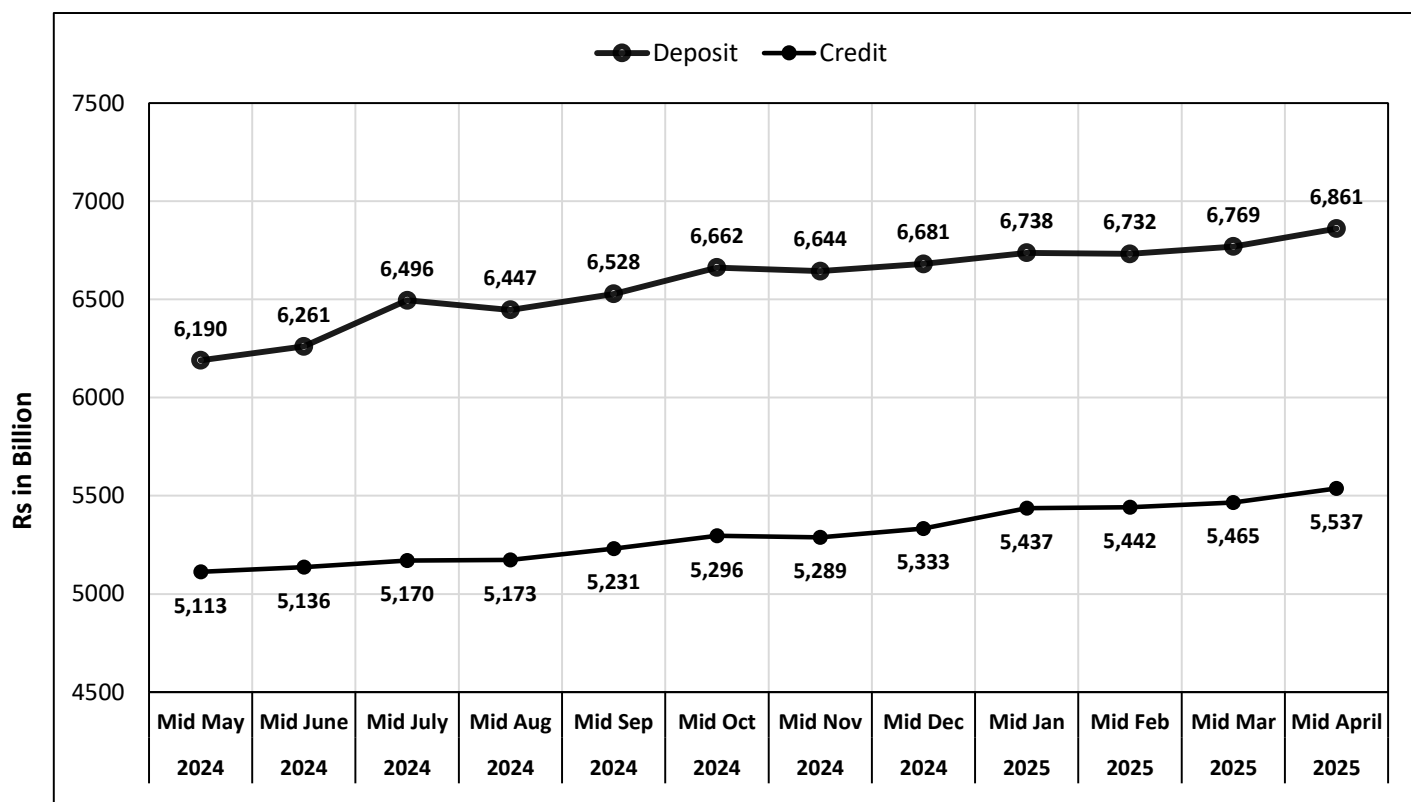


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Chait
(Mid-Apr, 2025)

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1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs) based on provisional reports submitted to Nepal Rastra Bank.
- 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	52	1	107
Total Number of Licensed BFIs	20	17	17	52	1	107

- 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 Chait End, 2081 (Mid-Apr, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	107.34	10.69	2.24	120.26
2	Total Credit/GDP	86.12	9.14	1.80	97.06
3	Total Credit/ Total Deposit**	80.24	85.54	80.45	80.71
4	CD Ratio*	78.89	85.10	79.63	79.45
5	Fixed Deposit/Total Deposit	50.09	53.55	65.34	50.68
6	Saving Deposit/Total Deposit	35.70	36.94	24.18	35.60
7	Current Deposit/Total Deposit	6.28	2.17	1.35	5.82
8	Call Deposit/Total Deposit	7.15	7.22	9.06	7.19
9	NPL/ Total Loan^	5.05	5.56	13.04	5.24
10	Total LLP /Total Loan	5.18	5.29	11.37	5.30
11	Deprived Sector Loan/Total Loan \$^	5.60	7.12	5.47	5.74
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.26	6.14	8.40	7.18
2	Investment in Gov. Securities/Total Deposit	17.47	14.23	12.21	17.08
3	Total Liquid Assets/Total Deposit	25.67	22.42	26.55	25.40
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.52	10.20	10.45	9.59
2	Total Capital/RWA	12.35	12.81	12.71	12.39
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,083	1,132	291	6,506
3	No. of Deposit Accounts	50,374,794	7,443,678	956,008	58,774,480
4	No.of Loan Accounts	1,621,901	273,300	45,687	1,940,888
5	No. of Branchless Banking Centers	957	17	-	974
6	No. of Branchless Banking Customers	288,166	1,195	-	289,361
7	No. of Mobile Banking Customers	23,150,177	3,578,061	283,764	27,012,002
8	No. of Internet Banking Customers	1,563,870	592,070	17,806	2,173,746
9	No. of ATMs	4,877	344	41	5,262
10	No. of Debit Cards	12,313,034	1,202,549	73,642	13,589,225
11	No. of Credit Cards	310,189	3,034	-	313,223
12	No. of Prepaid Cards	232,650	3,924	-	236,574
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.45			
	(a) Saving	3.39			
	(b) Fixed	6.10			
	(c) Call	1.23			
2	Wt. Avg Interest Rate on Credit	8.22			

Note:

Bank balance includes money at call

Nominal GDP for 2023/24(P) stands at Rs. 5,704,844 million (Source:<https://nsonepal.gov.np/detail/post/11023>)

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

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

^Data as on Chaitra end of FY2081/82 (2024/25)

*CD Ratio =

$$\frac{\text{Total Credit}}{\text{Total Deposit} + \text{Debentures not designated for capital fund} + \text{NRB Refinance loan} + \text{FCY loan more than or equal to 1 year} - \text{Interbank Deposit}}$$

**Total Credit / Total Deposit = $\frac{\text{Total Credit}}{\text{Total Deposit}}$ (As per balance sheet)

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-Mar	Mid-Apr	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	618,798	683,127	728,713	766,296	765,045	10.40	6.67	-0.16
	a. Paid-up Capital	407,789	425,052	436,408	443,371	443,653	4.23	2.67	0.06
	b. Statutory Reserves	120,965	138,151	150,114	158,726	158,900	14.21	8.66	0.11
	c. Retained Earning	10,267	(6,633)	(21,577)	(37,906)	(38,156)	-164.61	225.30	0.66
	d. Others Reserves	79,777	126,558	163,767	202,104	200,648	58.64	29.40	-0.72
2	BORROWINGS	500,434	255,302	240,886	267,093	269,140	-48.98	-5.65	0.77
	a. NRB	259,218	2,022	393	433	433	-99.22	-80.57	0.00
	b. "A"Class Licensed Institution	40,170	18,993	6,970	43,392	27,645	-52.72	-63.30	-36.29
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	40,106	41,467	10.98	-25.04	3.39
	d. Other Financial Ins.	6,027	6,467	8,037	8,593	17,101	7.30	24.27	99.02
	e. Bonds and Securities	136,986	163,416	177,211	174,568	182,493	19.29	8.44	4.54
3	DEPOSITS	5,159,175	5,771,238	6,495,583	6,769,272	6,860,537	11.86	12.55	1.35
	a. Current	465,415	454,049	381,824	372,757	399,286	-2.44	-15.91	7.12
	b. Savings	1,402,182	1,519,064	1,954,389	2,380,031	2,442,210	8.34	28.66	2.61
	c. Fixed	2,835,817	3,359,257	3,642,837	3,477,177	3,477,183	18.46	8.44	0.00
	d. Call Deposits	391,068	390,785	472,514	490,664	493,128	-0.07	20.91	0.50
	e. Others	64,694	48,082	44,019	48,643	48,731	-25.68	-8.45	0.18
4	Bills Payable	2,782	3,189	3,117	4,259	8,182	14.61	-2.25	92.11
5	Other Liabilities	424,126	502,666	598,080	729,602	718,116	18.52	18.98	-1.57
	1. Loan Loss Provision	110,300	168,124	230,012	280,223	293,685	52.42	36.81	4.80
	2. Interest Suspense a/c	19,628	28,910	28,409	58,758	56,303	47.29	-1.73	-4.18
	3. Others	294,198	305,633	339,659	390,621	368,128	3.89	11.13	-5.76
6	Reconciliation A/c	512	471	3,179	28	1,555	-8.02	574.99	5447.31
7	Profit & Loss A/c	79,497	75,002	61,825	48,067	46,425	-5.65	-17.57	-3.42
TOTAL		6,785,324	7,290,996	8,131,382	8,584,616	8,669,000	7.45	11.53	0.98
Assets									
1	LIQUID FUNDS	509,990	533,958	553,205	607,746	570,522	4.70	3.60	-6.12
	a. Cash Balance	111,631	102,134	103,855	97,826	95,820	-8.51	1.69	-2.05
	Nepalese Notes & Coins	108,250	99,262	100,579	93,565	91,739	-8.30	1.33	-1.95
	Foreign Currency	3,381	2,871	3,277	4,260	4,082	-15.06	14.11	-4.19
	b. Bank Balance	302,877	362,361	378,811	424,070	396,766	19.64	4.54	-6.44
	1. In Nepal Rastra Bank	220,659	288,687	330,452	343,067	304,543	30.83	14.47	-11.23
	2. "A"Class Licensed Institution	28,862	23,870	17,711	34,682	45,841	-17.30	-25.80	32.17
	3. Other Financial Ins.	6,959	2,939	1,621	1,060	1,164	-57.76	-44.86	9.80
	4. In Foreign banks	46,397	46,865	29,028	45,260	45,218	1.01	-38.06	-0.09
	c. Money at Call	95,482	69,463	70,539	85,851	77,936	-27.25	1.55	-9.22
2	INVESTMENTS	911,435	1,049,633	1,471,177	1,333,855	1,394,538	15.16	40.16	4.55
	a. Govt. Securities	909,783	1,029,807	1,164,295	1,186,227	1,171,883	13.19	13.06	-1.21
	b. Others	1,651	19,827	306,882	147,628	222,654	1100.56	1447.82	50.82
3	SHARE & OTHER INVESTMENT	186,550	251,757	275,676	368,718	377,399	34.95	9.50	2.35
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,463,766	5,535,176	3.48	5.97	1.31
	4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,455,972	5,526,752	3.50	5.91	1.30
	a. Private Sector	4,493,912	4,687,782	4,952,707	5,246,938	5,293,516	4.31	5.65	0.89
	b. Financial Institutions	212,907	183,328	202,802	202,523	228,081	-13.89	10.62	12.62
	c. Government Organizations	2,231	2,697	6,202	6,511	5,154	20.86	129.96	-20.83
	4.2 BILLS PURCHASED	4,487	3,600	6,954	7,794	8,425	-19.76	93.16	8.09
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	1,255	2,195	-16.19	92.13	74.92
6	FIXED ASSETS	95,030	136,783	145,320	147,489	149,163	43.94	6.24	1.14
7	OTHER ASSETS	353,788	417,472	476,248	617,020	592,081	18.00	14.08	-4.04
	a. Accrued Interests	199,589	244,588	282,704	384,652	350,634	22.55	15.58	-8.84
	b. Others	154,198	172,884	193,544	232,368	241,447	12.12	11.95	3.91
8	Expenses not Written off	219	364	1,004	35	46	66.61	175.67	31.84
9	Non Banking Assets	10,521	18,689	35,509	42,057	44,809	77.62	90.01	6.54
10	Reconciliation Account	3,241	2,304	2,550	455	896	-28.90	10.66	96.66
11	Profit & Loss A/c	63	1,831	497	2,219	2,174	2827.18	-72.86	-2.03
TOTAL		6,785,324	7,290,996	8,131,382	8,584,616	8,669,000	7.45	11.53	0.98

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	553,626	611,312	652,888	688,073	687,633	10.42	6.80	-0.06
	a. Paid-up Capital	356,095	369,857	379,020	385,327	385,327	3.86	2.48	0.00
	b. Statutory Reserves	110,434	126,035	137,000	144,295	144,470	14.13	8.70	0.12
	c. Retained Earning	14,956	(1,180)	(13,948)	(27,074)	(25,931)	-107.89	1082.50	-4.22
	d. Others Reserves	72,140	116,599	150,815	185,524	183,767	61.63	29.34	-0.95
2	BORROWINGS	462,083	243,416	231,919	257,513	259,703	-47.32	-4.72	0.85
	a. NRB	229,157	1,674	393	433	433	-99.27	-76.53	0.00
	b. "A"Class Licensed Institution	38,482	16,193	6,970	43,018	27,386	-57.92	-56.96	-36.34
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	40,106	41,467	10.98	-25.04	3.39
	d. Other Financial Ins.	5,862	6,164	7,558	8,138	16,657	5.15	22.61	104.67
	e. Bonds and Securities	130,549	154,982	168,723	165,817	173,760	18.72	8.87	4.79
3	DEPOSITS	4,545,157	5,086,244	5,756,809	6,041,215	6,123,322	11.90	13.18	1.36
	a. Current	453,605	441,571	368,702	359,370	384,360	-2.65	-16.50	6.95
	b. Savings	1,261,715	1,366,476	1,752,143	2,133,194	2,186,151	8.30	28.22	2.48
	c. Fixed	2,436,953	2,898,148	3,177,768	3,063,648	3,067,371	18.93	9.65	0.12
	d. Call Deposits	329,895	333,864	415,610	437,941	437,532	1.20	24.49	-0.09
	e. Others	62,988	46,186	42,586	47,062	47,909	-26.68	-7.79	1.80
4	Bills Payable	2,740	3,163	3,095	4,250	8,169	15.45	-2.15	92.21
5	Other Liabilities	384,228	453,119	538,952	657,060	647,605	17.93	18.94	-1.44
	1. Loan Loss Provision	95,409	147,603	201,267	242,595	254,413	54.71	36.36	4.87
	2. Interest Suspense a/c	10,334	18,049	15,809	42,957	41,810	74.67	-12.41	-2.67
	3. Others	278,486	287,467	321,875	371,508	351,383	3.22	11.97	-5.42
6	Reconciliation A/c	516	470	3,177	25	1,553	-8.96	576.23	6228.87
7	Profit & Loss A/c	72,201	68,213	55,901	43,496	41,282	-5.52	-18.05	-5.09
TOTAL		6,020,551	6,465,937	7,242,741	7,691,631	7,769,268	7.40	12.01	1.01
Assets									
1	LIQUID FUNDS	420,838	450,799	477,887	536,750	502,308	7.12	6.01	-6.42
	a. Cash Balance	102,537	92,853	95,352	89,775	87,780	-9.44	2.69	-2.22
	Nepalese Notes & Coins	99,279	90,215	92,309	85,780	84,142	-9.13	2.32	-1.91
	Foreign Currency	3,258	2,638	3,043	3,995	3,638	-19.01	15.33	-8.94
	b. Bank Balance	268,141	324,727	340,981	381,267	356,658	21.10	5.01	-6.45
	1. In Nepal Rastra Bank	203,810	263,539	301,463	308,290	274,042	29.31	14.39	-11.11
	2. "A"Class Licensed Institution	17,786	14,124	10,338	27,699	37,379	-20.59	-26.80	34.95
	3. Other Financial Ins.	149	201	153	24	24	34.61	-23.51	0.00
	4. In Foreign banks	46,395	46,864	29,026	45,255	45,213	1.01	-38.06	-0.09
	c. Money at Call	50,160	33,219	41,554	65,707	57,870	-33.78	25.09	-11.93
2	INVESTMENTS	820,456	937,730	1,330,657	1,219,483	1,267,155	14.29	41.90	3.91
	a. Govt. Securities	818,804	918,942	1,049,313	1,082,204	1,069,526	12.23	14.19	-1.17
	b. Others	1,651	18,788	281,344	137,279	197,630	1037.69	1397.43	43.96
3	SHARE & OTHER INVESTMENT	175,230	238,878	262,629	345,886	362,063	36.32	9.94	4.68
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,847,854	4,911,046	3.12	5.91	1.30
	4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,840,060	4,902,621	3.14	5.84	1.29
	a. Private Sector	4,025,452	4,149,539	4,381,897	4,657,516	4,702,567	3.08	5.60	0.97
	b. Financial Institutions	150,129	156,762	172,496	176,033	194,900	4.42	10.04	10.72
	c. Government Organizations	2,231	2,690	6,194	6,511	5,154	20.53	130.31	-20.83
	4.2 BILLS PURCHASED	4,487	3,600	6,954	7,794	8,425	-19.76	93.16	8.09
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	1,255	2,195	-16.19	92.13	74.92
6	FIXED ASSETS	85,850	124,602	132,130	133,540	135,214	45.14	6.04	1.25
7	OTHER ASSETS	322,804	381,570	436,640	570,209	549,952	18.20	14.43	-3.55
	a. Accrued Interests	177,208	218,341	255,668	351,317	321,595	23.21	17.10	-8.46
	b. Others	145,596	163,228	180,972	218,892	228,358	12.11	10.87	4.32
8	Expenses not Written off	219	363	1,003	35	42	66.11	176.18	21.60
9	Non Banking Assets	8,665	15,306	30,176	36,209	38,411	76.65	97.15	6.08
10	Reconciliation Account	3,240	2,301	2,547	412	851	-29.00	10.70	106.49
11	Profit & Loss A/c	-	1,001	-	-	31	0.00	-100.00	0.00
TOTAL		6,020,551	6,465,937	7,242,741	7,691,631	7,769,268	7.40	12.01	1.01

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND		47,312	52,784	57,742	59,868	59,962	11.57	9.39	0.16
a. Paid-up Capital		36,994	40,207	42,171	42,773	43,055	8.69	4.88	0.66
b. Statutory Reserves		7,072	8,341	9,318	10,516	10,510	17.94	11.72	-0.06
c. Retained Earning		(282)	(355)	(878)	(3,162)	(3,328)	25.97	147.43	5.25
d. Others Reserves		3,528	4,592	7,131	9,740	9,725	30.15	55.30	-0.15
2 BORROWINGS		26,259	9,340	8,019	8,331	8,188	-64.43	-14.14	-1.72
a. NRB		20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution		500	1,250	-	374	259	150.00	-100.00	-30.77
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		165	303	479	455	445	83.75	57.88	-2.20
e. Bonds and Securities		5,490	7,486	7,540	7,502	7,484	36.38	0.71	-0.24
3 DEPOSITS		509,490	571,573	610,171	602,052	609,600	12.19	6.75	1.25
a. Current		9,932	11,059	11,513	11,814	13,199	11.35	4.10	11.73
b. Savings		120,613	132,843	176,770	216,508	225,203	10.14	33.07	4.02
c. Fixed		327,121	380,584	374,776	329,992	326,431	16.34	-1.53	-1.08
d. Call Deposits		51,614	46,811	46,863	43,011	44,030	-9.31	0.11	2.37
e. Others		211	275	249	728	736	30.45	-9.24	1.15
4 Bills Payable		42	23	21	9	13	-44.16	-9.52	51.25
5 Other Liabilities		23,291	30,451	36,086	45,749	44,429	30.74	18.50	-2.89
1. Loan Loss Provision		9,405	13,887	19,372	25,873	27,602	47.66	39.49	6.68
2. Interest Suspense a/c		1,129	1,931	2,459	5,094	3,801	70.95	27.37	-25.37
3. Others		12,757	14,633	14,255	14,782	13,026	14.71	-2.58	-11.88
6 Reconciliation A/c		0	0	0	0	0	1477.29	-100.00	-36.41
7 Profit & Loss A/c		6,340	5,715	5,291	4,203	3,813	-9.85	-7.42	-9.27
TOTAL		612,733	669,886	717,330	720,211	726,005	9.33	7.08	0.80
Assets									
1 LIQUID FUNDS		69,497	64,562	56,513	52,823	49,920	-7.10	-12.47	-5.49
a. Cash Balance		7,505	7,574	7,022	6,758	6,724	0.92	-7.29	-0.49
Nepalese Notes & Coins		7,383	7,341	6,788	6,493	6,281	-0.56	-7.53	-3.27
Foreign Currency		123	233	234	265	444	89.75	0.30	67.48
b. Bank Balance		24,830	28,785	29,706	34,427	30,709	15.93	3.20	-10.80
1. In Nepal Rastra Bank		13,435	20,033	23,445	28,926	23,672	49.11	17.03	-18.16
2. "A"Class Licensed Institution		6,642	7,521	5,775	5,200	6,461	13.25	-23.21	24.25
3. Other Financial Ins.		4,752	1,228	483	295	570	-74.15	-60.67	92.85
4. In Foreign banks		2	2	2	5	5	0.00	0.00	0.00
c. Money at Call		37,162	28,203	19,786	11,638	12,487	-24.11	-29.84	7.30
2 INVESTMENTS		68,793	91,763	114,973	93,591	105,017	33.39	25.29	12.21
a. Govt. Securities		68,793	90,725	92,535	87,085	86,774	31.88	2.00	-0.36
b. Others		-	1,038	22,438	6,506	18,244	0.00	2061.04	180.43
3 SHARE & OTHER INVESTMENT		8,446	8,504	9,159	16,786	10,507	0.69	7.70	-37.41
4 LOANS & ADVANCES									
(Including Bills Purchased)		444,934	471,886	501,432	514,269	521,461	6.06	6.26	1.40
4.1 LOANS & ADVANCES		444,934	471,886	501,432	514,269	521,461	6.06	6.26	1.40
a. Private Sector		386,815	451,918	476,949	490,821	491,651	16.83	5.54	0.17
b. Financial Institutions		58,120	19,964	24,480	23,448	29,811	-65.65	22.62	27.13
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		6,410	8,845	9,710	9,755	9,768	38.00	9.78	0.13
7 OTHER ASSETS		13,338	21,777	22,172	28,508	24,707	63.27	1.81	-13.33
a. Accrued Interests		7,075	14,549	13,386	18,696	15,090	105.63	-8.00	-19.29
b. Others		6,263	7,228	8,787	9,811	9,616	15.42	21.56	-1.99
8 Expenses not Written off		-	-	-	-	4	0.00	0.00	0.00
9 Non Banking Assets		1,258	2,269	3,369	3,505	3,725	80.40	48.51	6.28
10 Reconciliation Account		0	0	-	10	10	0.00	-100.00	0.01
11 Profit & Loss A/c		56	279	-	965	887	397.68	-100.00	-8.14
TOTAL		612,733	669,886	717,330	720,211	726,005	9.33	7.08	0.80

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	17,861	19,031	18,083	18,356	17,449	6.55	-4.98	-4.94
a. Paid-up Capital	14,700	14,988	15,217	15,271	15,271	1.96	1.53	0.00
b. Statutory Reserves	3,459	3,775	3,796	3,914	3,921	9.13	0.55	0.17
c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,670)	(8,897)	15.66	32.41	16.01
d. Others Reserves	4,110	5,367	5,821	6,840	7,155	30.59	8.46	4.60
2 BORROWINGS	12,092	2,546	948	1,249	1,249	-78.94	-62.77	0.00
a. NRB	9,957	49	-	-	-	-99.51	-100.00	0.00
b. "A"Class Licensed Institution	1,188	1,550	-	-	-	30.49	-100.00	0.00
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	947	948	948	1,249	1,249	0.06	0.01	0.00
3 DEPOSITS	104,528	113,422	128,603	126,005	127,616	8.51	13.38	1.28
a. Current	1,878	1,419	1,609	1,573	1,726	-24.42	13.35	9.71
b. Savings	19,854	19,745	25,477	30,328	30,856	-0.55	29.03	1.74
c. Fixed	71,743	80,525	90,293	83,538	83,381	12.24	12.13	-0.19
d. Call Deposits	9,558	10,110	10,041	9,712	11,566	5.77	-0.69	19.08
e. Others	1,496	1,622	1,184	853	87	8.47	-27.02	-89.83
4 Bills Payable	0	2	1	0	0	380.57	-74.28	-96.83
5 Other Liabilities	16,607	19,097	23,043	26,793	26,082	14.99	20.66	-2.65
1. Loan Loss Provision	5,486	6,634	9,373	11,755	11,671	20.91	41.29	-0.71
2. Interest Suspense a/c	8,165	8,930	10,140	10,708	10,692	9.36	13.56	-0.15
3. Others	2,955	3,533	3,529	4,331	3,719	19.56	-0.10	-14.13
6 Reconciliation A/c	(4)	1	2	3	1	-125.45	105.84	-56.89
7 Profit & Loss A/c	957	1,073	633	368	1,329	12.19	-41.03	261.19
TOTAL	152,040	155,172	171,311	172,774	173,727	2.06	10.40	0.55
Assets								
1 LIQUID FUNDS	19,655	18,596	18,804	18,174	18,294	-5.39	1.12	0.66
a. Cash Balance	1,588	1,706	1,481	1,293	1,316	7.42	-13.18	1.81
Nepalese Notes & Coins	1,588	1,706	1,481	1,293	1,316	7.42	-13.17	1.81
Foreign Currency	0	0	0	0	0	115.37	-73.13	-6.24
b. Bank Balance	9,906	8,849	8,125	8,376	9,399	-10.68	-8.18	12.22
1. In Nepal Rastra Bank	3,414	5,115	5,544	5,850	6,828	49.79	8.39	16.72
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,784	2,000	-49.85	-28.20	12.11
3. Other Financial Ins.	2,058	1,510	984	741	571	-26.60	-34.83	-22.99
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,160	8,041	9,198	8,506	7,579	-1.46	14.38	-10.90
2 INVESTMENTS	22,186	20,140	25,547	20,781	22,365	-9.22	26.85	7.62
a. Govt. Securities	22,186	20,140	22,447	16,938	15,584	-9.22	11.45	-7.99
b. Others	-	-	3,100	3,844	6,781	0.00	0.00	76.42
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	6,046	4,829	52.20	-11.13	-20.13
4 LOANS & ADVANCES	86,303	92,931	99,691	101,643	102,669	7.68	7.27	1.01
(Including Bills Purchased)	86,303	92,931	99,691	101,643	102,669	7.68	7.27	1.01
4.1 LOANS & ADVANCES	86,303	92,931	99,691	101,643	102,669	7.68	7.27	1.01
a. Private Sector	81,645	86,325	93,861	98,600	99,299	5.73	8.73	0.71
b. Financial Institutions	4,658	6,602	5,826	3,043	3,370	41.72	-11.75	10.76
c. Government Organizations	-	4	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	2,771	3,336	3,480	4,193	4,182	20.41	4.30	-0.27
7 OTHER ASSETS	17,646	14,125	17,436	18,304	17,422	-19.95	23.44	-4.82
a. Accrued Interests	15,306	11,697	13,651	14,639	13,949	-23.58	16.70	-4.71
b. Others	2,340	2,428	3,785	3,665	3,473	3.76	55.93	-5.24
8 Expenses not Written off	-	1	1	-	-	0.00	11.04	0.00
9 Non Banking Assets	599	1,114	1,964	2,344	2,673	85.87	76.36	14.02
10 Reconciliation Account	(0)	3	3	33	35	-1452.60	1.09	4.67
11 Profit & Loss A/c	6	551	497	1,254	1,257	8461.23	-9.74	0.22
TOTAL	152,040	155,172	171,311	172,774	173,727	2.06	10.40	0.55

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	330,008	429,253	455,987	238,252	266,160	30.07	6.23	11.71
1.1 Deposit Liabilities	305,976	402,421	431,908	224,024	249,943	31.52	7.33	11.57
1.1.1 Saving A/c	76,032	88,065	79,278	48,258	55,124	15.83	-9.98	14.23
1.1.2 Fixed A/c	223,748	305,845	344,566	171,296	189,782	36.69	12.66	10.79
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	6,440	7,099	92.36	-12.13	10.23
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	16,760	18,549	20.83	-6.86	10.67
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	59,698	65,995	7.73	15.30	10.55
1.1.2.4 Above 1 Year	81,297	138,814	166,377	88,398	98,138	70.75	19.86	11.02
1.1.3 Call Deposit	6,111	8,461	8,034	4,448	5,012	38.45	-5.04	12.69
1.1.4 Certificate of Deposits	85	51	30	22	24	-39.75	-41.39	11.59
1.2 Others	24,032	26,832	24,079	14,229	16,217	11.65	-10.26	13.97
2 Commission/Fee Expense	3,121	4,228	4,635	3,579	4,164	35.49	9.61	16.36
3 Employees Expenses	53,727	55,126	63,661	43,072	49,423	2.60	15.48	14.74
4 Office Operating Expenses	38,326	38,127	43,010	27,778	31,582	-0.52	12.81	13.69
5 Exchange Fluctuation Loss	105	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	34	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	369	499	926	812	593	35.07	85.74	-27.00
7. Provision for Risk	25,497	65,952	85,515	57,221	80,289	158.67	29.66	40.31
7.1 Loan loss Provision	25,367	65,818	85,205	57,221	80,278	159.46	29.46	40.30
7.1.1 General Loan loss Provision	12,849	17,473	26,227	19,266	28,000	35.98	50.11	45.33
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	8,373	14,968	18.37	31.70	78.76
7.1.1.2 Watch List Provision	3,976	6,969	12,394	10,893	13,032	75.28	77.85	19.64
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	37,029	50,876	277.53	23.05	37.40
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	926	1,402	529.86	4.11	51.38
7.2. Provision for Non-Banking Assets	13	89	153	-	10	563.44	72.55	0.00
7.3. Provision for Loss on Investment	98	16	31	-	-	-83.24	88.60	0.00
7.4. Provision for Loss of Other Assets	19	29	127	-	0	54.71	336.11	0.00
8 Loan Written Off	1,607	2,823	4,026	3,154	5,979	75.65	42.60	89.60
9 Provision for Staff Bonus	11,766	10,407	10,642	7,399	6,917	-11.55	2.26	-6.51
10 Provision for Income Tax	34,273	32,840	33,085	22,395	21,034	-4.18	0.75	-6.07
11 Others	7	79	165	100	80	1053.58	108.99	-19.98
12 Net Profit	83,438	77,771	70,918	48,307	45,830	-6.79	-8.81	-5.13
TOTAL EXPENSES	582,244	717,106	772,570	452,069	512,051	23.16	7.73	13.27
Income								
1. Interest Income	509,366	641,877	674,109	378,726	424,951	26.01	5.02	12.21
1.1. On Loans and Advance	464,186	572,265	588,296	323,729	362,265	23.28	2.80	11.90
1.2. On Investment	38,306	57,477	66,519	43,098	48,159	50.05	15.73	11.74
1.2.1 Government Bonds	35,010	53,207	59,980	37,571	41,929	51.98	12.73	11.60
1.2.2 Foreign Bonds	341	228	499	312	362	-33.10	118.51	15.93
1.2.3 NRB Bonds	343	558	960	1,885	2,042	62.57	72.14	8.30
1.2.4 Deventure & Bonds	2,612	3,484	5,079	3,330	3,827	33.39	45.80	14.92
1.3 Agency Balance	174	1,430	1,423	1,171	1,309	721.79	-0.48	11.84
1.4 On Call Deposit	1,460	2,428	3,840	2,450	2,835	66.34	58.14	15.71
1.5 Others	5,239	8,276	14,031	8,279	10,383	57.97	69.53	25.42
2. Comission & Discount	27,259	29,086	35,259	24,714	28,461	6.70	21.23	15.16
2.1 Bills Purchase & Discount	310	206	397	252	285	-33.51	92.78	12.90
2.2 Comission	22,861	22,065	27,596	18,819	21,544	-3.49	25.07	14.48
2.3 Others	4,088	6,815	7,267	5,644	6,632	66.72	6.63	17.51
3 Income From Exchange Fluctuation	8,121	5,553	6,369	6,033	7,335	-31.62	14.70	21.59
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(35)	(75)	-19.43	-137.56	115.91
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	6,068	7,411	-33.39	41.42	22.13
4 Other Operating Income	12,504	11,095	10,946	8,417	8,932	-11.27	-1.35	6.12
5 Non Operating Income	3,584	1,971	1,866	1,855	2,247	-45.00	-5.36	21.12
6 Provision Written Back	20,530	27,558	43,240	29,785	38,494	34.23	56.90	29.24
7 Recovery from Written off Loan	669	245	285	304	232	-63.34	16.44	-23.53
8 Income from Extra Ordinary Expenses	156	(1,060)	12	14	14	-780.06	-101.13	0.04
9 Net Loss	56	780	485	2,219	1,385	1290.13	-37.87	-37.59
TOTAL INCOME	582,244	717,106	772,570	452,069	512,051	23.16	7.73	13.27

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	284,750	364,419	396,012	208,332	232,796	27.98	8.67	11.74
1.1 Deposit Liabilities	262,357	339,229	372,863	194,656	217,245	29.30	9.91	11.60
1.1.1 Saving A/c	67,417	77,696	70,894	42,719	48,799	15.25	-8.76	14.23
1.1.2 Fixed A/c	189,890	254,527	294,989	147,989	163,996	34.04	15.90	10.82
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	5,074	5,627	100.87	2.52	10.89
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	13,914	15,383	16.08	-3.71	10.56
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	49,663	54,833	4.89	19.54	10.41
1.1.2.4 Above 1 Year	75,530	125,810	150,210	79,338	88,153	66.57	19.39	11.11
1.1.3 Call Deposit	4,966	6,963	6,951	3,926	4,426	40.23	-0.18	12.73
1.1.4 Certificate of Deposits	85	43	30	22	24	-49.64	-29.89	11.59
1.2 Others	22,393	25,190	23,148	13,677	15,551	12.49	-8.10	13.70
2 Commission/Fee Expense	3,057	4,099	4,524	3,523	4,101	34.08	10.37	16.40
3 Employees Expenses	47,172	47,816	55,898	37,947	43,638	1.37	16.90	15.00
4 Office Operating Expenses	33,086	32,261	37,062	24,025	27,239	-2.49	14.88	13.38
5 Exchange Fluctuation Loss	104	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	33	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	312	462	890	795	573	48.10	92.56	-27.86
7. Provision for Risk	21,637	57,437	74,107	47,130	68,545	165.46	29.02	45.44
7.1 Loan loss Provision	21,538	57,424	74,018	47,130	68,535	166.62	28.90	45.42
7.1.1 General Loan loss Provision	11,093	15,606	23,763	17,129	25,735	40.69	52.27	50.24
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	8,057	14,681	27.84	35.89	82.21
7.1.1.2 Watch List Provision	3,468	5,858	10,517	9,073	11,055	68.93	79.51	21.84
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	29,129	41,640	291.76	20.98	42.95
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	872	1,160	502.06	7.85	33.03
7.2. Provision for Non-Banking Assets	-	0	55	-	10	0.00	1297575914354840000.00	0.00
7.3. Provision for Loss on Investment	95	13	31	-	-	-85.91	130.37	0.00
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.34	12494.39	0.00
8 Loan Written Off	1,489	2,602	3,786	3,079	5,888	74.70	45.50	91.22
9 Provision for Staff Bonus	10,673	9,462	9,671	6,641	6,206	-11.34	2.21	-6.56
10 Provision for Income Tax	30,803	29,784	29,989	20,683	19,151	-3.31	0.69	-7.41
11 Others	7	72	165	100	80	969.68	128.53	-19.98
12 Net Profit	74,801	70,037	64,153	43,496	41,251	-6.37	-8.40	-5.16
TOTAL EXPENSES	507,892	618,452	676,255	395,754	449,468	21.77	9.35	13.57
Income								
1. Interest Income	442,405	551,682	588,736	331,808	372,459	24.70	6.72	12.25
1.1. On Loans and Advance	402,230	490,121	511,556	281,690	315,333	21.85	4.37	11.94
1.2. On Investment	34,586	51,290	59,590	39,001	43,549	48.30	16.18	11.66
1.2.1 Government Bonds	31,700	47,873	53,733	33,653	37,521	51.02	12.24	11.49
1.2.2 Foreign Bonds	341	228	499	312	362	-33.10	118.51	15.93
1.2.3 NRB Bonds	1	2	635	1,767	1,911	118.89	27879.51	8.11
1.2.4 Deventure & Bonds	2,544	3,187	4,724	3,268	3,756	25.26	48.24	14.91
1.3 Agency Balance	171	1,430	1,420	1,161	1,299	738.02	-0.73	11.87
1.4 On Call Deposit	673	1,367	3,245	2,253	2,569	103.20	137.42	14.00
1.5 Others	4,745	7,475	12,925	7,703	9,709	57.53	72.91	26.04
2. Comission & Discount	25,927	27,763	33,790	23,568	27,097	7.08	21.71	14.98
2.1 Bills Purchase & Discount	310	206	397	252	285	-33.51	92.78	12.90
2.2 Comission	21,943	21,250	26,721	18,273	20,904	-3.16	25.75	14.40
2.3 Others	3,674	6,307	6,671	5,043	5,909	71.64	5.78	17.16
3 Income From Exchange Fluctuation	8,083	5,468	6,294	5,956	7,248	-32.36	15.12	21.70
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(51)	(91)	-20.55	-138.79	76.65
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	6,007	7,339	-34.08	42.15	22.17
4 Other Operating Income	10,325	9,218	8,654	6,787	7,098	-10.71	-6.12	4.59
5 Non Operating Income	3,087	1,760	1,370	1,539	1,868	-42.99	-22.15	21.34
6 Provision Written Back	17,299	23,391	37,139	25,800	33,474	35.22	58.78	29.75
7 Recovery from Written off Loan	611	231	271	292	220	-62.25	17.32	-24.51
8 Income from Extra Ordinary Expenses	156	(1,060)	1	4	4	-780.38	-100.14	-0.76
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	395,754	449,468	21.77	9.35	13.57

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	37,191	53,217	48,793	23,699	26,462	43.09	-8.31	11.66
1.1 Deposit Liabilities	35,908	52,034	47,947	23,197	25,859	44.91	-7.85	11.47
1.1.1 Saving A/c	7,117	8,737	6,896	4,636	5,305	22.77	-21.07	14.43
1.1.2 Fixed A/c	27,825	42,073	40,214	18,146	20,087	51.21	-4.42	10.70
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	1,149	1,233	89.95	-30.90	7.36
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	2,308	2,565	43.05	-21.05	11.13
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	7,962	8,836	19.71	-3.67	10.98
1.1.2.4 Above 1 Year	3,944	9,226	12,112	6,727	7,453	133.90	31.28	10.78
1.1.3 Call Deposit	967	1,215	836	415	466	25.67	-31.15	12.35
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	501	604	-7.75	-28.48	20.43
2 Commission/Fee Expense	63	120	103	51	58	90.31	-14.53	13.15
3 Employees Expenses	5,225	5,838	6,202	4,078	4,595	11.72	6.23	12.68
4 Office Operating Expenses	4,096	4,617	4,704	3,005	3,430	12.72	1.89	14.15
5 Exchange Fluctuation Loss	1	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	1	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	30	31	25	4	6	4.23	-18.97	55.93
7. Provision for Risk	3,329	7,125	9,415	7,237	9,761	114.07	32.13	34.87
7.1 Loan loss Provision	3,301	7,064	9,268	7,237	9,761	114.01	31.20	34.87
7.1.1 General Loan loss Provision	1,459	1,606	2,077	1,864	2,011	10.08	29.34	7.88
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	257	288	-42.00	-35.03	11.95
7.1.1.2 Watch List Provision	431	1,010	1,689	1,606	1,722	134.31	67.34	7.23
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	5,359	7,564	190.81	33.39	41.15
7.1.3 Additional Loan Loss Provision	2	106	52	15	186	5763.24	-50.91	1181.82
7.2. Provision for Non-Banking Assets	10	31	23	-	-	206.87	-24.13	0.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.60	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	-	81.97	343.58	0.00
8 Loan Written Off	36	150	148	31	41	313.66	-1.34	28.89
9 Provision for Staff Bonus	987	844	868	689	628	-14.54	2.88	-8.84
10 Provision for Income Tax	3,010	2,604	3,011	1,883	1,696	-13.51	15.63	-9.90
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	4,332	3,903	-11.18	-4.23	-9.91
TOTAL EXPENSES	60,939	80,737	79,197	45,009	50,579	32.49	-1.91	12.38
Income								
1. Interest Income	55,444	74,528	70,425	38,335	42,837	34.42	-5.51	11.74
1.1. On Loans and Advance	51,703	68,237	63,418	34,392	38,337	31.98	-7.06	11.47
1.2. On Investment	2,732	4,790	5,607	3,361	3,780	75.32	17.05	12.49
1.2.1 Government Bonds	2,485	4,352	5,401	3,348	3,767	75.15	24.11	12.52
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	13	13	76.65	-53.18	3.58
1.2.4 Deventure & Bonds	1	2	2	0	0	195.12	-21.20	0.00
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	101	152	28.13	-53.14	50.33
1.5 Others	403	725	1,037	481	568	79.68	43.00	18.08
2. Comission & Discount	1,051	1,030	1,171	936	1,096	-1.99	13.73	17.06
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	420	494	-20.36	13.91	17.42
2.3 Others	317	446	506	516	602	40.46	13.50	16.77
3 Income From Exchange Fluctuation	38	85	74	77	87	125.53	-12.63	13.19
3.1 Due to Change in Exchange Rate	1	12	5	16	15	1204.94	-56.43	-6.64
3.2 Due to Foreign Currency Trans.	37	73	69	61	72	97.78	-5.21	18.55
4 Other Operating Income	1,684	1,601	1,916	1,261	1,425	-4.90	19.65	13.00
5 Non Operating Income	219	114	278	225	234	-48.03	144.52	4.40
6 Provision Written Back	2,407	3,135	5,325	3,206	4,009	30.26	69.88	25.05
7 Recovery from Written off Loan	41	9	8	2	3	-78.37	-12.19	5.14
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	965	887	318.72	-100.00	-8.14
TOTAL INCOME	60,939	80,737	79,197	45,009	50,579	32.49	-1.91	12.38

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	8,067	11,618	11,182	6,221	6,901	44.02	-3.75	10.93
1.1 Deposit Liabilities	7,710	11,159	11,098	6,170	6,839	44.72	-0.55	10.84
1.1.1 Saving A/c	1,498	1,631	1,488	903	1,020	8.85	-8.75	12.95
1.1.2 Fixed A/c	6,033	9,245	9,363	5,161	5,699	53.24	1.27	10.43
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	217	238	30.29	-41.26	9.93
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	538	602	30.63	5.13	11.80
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	2,073	2,326	29.56	4.16	12.20
1.1.2.4 Above 1 Year	1,823	3,778	4,055	2,332	2,533	107.21	7.32	8.59
1.1.3 Call Deposit	179	283	247	107	120	58.07	-12.71	12.58
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	51	62	28.87	-81.57	22.68
2 Commission/Fee Expense	1	9	8	4	5	1093.33	-13.47	23.58
3 Employees Expenses	1,329	1,472	1,562	1,046	1,189	10.73	6.09	13.68
4 Office Operating Expenses	1,143	1,249	1,244	748	913	9.22	-0.36	22.08
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	27	5	11	14	14	-80.63	112.31	1.59
7. Provision for Risk	532	1,389	1,993	2,853	1,983	161.23	43.48	-30.51
7.1 Loan loss Provision	528	1,330	1,919	2,853	1,983	151.78	44.23	-30.51
7.1.1 General Loan loss Provision	298	261	388	273	255	-12.48	48.67	-6.68
7.1.1.1 Pass Loan Loss Provision	221	160	199	59	(1)	-27.62	24.79	-101.16
7.1.1.2 Watch List Provision	77	101	188	214	255	30.76	86.42	19.48
7.1.2 Special Loan Loss Provision	228	1,033	1,531	2,541	1,672	352.33	48.16	-34.19
7.1.3 Additional Loan Loss Provision	2	36	-	40	56	1737.49	-100.00	40.54
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1617.87	29.13	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	-	0	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	43	50	-13.02	29.25	17.41
9 Provision for Staff Bonus	106	101	102	69	83	-4.38	1.18	20.97
10 Provision for Income Tax	460	452	86	(171)	187	-1.75	-81.03	-209.50
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	479	677	-7.40	-45.80	41.31
TOTAL EXPENSES	13,413	17,917	17,117	11,306	12,004	33.58	-4.46	6.17
Income								
1. Interest Income	11,517	15,666	14,947	8,583	9,655	36.03	-4.59	12.49
1.1. On Loans and Advance	10,253	13,907	13,322	7,647	8,595	35.64	-4.21	12.40
1.2. On Investment	988	1,397	1,322	736	829	41.42	-5.42	12.67
1.2.1 Government Bonds	826	983	847	569	641	19.00	-13.88	12.48
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	105	118	25.54	1.39	12.09
1.2.4 Deventure & Bonds	67	295	354	61	71	341.43	20.03	15.39
1.3 Agency Balance	3	-	3	9	10	-100.00	0.00	8.68
1.4 On Call Deposit	181	285	231	96	114	57.26	-19.03	19.50
1.5 Others	91	76	69	94	106	-15.94	-9.42	11.96
2. Comission & Discount	281	293	299	210	268	4.51	1.91	27.18
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	125	147	24.94	-9.28	16.88
2.3 Others	96	63	90	85	121	-34.69	42.96	42.39
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	496	276	376	369	408	-44.38	36.26	10.67
5 Non Operating Income	278	98	218	91	145	-64.92	122.95	58.40
6 Provision Written Back	825	1,033	776	779	1,010	25.20	-24.87	29.66
7 Recovery from Written off Loan	16	6	7	9	9	-66.19	25.53	0.00
8 Income from Extra Ordinary Expenses	-	1	10	11	11	0.00	1982.38	0.32
9 Net Loss	-	545	485	1,254	498	0.00	-11.09	-60.25
TOTAL INCOME	13,413	17,917	17,117	11,306	12,004	33.58	-4.46	6.17

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	336,187	369,627	363,887	357,776	362,426	9.95	-1.55	1.30
Fishery Related	13,234	15,012	16,213	16,793	16,826	13.44	8.00	0.20
Mining Related	8,789	11,789	11,898	11,455	11,836	34.13	0.92	3.32
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	939,145	943,984	6.63	9.61	0.52
Construction	190,196	203,379	207,710	227,770	231,655	6.93	2.13	1.71
Electricity,Gas and Water	246,839	307,457	376,015	414,578	423,991	24.56	22.30	2.27
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	73,063	73,220	-3.00	-0.02	0.21
Transport, Communication and Public Utilities	100,909	98,130	88,555	78,769	80,027	-2.75	-9.76	1.60
Wholesaler & Retailer	947,619	983,500	999,438	1,043,820	1,050,948	3.79	1.62	0.68
Finance, Insurance and Real Estate	375,243	365,559	396,355	415,662	436,350	-2.58	8.42	4.98
Tourism Service**	200,494	211,160	231,556	251,072	250,435	5.32	9.66	-0.25
Other Services	192,913	196,597	201,661	216,940	219,687	1.91	2.58	1.27
Consumption Loans	867,483	926,138	1,013,605	1,083,866	1,097,914	6.76	9.44	1.30
Local Government	1,125	1,127	1,218	1,218	1,228	0.12	8.14	0.82
Others	421,635	337,541	331,052	330,363	333,818	-19.94	-1.92	1.05
TOTAL	4,709,039	4,879,851	5,167,173	5,462,292	5,534,346	3.63	5.89	1.32
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	2,013,401	2,025,771	31.98	22.25	0.61
Overdraft	718,773	230,782	124,431	108,690	109,252	-67.89	-46.08	0.52
Cash Credit Loan	-	516,456	648,712	671,779	682,662	-	25.61	1.62
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	130,993	133,028	-6.19	12.58	1.55
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	829,481	848,467	-13.20	-17.58	2.29
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	403,865	407,115	3.23	10.98	0.80
Real Estate Loan	228,255	249,588	268,158	279,179	279,884	9.35	7.44	0.25
Margin Nature Loan	80,508	76,535	90,093	118,501	124,122	-4.93	17.71	4.74
Hire Purchase Loan	157,162	159,216	124,102	129,949	129,187	1.31	-22.05	-0.59
Deprived Sector Loan	335,623	308,356	312,186	287,626	300,029	-8.12	1.24	4.31
Bills Purchased	3,130	4,271	7,815	8,416	9,649	36.46	82.99	14.65
Other Product	558,470	452,502	465,365	480,412	485,180	-18.97	2.84	0.99
Total	4,709,039	4,879,851	5,167,173	5,462,292	5,534,346	3.63	5.89	1.32
Collateral wise								
Gold and Silver	52,782	55,533	58,489	71,192	73,887	5.21	5.32	3.79
Government Securities	783	3,239	3,160	4,640	4,625	313.70	-2.43	-0.32
Non Governmental Securities	61,272	58,566	81,671	111,598	116,416	-4.42	39.45	4.32
Fixed Deposit Receipts	64,221	58,120	41,599	36,456	40,585	-9.50	-28.43	11.33
Own	64,006	57,887	41,348	36,416	40,292	-9.56	-28.57	10.64
Other Licences Institutions	215	233	252	41	294	8.61	7.79	624.54
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,866,686	4,920,974	4.82	7.13	1.12
Fixed Assets	3,538,076	3,749,324	3,938,300	4,072,117	4,114,276	5.97	5.04	1.04
Current Assets	578,047	565,372	684,244	794,569	806,698	-2.19	21.03	1.53
Against security of Bill	19,623	37,183	35,589	47,617	48,517	89.48	-4.29	1.89
Domestic Bills	880	771	1,112	1,426	2,015	-12.36	44.28	41.34
Foreign Bills	18,744	36,412	34,477	46,191	46,502	94.26	-5.31	0.67
Against Guarantee	195,088	195,038	199,590	180,314	192,154	-0.03	2.33	6.57
Government Guarantee	2,307	3,129	3,145	3,275	3,219	35.67	0.49	-1.72
Institutional Guarantee	136,841	127,020	147,144	132,175	144,230	-7.18	15.84	9.12
Personal Guarantee	37,037	41,125	32,724	32,460	32,473	11.04	-20.43	0.04
Collective Guarantee	7,418	7,239	3,388	1,643	1,502	-2.41	-53.19	-8.58
International Rated Foreign Bank's Guarantee	1,509	455	252	230	106	-69.84	-44.69	-53.87
Other Guarantee	9,977	16,069	12,937	10,531	10,625	61.06	-19.49	0.89
Credit Card	3,521	4,528	5,678	6,277	6,346	28.59	25.41	1.11
Others	195,625	152,948	118,852	137,512	130,841	-21.82	-22.29	-4.85
Total	4,709,039	4,879,851	5,167,173	5,462,292	5,534,346	3.63	5.89	1.32

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	299,987	330,086	323,942	318,858	322,133	10.03	-1.86	1.03
Fishery Related	11,666	13,237	14,394	14,937	14,957	13.47	8.74	0.13
Mining Related	8,386	11,383	11,554	11,052	11,409	35.73	1.50	3.23
Agriculture, Forestry, Bevarage & Non Food Production Related*	703,432	749,504	823,518	903,726	907,661	6.55	9.88	0.44
Construction	154,723	167,502	182,860	201,756	205,234	8.26	9.17	1.72
Electricity,Gas and Water	239,756	298,869	365,248	405,550	414,660	24.66	22.21	2.25
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	70,295	70,388	-2.97	-0.91	0.13
Transport, Communication and Public Utilities	82,970	83,643	77,219	67,826	68,988	0.81	-7.68	1.71
Wholesaler & Retailer	866,464	896,414	910,162	955,608	962,612	3.46	1.53	0.73
Finance, Insurance and Real Estate	315,353	306,730	321,327	342,068	361,700	-2.73	4.76	5.74
Tourism Service**	175,638	182,269	199,049	217,918	216,930	3.78	9.21	-0.45
Other Services	177,350	178,117	181,572	195,911	198,553	0.43	1.94	1.35
Consumption Loans	757,464	768,478	841,225	899,777	910,215	1.45	9.47	1.16
Local Government	1,081	1,082	1,176	1,176	1,185	0.03	8.74	0.82
Others	311,215	260,185	248,572	242,653	246,618	-16.40	-4.46	1.63
TOTAL	4,175,443	4,315,377	4,569,076	4,849,112	4,913,244	3.35	5.88	1.32
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,773,446	1,781,645	32.48	22.75	0.46
Overdraft	619,856	164,141	92,020	83,783	84,477	-73.52	-43.94	0.83
Cash Credit Loan	-	493,597	587,956	606,374	615,401	-	19.12	1.49
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	130,993	133,028	-6.28	12.59	1.55
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	814,882	833,811	-14.19	-16.44	2.32
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	322,522	324,560	0.08	13.16	0.63
Real Estate Loan	199,641	217,964	224,656	234,940	235,084	9.18	3.07	0.06
Margin Nature Loan	64,819	58,679	70,345	96,394	101,607	-9.47	19.88	5.41
Hire Purchase Loan	131,340	138,262	106,860	113,431	112,945	5.27	-22.71	-0.43
Deprived Sector Loan	279,646	262,365	267,360	246,630	258,495	-6.18	1.90	4.81
Bills Purchased	3,130	4,271	7,815	8,416	9,649	36.46	82.99	14.65
Other Product	481,430	385,119	398,673	417,300	422,541	-20.01	3.52	1.26
Total	4,175,443	4,315,377	4,569,076	4,849,112	4,913,244	3.35	5.88	1.32
Collateral wise								
Gold and Silver	47,816	50,575	53,423	65,689	67,975	5.77	5.63	3.48
Government Securities	722	3,200	3,160	4,640	4,625	343.23	-1.23	-0.32
Non Governmental Securities	47,841	43,198	64,671	90,620	94,890	-9.71	49.71	4.71
Fixed Deposit Receipts	49,275	47,972	33,532	29,893	33,951	-2.64	-30.10	13.57
Own	49,060	47,738	33,283	29,854	33,672	-2.69	-30.28	12.79
Other Licences Institutions	215	233	249	39	278	8.61	6.75	607.78
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,334,388	4,383,255	4.34	7.25	1.13
Fixed Assets	3,095,794	3,268,070	3,427,110	3,540,025	3,576,767	5.56	4.87	1.04
Current Assets	577,997	565,333	684,086	794,363	806,488	-2.19	21.01	1.53
Against security of Bill	19,623	37,183	35,588	47,617	48,517	89.48	-4.29	1.89
Domestic Bills	880	771	1,112	1,426	2,015	-12.36	44.28	41.34
Foreign Bills	18,744	36,412	34,476	46,191	46,502	94.26	-5.32	0.67
Against Guarantee	142,452	147,130	152,332	140,467	151,325	3.28	3.54	7.73
Government Guarantee	2,237	3,065	3,087	3,215	3,158	36.99	0.73	-1.75
Institutional Guarantee	106,032	97,518	112,985	103,173	114,021	-8.03	15.86	10.51
Personal Guarantee	21,700	27,919	22,293	23,325	23,416	28.66	-20.15	0.39
Collective Guarantee	1,103	2,186	813	117	119	98.29	-62.80	1.91
International Rated Foreign Bank's Guarantee	1,509	455	252	230	106	-69.84	-44.69	-53.87
Other Guarantee	9,870	15,986	12,901	10,407	10,504	61.96	-19.29	0.93
Credit Card	3,521	4,524	5,662	6,255	6,324	28.48	25.16	1.11
Others	190,401	148,194	109,512	129,543	122,383	-22.17	-26.10	-5.53
Total	4,175,443	4,315,377	4,569,076	4,849,112	4,913,244	3.35	5.88	1.32

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	29,913	32,930	33,225	31,820	33,157	10.09	0.89	4.20
Fishery Related	1,341	1,523	1,523	1,554	1,549	13.56	0.06	-0.29
Mining Related	302	321	239	319	320	6.26	-25.50	0.36
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,206	29,095	30,311	30,719	31,702	11.03	4.18	3.20
Construction	31,622	32,104	20,936	22,846	23,174	1.52	-34.79	1.44
Electricity,Gas and Water	6,488	7,578	9,835	8,594	8,895	16.80	29.77	3.49
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	1,966	2,058	1.11	22.35	4.71
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,507	8,540	-20.55	-20.49	0.38
Wholesaler & Retailer	68,458	73,242	74,853	73,687	74,043	6.99	2.20	0.48
Finance, Insurance and Real Estate	47,742	46,985	61,373	61,182	61,319	-1.58	30.62	0.22
Tourism Service**	20,443	24,215	27,181	28,623	28,979	18.45	12.25	1.25
Other Services	13,088	15,561	17,064	17,798	17,721	18.89	9.66	-0.44
Consumption Loans	81,687	128,117	142,214	151,206	155,020	56.84	11.00	2.52
Local Government	8	9	6	7	7	12.13	-31.38	4.73
Others	98,812	66,870	68,896	72,731	72,055	-32.33	3.03	-0.93
TOTAL	441,783	471,382	498,615	511,559	518,539	6.70	5.78	1.36
Productwise								
Term Loan	130,209	167,740	199,355	211,481	214,341	28.82	18.85	1.35
Overdraft	87,233	59,343	28,465	20,430	20,451	-31.97	-52.03	0.10
Cash Credit Loan	-	19,124	52,999	57,794	59,542	-	177.14	3.03
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	8,144	8,844	37.47	-62.74	8.60
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	66,802	68,043	18.35	0.62	1.86
Real Estate Loan	18,717	21,884	33,368	32,778	33,423	16.92	52.48	1.97
Margin Nature Loan	11,773	14,165	15,594	17,871	18,281	20.31	10.09	2.29
Hire Purchase Loan	21,814	17,352	13,990	13,215	12,868	-20.45	-19.38	-2.63
Deprived Sector Loan	49,167	40,153	38,068	36,540	36,024	-18.33	-5.19	-1.41
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	46,503	46,721	-12.11	0.33	0.47
Total	441,783	471,382	498,615	511,559	518,539	6.70	5.78	1.36
Collateral wise								
Gold and Silver	3,982	3,931	3,936	4,493	4,969	-1.28	0.12	10.60
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	17,777	18,314	16.05	10.29	3.02
Fixed Deposit Receipts	12,219	8,314	6,702	4,891	5,089	-31.96	-19.39	4.05
Own	12,219	8,314	6,700	4,891	5,075	-31.96	-19.42	3.76
Other Licences Institutions	-	-	2	-	14	0.00	0.00	0.00
Collateral of Properties	367,503	403,350	430,261	446,315	451,346	9.75	6.67	1.13
Fixed Assets	367,493	403,343	430,127	446,128	451,153	9.76	6.64	1.13
Current Assets	9	7	134	188	193	-27.60	1866.53	2.91
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	-	-	0.00	0.00	0.00
Against Guarantee	45,678	41,526	40,504	35,711	36,058	-9.09	-2.46	0.97
Government Guarantee	29	25	18	21	21	-16.22	-28.82	-0.28
Institutional Guarantee	25,284	24,532	28,799	26,540	27,111	-2.97	17.40	2.15
Personal Guarantee	13,999	11,873	9,086	7,506	7,429	-15.18	-23.48	-1.02
Collective Guarantee	6,314	5,052	2,575	1,525	1,382	-19.99	-49.04	-9.39
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	119	115	-13.88	-39.05	-3.10
Credit Card	-	4	16	22	22	0.00	343.74	0.62
Others	1,654	1,785	3,446	2,351	2,741	7.93	93.07	16.61
Total	441,783	471,382	498,615	511,559	518,539	6.70	5.78	1.36

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6,287	6,611	6,720	7,099	7,136	5.15	1.66	0.52
Fishery Related	227	253	296	303	321	11.19	17.05	5.76
Mining Related	101	85	105	84	107	-15.66	22.89	26.56
Agriculture, Forestry, Bevarage & Non Food Production Related*	4,263	3,937	3,894	4,700	4,622	-7.65	-1.08	-1.66
Construction	3,851	3,774	3,914	3,167	3,247	-2.02	3.72	2.51
Electricity,Gas and Water	595	1,009	932	433	437	69.75	-7.62	0.79
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	802	773	-14.88	32.87	-3.58
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,435	2,499	-14.70	-25.82	2.64
Wholesaler & Retailer	12,697	13,844	14,423	14,525	14,293	9.04	4.18	-1.60
Finance, Insurance and Real Estate	12,149	11,844	13,655	12,413	13,330	-2.51	15.30	7.39
Tourism Service**	4,413	4,676	5,326	4,532	4,526	5.96	13.91	-0.12
Other Services	2,475	2,919	3,025	3,230	3,413	17.96	3.65	5.66
Consumption Loans	28,332	29,543	30,166	32,883	32,679	4.27	2.11	-0.62
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	14,980	15,145	-9.67	29.54	1.10
TOTAL	91,813	93,091	99,482	101,621	102,563	1.39	6.86	0.93
Productwise				-				
Term Loan	18,225	22,909	26,667	28,474	29,785	25.70	16.40	4.61
Overdraft	11,684	7,297	3,946	4,477	4,324	-37.55	-45.92	-3.42
Cash Credit Loan	-	3,735	7,757	7,611	7,719	-	107.67	1.42
Trust Receipt Loan/Import Loan	-	112	118	-	-	0.00	5.30	0.00
Short Term Working Capital/Demand Loan	6,555	6,531	6,729	6,454	5,811	-0.37	3.03	-9.97
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,541	14,512	17.57	10.09	-0.20
Real Estate Loan	9,897	9,740	10,133	11,461	11,378	-1.58	4.04	-0.73
Margin Nature Loan	3,915	3,691	4,155	4,236	4,233	-5.73	12.55	-0.06
Hire Purchase Loan	4,007	3,602	3,253	3,303	3,374	-10.11	-9.71	2.13
Deprived Sector Loan	6,811	5,838	6,758	4,456	5,509	-14.29	15.76	23.65
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	16,609	15,919	-13.69	-4.77	-4.16
Total	91,813	93,091	99,482	101,621	102,563	1.39	6.86	0.93
Collateral wise								
Gold and Silver	983	1,027	1,131	1,010	944	4.48	10.08	-6.60
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,201	3,212	7.90	12.00	0.35
Fixed Deposit Receipts	2,727	1,835	1,366	1,673	1,546	-32.73	-25.56	-7.58
Own	2,727	1,835	1,365	1,671	1,545	-32.73	-25.59	-7.57
Other Licences Institutions	-	-	1	1	1	0.00	0.00	-25.32
Collateral of Properties	74,829	77,944	81,087	85,983	86,373	4.16	4.03	0.45
Fixed Assets	74,789	77,912	81,063	85,964	86,356	4.18	4.04	0.46
Current Assets	40	32	24	19	17	-19.99	-26.17	-8.81
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	6,959	6,382	6,754	4,136	4,771	-8.29	5.83	15.34
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	2,462	3,098	-10.03	7.84	25.84
Personal Guarantee	1,338	1,332	1,345	1,629	1,628	-0.42	0.98	-0.09
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	-60.21
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	6	5	-29.99	-78.83	-3.84
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,618	5,717	-16.84	98.48	1.76
Total	91,813	93,091	99,482	101,621	102,563	1.39	6.86	0.93

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,313.65	50,815.48	56,195.22	60,438.00	18,765.13	36,629.01	18,757.46	27,022.99	29,519.07	17,113.73	35,256.26	41,236.66	27,565.04
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	10,042.37	21,656.62	10,899.16	12,944.69	14,917.57	11,621.36	26,225.86	24,346.51	14,089.98
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,515.01	12,068.89	15,161.31	12,375.15	6,583.31	7,189.45	4,180.50	6,748.99	5,660.15	2,899.54	5,867.04	6,804.22	5,017.28
	e. Share Premium	-	-	-	-	-	-	-	238.47	-	30.88	-	-	-
	f. Retained Earning	306.22	(2,224.63)	377.20	(5,693.23)	57.05	(7,441.53)	382.38	1,394.81	(2,659.65)	(359.80)	(6,500.33)	(879.44)	364.72
	g. Others Reserves Fund	14,798.40	25,333.84	13,599.71	19,627.49	2,082.40	15,224.47	3,295.43	5,696.02	11,601.01	2,921.76	9,663.70	10,965.37	8,093.07
2	BORROWINGS	3,495.42	2,560.00	9,207.11	15,534.00	2,400.00	11,396.87	11,008.57	7,314.07	15,252.26	14,619.00	15,376.50	8,035.53	26,045.92
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	3,350.00	-	688.25	2,500.00	7,300.00	-	-	6,700.00
	c. Foreign Banks and Fin. Ins.	-	-	-	5,494.00	-	-	-	22.21	-	2,065.50	1,376.50	1,035.53	7,291.44
	d. Other Financial Ins.	-	60.00	-	-	-	-	5,163.75	-	-	-	-	-	-
	e. Bonds and Securities	3,495.42	2,500.00	9,207.11	10,040.00	2,400.00	8,046.87	5,844.82	6,603.61	12,752.26	5,253.50	14,000.00	7,000.00	11,662.56
3	DEPOSITS	315,573.81	463,456.05	510,677.37	459,926.60	124,747.97	304,479.79	185,748.80	267,816.86	297,744.61	171,330.74	366,040.78	348,290.83	250,490.28
	a. Current	25,446.30	37,914.72	44,833.51	31,781.50	25,754.98	17,321.74	10,355.21	17,704.91	12,764.30	8,586.12	15,975.37	15,585.93	14,600.03
	Domestic	24,959.92	37,721.07	38,539.84	27,505.96	16,867.03	13,361.93	9,859.01	16,290.37	12,709.64	8,401.15	15,792.39	13,865.57	14,093.89
	Foreign	486.38	193.66	6,293.66	4,275.54	8,887.95	3,959.81	496.21	1,414.54	54.66	184.97	182.97	1,720.36	506.14
	b. Savings	145,580.83	224,099.51	177,398.36	131,025.83	54,634.14	94,208.28	59,465.89	79,645.57	113,414.02	76,305.99	108,431.71	139,912.37	94,342.58
	Domestic	145,553.12	224,067.66	174,160.36	129,089.31	50,551.55	92,723.23	58,921.63	79,442.21	113,352.34	76,110.78	107,897.66	138,936.45	94,097.55
	Foreign	27.71	31.86	3,238.00	1,936.52	4,082.59	1,485.06	544.25	203.36	61.68	195.20	534.05	975.92	245.04
	c. Fixed	120,513.26	170,094.73	237,212.15	249,611.96	30,033.50	165,603.21	100,762.70	154,217.64	151,571.44	72,834.14	204,343.22	168,150.50	121,311.36
	Domestic	119,323.63	170,045.44	232,265.17	240,226.81	28,528.81	150,871.52	95,252.88	152,509.53	151,568.08	71,519.52	196,068.25	164,940.91	120,984.38
	Foreign	1,189.63	49.29	4,946.98	9,385.15	1,504.69	14,731.69	5,509.82	1,708.11	3.37	1,314.62	8,274.97	3,209.58	326.99
	d. Call Deposits	21,337.44	29,828.03	47,374.39	43,385.54	12,293.51	22,970.29	12,981.03	13,841.88	19,782.31	11,688.76	35,225.74	21,808.24	18,443.12
	Domestic	21,335.96	26,876.93	43,750.17	36,195.14	9,138.88	17,044.41	7,021.07	13,495.52	19,474.97	10,856.50	34,534.63	20,802.69	18,189.91
	Foreign	1.48	2,951.10	3,624.22	7,190.40	3,154.63	5,925.88	5,959.96	346.36	307.33	832.26	691.11	1,005.55	253.21
	e. Others	2,695.98	1,519.06	3,858.97	4,121.77	2,031.84	4,376.27	2,183.96	2,406.86	212.53	1,915.73	2,064.74	2,833.80	1,793.18
	Domestic	2,215.29	1,517.20	3,839.97	3,689.63	1,786.92	2,626.75	1,595.82	2,406.24	204.99	1,908.20	2,048.80	2,820.14	1,793.18
	Foreign	480.69	1.85	19.00	432.15	244.92	1,749.52	588.15	0.62	7.54	7.52	15.94	13.65	-
4	Bills Payable	16.49	4,425.82	1,769.37	170.56	469.47	21.17	279.71	97.62	87.63	242.28	69.26	47.82	-
5	Other Liabilities	30,441.23	30,291.47	68,254.37	65,598.37	7,565.04	37,167.50	14,986.45	22,320.77	37,381.99	10,116.67	48,342.48	28,434.63	29,778.21
	1. Sundry Creditors	893.99	1,571.16	42,592.15	7,095.93	319.04	100.78	1,474.74	1,247.67	10,421.38	1,420.99	12,040.91	46.16	5,701.40
	2. Loan Loss Provision	11,279.65	13,802.38	20,197.88	22,220.79	2,326.36	19,619.34	5,269.32	3,728.78	12,743.05	6,126.96	26,458.47	15,482.11	8,237.53
	3. Interest Suspense a/c	6,318.20	8,668.13	1,746.59	2,828.93	264.08	1,937.64	2,105.88	223.42	-	605.04	5,762.08	461.81	638.16
	4. Others	11,949.39	6,249.80	3,717.74	33,452.71	4,655.56	15,509.74	6,136.51	17,120.89	14,217.56	1,963.68	4,081.02	12,444.55	15,201.12
6	Reconciliation A/c	368.42	-	-	0.00	-	2.28	-	0.04	-	-	-	-	-
7	Profit & Loss A/c	2,783.49	1,204.37	5,051.42	4,540.01	2,173.78	500.05	1,203.26	3,457.64	156.78	1,102.63	285.82	1,652.16	1,668.26
	TOTAL Liabilities	390,992.51	552,753.19	651,154.86	606,207.53	156,121.40	390,196.67	231,984.26	328,029.98	380,142.33	214,525.05	465,371.10	427,697.63	335,547.72
Assets														
1	LIQUID FUNDS	48,634.85	50,172.14	27,060.62	33,966.32	24,478.43	31,982.00	19,520.32	21,295.78	24,791.29	11,349.71	26,130.99	22,737.97	15,968.05
	a. Cash Balance	7,239.86	7,299.88	5,707.89	6,403.37	1,034.01	3,276.47	1,013.06	2,286.48	7,371.55	2,528.56	6,899.98	4,206.00	3,152.17
	Nepalese Notes & Coins	7,188.35	7,005.34	5,382.33	6,046.41	961.84	3,064.58	1,002.38	2,235.66	7,195.76	2,407.44	6,667.87	4,145.83	2,839.60
	Foreign Currency	51.51	294.54	325.56	356.96	72.17	211.89	10.67	50.82	175.79	121.11	232.10	60.17	312.57
	b. Bank Balance	38,794.99	27,836.80	21,352.73	23,788.24	6,132.50	28,705.53	9,529.22	14,159.30	17,419.73	8,821.15	19,231.02	14,531.97	12,815.87
	1. In Nepal Rastra Bank	16,009.14	24,827.39	18,886.37	18,086.09	5,425.09	21,806.18	7,957.12	10,828.03	15,641.39	7,237.01	17,006.66	12,135.94	10,437.61
	Domestic Currency	16,009.14	24,661.05	18,717.57	17,825.79	5,152.73	21,753.04	7,844.38	10,749.43	15,592.46	7,143.54	16,647.70	12,037.23	10,420.54
	Foreign Currency	-	166.35	168.79	260.30	272.36	53.14	112.74	78.61	48.93	93.47	358.96	98.71	17.07
	2. "A" Class Licensed Institution	21,286.90	2,020.81	96.33	1,832.17	45.42	108.83	438.40	472.69	380.47	485.89	549.39	1,207.89	856.25
	Domestic Currency	21,286.90	1,983.38	96.33	1,821.09	45.42	108.83	438.40	334.06	380.47	285.08	547.96	966.07	521.88
	Foreign Currency	-	37.42	-	11.08	-	-	-	138.63	-	200.80	1.44	241.82	334.37
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,498.96	988.60	2,370.03	3,869.98	661.99	6,787.73	1,133.70	2,858.57	1,397.88	1,098.25	1,674.96	1,188.14	1,522.01
	c. Money at Call	2,600.00	15,035.46	-	3,774.70	17,311.92	-	8,978.04	4,850.00	-	-	-	4,000.00	-
	Domestic Currency	2,600.00	6,300.00	-	3,500.00	-	-	-	4,850.00	-	-	-	4,000.00	-
	Foreign Currency	-	8,735.46	-	274.70	17,311.92	-	8,978.04	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	52,537.37	128,134.25	93,916.83	105,984.05	27,585.18	40,854.77	42,736.79	51,752.42	54,566.71	31,381.32	78,348.50	62,361.61	49,914.63
	a. Govt. Securities	52,537.37	102,431.45	80,956.01	66,128.27	18,585.18	40,854.77	39,280.04	51,752.42	54,566.71	31,381.32	78,348.5		

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Witteri
Liabilities														
1	CAPITAL FUND	34,851.19	61,583.85	21,597.12	29,713.98	29,196.24	32,798.66	20,264.46	6,612.21	24.95	(1,208.28)	4,991.34	2,035.92	1,587.19
	a. Paid-up Capital	19,287.94	38,115.85	14,769.01	19,402.58	18,366.71	23,542.49	13,581.53	4,296.46	262.47	502.83	3,556.26	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,005.75	12,559.65	3,859.21	5,475.64	5,410.11	4,225.54	3,863.00	1,494.43	108.17	17.25	858.85	259.46	307.13
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-
	f. Retained Earning	66.67	19.64	(799.27)	25.21	(93.84)	(3,025.53)	752.63	0.33	(416.51)	(1,761.95)	(193.95)	(8.27)	15.84
	g. Others Reserves Fund	5,490.83	10,888.71	3,768.17	4,810.55	5,513.27	8,056.15	2,067.30	821.00	60.71	33.59	770.18	525.97	47.12
2	BORROWINGS	33,960.48	23,214.43	6,011.70	15,163.43	18,555.97	8,529.55	12,022.47	995.08	-	9.02	746.95	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	3,098.00	-	500.00	3,250.00	-	-	-	-	-	9.02	-	-	-
	c. Foreign Banks and Fin. Ins.	-	12,168.75	-	2,754.00	6,644.03	-	2,615.35	-	-	-	-	-	-
	d. Other Financial Ins.	10,385.45	359.08	-	-	-	688.25	-	-	-	-	-	-	-
	e. Bonds and Securities	20,477.02	10,686.61	5,470.26	9,159.43	11,911.94	7,841.30	9,407.12	995.08	-	-	746.95	-	-
3	DEPOSITS	254,951.51	537,694.27	202,253.85	249,008.89	272,565.62	325,479.38	215,044.12	53,865.64	435.06	4,432.95	56,612.60	15,277.10	6,203.05
	a. Current	16,468.81	31,573.86	8,753.43	7,226.62	14,620.20	15,739.31	11,353.48	1,554.64	22.38	32.01	822.36	409.50	226.46
	Domestic	15,764.10	29,926.72	8,394.54	6,868.29	13,889.69	15,320.19	10,713.68	1,554.64	22.38	32.01	822.36	409.50	226.46
	Foreign	704.71	1,647.14	358.89	358.32	730.50	419.12	639.80	-	-	-	-	-	-
	b. Savings	89,175.44	195,364.56	67,043.96	51,485.94	94,409.59	117,636.94	72,569.32	24,610.59	73.52	2,289.88	15,785.42	6,658.68	2,296.96
	Domestic	89,163.06	194,702.97	66,775.72	51,421.58	94,091.44	117,544.79	70,346.92	24,603.40	73.52	2,289.88	15,785.42	6,658.68	2,296.96
	Foreign	12.38	661.59	268.24	64.37	318.15	92.15	2,222.40	7.19	-	-	-	-	-
	c. Fixed	137,836.54	274,326.59	111,117.57	170,671.01	139,969.55	171,988.85	115,200.61	23,857.68	279.63	1,330.17	35,567.08	6,204.77	3,396.64
	Domestic	137,836.54	270,815.57	108,563.71	166,784.59	135,594.03	171,093.42	113,900.59	23,857.68	279.63	1,330.17	35,567.08	6,204.77	3,396.64
	Foreign	-	3,511.02	2,553.86	3,886.43	4,375.52	895.43	1,300.02	-	-	-	-	-	-
	d. Call Deposits	10,630.86	32,344.94	14,206.72	16,961.18	20,664.28	17,391.48	14,372.16	3,364.05	58.15	780.89	4,416.85	1,993.53	282.80
	Domestic	10,630.86	32,141.40	14,091.76	16,712.08	19,618.55	17,258.38	13,646.50	3,364.05	58.15	780.89	4,416.85	1,993.53	282.80
	Foreign	-	203.54	114.95	249.10	1,045.73	133.10	725.67	-	-	-	-	-	-
	e. Others	839.86	4,084.32	1,132.16	2,664.14	2,902.01	2,722.80	1,548.55	478.68	1.38	-	20.89	10.62	0.19
	Domestic	839.86	3,923.91	1,132.16	2,465.40	2,654.62	2,722.80	1,486.75	478.68	1.38	-	20.89	10.62	0.19
	Foreign	-	160.41	-	198.74	247.38	-	61.80	-	-	-	-	-	-
4	Bills Payable	-	18.38	328.53	106.80	7.53	-	10.65	7.43	-	-	2.75	-	-
5	Other Liabilities	47,522.01	47,795.11	17,721.66	25,725.95	35,343.04	31,555.00	11,263.28	4,958.63	233.74	3,148.70	3,024.58	1,166.17	132.80
	1. Sundry Creditors	8,438.52	2,004.40	7.33	51.04	69.36	1,907.47	24.82	19.45	18.68	369.90	39.03	10.78	-
	2. Loan Loss Provision	10,153.92	20,834.47	8,662.86	12,553.47	9,490.39	18,907.58	6,317.20	2,395.88	123.72	1,791.74	2,071.03	845.57	80.17
	3. Interest Suspense a/c	2,880.36	-	1,498.29	1,229.46	1,206.45	3,435.04	-	1,167.38	33.85	875.41	-	-	-
	4. Others	26,049.21	24,956.24	7,553.19	11,891.97	24,576.83	7,304.92	4,921.26	1,375.91	57.50	111.65	914.51	309.82	52.63
6	Reconciliation A/c	1,182.54	-	-	-	-	-	-	-	-	-	-	-	-
	a. Profit & Loss A/c	1,844.36	4,534.10	961.89	2,229.30	2,373.29	1,876.06	1,683.22	436.56	-	-	434.22	-	92.46
	TOTAL Liabilities	374,312.09	674,840.14	248,874.75	321,948.35	358,041.69	400,238.65	260,288.20	66,875.55	693.75	6,382.40	65,812.44	18,479.20	8,015.50
Assets														
1	LIQUID FUNDS	18,222.70	33,084.05	18,117.17	14,967.92	18,554.72	19,967.89	21,304.88	5,030.12	119.15	104.15	4,746.60	1,875.23	357.12
	a. Cash Balance	4,113.97	6,569.66	4,257.35	3,231.22	4,182.34	4,630.63	2,375.57	605.92	14.79	15.74	548.25	331.04	39.40
	Nepalese Notes & Coins	4,087.80	6,385.81	4,181.50	3,072.95	3,759.04	4,429.43	2,082.20	588.89	14.79	15.74	547.62	331.04	39.40
	Foreign Currency	26.17	183.85	75.85	158.27	423.30	201.20	293.37	17.03	-	-	0.62	-	-
	b. Bank Balance	14,108.73	26,514.39	13,025.64	11,736.70	13,886.55	15,337.25	18,929.31	2,529.06	43.70	67.24	4,198.36	798.42	239.38
	1. In Nepal Rastra Bank	9,278.79	22,370.75	9,310.60	9,528.51	10,323.20	12,843.37	14,102.47	2,455.72	43.70	67.24	2,209.96	617.78	200.44
	Domestic Currency	9,242.48	22,174.59	9,250.39	9,124.24	9,548.06	12,717.02	11,508.20	2,446.19	43.70	67.24	2,206.78	617.78	200.44
	Foreign Currency	36.31	196.16	60.21	404.27	775.14	126.35	2,594.26	9.53	-	-	3.18	-	-
	2. "A" Class Licensed Institution	4,100.17	481.11	551.94	210.21	709.05	783.17	762.32	69.63	-	-	1,659.45	180.65	38.89
	Domestic Currency	4,032.17	461.74	368.70	131.02	709.05	502.71	759.61	-	-	-	1,650.15	180.65	38.89
	Foreign Currency	68.01	19.38	183.24	79.19	-	280.46	1.71	69.63	-	-	9.29	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	327.24	-	0.05
	4. In Foreign Banks	729.77	3,662.52	3,163.10	1,997.99	2,854.30	1,689.92	4,064.52	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	834.18	-	485.83	-	-	1,895.14	60.66	21.17	-	745.77	78.34
	Domestic Currency	-	-	-	-	-	-	-	1,895.14	60.66	21.17	-	745.55	78.34
	Foreign Currency	-	-	834.18	-	485.83	-	-	-	-	-	-	0.22	-
2	INVESTMENT IN SECURITIES	70,498.61	116,457.82	30,616.16	47,578.19	48,742.74	93,660.10	39,527.31	8,978.12	4.00	-	9,299.79	2,529.83	2,270.73
	a. Govt. Securities	66,998.61	101,185.07	30,616.16	47,578.19	28,429.42	61,966.35	27,351.11	7,363.74	4.00	-	8,599.79	1,429.83	470.73
	b. NRB Bond	3,500.00	15,272.75	-	-	20,313.33	31,693.75	11,415.25	1,614.38	-	-	700.00	1,100.00	1,800.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	760.95	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	24,600.19	34,410.09	6,093.97	14,666.97	14,953.05	16,545.94	4,497.41	1,116.13	41.88	-	998.77	632.47	29.99
	a. Interbank Lending	1,000.00	2,892.58	-	-	1,970.45	-	-	-	-	-	-	-	-
	b. Non Residents	-	23,686.16	3,538.82	10,355.04	7,346.30	6,306.85	1,365.24	-	-	-	-	-	-
	c. Others	23,600.19	7,831.36	2,555.15	4,311.93	5,636.31	10,239.09	3,132.17	1,116.13	41.88	-	998.77	632.47	29.99
4	LOANS & ADVANCES (Including Bills Purchased)	211,102.20	438,832.23	173,566.83	220,749.31	237,672.40	234,100.68	182,215.73	47,594.65	352.69	2,582.07	47,412.57	12,370.13	5,172.31
	4.1 LOANS & ADVANCES	211,102.20	438,832.23	173,566.83	217,495.87	237,654.16	233,852.54	182,215.73	47,594.65	352.69	2,582.07	47,412.57	12,370.13	5,172.31
	a. Private Sector	207,963.34	418,833.23	172,202.35	207,393.01	228,162.68	222,264.07	175,419.49	43,398.79	352.69	2,582.07	43,927.42	12,099.58	4,447.19
	b. Financial Institutions	3,138.86	19,360.16	1,344.83	10,102.85	9,491.49	11,463.92	6,796.24	4,195.87	-	-	3,485.15	270.56	725.12
	c. Government Organizations	-	638.84	19.66	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	3,253.45	18.24	248.14	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	3,253.45	18.24	248.14	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	2,257.06	11,676.45	6,543.75	3,975.40	2,934.65	4,307.27	1,606.13	808.78	39.83	150.74	640.90	365.13	43.98
7	OTHER ASSETS	46,622.06	34,381.49	12,905.32	17,624.17	34,039.39	30,326.26	10,252.36	2,727.44	87.40	2,637.92	2,296.52	510.85	125.88
	a. Accrued Interest:	5,082.79	6,195.81	3,109.98	6,002.18	5,783.39	13,012.37	1,747.80	2,193.63	32.86	875.41	512.42	165.51	36.93
	Financial Institutions	3,523.71	-	2,242.65	4,617.81	4,198.30	11,027.67	860.81	1.49	21.67	-	-	126.59	10.44
	Government Enterprises	1,058.71	1,365.83	-	600.89	470.67	1,083.72	512.07	86.76	-	-	107.17	-	0.61
	Private Sector	500.37	4,829.98	867.33	783.47	1,114.41	900.98	374.93	2,105.38	11.19	875.41	405.25	38.91	25.89
	b. Staff Loans / Adv.	6,290.44	3,355.56	2,579.98	1,924.17	2,887.64	7,802.03	4,470.10	-	0.13	53.46	1,250.07	196.70	42

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	10,408.19	7,984.31	5,248.12	738.64	6,292.64	6,655.22	6,481.41	438.58	356.74	686.48	628.25	999.11
	a. Paid-up Capital	7,046.94	5,680.52	3,510.85	525.00	4,395.79	4,875.70	3,623.68	557.46	350.00	834.34	569.70	729.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,712.40	1,454.69	944.51	75.00	837.02	1,132.32	1,142.79	67.07	8.25	64.65	25.85	243.04
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.08
	f. Retained Earning	194.70	2.38	17.46	(7.29)	(663.43)	38.66	65.37	(243.90)	(13.67)	(359.26)	5.29	(279.70)
	g. Others Reserves Fund	1,454.15	846.72	775.29	122.01	1,723.26	608.54	1,649.58	57.96	12.16	146.75	27.41	206.42
2	BORROWINGS	1,670.07	996.03	996.23	-	1,750.00	0.37	999.59	3.33	-	-	21.25	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	250.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	419.80	0.00	-	-	-	0.37	-	3.33	-	-	21.25	-
	e. Bonds and Securities	1,250.28	996.03	996.23	-	1,500.00	-	999.59	-	-	-	-	-
3	DEPOSITS	114,085.88	87,110.89	62,550.10	1,945.90	59,950.28	69,438.15	57,870.89	5,312.71	1,269.93	7,213.88	6,024.67	3,833.18
	a. Current	2,983.23	1,554.85	1,339.13	23.99	1,445.45	1,026.39	1,140.96	138.21	60.92	307.09	111.73	102.58
	Domestic	2,983.21	1,554.85	1,339.13	23.99	1,445.39	1,026.39	1,140.95	138.21	60.92	307.09	111.73	102.58
	Foreign	0.02	-	-	-	0.05	-	0.01	-	-	-	-	-
	b. Savings	42,098.27	35,323.50	19,662.59	297.93	26,233.24	28,111.56	16,175.83	1,638.89	491.98	2,176.56	1,277.88	770.67
	Domestic	42,094.75	35,323.50	19,662.59	297.93	26,231.22	28,111.56	16,175.83	1,638.89	491.98	-	1,277.88	770.67
	Foreign	3.52	-	-	-	2.02	-	0.01	-	-	2,176.56	-	-
	c. Fixed	62,325.99	42,176.09	37,746.02	1,531.35	26,587.36	37,291.53	36,613.56	3,003.72	627.05	3,678.21	4,213.74	2,615.15
	Domestic	62,325.99	42,176.09	37,746.02	1,531.35	26,587.36	37,291.53	36,613.56	3,003.72	627.05	3,678.21	4,213.74	2,615.15
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,591.07	8,038.00	3,802.36	89.06	5,609.68	2,994.34	3,916.53	531.76	89.98	1,050.01	421.31	344.40
	Domestic	6,591.07	8,038.00	3,802.36	89.06	5,609.68	2,994.34	3,916.53	531.76	89.98	1,050.01	421.31	344.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	87.33	18.45	-	3.56	74.55	14.32	24.00	0.13	-	2.00	-	0.38
	Domestic	87.33	18.45	-	3.56	74.55	14.32	24.00	0.13	-	2.00	-	0.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.09	0.36	-	-	-	-	2.04	-	-	-	0.39	-
5	Other Liabilities	5,589.59	5,503.37	3,608.91	226.11	5,039.95	3,342.38	6,419.97	551.98	82.22	1,026.54	373.18	824.42
	1. Sundry Creditors	-	10.06	0.35	8.80	17.18	53.12	48.94	1.03	6.81	12.39	0.80	34.89
	2. Loan Loss Provision	3,999.18	4,070.40	2,403.44	115.74	3,597.72	2,257.04	2,817.58	279.87	44.06	536.14	172.25	211.21
	3. Interest Suspense a/c	-	-	-	80.38	-	319.51	1,118.93	-	-	151.68	53.94	410.87
	4. Others	1,590.41	1,422.91	1,205.12	21.18	1,425.05	712.70	2,434.52	271.07	31.35	326.34	146.19	167.44
6	Reconciliation A/c	0.13	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	724.85	733.49	482.40	17.78	306.61	514.01	49.78	-	-	-	21.28	1.70
	TOTAL Liabilities	132,478.80	102,328.44	72,885.75	2,928.43	73,339.49	79,950.12	71,823.68	6,306.60	1,708.89	8,926.90	7,069.02	5,658.41
Assets													
1	LIQUID FUNDS	7,562.14	6,782.19	4,034.95	1,120.67	4,521.49	4,662.18	5,147.18	610.53	346.74	1,343.95	1,556.02	1,591.41
	a. Cash Balance	1,447.08	742.29	518.27	15.77	931.53	636.12	587.13	63.60	29.76	118.88	78.76	27.48
	Nepalese Notes & Coins	1,370.58	615.97	506.72	15.77	720.29	636.12	586.66	63.60	29.76	118.88	78.76	27.48
	Foreign Currency	76.50	126.32	11.54	-	211.24	-	0.47	-	-	-	-	-
	b. Bank Balance	4,085.24	3,720.01	3,516.68	1,104.90	2,070.50	2,802.98	4,560.06	270.51	67.81	349.68	284.49	616.66
	1. In Nepal Rastra Bank	4,081.81	3,707.36	2,373.66	98.51	1,992.19	2,797.68	2,160.64	265.24	-	349.36	251.14	616.66
	Domestic Currency	4,009.23	3,658.80	2,373.62	98.51	1,955.91	2,797.68	2,160.64	265.24	-	349.36	251.14	616.66
	Foreign Currency	72.58	48.56	0.03	-	36.28	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.43	12.65	1,055.84	939.62	78.30	5.23	2,321.07	5.27	57.65	0.32	33.35	-
	Domestic Currency	-	-	1,042.79	939.62	78.30	3.95	2,311.06	5.27	57.65	0.32	33.35	-
	Foreign Currency	3.43	12.65	13.04	-	-	1.28	10.01	-	-	-	-	-
	3. Other Financial Ins.	-	-	87.19	66.77	-	0.06	78.34	-	10.16	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	2,029.82	2,319.88	-	-	1,519.47	1,223.09	-	276.42	249.16	875.38	1,192.77	947.27
	Domestic Currency	2,029.82	2,319.88	-	-	1,505.54	1,223.09	-	276.42	249.16	875.38	1,192.77	947.27
	Foreign Currency	-	-	-	-	13.93	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	18,779.50	14,354.22	10,681.31	-	11,740.96	14,132.05	9,704.38	1,320.93	129.47	562.67	529.13	359.80
	a. Govt. Securities	13,702.80	13,482.02	10,031.31	-	11,040.96	11,432.05	7,746.83	248.26	129.47	562.67	529.13	359.80
	b. NRB Bond	5,076.70	872.20	650.00	-	700.00	2,700.00	1,957.55	1,072.68	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,038.66	1,136.49	1,115.82	-	1,357.66	608.23	2,209.41	109.16	38.52	31.42	42.09	184.22
	a. Interbank Lending	-	-	-	-	-	9.02	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,038.66	1,136.49	1,115.82	-	1,357.66	599.21	2,209.41	109.16	38.52	31.42	42.09	184.22
4	LOANS & ADVANCES (Including Bills Purchased)	101,891.54	76,618.00	53,836.53	1,348.22	49,611.78	57,219.19	50,015.18	3,822.93	946.71	6,129.78	4,537.14	2,710.38
	4.1 LOANS & ADVANCES	101,891.54	76,618.00	53,836.53	1,348.22	49,611.78	57,219.19	50,015.18	3,822.93	946.71	6,129.78	4,537.14	2,710.38
	a. Private Sector	99,421.79	71,787.09	50,869.73	1,348.22	46,983.67	55,851.34	49,274.53	3,822.93	946.71	-	4,537.14	2,617.41
	b. Financial Institutions	2,469.75	4,830.91	2,966.80	-	2,628.10	1,367.85	740.65	-	-	6,129.78	-	92.97
	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	-	-	-	-	-	-	-	-	-			

S.N.	BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMFL
Liabilities														
1	CAPITAL FUND	327.33	1,352.46	1,898.60	1,301.21	1,062.58	645.16	399.77	548.30	985.95	689.79	380.76	117.99	1,541.44
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	431.88	245.52	272.00	241.13	70.70	184.35	243.42	179.97	20.22	97.16	343.20	208.48
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,965.66)	(489.43)	(655.73)	4.43	(358.84)	(441.67)	(721.62)	(1,521.74)	(380.11)	0.56	(650.38)	(1,162.89)	(76.45)
	g. Others Reserves Fund	1,810.33	519.61	1,360.22	24.78	274.92	168.03	246.56	744.07	236.77	48.26	95.36	(0.00)	397.24
2	BORROWINGS	-	-	248.73	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.73	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	251.05	9,364.55	12,714.28	8,334.80	5,410.65	6,895.38	3,654.79	7,149.82	7,373.84	3,004.81	2,559.08	26.98	7,980.58
	a. Current	-	115.76	18.84	92.55	67.09	130.97	35.08	81.41	94.90	129.38	57.07	-	67.23
	Domestic	-	115.76	18.84	92.55	67.09	130.97	35.08	81.41	94.90	129.38	57.07	-	67.23
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	31.77	2,336.12	3,124.43	1,749.76	1,440.26	1,733.72	1,407.98	2,146.51	1,747.09	672.00	695.35	22.26	1,768.12
	Domestic	31.77	2,336.12	3,124.43	1,749.76	1,440.26	1,733.72	1,407.98	2,146.51	1,747.09	672.00	695.35	22.26	1,768.12
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,845.40	8,647.25	5,792.91	3,670.15	4,279.10	2,139.08	4,545.61	4,879.70	1,907.72	1,594.03	-	5,175.15
	Domestic	-	5,845.40	8,647.25	5,792.91	3,670.15	4,279.10	2,139.08	4,545.61	4,879.70	1,907.72	1,594.03	-	5,175.15
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.94	1,067.26	922.08	699.58	233.16	747.58	72.65	376.28	652.16	295.71	212.62	-	969.87
	Domestic	185.94	1,067.26	922.08	699.58	233.16	747.58	72.65	376.28	652.16	295.71	212.62	-	969.87
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.35	-	1.69	-	-	4.01	-	0.01	-	-	-	4.72	0.20
	Domestic	33.35	-	1.69	-	-	4.01	-	0.01	-	-	-	4.72	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	0.01	-	-	-	-	-
5	Other Liabilities	8,016.03	1,610.04	1,082.94	309.44	574.00	568.94	1,942.71	2,153.49	755.60	47.39	436.59	3,942.88	584.46
	1. Sundry Creditors	146.72	4.47	-	30.96	11.65	11.19	12.99	3.96	6.39	-	4.79	144.65	17.70
	2. Loan Loss Provision	2,207.37	1,090.91	594.31	190.23	318.50	265.34	1,223.63	1,965.96	593.83	-	245.47	663.53	296.21
	3. Interest Suspense a/c	5,615.56	380.35	-	9.52	-	45.17	635.53	-	-	-	48.21	3,082.06	99.27
	4. Others	46.39	134.30	488.63	78.73	243.85	247.24	70.56	183.57	155.38	47.39	138.12	52.64	171.28
6	Reconciliation A/c	-	-	-	-	-	1.42	-	-	-	-	-	-	-
7	Profit & Loss A/c	10.85	-	-	49.11	-	-	-	830.39	16.98	21.65	-	-	32.49
	TOTAL Liabilities	8,605.27	12,327.04	15,944.54	9,994.56	7,047.23	8,110.90	5,997.26	10,682.01	9,132.36	3,763.63	3,376.44	4,087.86	10,138.97
Assets														
1	LIQUID FUNDS	111.96	1,557.88	2,509.36	780.17	452.01	1,549.86	1,595.33	880.16	878.60	532.89	331.94	168.30	1,329.05
	a. Cash Balance	-	183.23	206.67	52.42	29.29	75.25	26.62	174.66	86.51	27.56	28.44	0.16	43.74
	Nepalese Notes & Coins	-	183.23	206.67	52.42	29.29	75.25	26.62	174.66	86.51	27.56	28.44	0.16	43.72
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.36	391.47	582.17	495.66	422.72	1,003.84	175.36	539.79	792.10	124.94	303.51	168.13	342.02
	1. In Nepal Rastra Bank	0.07	391.47	582.17	495.66	236.02	984.31	172.28	486.20	347.26	124.94	115.37	9.07	338.58
	Domestic Currency	0.07	391.47	582.17	495.66	236.02	984.31	172.28	486.20	347.26	124.94	115.37	9.07	338.58
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.29	-	-	-	126.50	19.51	3.07	53.60	285.26	-	121.90	158.76	3.42
	Domestic Currency	1.29	-	-	-	126.50	19.51	3.07	53.60	285.26	-	121.90	158.76	3.42
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	60.21	0.02	0.00	-	159.57	-	66.23	0.30	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	110.60	983.18	1,720.52	232.10	-	470.77	1,393.35	165.70	-	380.38	-	-	943.29
	Domestic Currency	110.60	983.18	1,720.52	232.10	-	470.77	1,393.35	165.70	-	380.38	-	-	943.29
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	1,700.00	2,128.38	2,357.70	1,115.00	560.00	-	-	2,229.20	848.30	429.65	-	1,565.63
	a. Govt. Securities	1.00	650.00	2,128.38	2,007.70	415.00	560.00	-	-	1,229.20	848.30	229.65	-	1,319.88
	b. NRB Bond	-	1,050.00	-	350.00	700.00	-	-	-	1,000.00	-	200.00	-	245.75
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	335.22	563.38	204.13	313.73	147.41	39.50	50.07	541.11	325.03	270.66	0.03	851.33
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	335.22	563.38	204.13	313.73	147.41	39.50	50.07	541.11	325.03	270.66	0.03	851.33
	LOANS & ADVANCES (Including Bills Purchased)	2,192.43	7,206.00	8,796.33	6,345.09	4,257.90	4,950.46	2,835.75	7,357.45	5,086.53	1,774.21	1,889.18	663.53	5,786.86
	4.1 LOANS & ADVANCES	2,192.43	7,206.00	8,796.33	6,345.09	4,257.90	4,950.46	2,835.75	7,357.45	5,086.53	1,774.21	1,889.18	663.53	5,786.86
	a. Private Sector	2,192.43	6,818.95	8,506.33	6,119.54	4,257.90	4,657.39	2,762.52	7,308.20	4,914.91	1,744.57	1,770.92	663.53	5,557.97
	b. Financial Institutions	-	387.05	290.00	225.55	-	293.07	73.23	49.25	171.62	29.64	118.26	-	228.89
	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	18.25	146.09	668.54	113.85	297.62	384.42	54.05	166.41	195.98	194.68	100.81	78.42	211.60
7	OTHER ASSETS	6,124.27	930.07	698.80	178.31	241.02	260.50	1,261.06	1,280.73	139.66	72.70	147.11	3,134.95	264.64
	a. Accrued Interest:	5,610.97	492.44	-	65.05	54.00	121.17	635.53	542.24	19.69	31.13	62.10	3,082.06	86.73
	Financial Institutions	1,136.07	244.00	-	15.22	14.61	-	592.96	411.30	-	21.48	33.71	3,082.06	16.24
	Government Enterprises	-	13.28	-	16.83	6.23	9.82	-	-	19.69	-	4.20	-	8.93
	Private Sector	4,474.91	235.15	-	33.01	33.17	111.34	42.58	130.95	-	9.65	24.19	-	61.56
	b. Staff Loans / Adv.	-	135.09	-	53.46	67.34	62.21	4.73	57.85	-	12.91	21.59	0.60	0.51
	c. Sundry Debtors	467.45	1.12	-	22.71	1.01	3.77	382.51	12.31	7.51	0.45	19.93	3.49	1.60
	d. Cash In Transit	-	-	-	-	-	-	-	-	0.44	-	-	-	-
	e. Others	45.85	301.42	698.80	37.09	118.66	73.36	238.29	668.32	112.01	28.21	43.49	48.79	175.80
8	Expenses not Written off	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Non Banking Assets	-	389.60	579.76	15.30	294.75	258.25	83.25	188.79	61.27	15.83	171.37	20.34	129.86
10	Reconciliation Account	33.44	-	-	-	-	-	-	-	-	-	-	-	-
11	Profit & Loss A/c	-	62.18	-	-	75.20	-	128.33	758.40	-	-	35.71	22.30	-
	TOTAL ASSETS	8,605.27	12,327.04	15,944.54	9,994.56	7,047.23	8,110.90	5,997.26	10,682.01	9,132.36	3,763.63	3,376.44	4,087.86	10,138.97

S.N.	BFI Name	ECFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	1,830.19	2,125.93	1,242.81
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	378.96	359.48	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	9.99	84.68	(292.83)
	g. Others Reserves Fund	257.77	330.22	258.53
2	BORROWINGS	499.86	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	499.86	500.00	-
3	DEPOSITS	19,254.11	21,415.70	8,392.06
	a. Current	264.69	403.40	65.12
	Domestic	264.69	403.40	65.12
	Foreign	-	-	-
	b. Savings	5,804.08	3,477.87	1,927.67
	Domestic	5,804.08	3,477.87	1,927.67
	Foreign	-	-	-
	c. Fixed	11,568.15	15,286.74	5,435.31
	Domestic	11,568.15	15,286.74	5,435.31
	Foreign	-	-	-
	d. Call Deposits	1,590.43	2,247.64	948.35
	Domestic	1,590.43	2,247.64	948.35
	Foreign	-	-	-
	e. Others	26.75	0.05	15.60
	Domestic	26.75	0.05	15.60
	Foreign	-	-	-
4	Bills Payable	0.00	-	-
5	Other Liabilities	841.31	1,514.95	877.16
	1. Sundry Creditors	163.09	78.15	8.35
	2. Loan Loss Provision	443.43	748.33	613.09
	3. Interest Suspense a/c	-	220.37	145.05
	4. Others	234.78	468.10	110.68
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	195.09	171.12	-
	TOTAL Liabilities	22,620.57	25,727.69	10,512.03
Assets				
1	LIQUID FUNDS	2,116.41	1,294.61	614.26
	a. Cash Balance	186.34	114.43	53.34
	Nepalese Notes & Coins	186.21	114.43	53.34
	Foreign Currency	0.13	-	-
	b. Bank Balance	1,930.07	1,180.18	329.12
	1. In Nepal Rastra Bank	905.90	693.39	329.12
	Domestic Currency	905.90	693.39	329.12
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	793.33	433.12	-
	Domestic Currency	793.33	433.12	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	230.83	53.66	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	231.80
	Domestic Currency	-	-	231.80
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	2,952.50	4,435.43	1,682.85
	a. Govt. Securities	2,552.50	1,850.00	1,432.85
	b. NRB Bond	400.00	2,585.43	250.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	469.33	220.96	189.02
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	469.33	220.96	189.02
4	LOANS & ADVANCES (Including Bills Purchased)	16,024.64	17,945.44	6,846.92
	4.1 LOANS & ADVANCES	16,024.64	17,945.44	6,846.92
	a. Private Sector	15,277.29	17,438.83	6,690.04
	b. Financial Institutions	747.34	506.62	156.88
	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	386.60	691.26	299.44
7	OTHER ASSETS	637.26	1,022.65	484.35
	a. Accrued Interest:	239.80	242.70	189.17
	Financial Institutions	222.91	135.14	130.24
	Government Enterprises	16.89	53.90	18.50
	Private Sector	-	53.66	40.43
	b. Staff Loans / Adv.	170.65	372.78	107.00
	c. Sundry Debtors	26.47	1.44	7.94
	d. Cash In Transit	-	-	-
	e. Others	200.34	405.73	180.24
8	Expenses not Written off	-	-	-
9	Non Banking Assets	33.83	117.34	218.92
10	Reconciliation Account	-	-	1.56
11	Profit & Loss A/c	-	-	174.71
	TOTAL ASSETS	22,620.57	25,727.69	10,512.03

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	9,786.12	12,877.70	18,174.63	16,485.18	2,888.83	13,258.51	7,726.67
1.1 On Deposit Liabilities	9,502.10	12,674.18	17,537.14	15,435.41	2,689.02	12,631.65	7,136.85
1.1.1 Saving Account	3,154.54	4,540.10	3,968.32	2,739.16	1,197.05	2,663.50	1,319.89
1.1.2 Fixed Account	6,089.68	7,852.36	13,063.72	12,252.81	1,366.17	9,654.81	5,625.56
1.1.2.1 Up to 3 months Fixed Account	689.89	-	3,919.12	131.84	-	-	225.44
1.1.2.2 3 to 6 months Fixed Account	901.03	-	1,959.56	-	179.72	-	179.67
1.1.2.3 6 months to 1 year Fixed Account	1,923.65	-	3,527.20	-	846.65	9,654.81	493.12
1.1.2.4 Above 1 year Fixed Account	2,575.11	7,852.36	3,657.84	12,120.96	339.81	-	4,727.33
1.1.3 Call Deposit	257.87	281.72	505.10	443.44	125.79	313.35	191.39
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	284.03	203.53	637.49	1,049.77	199.81	626.86	589.82
2. Commission Expense	281.23	382.02	820.15	374.53	354.74	-	101.67
3. Staff Expense	2,753.69	3,146.45	2,852.71	2,361.12	789.77	2,481.62	1,152.96
4. Office Operating Expenses	992.20	1,422.02	1,821.17	1,966.40	499.24	1,547.32	814.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.33	-	147.12	-	-
7. Provision for Risk	4,455.19	4,603.99	2,894.03	9,713.88	281.20	-	2,097.22
7.1 Loan loss Provision	4,455.19	4,603.99	2,894.03	9,713.88	281.20	-	2,097.22
7.1.1 General Loan loss Provision	4,455.19	820.30	584.51	3,558.02	106.05	-	-
7.1.1.1 Pass Loan Loss Provision	4,455.19	499.16	-	1,972.51	-	-	-
7.1.1.2 Watch List Provision	-	321.15	584.51	1,585.51	106.05	-	-
7.1.2 Special Loan Loss Provision	-	3,783.68	2,309.53	6,155.86	175.15	-	2,097.22
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	-	-	559.23	147.19	11.89	3,104.31	-
9. Provision for Staff Bonus	227.13	90.55	792.26	722.07	352.12	79.25	200.54
10. Provision for Income Tax	1,531.95	516.16	2,078.92	1,958.60	995.27	213.22	601.59
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,783.49	1,204.37	5,051.42	4,540.01	2,173.78	500.05	1,203.26
Total Expenses	22,811.00	24,243.27	35,045.84	38,268.97	8,493.96	21,184.28	13,898.24

Income

1. Interest Income	16,886.88	19,982.16	30,313.79	26,800.10	6,129.60	21,010.92	11,307.48
1.1 On Loans and Advances	14,299.65	15,665.82	25,736.01	22,608.02	4,745.99	18,114.78	8,752.85
1.2 On Investment	922.37	3,969.20	3,015.30	2,374.47	695.60	1,669.89	1,840.55
1.2.1 Government Bonds	922.37	1,136.70	2,625.06	2,374.47	665.79	1,669.89	1,727.97
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	897.83	389.28	-	-	-	112.58
1.2.4 Debenture & Bonds	-	1,934.67	0.96	-	29.81	-	-
1.3 On Agency Balance	189.55	10.78	-	953.40	10.80	-	6.38
1.4 On Call Deposit	-	336.36	813.76	-	568.58	-	-
1.5 On Others	1,475.30	-	748.72	864.21	108.63	1,226.26	707.69
2. Commission and Discount	1,035.14	331.49	3,099.72	1,344.34	1,333.00	788.48	975.13
2.1 Bills Purchase and Discount	-	-	-	-	21.59	0.00	0.82
2.2 Commission	1,035.14	286.46	857.17	1,344.34	1,118.52	554.80	362.03
2.3 Others	-	45.03	2,242.55	-	192.89	233.68	612.28
3. Exchange Flactuation Income	403.01	128.07	675.79	595.68	577.97	472.84	220.39
3.1 Due to Change in Exchange Rate	-	41.01	131.38	50.66	(540.61)	-	17.13
3.2 Due to Foreign Currency Transaction	403.01	87.06	544.41	545.03	1,118.59	472.84	203.26
4. Other Operating Income	310.94	1,242.41	258.10	722.81	65.50	159.73	9.83
5. Non Operating Income	2.66	208.98	30.37	255.93	-	65.78	9.40
6. Write Back from Provisions for loss	4,172.37	2,330.49	600.83	8,515.71	380.22	(1,319.52)	1,373.26
7. Recovery of written-off Loan	-	19.67	67.23	34.38	7.67	6.04	2.75
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	22,811.00	24,243.27	35,045.84	38,268.97	8,493.96	21,184.28	13,898.24

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	8,714.35	14,506.80	6,665.37	15,879.04	13,715.95	10,430.27	10,003.03
1.1 On Deposit Liabilities	8,386.38	13,677.12	6,087.65	14,469.43	13,031.88	9,015.34	9,053.78
1.1.1 Saving Account	1,770.93	2,990.30	1,554.04	2,599.17	3,160.71	2,085.55	1,938.68
1.1.2 Fixed Account	6,457.24	10,475.42	4,438.92	11,519.29	9,653.16	6,784.52	7,056.37
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,859.32	0.13	-	-	-	2,555.21	-
1.1.2.3 6 months to 1 year Fixed Account	1,456.09	-	62.79	-	6,297.17	2,754.08	7,055.68
1.1.2.4 Above 1 year Fixed Account	2,141.82	10,475.28	4,376.13	11,519.29	3,355.99	1,475.23	0.69
1.1.3 Call Deposit	158.21	211.41	94.69	350.97	218.01	145.28	58.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	327.97	829.68	577.72	1,409.61	684.07	1,414.93	949.25
2. Commission Expense	55.76	239.52	192.19	252.25	6.83	-	15.71
3. Staff Expense	1,363.00	2,540.66	1,655.93	3,054.07	2,867.75	2,064.09	2,745.89
4. Office Operating Expenses	1,099.32	1,932.33	938.37	1,332.57	1,753.16	1,577.69	1,314.02
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	15.78	217.98	135.83	-	4.55	38.25
7. Provision for Risk	272.95	5,275.35	1,192.08	10,325.36	5,050.33	2,216.45	3,574.28
7.1 Loan loss Provision	272.95	5,275.35	1,192.08	10,325.36	5,050.33	2,216.45	3,563.91
7.1.1 General Loan loss Provision	206.37	249.94	99.02	8,573.21	624.15	2,216.45	570.51
7.1.1.1 Pass Loan Loss Provision	56.76	-	-	2,801.45	97.78	2,216.45	264.84
7.1.1.2 Watch List Provision	149.61	249.94	99.02	5,771.76	526.37	-	305.66
7.1.2 Special Loan Loss Provision	66.58	5,025.41	1,093.06	1,752.15	4,426.18	-	2,993.40
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	10.37
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	1,062.24	270.55	-	140.14	2.43	-
9. Provision for Staff Bonus	563.99	24.95	175.02	83.71	266.62	265.59	136.83
10. Provision for Income Tax	1,624.70	67.81	472.55	467.58	747.39	722.05	755.40
11. Others	-	-	-	-	-	-	4.03
12. Net Profit	3,457.64	156.78	1,102.63	285.82	1,652.16	1,668.26	1,844.36
Total Expenses	17,151.72	25,822.21	12,882.68	31,816.24	26,200.33	18,951.39	20,431.79

Income

1. Interest Income	15,458.31	22,115.78	10,916.11	23,775.59	21,609.52	16,766.48	16,127.03
1.1 On Loans and Advances	12,937.72	19,374.54	9,325.01	20,461.86	18,107.23	14,272.33	13,188.39
1.2 On Investment	2,457.98	2,515.52	1,427.68	2,468.45	2,437.44	2,015.91	2,359.41
1.2.1 Government Bonds	2,124.12	2,496.58	25.81	2,468.45	2,398.71	1,948.74	2,359.16
1.2.2 Foreign Bonds	291.46	-	77.31	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	42.40	18.94	1,324.56	-	38.74	67.18	0.25
1.3 On Agency Balance	-	12.58	-	-	30.65	17.23	-
1.4 On Call Deposit	-	213.14	-	-	483.55	120.03	-
1.5 On Others	62.61	-	163.41	845.28	550.65	340.97	579.23
2. Commission and Discount	1,356.87	1,207.68	1,138.00	2,169.17	1,371.54	1,551.94	541.71
2.1 Bills Purchase and Discount	23.39	1.65	-	-	150.02	70.33	0.00
2.2 Commission	1,333.48	1,206.03	1,041.93	2,148.12	1,020.15	170.76	524.47
2.3 Others	-	-	96.07	21.05	201.38	1,310.85	17.24
3. Exchange Flactuation Income	388.89	117.81	311.93	255.65	382.14	335.17	103.64
3.1 Due to Change in Exchange Rate	-	-	54.46	34.29	53.26	140.54	-
3.2 Due to Foreign Currency Transaction	388.89	117.81	257.47	221.36	328.88	194.63	103.64
4. Other Operating Income	(52.35)	143.75	34.35	426.80	530.54	287.80	924.68
5. Non Operating Income	-	-	0.06	30.84	450.44	-	77.27
6. Write Back from Provisions for loss	-	2,225.08	476.40	5,158.19	1,851.81	-	2,657.46
7. Recovery of written-off Loan	-	12.10	5.84	-	1.98	10.00	-
8. Income from Extra Ordinary transactions	-	-	-	-	2.35	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	17,151.72	25,822.21	12,882.68	31,816.24	26,200.33	18,951.39	20,431.79

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	20,836.20	8,385.47	10,961.64	10,725.00	12,033.39	8,741.85	2,288.65
1.1 On Deposit Liabilities	19,266.09	7,912.46	9,988.51	9,330.54	11,418.47	8,001.13	2,167.48
1.1.1 Saving Account	4,204.03	1,535.67	1,190.94	2,077.56	2,513.12	1,595.70	695.45
1.1.2 Fixed Account	14,718.44	6,235.44	8,635.29	7,054.75	8,813.86	6,248.38	1,438.67
1.1.2.1 Up to 3 months Fixed Account	-	659.46	-	1.36	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,237.65	530.29	3,942.92	37.21	-	-	23.31
1.1.2.3 6 months to 1 year Fixed Account	4,190.25	4,347.54	3,620.29	2,355.54	-	6,248.38	471.34
1.1.2.4 Above 1 year Fixed Account	8,290.54	698.15	1,072.08	4,660.65	8,813.86	-	944.02
1.1.3 Call Deposit	343.63	141.35	162.27	173.94	91.49	157.05	33.36
1.1.4 Certificate of Deposit	-	-	-	24.29	-	-	-
1.2 On Borrowing	1,570.11	473.02	973.13	1,394.46	614.92	740.73	121.17
2. Commission Expense	681.66	119.91	-	165.11	57.50	-	15.98
3. Staff Expense	2,947.54	1,300.31	1,294.95	2,238.07	2,793.24	1,234.21	463.04
4. Office Operating Expenses	2,440.46	1,027.93	790.03	1,175.70	1,768.31	1,026.31	300.01
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	10.97	-	-	-	1.49	-	-
7. Provision for Risk	3,110.13	2,279.05	2,331.59	1,631.16	4,911.02	2,330.07	1,300.94
7.1 Loan loss Provision	3,110.13	2,279.05	2,331.59	1,631.16	4,911.02	2,330.07	1,300.94
7.1.1 General Loan loss Provision	(193.57)	134.97	(101.14)	-	3,587.61	243.47	368.11
7.1.1.1 Pass Loan Loss Provision	(1,022.72)	-	(64.87)	-	3,404.00	-	218.39
7.1.1.2 Watch List Provision	829.15	134.97	(36.27)	-	183.61	243.47	149.72
7.1.2 Special Loan Loss Provision	3,303.71	2,144.09	1,272.95	1,631.16	1,323.41	2,086.60	918.89
7.1.3 Additional Loan Loss Provision	-	-	1,159.78	-	-	-	13.94
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	-	-	526.01	60.26	0.42	3.75	4.85
9. Provision for Staff Bonus	705.02	149.85	354.86	381.03	384.22	249.97	69.30
10. Provision for Income Tax	1,811.06	386.78	964.42	1,055.95	1,581.89	597.28	187.10
11. Others	-	-	-	74.19	-	2.07	-
12. Net Profit	4,534.10	961.89	2,229.30	2,373.29	1,876.06	1,652.48	436.56
Total Expenses	37,077.15	14,611.20	19,452.80	19,879.77	25,407.54	15,837.99	5,066.44

Income

1. Interest Income	33,153.39	13,134.45	17,623.03	17,215.29	19,119.07	13,013.81	3,786.54
1.1 On Loans and Advances	28,051.29	11,694.25	15,186.61	15,493.91	16,124.40	11,191.92	3,373.19
1.2 On Investment	4,244.26	1,252.13	2,116.54	1,408.04	2,589.84	1,768.56	266.55
1.2.1 Government Bonds	4,193.38	1,252.13	2,071.56	1,315.46	1,972.31	1,772.44	266.55
1.2.2 Foreign Bonds	-	-	-	-	-	(7.12)	-
1.2.3 NRB Bonds	-	-	-	-	511.00	-	-
1.2.4 Debenture & Bonds	50.88	-	44.98	92.58	106.53	3.24	-
1.3 On Agency Balance	-	40.97	9.78	-	16.80	-	-
1.4 On Call Deposit	-	21.11	-	12.22	-	-	13.56
1.5 On Others	857.84	125.99	310.09	301.12	388.02	53.33	133.25
2. Commission and Discount	2,993.50	1,055.99	1,029.59	1,814.67	1,710.47	248.85	158.54
2.1 Bills Purchase and Discount	-	1.78	-	-	14.97	-	-
2.2 Commission	2,993.50	243.70	991.01	1,814.67	1,608.94	248.85	3.70
2.3 Others	-	810.51	38.59	-	86.56	-	154.84
3. Exchange Flactuation Income	672.07	157.14	173.29	392.21	423.13	461.36	2.35
3.1 Due to Change in Exchange Rate	13.10	-	3.18	(170.33)	9.44	71.92	-
3.2 Due to Foreign Currency Transaction	658.97	157.14	170.12	562.53	413.69	389.44	2.35
4. Other Operating Income	238.72	134.10	445.90	4.59	457.27	752.73	76.54
5. Non Operating Income	-	10.13	179.09	113.47	1.42	431.90	-
6. Write Back from Provisions for loss	-	114.97	-	338.06	3,673.01	925.75	1,042.14
7. Recovery of written-off Loan	19.48	4.42	1.90	0.88	23.17	2.94	0.33
8. Income from Extra Ordinary transactions	-	-	-	0.59	-	0.65	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	37,077.15	14,611.20	19,452.80	19,879.77	25,407.54	15,837.99	5,066.44

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	29.18	216.54	2,494.42	504.60	284.59	4,854.72	3,630.59
1.1 On Deposit Liabilities	29.18	215.77	2,443.72	504.60	284.57	4,747.82	3,564.88
1.1.1 Saving Account	2.12	44.82	334.94	146.49	52.19	977.00	840.90
1.1.2 Fixed Account	26.55	162.73	2,065.84	343.43	229.37	3,695.73	2,639.84
1.1.2.1 Up to 3 months Fixed Account	-	-	119.78	-	9.17	100.96	300.13
1.1.2.2 3 to 6 months Fixed Account	6.25	-	701.85	44.64	11.47	551.14	296.19
1.1.2.3 6 months to 1 year Fixed Account	10.70	-	765.38	1.62	80.28	2,167.64	1,508.49
1.1.2.4 Above 1 year Fixed Account	9.61	162.73	478.83	297.18	128.45	875.99	535.03
1.1.3 Call Deposit	0.50	8.22	42.95	14.68	3.01	75.09	84.13
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.78	50.70	-	0.02	106.91	65.72
2. Commission Expense	-	-	13.89	7.83	-	-	3.16
3. Staff Expense	14.74	49.67	440.94	136.43	48.80	884.14	708.24
4. Office Operating Expenses	19.34	49.61	358.49	93.88	29.13	618.86	481.62
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.96	-	1.34	-	0.01	-	1.68
7. Provision for Risk	(29.52)	-	351.25	191.88	2.15	2,616.50	1,131.87
7.1 Loan loss Provision	(29.52)	-	351.25	191.88	2.15	2,616.50	1,131.87
7.1.1 General Loan loss Provision	(0.24)	-	59.63	-	6.87	365.00	154.12
7.1.1.1 Pass Loan Loss Provision	(0.59)	-	-	-	4.47	54.29	-
7.1.1.2 Watch List Provision	0.35	-	59.63	-	2.40	310.71	154.12
7.1.2 Special Loan Loss Provision	(29.28)	-	291.62	191.88	(4.72)	2,251.50	977.75
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	-	-	1.36	0.30	-	-	-
9. Provision for Staff Bonus	-	-	68.92	-	13.21	115.13	116.43
10. Provision for Income Tax	9.39	-	186.09	-	39.62	310.84	314.35
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	434.22	-	92.46	724.85	733.49
Total Expenses	45.09	315.82	4,350.92	934.92	509.97	10,125.05	7,121.44

Income

1. Interest Income	30.40	130.51	3,923.56	833.99	417.23	8,207.12	6,300.37
1.1 On Loans and Advances	29.15	106.80	3,465.80	767.27	319.02	7,486.26	5,544.95
1.2 On Investment	0.08	-	407.14	53.57	63.39	562.88	675.30
1.2.1 Government Bonds	0.08	-	407.14	53.57	63.39	555.55	675.30
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	7.33	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.17	23.71	11.15	10.56	2.03	13.82	16.76
1.5 On Others	-	-	39.46	2.58	32.79	144.16	63.36
2. Commission and Discount	0.04	10.40	171.71	64.39	0.62	55.87	106.14
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.04	0.68	15.39	6.89	0.39	45.45	103.24
2.3 Others	-	9.72	156.32	57.50	0.23	10.42	2.90
3. Exchange Flactuation Income	-	-	0.44	0.01	-	10.87	12.97
3.1 Due to Change in Exchange Rate	-	-	0.34	0.01	-	2.60	2.39
3.2 Due to Foreign Currency Transaction	-	-	0.09	-	-	8.27	10.58
4. Other Operating Income	1.98	-	158.52	-	21.33	427.50	285.64
5. Non Operating Income	-	-	1.12	1.70	70.79	40.21	0.41
6. Write Back from Provisions for loss	-	(661.45)	95.57	28.45	-	1,382.68	415.91
7. Recovery of written-off Loan	-	-	-	-	-	0.80	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	12.68	836.35	-	6.38	-	-	-
Total Income	45.09	315.82	4,350.92	934.92	509.97	10,125.05	7,121.44

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	2,730.10	100.94	2,801.00	2,821.35	2,893.66	237.68	50.06
1.1 On Deposit Liabilities	2,663.00	100.94	2,693.65	2,821.17	2,811.16	237.48	50.06
1.1.1 Saving Account	485.87	7.81	616.26	613.52	347.24	46.04	15.39
1.1.2 Fixed Account	2,137.18	90.77	2,018.00	2,177.49	2,415.70	184.72	33.03
1.1.2.1 Up to 3 months Fixed Account	68.27	-	37.81	-	564.37	-	4.99
1.1.2.2 3 to 6 months Fixed Account	279.50	-	202.04	0.42	260.27	32.06	6.96
1.1.2.3 6 months to 1 year Fixed Account	941.52	68.81	644.43	1,461.17	433.76	95.00	13.00
1.1.2.4 Above 1 year Fixed Account	847.90	21.96	1,133.71	715.90	1,157.29	57.66	8.07
1.1.3 Call Deposit	39.95	2.36	59.39	30.16	48.22	6.72	1.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	67.10	-	107.35	0.18	82.50	0.20	-
2. Commission Expense	16.84	-	-	-	-	0.19	-
3. Staff Expense	512.36	13.81	467.17	361.01	279.30	57.86	33.90
4. Office Operating Expenses	337.75	10.82	402.15	324.69	238.18	51.96	11.92
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.51	-	0.01	-	-
7. Provision for Risk	371.94	6.67	521.62	746.96	2,120.77	5.42	35.81
7.1 Loan loss Provision	371.94	6.67	521.62	746.96	2,120.77	5.42	35.81
7.1.1 General Loan loss Provision	46.81	1.07	557.91	158.26	234.59	4.80	8.37
7.1.1.1 Pass Loan Loss Provision	-	(1.88)	(92.47)	60.96	28.11	-	1.04
7.1.1.2 Watch List Provision	46.81	2.95	650.39	97.30	206.48	4.80	7.33
7.1.2 Special Loan Loss Provision	325.14	5.61	(196.58)	588.71	1,884.03	0.62	27.44
7.1.3 Additional Loan Loss Provision	-	-	160.28	-	2.15	-	-
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	10.70	-	-	11.15	12.19	-	-
9. Provision for Staff Bonus	78.38	2.82	48.67	81.90	9.90	12.45	-
10. Provision for Income Tax	212.22	7.62	131.41	223.11	39.32	33.62	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	493.18	17.78	306.61	514.01	49.78	78.45	-
Total Expenses	4,763.47	160.47	4,679.12	5,084.19	5,643.11	477.62	131.69

Income

1. Interest Income	4,394.39	155.88	4,385.14	4,752.61	4,250.33	333.06	102.27
1.1 On Loans and Advances	4,000.39	147.97	3,904.19	4,212.36	3,837.56	303.94	92.71
1.2 On Investment	384.68	-	446.07	479.47	344.15	24.14	3.52
1.2.1 Government Bonds	384.68	-	446.07	479.47	344.15	24.14	3.52
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	9.32	-	9.80	9.96	10.97	4.97	1.48
1.5 On Others	-	7.91	25.07	50.82	57.65	-	4.56
2. Commission and Discount	242.01	0.34	17.81	231.26	9.00	9.81	1.88
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	242.01	0.22	17.81	21.22	9.00	9.81	1.88
2.3 Others	-	0.12	-	210.03	-	-	-
3. Exchange Flactuation Income	1.50	-	59.16	-	-	-	-
3.1 Due to Change in Exchange Rate	0.96	-	9.03	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.54	-	50.13	-	-	-	-
4. Other Operating Income	70.79	3.67	140.48	29.21	168.61	1.38	4.77
5. Non Operating Income	-	0.59	76.48	-	42.97	0.20	-
6. Write Back from Provisions for loss	54.78	-	-	70.01	1,171.87	133.18	19.18
7. Recovery of written-off Loan	-	-	0.06	1.10	0.32	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	3.58
Total Income	4,763.47	160.47	4,679.12	5,084.19	5,643.11	477.62	131.69

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
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Expenses

1. Interest Expense	271.85	252.48	181.36	1.42	455.33	702.05	458.08
1.1 On Deposit Liabilities	271.85	251.26	181.36	1.42	455.33	702.05	458.08
1.1.1 Saving Account	44.52	34.69	28.47	1.41	78.48	121.63	53.40
1.1.2 Fixed Account	217.70	210.15	148.07	-	367.98	572.09	397.41
1.1.2.1 Up to 3 months Fixed Account	-	27.94	-	-	62.47	42.52	20.40
1.1.2.2 3 to 6 months Fixed Account	76.28	72.44	-	-	68.91	45.75	25.73
1.1.2.3 6 months to 1 year Fixed Account	98.73	74.13	-	-	149.59	220.36	156.84
1.1.2.4 Above 1 year Fixed Account	42.70	35.65	148.07	-	87.01	263.46	194.44
1.1.3 Call Deposit	9.62	6.43	4.82	0.00	8.87	8.34	7.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.21	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	81.23	42.79	47.25	5.17	94.34	87.88	45.74
4. Office Operating Expenses	60.91	40.53	41.66	7.27	69.16	79.91	39.26
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	282.40	103.91	17.19	-	173.53	56.10	77.76
7.1 Loan loss Provision	282.40	103.91	17.19	-	173.53	56.10	77.76
7.1.1 General Loan loss Provision	24.25	20.97	9.30	-	(14.02)	-	4.73
7.1.1.1 Pass Loan Loss Provision	13.77	2.03	-	-	(20.95)	-	-
7.1.1.2 Watch List Provision	10.48	18.95	9.30	-	6.93	-	4.73
7.1.2 Special Loan Loss Provision	258.15	73.05	7.89	-	187.55	-	73.03
7.1.3 Additional Loan Loss Provision	-	9.89	-	-	-	56.10	-
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	-	-	-	-	1.12	-	-
9. Provision for Staff Bonus	-	10.75	0.27	-	-	-	7.79
10. Provision for Income Tax	-	1.75	0.73	-	(26.65)	6.29	21.05
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	21.28	1.70	10.85	-	15.22	49.11
Total Expenses	696.38	473.50	290.16	24.72	766.83	947.46	698.79

Income

1. Interest Income	445.94	388.11	227.54	24.71	660.10	882.86	644.43
1.1 On Loans and Advances	404.22	341.18	191.20	20.63	594.82	757.69	567.50
1.2 On Investment	34.69	34.82	21.42	1.63	34.27	101.12	74.99
1.2.1 Government Bonds	34.69	28.78	21.42	-	34.27	101.12	74.99
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.04	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.63	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.03	5.49	8.51	2.19	9.46	24.05	1.93
1.5 On Others	-	6.62	6.41	0.27	21.55	-	-
2. Commission and Discount	1.53	14.48	0.29	-	0.65	27.41	0.18
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.53	14.48	0.29	-	0.65	27.41	0.18
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	27.94	6.96	11.46	-	22.19	25.39	32.96
5. Non Operating Income	-	-	1.67	0.00	21.71	11.80	2.88
6. Write Back from Provisions for loss	193.17	63.95	46.15	-	-	-	18.35
7. Recovery of written-off Loan	-	-	3.05	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	27.80	-	-	-	62.18	-	-
Total Income	696.38	473.50	290.16	24.72	766.83	947.46	698.79

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhhi
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Expenses

1. Interest Expense	321.81	316.35	248.32	530.71	384.50	129.45	134.79
1.1 On Deposit Liabilities	321.81	316.35	248.32	530.71	384.50	129.45	134.79
1.1.1 Saving Account	46.20	56.09	50.28	87.91	65.83	20.45	24.11
1.1.2 Fixed Account	272.54	250.27	197.28	441.41	318.67	106.17	108.06
1.1.2.1 Up to 3 months Fixed Account	-	27.93	22.17	-	-	12.58	9.56
1.1.2.2 3 to 6 months Fixed Account	-	62.11	11.92	6.51	30.50	23.72	5.83
1.1.2.3 6 months to 1 year Fixed Account	272.54	85.54	80.03	99.67	199.23	35.47	42.27
1.1.2.4 Above 1 year Fixed Account	-	74.69	83.15	335.23	88.94	34.41	50.41
1.1.3 Call Deposit	3.07	9.99	0.77	1.39	-	2.83	2.61
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	72.49	94.96	14.67	106.22	69.50	23.04	48.87
4. Office Operating Expenses	54.43	81.26	51.67	80.23	49.81	18.51	41.99
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	7.00	-	-	-	-	-
7. Provision for Risk	192.58	112.13	274.50	283.49	37.56	55.40	26.42
7.1 Loan loss Provision	192.58	112.13	274.50	283.49	37.56	55.40	26.42
7.1.1 General Loan loss Provision	25.42	19.44	7.06	13.82	20.25	9.12	26.42
7.1.1.1 Pass Loan Loss Provision	4.62	5.07	-	-	(14.44)	3.80	26.42
7.1.1.2 Watch List Provision	20.81	14.37	7.06	13.82	34.69	5.31	-
7.1.2 Special Loan Loss Provision	167.16	92.69	267.44	269.67	17.31	46.28	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	2.32	2.73	5.23	2.98	-	1.62	-
9. Provision for Staff Bonus	-	12.89	-	-	2.69	-	-
10. Provision for Income Tax	-	38.50	-	(54.52)	7.28	9.28	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	90.44	-	71.99	16.98	21.65	-
Total Expenses	643.62	756.26	594.39	1,021.10	568.32	258.94	252.07

Income

1. Interest Income	393.66	447.28	403.45	792.76	514.65	194.35	193.88
1.1 On Loans and Advances	352.82	388.70	383.45	717.58	440.51	183.06	174.47
1.2 On Investment	29.02	49.04	-	52.13	68.90	-	15.41
1.2.1 Government Bonds	29.02	-	-	52.13	-	-	15.41
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	49.04	-	-	68.90	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.18	5.93	20.00	9.71	5.25	5.77	4.00
1.5 On Others	9.64	3.61	-	13.34	-	5.52	-
2. Commission and Discount	19.46	0.86	0.36	5.71	16.39	11.12	0.66
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	19.46	0.86	0.36	4.75	16.39	1.02	0.66
2.3 Others	-	-	-	0.96	-	10.09	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	28.60	28.08	5.66	24.69	37.08	26.61	15.82
5. Non Operating Income	-	11.76	0.10	24.23	0.19	-	-
6. Write Back from Provisions for loss	115.88	268.16	56.49	173.70	-	26.86	-
7. Recovery of written-off Loan	-	0.12	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	10.82	-	-	-	-	-	-
9. Net Loss	75.20	-	128.33	-	-	-	35.71
Total Income	643.62	756.26	594.39	1,021.10	568.32	258.94	252.07

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	77.96	448.55	995.10	1,075.29	440.24
1.1 On Deposit Liabilities	77.96	445.43	971.49	1,039.90	440.24
1.1.1 Saving Account	0.16	60.69	162.88	94.57	67.54
1.1.2 Fixed Account	77.77	373.32	792.00	916.78	359.17
1.1.2.1 Up to 3 months Fixed Account	-	21.80	18.97	-	-
1.1.2.2 3 to 6 months Fixed Account	-	59.55	38.85	154.72	67.67
1.1.2.3 6 months to 1 year Fixed Account	-	122.48	336.85	384.04	141.24
1.1.2.4 Above 1 year Fixed Account	77.77	169.50	397.33	378.03	150.26
1.1.3 Call Deposit	0.03	11.42	16.61	28.55	13.52
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	3.12	23.61	35.40	-
2. Commission Expense	-	0.36	5.09	-	-
3. Staff Expense	6.10	77.08	155.20	157.48	83.30
4. Office Operating Expenses	3.55	45.86	89.60	101.72	57.52
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	6.87	-	-
7. Provision for Risk	-	137.25	110.02	145.43	283.51
7.1 Loan loss Provision	-	137.24	110.02	145.43	283.51
7.1.1 General Loan loss Provision	-	13.34	63.94	43.57	12.18
7.1.1.1 Pass Loan Loss Provision	-	1.01	-	(18.40)	12.18
7.1.1.2 Watch List Provision	-	12.34	63.94	61.97	-
7.1.2 Special Loan Loss Provision	-	123.90	46.08	101.85	271.33
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	0.01	-	-	-
8. Loan Written Off	-	-	-	34.09	-
9. Provision for Staff Bonus	-	-	30.97	28.79	-
10. Provision for Income Tax	-	13.92	83.61	87.95	-
11. Others	-	-	-	-	-
12. Net Profit	-	32.49	195.09	171.12	-
Total Expenses	87.61	755.52	1,671.55	1,801.87	864.56

Income

1. Interest Income	-	588.45	1,416.38	1,696.46	573.74
1.1 On Loans and Advances	-	505.96	1,294.87	1,511.40	510.66
1.2 On Investment	-	69.18	78.78	182.82	50.58
1.2.1 Government Bonds	-	-	78.78	182.82	50.58
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	69.18	-	-	-
1.3 On Agency Balance	-	-	-	-	10.27
1.4 On Call Deposit	-	7.56	5.18	0.37	2.20
1.5 On Others	-	5.74	37.54	1.86	0.03
2. Commission and Discount	-	23.26	71.33	87.66	2.34
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.92	71.33	-	2.33
2.3 Others	-	22.34	-	87.66	0.01
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	-	9.57	88.47	17.75	33.86
5. Non Operating Income	65.31	-	0.06	-	5.07
6. Write Back from Provisions for loss	-	134.24	95.32	-	74.84
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	22.30	-	-	-	174.71
Total Income	87.61	755.52	1,671.55	1,801.87	864.56

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,809.14	19,741.34	19,564.41	15,974.99	13,394.39	14,434.94	7,802.93	10,959.27
Fishery Related	725.25	1,268.60	688.45	802.07	-	315.12	56.53	167.17
Mining Related	2,926.85	111.45	440.29	949.32	-	-	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	44,568.90	34,298.98	77,570.66	102,170.03	13,733.59	90,952.55	44,550.86	54,187.98
Construction	3,801.58	3,667.78	25,163.37	6,975.64	8,459.69	2,451.08	913.75	3,461.20
Electricity,Gas and Water	14,827.43	24,747.16	37,567.87	32,386.43	8,682.46	15,759.66	9,603.56	18,730.69
Metal Products, Mach. & Ele. Eqp.	2,718.74	3,353.72	6,568.19	3,317.81	1,556.16	9,308.32	2,379.58	3,292.31
Tras., Com. and Public Utilities	1,463.51	3,366.66	4,930.88	4,940.00	1,356.49	4,206.54	181.74	1,734.21
Wholesaler & Retailer	44,149.85	65,882.54	92,861.50	69,946.49	22,179.64	46,085.08	30,783.10	51,256.76
Finance, Insurance and Real Estate	8,522.34	22,597.07	21,275.76	32,820.65	4,612.17	18,458.30	6,630.89	21,280.21
Tourism Service**	8,946.94	17,292.55	11,110.46	22,790.04	1,088.94	12,149.87	7,299.89	5,205.77
Other Services	6,508.54	8,800.96	13,064.95	21,883.28	1,708.20	9,384.03	2,067.77	6,258.64
Consumption Loans	70,787.18	89,227.28	70,792.79	35,390.40	13,238.57	15,015.00	19,445.96	36,668.14
Local Government	0.15	-	-	394.62	138.81	271.95	-	-
Others	12,752.06	2,724.48	39,925.06	6,502.42	847.84	13,794.10	10,087.21	12,644.23
TOTAL sectorwise	229,508.44	297,080.56	421,524.63	357,244.18	90,996.94	252,586.52	142,025.47	225,846.56

Product Wise

Term Loan	60,932.86	81,171.64	126,464.77	118,081.98	13,259.74	101,550.73	45,597.23	74,647.20
Overdraft	7,410.38	5,737.61	3,257.40	2,255.74	114.76	3,535.51	122.82	3,288.06
Cash Credit Loan	32,816.52	63,267.89	2,115.62	28,576.65	7,849.28	46,488.39	20,573.90	44,606.52
Trust Receipt Loan/Import Loan	1,434.94	2,034.28	15,485.54	14,311.36	4,399.78	18,137.43	6,258.67	9,632.28
Short Term Working Capital/Demand Loan	32,092.91	23,774.51	103,784.00	126,643.53	26,793.15	34,244.71	20,949.78	33,018.19
Residential Personal Home Loan (Up to Rs. 20 million)#	10,931.54	28,229.33	27,432.54	7,377.99	8,577.66	4,999.79	2,396.17	22,995.04
Real Estate Loan	12,785.90	10,078.87	24,017.99	25,302.23	8,332.54	12,126.64	4,010.10	8,108.02
Margin Nature Loan	7,826.45	4,884.43	14,507.18	3,228.94	-	2,116.14	613.97	2,775.35
Hire Purchase Loan	3,028.99	8,971.85	11,615.76	5,169.04	1,774.29	6,360.80	2,763.52	4,819.75
Deprived Sector Loan	11,521.00	13,940.26	21,493.16	18,376.33	4,743.20	11,964.26	6,902.53	9,958.85
Bills Purchased	135.30	8.51	14.69	40.81	2,272.79	-	0.08	260.17
Other Product	48,591.65	54,981.38	71,335.98	7,879.58	12,879.74	11,062.13	31,836.70	11,737.14
Total Product wise Loan	229,508.44	297,080.56	421,524.63	357,244.18	90,996.94	252,586.52	142,025.47	225,846.56

Collateral Wise

Gold and Silver	31,268.59	24,314.53	1,229.88	2,209.70	-	-	-	-
Government Securities	88.23	5.80	12.00	6.22	4,500.00	-	-	0.27
Non Governmental Securities	7,835.99	4,884.43	12,221.72	3,225.85	-	2,116.14	613.97	2,902.35
Fixed Deposit Receipts	972.40	1,460.27	1,592.99	2,084.50	6,119.04	1,318.51	1,155.26	3,214.40
Own	972.40	1,460.27	1,592.99	1,825.42	6,114.76	1,318.51	1,155.26	3,214.40
Other Licences Institutions	-	-	-	259.08	4.28	-	-	-
Collateral of Properties	177,093.84	238,154.39	371,382.18	323,343.56	70,697.09	238,701.53	115,837.80	199,282.13
Fixed Assets	116,011.95	237,529.63	276,497.75	309,014.69	59,138.23	231,767.46	51,938.65	106,766.67
Current Assets	61,081.89	624.77	94,884.43	14,328.87	11,558.86	6,934.07	63,899.16	92,515.46
Against security of Bill	191.51	10.36	4,687.51	-	-	-	6,258.67	8,459.75
Domestic Bills	1.67	-	54.08	-	-	-	-	-
Foreign Bills	189.83	10.36	4,633.43	-	-	-	6,258.67	8,459.75
Against Guarantee	8,791.72	28,202.35	10,171.20	5,266.45	2,275.75	10,031.21	6,588.65	9,718.65
Government Guarantee	370.87	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,757.61	11,311.04	8,081.10	4,873.05	2,136.94	-	6,432.59	9,175.35
Personal Guarantee	1,583.84	16,643.89	1,706.28	3.75	-	-	-	344.56
Collective Guarantee	4.81	30.82	4.27	6.23	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	106.31	-	-
Other Guarantee	74.59	-	0.03	-	-	9,924.90	-	-
Credit Card	0.05	15.45	1,106.67	197.30	389.31	419.14	-	136.65
Others	3,266.12	32.98	19,120.48	20,910.61	7,015.75	-	11,571.11	2,132.38
Total	229,508.44	297,080.56	421,524.63	357,244.18	90,996.94	252,586.52	142,025.47	225,846.56

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	23,625.46	5,095.73	11,745.33	13,110.21	14,702.48	59,971.48	23,198.57	14,130.40
Fishery Related	2,853.51	269.36	946.96	834.45	882.44	1,108.28	779.77	376.62
Mining Related	-	383.68	1,025.76	50.85	628.58	365.91	53.43	1,433.05
Agriculture, Forestry, Bevarage & Non Food Production Related*	10,049.94	32,380.69	47,508.69	48,639.79	32,098.78	16,946.51	91,704.22	22,436.07
Construction	23,232.73	7,586.62	16,076.03	20,622.34	5,177.58	12,515.89	9,164.97	14,711.67
Electricity,Gas and Water	2,506.37	13,242.07	40,995.90	27,332.17	18,678.01	8,296.63	28,219.60	18,613.58
Metal Products, Mach. & Ele. Eqp.	602.76	1,348.01	4,186.32	7,556.69	3,008.47	563.04	6,331.29	401.64
Tras., Com. and Public Utilities	586.64	1,852.85	4,395.53	5,762.36	3,998.35	3,924.99	7,058.21	4,140.78
Wholesaler & Retailer	60,282.81	28,955.85	48,415.81	52,656.39	49,562.38	37,083.59	92,809.52	32,463.75
Finance, Insurance and Real Estate	12,662.12	7,553.96	23,474.00	24,860.89	14,805.58	5,153.96	41,843.98	8,266.91
Tourism Service**	2,827.78	5,421.01	16,260.73	11,668.82	7,664.45	6,686.22	19,942.47	3,943.74
Other Services	6,021.52	6,920.49	10,442.27	15,161.15	9,975.82	4,726.81	21,048.57	7,990.10
Consumption Loans	85,829.08	13,222.25	71,437.67	57,179.04	44,417.58	25,584.42	96,667.45	44,184.94
Local Government	-	-	-	231.20	148.65	-	-	-
Others	17,434.17	21,954.33	409.40	788.15	13,965.17	28,174.47	10.17	473.59
TOTAL sectorwise	248,514.89	146,186.89	297,320.40	286,454.50	219,714.32	211,102.20	438,832.23	173,566.83

Product Wise

Term Loan	85,773.16	70,534.29	138,063.30	93,818.40	105,286.42	37,223.82	183,187.28	75,231.49
Overdraft	1,503.12	984.83	2,188.23	3,853.43	2,659.64	15,823.21	9,095.65	5,760.45
Cash Credit Loan	56,419.50	21,557.46	41,951.27	18,334.20	24,915.43	1,454.37	61,717.09	6,541.68
Trust Receipt Loan/Import Loan	45.00	7,461.02	8,062.05	9,703.36	5,664.76	830.96	12,263.46	1,360.43
Short Term Working Capital/Demand Loan	6,089.78	19,428.16	40,122.41	58,974.79	30,550.42	110,481.00	54,423.43	18,763.84
Residential Personal Home Loan (Up to Rs. 20 million)#	49,666.26	6,524.49	12,429.94	18,271.30	14,054.80	10,983.73	39,510.27	10,814.02
Real Estate Loan	25,700.22	1,646.83	8,395.67	15,277.97	4,360.46	1,925.56	18,652.82	5,017.67
Margin Nature Loan	2,431.67	1,814.28	9,139.40	5,213.87	8,523.79	3,037.46	11,655.75	6,850.19
Hire Purchase Loan	2,614.45	3,680.73	5,251.49	3,291.32	4,321.70	4,109.15	15,748.86	4,507.03
Deprived Sector Loan	12,921.55	7,047.06	16,118.58	13,483.48	10,559.51	22,380.18	20,894.61	12,797.52
Bills Purchased	-	1,392.19	111.37	611.02	245.70	-	527.06	-
Other Product	5,350.19	4,115.55	15,486.70	45,621.35	8,571.68	2,852.76	11,155.96	25,922.51
Total Product wise Loan	248,514.89	146,186.89	297,320.40	286,454.50	219,714.32	211,102.20	438,832.23	173,566.83

Collateral Wise

Gold and Silver	15.80	238.62	4.84	709.22	10.04	12.21	-	718.74
Government Securities	-	-	-	-	5.05	-	-	7.01
Non Governmental Securities	2,431.67	1,814.28	9,290.06	5,386.87	8,899.09	-	11,655.75	6,953.83
Fixed Deposit Receipts	1,414.45	515.81	1,138.82	1,662.19	1,934.00	1,111.81	2,546.57	1,187.60
Own	1,414.45	515.81	1,138.82	1,662.19	1,933.90	1,111.81	2,546.57	1,172.59
Other Licences Institutions	-	-	-	-	0.10	-	-	15.01
Collateral of Properties	232,289.96	123,247.34	269,854.41	265,819.63	194,589.33	209,978.18	390,773.45	159,744.44
Fixed Assets	229,377.16	84,933.86	259,967.65	219,047.85	113,707.25	209,978.18	236,132.06	106,262.73
Current Assets	2,912.80	38,313.48	9,886.76	46,771.78	80,882.07	-	154,641.39	53,481.70
Against security of Bill	-	1,392.19	1,820.40	657.08	4,887.21	-	16,869.13	2,384.23
Domestic Bills	-	1,392.19	-	-	2.52	-	-	28.78
Foreign Bills	-	-	1,820.40	657.08	4,884.69	-	16,869.13	2,355.46
Against Guarantee	10,840.25	6,490.93	14,353.38	9,654.59	7,774.18	-	492.19	1,049.52
Government Guarantee	0.18	-	236.09	231.20	149.80	-	324.52	7.33
Institutional Guarantee	10,389.05	5,796.38	13,934.40	9,391.82	7,372.51	-	-	196.72
Personal Guarantee	-	679.50	121.11	31.57	247.17	-	167.68	826.83
Collective Guarantee	-	-	61.78	-	-	-	-	1.58
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	451.02	15.05	-	-	4.70	-	-	17.07
Credit Card	261.55	329.60	779.49	349.26	858.12	-	574.84	180.28
Others	1,261.22	12,158.13	78.99	2,215.67	757.29	-	15,920.29	1,341.18
Total	248,514.89	146,186.89	297,320.40	286,454.50	219,714.32	211,102.20	438,832.23	173,566.83

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,327.03	13,769.19	10,450.37	8,325.20	1,216.15	80.27	528.66	2,398.95
Fishery Related	749.95	737.40	477.15	917.47	90.23	-	-	57.60
Mining Related	142.32	2,451.28	204.03	20.73	2.38	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,236.97	38,349.46	43,836.94	36,439.07	1,087.72	-	538.04	2,492.84
Construction	13,090.87	6,172.61	14,885.64	7,103.40	7,402.35	47.11	41.60	954.40
Electricity,Gas and Water	22,878.20	30,155.32	18,873.38	22,563.20	555.06	-	-	1,335.30
Metal Products, Mach. & Ele. Eqp.	2,434.89	4,875.56	4,629.21	1,955.23	311.19	2.70	-	191.07
Tras., Com. and Public Utilities	3,724.95	4,670.28	3,227.89	3,465.45	528.33	12.24	131.62	877.50
Wholesaler & Retailer	27,129.32	49,042.21	36,153.51	24,912.28	10,640.29	23.44	877.35	5,860.76
Finance, Insurance and Real Estate	35,154.90	17,104.32	23,066.32	11,556.01	5,560.90	-	160.00	6,690.15
Tourism Service**	19,215.93	9,796.16	21,297.99	6,319.87	556.62	22.21	-	1,882.37
Other Services	8,014.80	7,161.09	22,893.15	8,521.28	524.45	0.86	281.04	1,793.83
Consumption Loans	25,605.81	45,793.75	31,785.60	17,942.36	18,531.97	107.54	23.76	18,447.87
Local Government	-	-	-	-	-	-	-	3.34
Others	22,043.37	7,593.79	2,319.48	32,174.19	75.95	56.32	-	4,426.60
TOTAL sectorwise	220,749.31	237,672.40	234,100.68	182,215.73	47,083.59	352.69	2,582.07	47,412.57

Product Wise

Term Loan	75,444.97	94,392.10	105,568.84	95,414.59	18,223.36	210.08	712.28	20,734.44
Overdraft	9,824.39	5,392.90	1,182.29	486.84	2,697.58	56.46	124.47	1,894.10
Cash Credit Loan	31,962.83	45,634.29	27,744.02	30,874.05	6,156.72	5.31	703.11	5,021.73
Trust Receipt Loan/Import Loan	1,583.95	6,043.27	4,240.50	4,074.63	-	-	-	-
Short Term Working Capital/Demand Loan	11,439.53	36,320.98	33,917.01	11,999.25	45.02	-	-	584.24
Residential Personal Home Loan (Up to Rs. 20 million)#	8,556.19	17,323.77	13,472.22	10,012.97	6,996.64	24.62	41.60	7,415.45
Real Estate Loan	22,671.37	5,550.93	14,798.13	6,323.58	1,371.74	7.74	160.00	3,178.05
Margin Nature Loan	7,787.11	2,094.19	4,652.13	2,454.78	2,268.20	-	-	1,283.92
Hire Purchase Loan	5,780.21	6,653.15	5,779.50	6,703.78	1,270.58	18.44	131.62	1,909.44
Deprived Sector Loan	10,982.23	11,096.77	12,240.92	9,073.42	4,323.84	25.68	17.39	4,779.79
Bills Purchased	3,253.45	18.24	248.14	509.96	-	-	-	-
Other Product	31,463.08	7,151.81	10,256.99	4,287.88	3,729.91	4.36	691.60	611.41
Total Product wise Loan	220,749.31	237,672.40	234,100.68	182,215.73	47,083.59	352.69	2,582.07	47,412.57

Collateral Wise

Gold and Silver	7,234.77	0.36	7.44	-	497.91	-	-	187.04
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	7,908.29	2,097.43	4,652.13	-	2,426.02	-	-	1,283.92
Fixed Deposit Receipts	1,185.39	936.75	819.43	1,580.52	615.90	(5.16)	23.76	421.26
Own	1,185.39	936.75	819.43	1,580.52	601.60	(5.16)	23.76	421.26
Other Licences Institutions	-	-	-	-	14.30	-	-	-
Collateral of Properties	189,948.88	225,224.43	216,291.48	171,001.08	38,487.67	297.77	2,558.31	40,637.06
Fixed Assets	185,246.52	206,770.91	189,366.29	147,311.17	38,348.66	297.77	2,558.31	40,637.06
Current Assets	4,702.36	18,453.52	26,925.19	23,689.91	139.00	-	-	-
Against security of Bill	-	-	362.84	536.16	-	-	-	-
Domestic Bills	-	-	-	536.16	-	-	-	-
Foreign Bills	-	-	362.84	-	-	-	-	-
Against Guarantee	10,150.11	620.27	8,834.75	18.52	4,450.30	13.57	-	4,883.30
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,941.79	30.92	8,199.34	-	4,207.24	-	-	3,396.83
Personal Guarantee	53.97	476.02	510.86	18.52	140.59	13.57	-	1,221.12
Collective Guarantee	-	10.01	-	-	2.64	-	-	265.35
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.63	16.25	-	-	99.83	-	-	-
Credit Card	265.94	200.49	137.79	122.34	-	-	-	-
Others	4,055.93	8,592.68	2,994.82	8,957.12	605.80	46.50	-	-
Total	220,749.31	237,672.40	234,100.68	182,215.73	47,083.59	352.69	2,582.07	47,412.57

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	964.39	220.54	5,297.65	3,711.94	3,696.48	70.66	3,796.75	2,965.18
Fishery Related	14.82	6.65	148.69	367.68	112.74	38.95	137.12	378.56
Mining Related	-	-	4.82	159.46	-	-	42.49	110.55
Agriculture, Forestry, Bevarage & Non Food Production Related*	825.72	258.15	4,417.55	3,411.59	2,221.40	160.36	5,098.29	7,758.08
Construction	54.12	240.27	549.85	6,238.07	588.45	193.80	2,254.17	2,173.36
Electricity, Gas and Water	1.50	192.40	972.04	514.59	1,150.55	-	1,777.79	-
Metal Products, Mach. & Ele. Eqp.	1.51	11.70	216.11	328.67	169.93	20.72	428.02	185.76
Tras., Com. and Public Utilities	230.73	167.28	1,353.09	1,530.03	904.04	52.21	557.30	835.88
Wholesaler & Retailer	3,814.97	565.83	13,076.03	8,916.08	7,283.55	197.05	4,692.33	11,000.30
Finance, Insurance and Real Estate	738.83	781.77	12,609.31	12,942.11	4,988.57	-	3,779.67	4,801.05
Tourism Service**	425.22	89.38	5,231.76	3,968.26	1,629.15	16.47	2,360.66	9,594.28
Other Services	707.64	27.82	1,982.37	2,599.89	2,243.45	-	737.97	3,811.33
Consumption Loans	4,589.10	1,452.64	21,032.12	24,001.46	19,237.56	208.82	11,395.87	11,994.47
Local Government	-	-	-	-	0.35	-	3.16	-
Others	1.57	1,157.89	32,744.20	7,928.17	9,610.30	389.18	12,550.20	1,610.38
TOTAL sectorwise	12,370.13	5,172.31	99,635.60	76,618.00	53,836.53	1,348.22	49,611.78	57,219.19

Product Wise

Term Loan	4,197.94	1,727.15	48,620.11	25,826.36	31,150.19	362.53	22,771.38	21,337.65
Overdraft	431.37	27.34	2,521.10	2,543.72	2,997.26	362.69	2,747.40	721.93
Cash Credit Loan	3,363.91	-	8,639.04	8,117.18	4,310.52	-	6,398.47	10,342.17
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	142.26	488.10	1,136.55	1,784.64	502.55	127.73	858.54	755.88
Residential Personal Home Loan (Up to Rs. 20 million)#	1,616.52	877.90	14,993.29	11,550.30	4,797.28	247.11	5,955.11	4,171.33
Real Estate Loan	477.79	56.65	8,499.04	7,630.60	1,925.37	-	558.08	4,684.34
Margin Nature Loan	404.77	105.01	3,596.41	2,994.08	1,686.53	-	1,598.29	2,119.18
Hire Purchase Loan	488.97	258.28	1,953.87	2,222.89	1,061.70	57.33	896.18	921.61
Deprived Sector Loan	584.55	498.32	5,446.01	4,548.24	4,077.61	70.55	3,015.14	3,035.85
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	662.06	1,133.56	4,230.19	9,399.99	1,327.54	120.27	4,813.19	9,129.24
Total Product wise Loan	12,370.13	5,172.31	99,635.60	76,618.00	53,836.53	1,348.22	49,611.78	57,219.19

Collateral Wise

Gold and Silver	184.30	-	838.06	1,111.98	824.34	-	504.15	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	404.77	105.01	3,596.41	2,940.40	1,686.53	-	1,623.42	2,119.18
Fixed Deposit Receipts	102.18	33.68	680.92	549.95	503.20	104.35	592.06	410.09
Own	102.18	33.68	680.92	549.95	503.20	104.35	592.06	410.09
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,366.55	4,293.28	87,462.06	65,372.88	47,402.04	1,243.87	41,063.63	53,189.26
Fixed Assets	11,366.55	4,293.28	87,462.06	65,335.99	47,402.04	1,243.87	41,046.54	53,189.26
Current Assets	-	-	-	36.89	-	-	17.10	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	310.77	738.85	6,596.16	6,481.53	3,419.76	-	5,637.02	1,368.73
Government Guarantee	-	-	-	-	0.35	-	3.16	-
Institutional Guarantee	260.75	738.85	2,603.90	5,657.09	2,966.80	-	4,271.31	1,367.85
Personal Guarantee	50.02	-	3,116.56	663.54	432.16	-	1,291.09	0.00
Collective Guarantee	-	-	875.70	147.54	20.44	-	69.55	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	13.36	-	-	1.91	-
Credit Card	-	-	-	21.78	-	-	-	-
Others	1.57	1.50	461.99	139.47	0.67	-	191.49	131.94
Total	12,370.13	5,172.31	99,635.60	76,618.00	53,836.53	1,348.22	49,611.78	57,219.19

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,669.33	262.06	293.86	610.09	374.50	158.62	0.00	726.64
Fishery Related	187.53	-	2.53	5.99	-	23.74	-	23.06
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,996.33	164.60	23.82	177.68	69.76	31.96	63.70	260.22
Construction	1,223.24	87.67	4.51	256.14	865.18	177.12	-	50.00
Electricity,Gas and Water	2,334.80	58.00	-	2.70	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	167.61	-	4.23	-	19.21	2.93	-	-
Tras., Com. and Public Utilities	846.07	169.92	0.20	126.65	216.70	134.64	9.03	127.97
Wholesaler & Retailer	4,985.64	559.70	96.47	1,193.12	260.34	207.25	77.40	837.61
Finance, Insurance and Real Estate	6,647.09	292.00	9.45	903.26	414.90	346.03	90.40	1,114.43
Tourism Service**	2,680.08	209.68	45.64	105.33	162.13	73.45	20.70	274.03
Other Services	2,421.06	76.49	2.10	404.44	105.79	133.44	-	206.19
Consumption Loans	18,834.46	860.44	362.07	2,223.63	1,715.90	837.83	159.84	2,641.47
Local Government	-	-	-	-	-	-	33.18	-
Others	21.94	1,013.36	101.84	34.44	332.73	573.57	1,738.17	944.39
TOTAL sectorwise	50,015.18	3,753.91	946.71	6,043.48	4,537.14	2,700.57	2,192.43	7,206.00

Product Wise

Term Loan	12,268.22	931.26	315.56	2,752.09	2,200.29	625.06	124.27	3,091.92
Overdraft	2,809.98	40.21	78.13	177.54	220.19	120.93	-	319.30
Cash Credit Loan	5,436.16	241.62	71.57	652.71	82.19	-	-	237.98
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,991.95	154.37	-	272.64	-	205.14	147.82	337.17
Residential Personal Home Loan (Up to Rs. 20 million)#	7,231.47	680.41	-	578.99	865.18	327.74	535.62	684.41
Real Estate Loan	4,274.69	50.00	-	264.67	284.48	249.99	1,195.91	725.37
Margin Nature Loan	1,961.57	44.85	-	122.21	96.02	365.01	26.19	436.60
Hire Purchase Loan	1,226.60	125.78	5.50	131.03	188.09	146.01	120.37	160.49
Deprived Sector Loan	3,972.65	508.27	173.86	614.51	331.47	140.70	33.18	387.87
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,841.91	977.14	302.10	477.07	269.21	520.00	9.05	824.88
Total Product wise Loan	50,015.18	3,753.91	946.71	6,043.48	4,537.14	2,700.57	2,192.43	7,206.00

Collateral Wise

Gold and Silver	248.91	112.96	98.03	273.47	87.77	-	-	302.91
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,961.57	44.85	-	122.21	-	-	26.19	436.60
Fixed Deposit Receipts	924.85	30.18	3.45	53.31	45.03	41.73	0.05	108.72
Own	924.85	30.18	3.45	53.31	45.03	41.73	0.05	108.72
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,868.37	2,294.29	845.23	4,921.85	4,041.52	2,173.58	344.74	5,857.63
Fixed Assets	45,868.37	2,294.29	845.23	4,921.85	4,041.52	2,173.58	344.74	5,857.63
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	976.84	242.00	-	672.64	266.80	120.23	83.27	500.14
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	662.37	242.00	-	605.53	130.42	93.07	-	387.05
Personal Guarantee	297.28	-	-	67.11	136.38	27.16	50.09	113.09
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	34.65	1,029.63	-	-	96.02	365.03	1,738.17	-
Total	50,015.18	3,753.91	946.71	6,043.48	4,537.14	2,700.57	2,192.43	7,206.00

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	460.45	538.53	440.23	465.93	575.02	411.52	296.85	524.26
Fishery Related	11.49	35.27	14.18	34.58	-	14.88	23.64	15.41
Mining Related	61.78	-	-	-	-	-	28.50	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	547.99	152.81	329.46	290.73	194.91	416.54	182.08	24.85
Construction	324.38	278.77	448.18	311.07	-	140.11	284.41	10.70
Electricity, Gas and Water	42.64	-	49.72	5.34	-	-	52.57	-
Metal Products, Mach. & Ele. Eqp.	292.22	34.16	32.68	21.65	-	77.37	33.86	36.54
Tras., Com. and Public Utilities	658.71	59.58	56.07	47.84	-	223.86	146.07	0.00
Wholesaler & Retailer	1,338.23	440.65	282.20	870.95	1,202.14	1,560.72	541.28	499.05
Finance, Insurance and Real Estate	994.70	1,070.83	298.30	833.87	181.20	747.46	296.79	63.64
Tourism Service**	757.17	276.72	80.42	60.62	84.66	588.34	52.74	32.90
Other Services	462.41	739.66	14.61	102.59	-	220.63	60.77	4.51
Consumption Loans	2,434.70	1,395.68	1,510.24	1,864.24	50.32	2,842.37	1,517.69	637.54
Local Government	-	-	-	-	-	-	-	-
Others	324.33	1,322.45	701.63	41.05	547.49	113.67	1,470.11	12.84
TOTAL sectorwise	8,711.21	6,345.09	4,257.90	4,950.46	2,835.75	7,357.45	4,987.37	1,862.22

Product Wise

Term Loan	1,589.23	1,237.91	314.62	543.66	87.34	2,949.87	1,436.21	626.39
Overdraft	-	372.82	-	300.77	364.26	113.58	111.14	237.18
Cash Credit Loan	-	88.72	289.68	-	1,241.40	1,047.31	241.83	366.91
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,273.46	336.88	95.71	83.70	-	283.81	562.19	44.31
Residential Personal Home Loan (Up to Rs. 20 million)#	636.96	768.88	789.92	290.01	6.32	752.52	719.68	29.73
Real Estate Loan	668.24	1,159.16	296.39	544.31	111.60	727.22	161.82	37.50
Margin Nature Loan	214.53	440.88	393.27	141.29	-	69.15	116.50	-
Hire Purchase Loan	831.34	42.38	130.73	94.33	-	524.96	177.05	5.78
Deprived Sector Loan	438.35	320.79	331.29	346.22	158.26	409.72	255.11	100.75
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,059.10	1,576.67	1,616.30	2,606.16	866.57	479.31	1,205.84	413.69
Total Product wise Loan	8,711.21	6,345.09	4,257.90	4,950.46	2,835.75	7,357.45	4,987.37	1,862.22

Collateral Wise

Gold and Silver	640.69	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	223.56	440.88	395.33	141.29	-	69.15	116.50	-
Fixed Deposit Receipts	115.01	50.06	83.41	49.84	41.80	394.02	59.99	29.09
Own	114.13	50.06	83.41	49.84	41.80	394.02	59.99	29.09
Other Licences Institutions	0.89	-	-	-	-	-	-	-
Collateral of Properties	7,205.76	5,628.60	3,648.77	4,392.67	111.60	6,791.26	4,584.62	1,833.13
Fixed Assets	7,205.47	5,628.60	3,648.77	4,376.03	111.60	6,791.26	4,584.62	1,833.13
Current Assets	0.29	-	-	16.65	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	445.26	225.55	130.32	366.16	-	103.01	223.74	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	286.99	225.55	0.98	263.64	-	17.35	220.40	-
Personal Guarantee	158.27	-	124.35	102.52	-	85.66	3.25	-
Collective Guarantee	-	-	-	-	-	-	0.10	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	80.92	-	0.06	0.50	2,682.34	-	2.52	-
Total	8,711.21	6,345.09	4,257.90	4,950.46	2,835.75	7,357.45	4,987.37	1,862.22

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	177.97	49.19	231.57	890.58	803.74	384.45
Fishery Related	-	-	8.50	55.55	16.21	44.26
Mining Related	-	-	0.89	15.54	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	35.56	199.99	113.81	873.22	435.00	468.96
Construction	158.78	-	392.01	359.49	-	311.72
Electricity,Gas and Water	19.89	-	-	220.23	18.79	27.34
Metal Products, Mach. & Ele. Eqp.	19.24	-	15.51	85.18	44.02	78.07
Tras., Com. and Public Utilities	158.75	2.94	12.06	307.93	95.62	457.83
Wholesaler & Retailer	170.18	68.51	553.52	2,500.45	1,939.79	1,202.69
Finance, Insurance and Real Estate	253.57	-	623.03	2,415.10	3,180.18	820.92
Tourism Service**	38.60	37.24	228.52	1,151.51	405.02	363.79
Other Services	33.97	-	61.09	723.40	531.21	118.71
Consumption Loans	713.88	1.55	1,390.31	4,952.51	7,210.81	2,518.05
Local Government	2.63	-	-	-	-	-
Others	106.17	304.11	2,156.05	1,473.93	3,265.04	50.12
TOTAL sectorwise	1,889.18	663.53	5,786.86	16,024.64	17,945.44	6,846.92

Product Wise

Term Loan	855.79	345.91	520.84	7,038.91	5,896.58	2,500.50
Overdraft	108.74	-	-	903.16	1,317.62	54.23
Cash Credit Loan	145.55	108.00	-	2,886.09	292.55	772.81
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	0.72	-	258.26	61.00	790.58	330.13
Residential Personal Home Loan (Up to Rs. 20 million)#	173.10	-	1,158.02	1,589.67	5,128.66	920.52
Real Estate Loan	85.50	191.51	451.32	1,620.28	2,477.27	674.16
Margin Nature Loan	90.53	-	397.92	514.45	755.03	272.07
Hire Purchase Loan	169.40	-	37.36	395.58	99.12	438.66
Deprived Sector Loan	216.90	-	329.91	789.35	916.40	334.51
Bills Purchased	-	-	-	-	-	-
Other Product	42.94	18.11	2,633.24	226.14	271.64	549.34
Total Product wise Loan	1,889.18	663.53	5,786.86	16,024.64	17,945.44	6,846.92

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	93.27	-	-	514.45	755.04	-
Fixed Deposit Receipts	43.46	-	88.77	202.43	150.16	87.28
Own	43.46	-	88.77	202.43	150.16	87.28
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,525.72	663.53	5,064.84	14,462.67	15,896.83	6,187.20
Fixed Assets	1,525.72	663.53	5,064.84	14,462.67	15,896.83	6,187.20
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	226.74	-	79.68	837.94	1,143.41	285.45
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	118.26	-	91.81	699.09	506.62	187.28
Personal Guarantee	101.42	-	(12.08)	138.86	636.80	98.17
Collective Guarantee	-	-	(0.05)	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	4.43	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	553.58	7.14	-	286.98
Total	1,889.18	663.53	5,786.86	16,024.64	17,945.44	6,846.92

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Mar	Mid-Apr	% change		
		2022	2023	2024	2024	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	50,334	59,480	63,015	67,042	66,900	18.17	5.94	-0.21
	a. Paid-up Capital	30,093	34,388	35,835	38,021	38,296	14.27	4.21	0.72
	b. Statutory Reserves	9,012	11,190	12,274	13,292	13,299	24.16	9.69	0.06
	c. Retained Earning	5,520	6,645	4,076	3,060	2,899	20.38	-38.66	-5.29
	d. Others Reserves	5,709	7,258	10,830	12,669	12,407	27.14	49.22	-2.07
2	BORROWINGS	233,582	214,238	230,746	219,462	236,733	-8.28	7.71	7.87
	a. NRB	22,655	7,944	6,221	543	543	-64.94	-21.69	0.00
	b. Others	210,926	206,294	224,525	218,919	236,189	-2.20	8.84	7.89
3	DEPOSITS	159,023	167,093	176,661	187,060	191,357	5.07	5.73	2.30
4	BILLS PAYABLE	38	27	41	9	19	-27.61	52.46	101.81
5	OTHER LIABILITIES	42,123	46,185	56,740	72,562	69,631	9.64	22.85	-4.04
	a. Loan Loss Provision	11,708	18,383	21,865	28,735	28,438	57.01	18.94	-1.04
	b. Interest Suspense a/c	4,727	6,921	11,557	16,975	17,137	46.42	66.98	0.95
	c. Others	25,688	20,881	23,318	26,853	24,056	-18.72	11.67	-10.41
6	RECONCILIATION A/c	22,174	15,568	19,691	20,288	20,739	-29.79	26.48	2.23
7	PROFIT & LOSS A/c	12,378	5,191	6,837	3,716	4,662	-58.06	31.70	25.46
	Total	519,651	507,782	553,731	570,140	590,040	-2.28	9.05	3.49
Assets									
1	LIQUID FUNDS	20,320	26,963	34,592	24,336	35,853	32.70	28.29	47.32
	a. Cash Balance	371	494	424	276	322	33.06	-14.19	16.63
	b. Bank Balance	10,770	17,249	22,748	15,790	24,386	60.16	31.88	54.44
	c. Money at Call	9,178	9,220	11,420	8,270	11,145	0.46	23.86	34.76
2	INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,143	874	39.23	-8.52	-23.48
3	SHARE & OTHER INVESTMENT	5,334	8,282	9,221	8,828	9,058	55.27	11.34	2.60
4	LOANS & ADVANCES	449,686	432,237	455,853	474,394	482,535	-3.88	5.46	1.72
	Institutional	90,239	72,928	59,060	50,025	47,667	-19.18	-19.02	-4.72
	Individual	359,447	359,310	396,793	424,369	434,869	-0.04	10.43	2.47
5	FIXED ASSETS	3,073	3,258	4,150	4,524	4,454	6.01	27.38	-1.55
6	OTHER ASSETS	18,137	20,078	28,488	35,310	36,103	10.70	41.89	2.25
7	EXPENSES NOT WRITTEN OFF	3	39	0	1	1	1068.57	-98.74	-6.61
8	NON BANKING ASSETS	1	1	5	5	7	0.00	280.47	35.42
9	RECONCILIATION A/c	22,176	14,809	19,991	20,317	20,750	-33.22	34.99	2.13
10	PROFIT & LOSS A/c	160	1,054	461	1,281	405	558.67	-56.22	-68.37
	Total	519,651	507,782	553,731	570,140	590,040	-2.28	9.05	3.49
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	30,522	36,966	34,342	21,206	23,742	21.11	-7.10	11.96
2	COMMISSION/FEE EXPENSES	20	45	15	10	13	124.12	-66.55	35.07
3	EMPLOYEE EXPENSES	11,857	12,689	12,584	9,050	10,262	7.02	-0.83	13.40
4	OFFICE OPERATING EXPENSES	4,358	4,651	4,245	2,974	3,379	6.72	-8.72	13.62
5	NON OPERATING EXPENSES	20	14	64	5	9	-27.38	352.21	74.53
6	PROVISION FOR RISK	5,527	25,658	26,976	18,993	20,021	364.22	5.14	5.41
7	LOAN WRITTEN OFF	35	123	155	19	19	252.87	25.59	0.00
8	EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	0.00
9	PROVISION FOR STAFF BONUS	1,955	779	1,004	524	723	-60.14	28.78	38.13
10	PROVISION FOR INCOME TAX	5,462	2,486	2,992	1,482	2,178	-54.49	20.37	46.96
11	NET PROFIT	12,376	4,783	6,717	3,279	4,516	-61.35	40.44	37.71
	TOTAL EXPENSES	72,151	87,444	89,095	57,259	64,863	21.20	1.89	13.28
Income									
1	INTEREST INCOME	59,985	61,707	58,836	38,820	44,410	2.87	-4.65	14.40
2	COMMISSION & DISCOUNT	1,442	618	762	622	747	-57.16	23.33	19.95
3	OTHER OPERATING INCOME	5,495	3,971	4,275	2,499	3,335	-27.73	7.65	33.46
4	NON OPERATING INCOME	446	158	146	46	72	-64.70	-7.46	58.51
5	PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	14,803	15,983	365.46	16.03	7.97
6	RECOVERY FOR WRITE BACK	6	4	17	8	11	-29.94	300.14	31.97
7	INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	41	45	77.81	5.22	11.87
8	NET LOSS	158	646	342	845	260	307.55	-47.01	-69.26
	TOTAL INCOME	72,151	88,416	89,095	57,684	64,863	22.54	0.77	12.45
Miscellaneous Information									
	No. of Total Staffs	23,303	22,493	21,727	21,465	21,506	-3.48	-3.41	0.19
	No. of Total Branches	5,135	5,128	5,051	5,039	5,010	-0.14	-1.50	-0.58
	No. of Total Centers	428,783	445,666	459,319	467,073	469,002	3.94	3.06	0.41
	No. of Total Groups	1,351,729	1,390,718	1,415,757	1,449,367	1,461,745	2.88	1.80	0.85
	No. of Total Passive Groups	16,159	19,043	19,857	36,313	36,694	17.85	4.28	1.05
	No. of Total Members	5,859,530	6,016,101	5,995,358	6,132,908	6,162,421	2.67	-0.34	0.48
	No. of Total Passive Members	438,040	528,082	534,348	736,590	742,565	20.56	1.19	0.81
	No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,687,297	2,695,552	-9.65	-10.75	0.31
	No. of Total Overdue Borrowers	382,353	587,163	689,852	776,367	717,611	53.57	17.49	-7.57
	No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,077,214	6,105,803	2.57	-0.39	0.47
	Total Saving Amount (Rs million)	159,023	167,027	177,049	187,060	191,357	5.03	6.00	2.30

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,547.51
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,304.53
	e. Share Premium	-
	f. Retained Earning	769.54
	g. Others Reserves Fund	873.44
2	BORROWINGS	2,689.81
	a. NRB	-
	b. Interbank Borrowing	400.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	7,785.40
	a. Current	353.68
	Domestic	353.68
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.72
	Domestic	1.72
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,917.44
	1. Sundry Creditors	-
	2. Loan Loss Provision	819.42
	3. Interest Suspense a/c	-
	4. Others	1,098.02
6	Reconciliation A/c	-
7	Profit & Loss A/c	900.08
	TOTAL Liabilities	37,840.24
Assets		
1	LIQUID FUNDS	385.58
	a. Cash Balance	0.01
	Nepalese Notes & Coins	0.01
	Foreign Currency	-
	b. Bank Balance	385.57
	1. In Nepal Rastra Bank	338.42
	Domestic Currency	338.42
	Foreign Currency	-
	2. "A" Class Licensed Institution	47.16
	Domestic Currency	47.16
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	6,325.81
	a. Govt. Securities	6,325.81
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,197.71
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,197.71
4	LOANS & ADVANCES (Including Bills Purchased)	24,810.83
4.1	LOANS & ADVANCES	24,810.83
	a. Infrastructure Project	24,810.83
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	179.26
7	OTHER ASSETS	941.05
	a. Accrued Interest:	482.05
	Financial Institutions	-
	Government Enterprises	66.26
	Private Sector	415.79
	b. Staff Loans / Adv.	94.61
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	364.39
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	37,840.24

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	366.13
1.1 On Deposit Liabilities	240.69
1.2 On Borrowing	125.44
2. Commission Expense	0.04
3. Staff Expense	50.08
4. Office Operating Expenses	44.71
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	-
7. Provision for Risk	169.82
7.1 Loan loss Provision	169.82
7.1.1 General Loan loss Provision	81.52
7.1.1.1 Pass Loan Loss Provision	81.52
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	88.30
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	142.88
10. Provision for Income Tax	385.88
11. Others	-
12. Net Profit	900.08
Total Expenses	2,059.62

Income

1. Interest Income	1,848.01
1.1 On Loans and Advances	1,568.79
1.2 On Investment	124.88
1.2.1 Government Bonds	124.88
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	154.34
2. Commission and Discount	13.40
2.1 Bills Purchase and Discount	-
2.2 Commission	13.40
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	-
5. Non Operating Income	0.25
6. Write Back from Provisions for loss	197.95
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,059.62

Districtwise List of Banks and Financial Institutions Branches (Chait, 2081)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	139	53	12	204	998,054	4,892
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	182	61	5	248	1,148,156	4,630
10	Koshi	Sunsari	133	39	13	185	926,962	5,011
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	6	-	26	175,298	6,742
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		763	195	36	994	4,961,412	4,991
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	83	12	3	98	739,953	7,551
17	Madhesh	Dhanusa	87	8	13	108	867,747	8,035
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	82	14	9	105	862,470	8,214
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		581	84	53	718	6,114,600	8,516
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	34	2	2	38	300,026	7,895
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	17	-	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	937	150	49	1,136	2,041,587	1,797
32	Bagmati	Lalitpur	235	34	17	286	551,667	1,929
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	166	53	18	237	719,859	3,037
	Total		1,842	335	109	2,286	6,116,866	2,676
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	77	19	301	600,051	1,994
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	45	25	2	72	253,024	3,514
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	50	9	1	60	249,211	4,154
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		606	189	37	832	2,466,427	2,964

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	221	76	28	325	1,121,957	3,452
50	Lumbini	Kapilbastu	86	18	6	110	682,961	6,209
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	21	13	-	34	232,019	6,824
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	90	39	3	132	674,993	5,114
56	Lumbini	Banke	81	29	7	117	603,194	5,156
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			745	256	47	1,048	5,122,078	4,887
59	Karnali	Rukum West	22	2	1	25	166,740	6,670
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	55	10	1	66	415,126	6,290
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			216	21	3	240	1,688,412	7,035
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	130	30	5	165	904,666	5,483
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	61	11	1	73	513,757	7,038
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			330	52	6	388	2,694,783	6,945
Grand Total			5,083	1,132	291	6,506	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,083	1,132	291	5,010		11,516
Population per Branch [*] (Served by A, B and C class BFI's)						4,483
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,533

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	763	195	36	852	994	1,846
Madhesh	581	84	53	1,035	718	1,753
Bagmati	1,842	335	109	754	2,286	3,040
Gandaki	606	189	37	566	832	1,398
Lumbini	745	256	47	1,103	1,048	2,151
Karnali	216	21	3	238	240	478
Sudur Paschim	330	52	6	462	388	850
Total	5,083	1,132	291	5,010	6,506	11,516

* 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 extention counters

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	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. 20 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

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. 20 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	141,997.33
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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

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. 20 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. 20 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

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. 20 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

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. 20 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

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)		Magh, 2079 (Mid Feb, 2023)		Falgun, 2075
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	6.93	1,227,042.75	6.78
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	11.06	2,713,140.66	10.99
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	11.30	632,008.38	11.14
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	11.09	859,472.89	11.08
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	10.94	519,385.52	10.90
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	10.89	702,273.87	10.80
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	2.62	259,614.55	2.67
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	2.39	2,497.27	2.89
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37	-	430,461.12	-
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09	-	387,810.93	-
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50	-	39,836.83	-
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77	-	2,813.36	-
	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	8.41	4,632,756.35	8.37

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)		Magh, 2079 (Mid Feb, 2023)		Falgun, 2075
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	12.24	324,602.81	12.20
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	11.02	12,603.17	10.96
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	12.17	10,725.24	12.62
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	13.32	238,379.93	13.32
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	13.27	507,826.03	13.43
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	13.85	160,037.30	13.81
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	11.57	264,675.70	11.81
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	13.69	73,439.47	13.97
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	13.76	75,519.16	14.10
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	13.67	894,431.03	13.79
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	13.18	304,592.56	13.05
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	12.98	175,587.86	12.96
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	13.04	189,849.94	13.19
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	13.84	746,789.92	13.83
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	3.51	1,083.76	3.52
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	13.82	278,314.18	13.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97	13.03	4,258,458.08	13.03

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)		Magh, 2079 (Mid Feb, 2023)		Falgun, 2075
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	12.93	1,183,654.51	13.04
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	14.41	244,840.13	14.58
3	Cash Credit Loan													13.34	454,979.46	13.89
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	13.82	68,261.10	13.82
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	13.48	997,552.38	13.58
6	Residential Personal Home Loan (Up to Rs. 20 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	13.21	282,102.79	13.17
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	13.55	201,982.98	13.30
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	14.58	58,247.72	14.52
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	13.71	118,256.19	13.60
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	11.95	266,561.21	11.80
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	12.84	4,305.88	10.79
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	13.54	377,713.73	13.84
	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	13.03	4,258,458.07	13.03

Overall Summary of Interest Rate on LCY Deposit		(Mid Mar, 2023)	Chaitra, 2079 (Mid Apr, 2023)	Baisakh, 2080 (Mid May, 2023)	Jestha, 2080 (Mid June, 2023)	Ashadh, 2080 (Mid July, 2023)	Shrawan, 2080 (Mid Aug, 2023)	Bhadra, 2080 (Mid Sep, 2023)	Asoj, 2080 (Mid Oct, 2023)							
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)			
1	Saving	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	5.31	1,325,517.52	5.70	1,239,438.54	5.94	1,398,655.82
2	Fixed:	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	9.98	2,914,338.64	10.00	2,968,856.85	10.26	3,011,189.82
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21	9.50	538,720.87	9.45	554,116.19	9.95	577,913.44
2.4	6-12 months	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	9.95	961,436.27	10.02	975,351.39	10.23	941,575.62
2.5	1-2 yrs	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44	10.17	622,777.84	10.17	614,800.74	10.24	674,156.31
2.6	2 yrs and above	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75	10.20	791,403.66	10.21	824,588.53	10.53	817,544.44
3	Call	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84	2.34	293,534.43	2.34	294,389.50	2.43	288,614.85
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56	2.72	2,006.31	2.66	1,927.06	2.78	1,772.05
6	Non interest bearing deposits	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09	-	289,346.28	-	368,032.44	-	406,508.67
6.1	Current	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74	-	248,611.14	-	327,012.47	-	366,366.21
6.2	Margin	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12	-	39,838.34	-	39,716.67	-	39,114.58
6.3	Other	662.95	-	553.89	-	580.00	-	449.48	-	682.23	-	896.80	-	1,303.31	-	1,027.88
	Aggregate	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	8.00	4,824,743.18	8.06	4,872,644.39	7.90	5,106,741.21

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid Mar, 2023)	Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68	11.40	324,006.44	11.44	326,839.22
2	Fishery Related	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43	10.49	13,897.80	10.55	13,975.65
3	Mining Related	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50	12.49	9,685.36	11.32	10,383.82
4	Agriculture, Forestry & Beverage Production Related	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77	12.18	238,976.09	12.05	239,391.38
5	Non Food Production Related	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86	12.46	518,381.82	11.80	531,979.94
6	Construction	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52	12.55	171,430.98	12.44	179,898.49
7	Electricity,Gas and Water	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60	11.42	303,560.14	11.29	311,342.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68	12.60	67,737.63	12.42	66,789.28
9	Transport, Communication and Public Utilities	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	67,563.42	12.57	77,683.32	12.91	76,288.58	12.69	77,548.81
10	Wholesaler & Retailer	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69	11.99	884,037.28	12.33	899,662.73	12.34	918,557.05
11	Finance, Insurance and Real Estate	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09	11.96	293,261.17	12.15	297,748.14	11.45	307,499.54
12	Hotel or Restaurant	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10	12.10	179,123.11	12.38	180,299.77	12.13	182,810.30
13	Other Services	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23	11.93	178,122.27	12.16	179,442.69	11.69	181,181.56
14	Consumption Loans	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64	12.44	787,996.26	12.79	796,879.83	12.21	794,534.29
15	Local Government	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.54	13.10	253,875.44	11.71	237,490.23	12.84	235,759.48	12.89	249,137.33
	Aggregate	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	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid Mar, 2023)	Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	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	12.13	1,409,236.04	12.36	1,443,931.33	11.55	1,474,123.68
2	Overdraft	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68	13.84	92,864.19	13.65	92,543.15
3	Cash Credit Loan	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11	12.36	536,208.65	12.31	553,366.10
4	Trust Receipt Loan/Import Loan	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03	12.63	66,042.98	11.21	67,058.07
5	Short Term Working Capital/Demand Loan	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11	12.55	847,215.38	12.43	854,213.42
	Residential Personal Home Loan (Up to Rs. 20 million)															
6		281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83	12.07	293,675.59	12.38	302,111.87
7	Real Estate Loan	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	208,471.53	12.49	209,411.66	12.60	208,295.03
8	Margin Nature Loan	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12	12.97	58,902.12	13.14	60,700.81	12.94	63,332.32
9	Hire Purchase Loan	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38	12.65	111,128.69	12.61	109,582.79
10	Deprived Sector Loan	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26	10.93	268,736.54	10.90	273,238.38
11	Bills Purchased	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74	12.72	4,022.94	13.10	5,072.90
12	Other Product	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96	12.33	380,994.83	12.51	390,107.56
	Aggregate	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	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.58	1,425,401.01	5.13	1,399,704.06	4.61	1,451,813.11
2	Fixed:	10.25	3,023,180.61	9.69	3,106,829.47	9.45	3,124,133.06
2.1	up to 1 month	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-
2.3	3-6 months	10.00	557,791.71	9.26	607,346.77	8.86	626,437.44
2.4	6-12 months	10.19	892,396.62	9.40	867,422.47	9.04	883,021.98
2.5	1-2 yrs	10.14	733,056.56	9.84	799,785.42	9.69	796,487.90
2.6	2 yrs and above	10.58	839,935.72	10.18	832,274.81	10.11	818,185.75
3	Call	2.36	282,186.19	2.08	307,902.17	2.12	308,925.41
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	2.68	2,073.60	2.72	1,882.74	2.63	1,926.99
6	Non interest bearing deposits	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	998.73	-	812.80	-	2,862.07
	Aggregate	7.76	5,107,931.58	7.62	5,205,927.45	7.32	5,305,766.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.26	1,498,289.09	12.09	1,519,085.14	11.83	1,561,806.85
2	Overdraft	13.91	91,694.66	13.70	91,867.20	13.15	91,755.71
3	Cash Credit Loan	12.37	546,536.62	12.35	550,285.98	11.87	615,436.37
4	Trust Receipt Loan/Import Loan	12.35	68,088.31	12.35	65,052.35	11.84	56,715.65
5	Short Term Working Capital/Demand Loan	12.47	825,615.94	12.18	817,808.04	11.88	773,311.99
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.31	303,327.11	12.11	304,035.31	11.74	306,110.04
7	Real Estate Loan	12.55	211,894.45	12.42	211,213.89	11.98	210,984.08
8	Margin Nature Loan	12.92	63,600.31	12.81	63,678.26	12.33	65,861.99
9	Hire Purchase Loan	12.47	108,884.79	12.40	109,367.10	11.97	108,339.15
10	Deprived Sector Loan	10.86	270,351.22	10.62	267,507.94	10.63	268,901.71
11	Bills Purchased	12.10	5,006.69	12.05	4,853.68	12.07	4,845.71
12	Other Product	12.48	378,556.88	12.36	379,159.41	12.08	394,338.83
	Aggregate	11.96	4,371,846.09	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98	4.01	1,588,420.54	3.78	1,591,880.44	3.77	1,613,937.39	3.69	1,737,642.58	3.43
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22	8.72	3,079,216.86	8.59	3,107,486.94	8.38	3,123,115.93	8.15	3,130,250.88	7.93
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.69	594,126.11	8.11	544,613.04	7.55	550,301.10	7.16	559,411.07	6.75	722,652.54	6.38	574,607.89	6.20
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52	8.08	943,949.09	7.66	910,702.18	7.38	834,460.08	7.07	1,039,688.07	6.69
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08	9.12	794,248.71	9.03	810,777.48	8.95	784,351.04	8.73	717,764.22	8.47
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59	9.91	790,717.95	10.16	826,596.22	10.37	781,652.27	10.30	798,190.72	9.98
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57	1.66	334,753.33	1.66	354,140.32	1.60	388,617.03	1.45
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81	2.47	1,951.67	2.42	1,945.80	1.22	2,044.58	1.21	2,272.26	1.20
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20	-	378,161.20	-
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52	-	340,942.75	-
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10	-	36,582.25	-
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58	-	636.20	-
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51	6.53	5,317,678.34	6.35	5,346,517.94	6.06	5,417,776.41	5.77	5,636,943.95	5.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34	9.81	321,279.52	9.63	322,487.78	9.39	322,187.22	9.25
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58	9.00	14,579.22	8.90	14,393.66	8.81
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,662.39	10.32	11,404.38	10.19	11,432.13	10.02
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11	10.41	253,578.39	10.15	253,999.23	9.87	256,118.29	9.59
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78	10.60	543,974.14	9.85	537,774.04	9.62	539,680.47	10.04
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90	10.63	200,400.22	10.34	182,860.26	10.15
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45	10.42	345,155.49	10.23	351,630.30	10.01	363,987.12	9.75
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53	10.31	66,522.51	10.07	65,917.18	9.85
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59	11.26	71,045.85	10.96	70,152.32	10.74	68,560.00	10.43	69,369.12	10.29
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17	10.59	924,631.41	10.36	921,695.48	10.19	909,327.67	9.99
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82	10.65	316,556.56	10.42	307,980.46	10.18	309,027.25	10.00	321,326.74	9.85
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72	10.64	188,933.22	10.47	190,529.88	10.28	193,576.59	10.01
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17	10.54	181,359.16	10.50	180,844.63	10.16	181,326.86	9.95
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29	11.11	810,455.08	10.92	818,235.58	10.75	841,140.71	10.55
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31	10.51	250,302.67	10.37	248,547.63	10.56
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,485,865.99	10.15	4,499,169.25	9.93	4,522,367.75	9.68

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88	11.02	1,624,738.53	10.76	1,640,364.35	10.52	1,652,237.97	10.33	1,689,689.38	10.13
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52	11.94	86,118.85	11.66	84,611.21	11.33	92,019.65	11.08
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53	10.67	607,835.06	10.43	603,013.37	10.25	587,955.80	10.03
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40	11.04	55,039.70	10.73	52,439.40	10.66	52,023.90	10.26	52,007.07	10.08
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06	10.83	747,678.93	10.48	740,939.03	10.27	734,594.18	10.11	709,015.95	9.88
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24	10.62	312,637.11	10.43	315,098.60	10.28	316,089.02	10.15
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58	10.71	217,119.49	10.45	224,655.82	10.33
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96	10.72	68,624.40	10.50	70,344.73	10.18
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56	10.69	107,669.67	10.52	106,859.97	10.32
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23	9.20	263,068.39	9.15	267,360.18	8.99
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77	9.70	6,691.93	9.24	7,790.26	9.39
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62	9.44	394,416.13	9.13	398,579.91	10.32
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,484,100.52	10.15	4,499,169.25	9.93	4,522,367.74	9.68

Overall Summary of Interest Rate on LCY Deposit		(Mid Aug, 2024)	Bhadra, 2081 (Mid Sep, 2024)	Asoj, 2081 (Mid Oct, 2024)	Kartik, 2081 (Mid Nov, 2024)	Mangshir, 2081 (Mid Dec, 2024)	Poush, 2081 (Mid Jan, 2025)	Magh, 2081 (Mid Feb, 2025)	Falgun, 2081 (Mid March, 2025)							
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)			
1	Saving	1,724,414.19	3.38	1,776,234.36	3.32	1,912,128.44	3.34	1,917,693.89	3.35	1,973,575.30	3.34	2,023,411.69	3.36	2,115,621.95		
2	Fixed:	3,178,536.06	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81	6.80	3,014,915.47	6.51	3,014,480.94	6.32	3,013,325.32	6.27	2,991,263.97
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.3	3-6 months	559,022.50	5.67	595,514.54	5.34	615,704.36	5.08	612,431.62	4.88	590,101.99	4.45	620,475.73	4.41	632,440.66	4.45	601,753.72
2.4	6-12 months	998,673.91	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69	5.50	1,103,916.27	5.31	1,083,749.38	5.05	1,086,595.80	4.95	1,098,169.80
2.5	1-2 yrs	734,351.08	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91	6.88	547,423.12	6.40	536,354.59	6.09	519,127.04	5.92	502,718.59
2.6	2 yrs and above	886,488.58	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59	10.05	773,474.10	9.90	773,901.24	9.82	775,161.82	9.73	788,621.85
3	Call	361,813.59	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11	1.28	441,253.72	1.21	420,342.28	1.25	405,740.89	1.27	405,557.00
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Other	2,234.71	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80	2.28	2,074.30	2.34	1,953.90	2.32	1,905.35	2.31	1,864.74
6	Non interest bearing deposits	328,841.18	-	337,667.97	-	360,956.81	-	351,865.63	-	355,548.16	-	372,315.60	-	352,371.10	-	366,508.54
6.1	Current	290,733.37	-	299,793.50	-	321,584.17	-	312,395.31	-	314,474.24	-	332,924.01	-	312,812.40	-	324,894.56
6.2	Margin	37,394.70	-	37,074.67	-	38,040.34	-	38,722.02	-	39,055.11	-	38,720.90	-	38,701.20	-	40,160.09
6.3	Other	713.11	-	799.80	-	1,332.31	-	748.29	-	2,018.81	-	670.70	-	857.51	-	1,453.89
	Aggregate	5,595,839.73	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87	4.54	5,880,816.19

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid Aug, 2024)	Bhadra, 2081 (Mid Sep, 2024)	Asoj, 2081 (Mid Oct, 2024)	Kartik, 2081 (Mid Nov, 2024)	Mangshir, 2081 (Mid Dec, 2024)	Poush, 2081 (Mid Jan, 2025)	Magh, 2081 (Mid Feb, 2025)	Falgun, 2081 (Mid March, 2025)							
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)			
1	Agricultural and Forest Related	321,931.82	9.01	321,060.81	8.62	321,092.02	8.47	318,973.42	8.38	316,878.39	8.16	317,657.90	8.02	316,207.97	7.85	312,683.15
2	Fishery Related	14,372.28	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80	8.10	14,638.75	7.91	14,775.46	7.75	14,792.91	7.62	14,936.51
3	Mining Related	11,505.78	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90	8.76	9,787.44	8.52	9,654.64	8.33	10,329.11	8.09	10,761.69
4	Agriculture, Forestry & Beverage Production Related	256,225.86	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28	8.70	255,507.86	8.48	260,556.22	8.19	262,227.75	7.98	273,046.85
5	Non Food Production Related	540,323.92	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40	8.98	564,547.17	8.55	574,997.35	8.37	577,372.84	8.18	577,552.06
6	Construction	181,847.43	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05	9.31	191,204.98	9.03	198,608.36	8.86	200,830.11	8.72	201,295.91
7	Electricity, Gas and Water	370,693.56	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95	8.87	387,239.60	8.54	394,630.54	8.39	400,174.18	8.23	404,351.72
8	Metal Products, Machinery & Electronic Equipment & Assemblage	67,349.35	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71	9.23	63,877.33	8.80	68,239.26	8.58	68,324.88	8.38	68,945.70
9	Transport, Communication and Public Utilities	70,465.59	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54	9.26	56,702.42	8.91	59,086.96	8.70	59,526.11	8.53	59,843.71
10	Wholesaler & Retailer	907,242.94	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32	9.11	945,754.44	8.86	954,572.34	8.56	950,507.83	8.38	951,121.27
11	Finance, Insurance and Real Estate	315,593.85	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91	8.80	332,218.26	8.43	353,078.01	8.14	342,628.06	7.92	342,067.76
12	Hotel or Restaurant	197,983.23	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33	9.10	209,717.62	8.78	206,783.35	8.51	212,475.55	8.34	213,768.38
13	Other Services	178,850.03	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49	9.15	186,182.66	8.86	192,087.92	8.67	192,077.78	8.50	195,737.18
14	Consumption Loans	842,602.28	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85	9.65	868,497.38	9.33	886,342.47	9.19	889,515.63	9.03	899,687.78
15	Local Government	1,176.10	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34	3.50	1,175.71	3.50	1,175.71	3.50	1,175.70	3.50	1,175.69
16	Others	244,615.77	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47	9.75	245,962.28	9.51	240,548.47	9.33	238,095.35	9.15	241,490.82
	Aggregate	4,522,779.79	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,261.74	8.40	4,768,466.16

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid Aug, 2024)	Bhadra, 2081	(Mid Sep, 2024)	Asoj, 2081	(Mid Oct, 2024)	Kartik, 2081	(Mid Nov, 2024)	Mangshir, 2081	(Mid Dec, 2024)	Poush, 2081	(Mid Jan, 2025)	Magh, 2081	(Mid Feb, 2025)	Falgun, 2081	(Mid March, 2025)
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	1,692,750.36	9.90	1,718,491.16	9.61	1,734,321.28	9.39	1,734,865.25	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37	8.54	1,759,868.96
2	Overdraft	88,878.48	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41	9.42	83,783.17
3	Cash Credit Loan	588,603.11	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47	8.41	606,354.04
4	Trust Receipt Loan/Import Loan	56,984.62	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16	8.34	66,545.68
5	Short Term Working Capital/Demand Loan	712,679.80	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59	7.95	813,490.16
6	Residential Personal Home Loan (Up to Rs. 20 million)	316,374.42	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82	8.69	322,522.19
7	Real Estate Loan	224,537.01	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85	9.41	234,057.36	9.14	229,995.23	8.91	232,995.14	8.72	234,940.31
8	Margin Nature Loan	71,693.11	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98	8.39	96,393.57
9	Hire Purchase Loan	107,065.51	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79	8.86	113,430.92
10	Deprived Sector Loan	263,633.44	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25	7.35	246,629.90
11	Bills Purchased	6,792.35	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78	8.43	8,386.29
12	Other Product	392,787.58	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13	8.92	416,120.98
	Aggregate	4,522,779.79	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30	8.69	4,732,794.98	8.55	4,736,258.89	8.40	4,768,466.16

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	3.39	2,168,933.30
2	Fixed:	6.10	2,998,299.39
2.1	up to 1 month	-	-
2.2	1-3 months	-	-
2.3	3-6 months	4.28	573,995.83
2.4	6-12 months	4.68	1,141,743.86
2.5	1-2 yrs	5.78	506,515.95
2.6	2 yrs and above	9.72	776,043.75
3	Call	1.23	402,816.31
4	Certificate of Deposits	-	-
5	Other	2.34	1,866.85
6	Non interest bearing deposits	-	392,654.58
6.1	Current	-	350,854.94
6.2	Margin	-	41,070.07
6.3	Other	-	729.57
	Aggregate	4.45	5,964,570.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.07	316,151.37
2	Fishery Related	7.27	14,956.54
3	Mining Related	7.71	10,815.59
4	Agriculture, Forestry & Beverage Production Related	7.75	275,635.55
5	Non Food Production Related	7.90	574,175.12
6	Construction	8.35	204,780.02
7	Electricity, Gas and Water	7.96	413,603.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.16	68,843.77
9	Transport, Communication and Public Utilities	8.16	61,162.08
10	Wholesaler & Retailer	8.08	958,556.60
11	Finance, Insurance and Real Estate	7.68	361,700.33
12	Hotel or Restaurant	8.10	213,070.61
13	Other Services	8.24	198,381.75
14	Consumption Loans	8.81	910,101.03
15	Local Government	3.50	1,185.37
16	Others	8.63	245,553.96
	Aggregate	8.22	4,828,673.24

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	8.30	1,768,462.30
2	Overdraft	8.64	84,477.28
3	Cash Credit Loan	8.25	615,381.02
4	Trust Receipt Loan/Import Loan	8.03	62,825.28
5	Short Term Working Capital/Demand Loan	7.31	832,782.62
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.44	324,560.00
7	Real Estate Loan	8.55	235,083.50
8	Margin Nature Loan	8.12	101,607.08
9	Hire Purchase Loan	8.59	112,945.37
10	Deprived Sector Loan	6.94	258,495.41
11	Bills Purchased	7.92	9,626.85
12	Other Product	8.79	422,426.52
	Aggregate	8.22	4,828,673.23

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Apr, 2025)**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Mega Bank Limited	NIMB
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HLB
7	Nepal SBI Bank Limited	NSBI	8	Everest Bank Limited	EBL
9	NIC ASIA Bank Limited	NIC	10	Machhapuchchhre Bank Limited	MBL
11	Kumari Bank Limited	Kumari	12	Laxmi Sunrise Limited	Laxmi
13	Siddhartha Bank Limited	SBL	14	Agriculture Development Bank	ADBNL
15	Global IME Bank Limited	Global	16	Citizens Bank International Limited	Citizen
17	Prime Commercial Bank Limited	Prime	18	NMB Bank Limited	NMB
19	Prabhu Bank Limited	Prabhu	20	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Karnali Development Bank Limited	Karnali	4	Shangrila Development Bank Limited	Shangrila
5	Excel Development Bank Limited	Excel	6	Miteri Development Bank Limited	Miteri
7	Muktinath Bikas Bank Limited	Mukti	8	Garima Bikas Bank Limited	Garima
9	Kamana Sewa Bikash Bank Limited	Kamana	10	Corporate Development Bank Limited	Corporate
11	Jyoti Bikas Bank Limited	Jyoti	12	Shine Resunga Development Bank Limited	Shine
13	Lumbini Bikas Bank Limited	LumbiniDB	14	Sindhu Bikas Bank Limited	Sindhu
15	Salapa Bikas Bank Limited	Salapa	16	Saptakoshi Development Bank Limited	saptakoshi
17	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	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 Mirmire 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	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	12	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
13	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	14	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
15	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF	16	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
17	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	18	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF
19	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF	20	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
21	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	ACHautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sanstha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
39	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	40	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
41	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	42	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
43	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	44	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
45	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	46	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
47	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	48	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
49	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)	50	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan
51	Super Laghubitta Bittiya Sanstha Limited	Super	52	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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