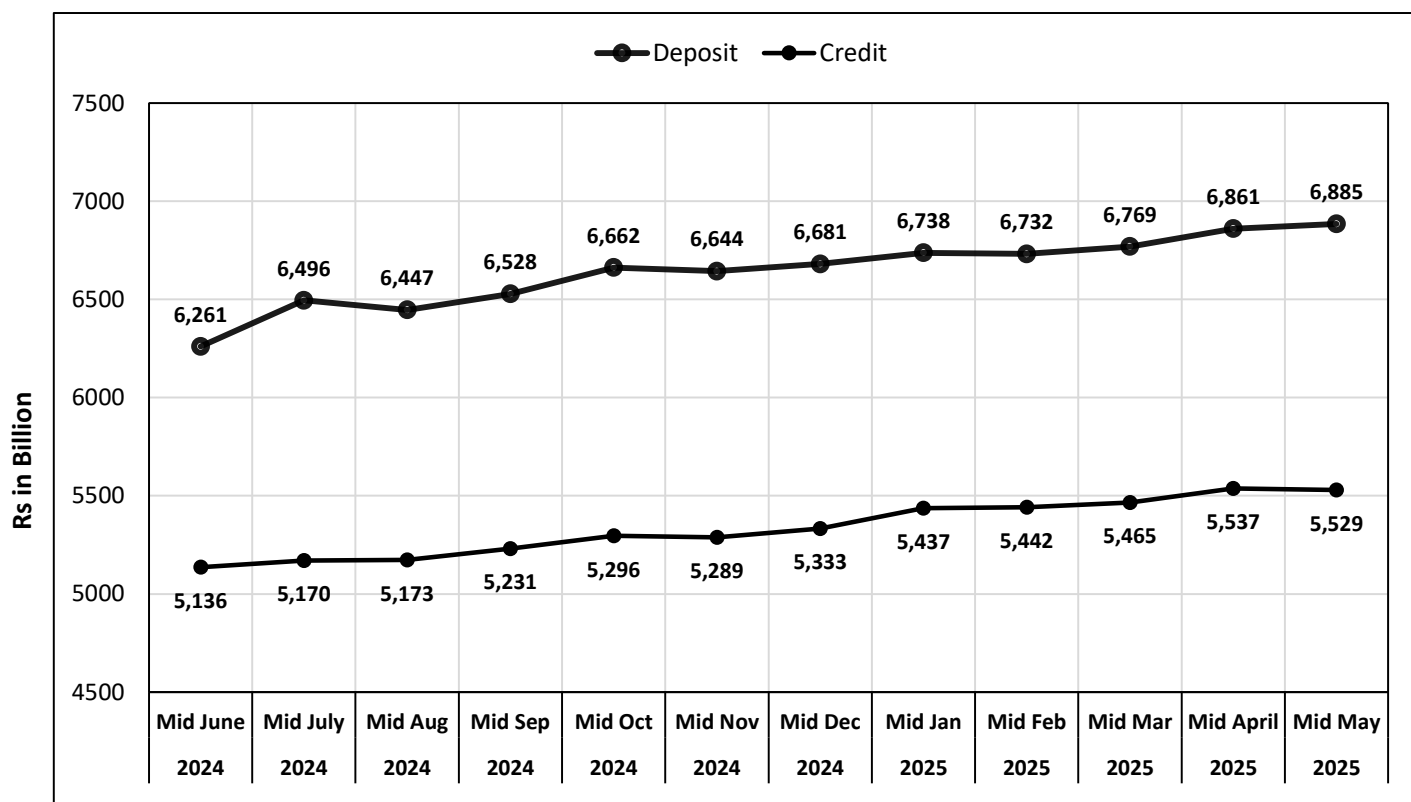


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Baisakh
(Mid-May, 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 Baisakh End, 2082 (Mid-May, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.68	9.98	2.07	112.73
2	Total Credit/GDP	80.38	8.50	1.66	90.54
3	Total Credit/ Total Deposit**	79.83	85.18	80.27	80.31
4	CD Ratio*	78.57	84.77	79.75	79.13
5	Fixed Deposit/Total Deposit	49.99	53.24	66.77	50.59
6	Saving Deposit/Total Deposit	35.86	37.11	23.58	35.74
7	Current Deposit/Total Deposit	6.06	2.06	1.08	5.61
8	Call Deposit/Total Deposit	7.32	7.47	8.51	7.35
9	NPL/ Total Loan^	5.05	5.56	13.04	5.24
10	Total LLP /Total Loan	5.22	5.32	11.70	5.35
11	Deprived Sector Loan/Total Loan \$^	5.60	7.12	5.47	5.74
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.43	6.17	7.15	7.32
2	Investment in Gov. Securities/Total Deposit	16.93	14.11	11.66	16.59
3	Total Liquid Assets/Total Deposit	25.15	22.00	23.97	24.85
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.50	10.24	10.19	9.57
2	Total Capital/RWA	12.39	12.87	12.33	12.42
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,083	1,133	291	6,507
3	No. of Deposit Accounts	50,620,362	7,445,145	962,971	59,028,478
4	No. of Loan Accounts	1,632,914	272,438	47,656	1,953,008
5	No. of Branchless Banking Centers	934	17	-	951
6	No. of Branchless Banking Customers	287,374	1,018	-	288,392
7	No. of Mobile Banking Customers	23,379,325	3,597,836	286,230	27,263,391
8	No. of Internet Banking Customers	1,813,406	591,661	17,971	2,423,038
9	No. of ATMs	4,881	344	41	5,266
10	No. of Debit Cards	12,243,187	1,214,017	74,346	13,531,550
11	No. of Credit Cards	303,654	3,139	-	306,793
12	No. of Prepaid Cards	236,086	3,968	-	240,054
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.37			
	(a) Saving	3.38			
	(b) Fixed	5.97			
	(c) Call	1.10			
2	Wt. Avg Interest Rate on Credit	8.11			

Note:

Bank balance includes money at call

Nominal GDP for 2024/25(P) stands at Rs. 6,107,220 million (Source: <https://nsonepal.gov.np/content/13365/annuppout-statistics-regarding-national-audit-of-national/>)

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 =

Total Credit

Total Deposit+Debentures not designated for capital fund+NRB Refiance loan+FCY loan more than or equal to 1 year–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-Apr	Mid-May	% 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	765,045	765,177	10.40	6.67	0.02
	a. Paid-up Capital	407,789	425,052	436,408	443,653	443,622	4.23	2.67	-0.01
	b. Statutory Reserves	120,965	138,151	150,114	158,900	158,976	14.21	8.66	0.05
	c. Retained Earning	10,267	(6,633)	(21,577)	(38,156)	(38,657)	-164.61	225.30	1.31
	d. Others Reserves	79,777	126,558	163,767	200,648	201,237	58.64	29.40	0.29
2	BORROWINGS	500,434	255,302	240,886	269,140	257,326	-48.98	-5.65	-4.39
	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	27,645	16,034	-52.72	-63.30	-42.00
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	41,467	39,634	10.98	-25.04	-4.42
	d. Other Financial Ins.	6,027	6,467	8,037	17,101	16,232	7.30	24.27	-5.09
	e. Bonds and Securities	136,986	163,416	177,211	182,493	184,993	19.29	8.44	1.37
3	DEPOSITS	5,159,175	5,771,238	6,495,583	6,860,537	6,884,541	11.86	12.55	0.35
	a. Current	465,415	454,049	381,824	399,286	386,556	-2.44	-15.91	-3.19
	b. Savings	1,402,182	1,519,064	1,954,389	2,442,210	2,460,700	8.34	28.66	0.76
	c. Fixed	2,835,817	3,359,257	3,642,837	3,477,183	3,482,658	18.46	8.44	0.16
	d. Call Deposits	391,068	390,785	472,514	493,128	506,344	-0.07	20.91	2.68
	e. Others	64,694	48,082	44,019	48,731	48,284	-25.68	-8.45	-0.92
4	Bills Payable	2,782	3,189	3,117	8,182	7,447	14.61	-2.25	-8.98
5	Other Liabilities	424,126	502,666	598,080	718,116	744,604	18.52	18.98	3.69
	1. Loan Loss Provision	110,300	168,124	230,012	293,685	295,932	52.42	36.81	0.77
	2. Interest Suspense a/c	19,628	28,910	28,409	56,303	57,115	47.29	-1.73	1.44
	3. Others	294,198	305,633	339,659	368,128	391,556	3.89	11.13	6.36
6	Reconciliation A/c	512	471	3,179	1,555	1,380	-8.02	574.99	-11.22
7	Profit & Loss A/c	79,497	75,002	61,825	46,425	52,820	-5.65	-17.57	13.78
TOTAL		6,785,324	7,290,996	8,131,382	8,669,000	8,713,296	7.45	11.53	0.51
Assets									
1	LIQUID FUNDS	509,990	533,958	553,205	570,522	568,916	4.70	3.60	-0.28
	a. Cash Balance	111,631	102,134	103,855	95,820	100,299	-8.51	1.69	4.67
	Nepalese Notes & Coins	108,250	99,262	100,579	91,739	96,164	-8.30	1.33	4.82
	Foreign Currency	3,381	2,871	3,277	4,082	4,136	-15.06	14.11	1.32
	b. Bank Balance	302,877	362,361	378,811	396,766	403,333	19.64	4.54	1.66
	1. In Nepal Rastra Bank	220,659	288,687	330,452	304,543	302,386	30.83	14.47	-0.71
	2. "A"Class Licensed Institution	28,862	23,870	17,711	45,841	55,615	-17.30	-25.80	21.32
	3. Other Financial Ins.	6,959	2,939	1,621	1,164	858	-57.76	-44.86	-26.30
	4. In Foreign banks	46,397	46,865	29,028	45,218	44,474	1.01	-38.06	-1.65
	c. Money at Call	95,482	69,463	70,539	77,936	65,284	-27.25	1.55	-16.23
2	INVESTMENTS	911,435	1,049,633	1,471,177	1,394,538	1,430,680	15.16	40.16	2.59
	a. Govt. Securities	909,783	1,029,807	1,164,295	1,171,883	1,141,811	13.19	13.06	-2.57
	b. Others	1,651	19,827	306,882	222,654	288,870	1100.56	1447.82	29.74
3	SHARE & OTHER INVESTMENT	186,550	251,757	275,676	377,399	384,579	34.95	9.50	1.90
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,535,176	5,526,607	3.48	5.97	-0.15
	4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,526,752	5,517,852	3.50	5.91	-0.16
	a. Private Sector	4,493,912	4,687,782	4,952,707	5,293,516	5,307,393	4.31	5.65	0.26
	b. Financial Institutions	212,907	183,328	202,802	228,081	207,182	-13.89	10.62	-9.16
	c. Government Organizations	2,231	2,697	6,202	5,154	3,277	20.86	129.96	-36.42
	4.2 BILLS PURCHASED	4,487	3,600	6,954	8,425	8,755	-19.76	93.16	3.92
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,195	2,580	-16.19	92.13	17.54
6	FIXED ASSETS	95,030	136,783	145,320	149,163	149,373	43.94	6.24	0.14
7	OTHER ASSETS	353,788	417,472	476,248	592,081	603,015	18.00	14.08	1.85
	a. Accrued Interests	199,589	244,588	282,704	350,634	367,524	22.55	15.58	4.82
	b. Others	154,198	172,884	193,544	241,447	235,491	12.12	11.95	-2.47
8	Expenses not Written off	219	364	1,004	46	42	66.61	175.67	-7.59
9	Non Banking Assets	10,521	18,689	35,509	44,809	45,115	77.62	90.01	0.68
10	Reconciliation Account	3,241	2,304	2,550	896	804	-28.90	10.66	-10.29
11	Profit & Loss A/c	63	1,831	497	2,174	1,584	2827.18	-72.86	-27.17
TOTAL		6,785,324	7,290,996	8,131,382	8,669,000	8,713,296	7.45	11.53	0.51

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	687,633	687,588	10.42	6.80	-0.01
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	144,470	144,492	14.13	8.70	0.02
c. Retained Earning		14,956	(1,180)	(13,948)	(25,931)	(26,337)	-107.89	1082.50	1.57
d. Others Reserves		72,140	116,599	150,815	183,767	184,107	61.63	29.34	0.19
2 BORROWINGS		462,083	243,416	231,919	259,703	248,048	-47.32	-4.72	-4.49
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	27,386	15,934	-57.92	-56.96	-41.82
c. Foreign Banks and Fin. Ins.		58,033	64,404	48,275	41,467	39,634	10.98	-25.04	-4.42
d. Other Financial Ins.		5,862	6,164	7,558	16,657	15,787	5.15	22.61	-5.22
e. Bonds and Securities		130,549	154,982	168,723	173,760	176,260	18.72	8.87	1.44
3 DEPOSITS		4,545,157	5,086,244	5,756,809	6,123,322	6,148,794	11.90	13.18	0.42
a. Current		453,605	441,571	368,702	384,360	372,628	-2.65	-16.50	-3.05
b. Savings		1,261,715	1,366,476	1,752,143	2,186,151	2,204,744	8.30	28.22	0.85
c. Fixed		2,436,953	2,898,148	3,177,768	3,067,371	3,073,891	18.93	9.65	0.21
d. Call Deposits		329,895	333,864	415,610	437,532	450,076	1.20	24.49	2.87
e. Others		62,988	46,186	42,586	47,909	47,455	-26.68	-7.79	-0.95
4 Bills Payable		2,740	3,163	3,095	8,169	7,431	15.45	-2.15	-9.03
5 Other Liabilities		384,228	453,119	538,952	647,605	671,886	17.93	18.94	3.75
1. Loan Loss Provision		95,409	147,603	201,267	254,413	256,444	54.71	36.36	0.80
2. Interest Suspense a/c		10,334	18,049	15,809	41,810	42,370	74.67	-12.41	1.34
3. Others		278,486	287,467	321,875	351,383	373,072	3.22	11.97	6.17
6 Reconciliation A/c		516	470	3,177	1,553	1,379	-8.96	576.23	-11.21
7 Profit & Loss A/c		72,201	68,213	55,901	41,282	47,795	-5.52	-18.05	15.78
TOTAL		6,020,551	6,465,937	7,242,741	7,769,268	7,812,922	7.40	12.01	0.56
Assets									
1 LIQUID FUNDS		420,838	450,799	477,887	502,308	505,286	7.12	6.01	0.59
a. Cash Balance		102,537	92,853	95,352	87,780	91,707	-9.44	2.69	4.47
Nepalese Notes & Coins		99,279	90,215	92,309	84,142	87,915	-9.13	2.32	4.48
Foreign Currency		3,258	2,638	3,043	3,638	3,792	-19.01	15.33	4.25
b. Bank Balance		268,141	324,727	340,981	356,658	365,291	21.10	5.01	2.42
1. In Nepal Rastra Bank		203,810	263,539	301,463	274,042	271,982	29.31	14.39	-0.75
2. "A"Class Licensed Institution		17,786	14,124	10,338	37,379	48,816	-20.59	-26.80	30.60
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	45,213	44,469	1.01	-38.06	-1.65
c. Money at Call		50,160	33,219	41,554	57,870	48,288	-33.78	25.09	-16.56
2 INVESTMENTS		820,456	937,730	1,330,657	1,267,155	1,296,560	14.29	41.90	2.32
a. Govt. Securities		818,804	918,942	1,049,313	1,069,526	1,041,110	12.23	14.19	-2.66
b. Others		1,651	18,788	281,344	197,630	255,450	1037.69	1397.43	29.26
3 SHARE & OTHER INVESTMENT		175,230	238,878	262,629	362,063	368,968	36.32	9.94	1.91
4 LOANS & ADVANCES									
(Including Bills Purchased)		4,182,299	4,312,591	4,567,541	4,911,046	4,906,114	3.12	5.91	-0.10
4.1 LOANS & ADVANCES		4,177,812	4,308,990	4,560,588	4,902,621	4,897,359	3.14	5.84	-0.11
a. Private Sector		4,025,452	4,149,539	4,381,897	4,702,567	4,711,872	3.08	5.60	0.20
b. Financial Institutions		150,129	156,762	172,496	194,900	182,209	4.42	10.04	-6.51
c. Government Organizations		2,231	2,690	6,194	5,154	3,277	20.53	130.31	-36.42
4.2 BILLS PURCHASED		4,487	3,600	6,954	8,425	8,755	-19.76	93.16	3.92
5 LOANS AGT. COLLECTED BILLS		951	797	1,532	2,195	2,580	-16.19	92.13	17.54
6 FIXED ASSETS		85,850	124,602	132,130	135,214	135,425	45.14	6.04	0.16
7 OTHER ASSETS		322,804	381,570	436,640	549,952	558,702	18.20	14.43	1.59
a. Accrued Interests		177,208	218,341	255,668	321,595	336,983	23.21	17.10	4.79
b. Others		145,596	163,228	180,972	228,358	221,719	12.11	10.87	-2.91
8 Expenses not Written off		219	363	1,003	42	42	66.11	176.18	0.19
9 Non Banking Assets		8,665	15,306	30,176	38,411	38,486	76.65	97.15	0.19
10 Reconciliation Account		3,240	2,301	2,547	851	759	-29.00	10.70	-10.81
11 Profit & Loss A/c		-	1,001	-	31	-	0.00	-100.00	-100.00
TOTAL		6,020,551	6,465,937	7,242,741	7,769,268	7,812,922	7.40	12.01	0.56

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	59,962	60,133	11.57	9.39	0.29
a. Paid-up Capital		36,994	40,207	42,171	43,055	43,024	8.69	4.88	-0.07
b. Statutory Reserves		7,072	8,341	9,318	10,510	10,568	17.94	11.72	0.55
c. Retained Earning		(282)	(355)	(878)	(3,328)	(3,382)	25.97	147.43	1.63
d. Others Reserves		3,528	4,592	7,131	9,725	9,924	30.15	55.30	2.05
2 BORROWINGS		26,259	9,340	8,019	8,188	8,029	-64.43	-14.14	-1.94
a. NRB		20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution		500	1,250	-	259	100	150.00	-100.00	-61.39
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		165	303	479	445	445	83.75	57.88	0.00
e. Bonds and Securities		5,490	7,486	7,540	7,484	7,484	36.38	0.71	0.00
3 DEPOSITS		509,490	571,573	610,171	609,600	609,489	12.19	6.75	-0.02
a. Current		9,932	11,059	11,513	13,199	12,559	11.35	4.10	-4.85
b. Savings		120,613	132,843	176,770	225,203	226,187	10.14	33.07	0.44
c. Fixed		327,121	380,584	374,776	326,431	324,468	16.34	-1.53	-0.60
d. Call Deposits		51,614	46,811	46,863	44,030	45,525	-9.31	0.11	3.39
e. Others		211	275	249	736	749	30.45	-9.24	1.78
4 Bills Payable		42	23	21	13	16	-44.16	-9.52	21.10
5 Other Liabilities		23,291	30,451	36,086	44,429	46,066	30.74	18.50	3.69
1. Loan Loss Provision		9,405	13,887	19,372	27,602	27,634	47.66	39.49	0.12
2. Interest Suspense a/c		1,129	1,931	2,459	3,801	3,920	70.95	27.37	3.12
3. Others		12,757	14,633	14,255	13,026	14,512	14.71	-2.58	11.41
6 Reconciliation A/c		0	0	0	0	0	1477.29	-100.00	-19.26
7 Profit & Loss A/c		6,340	5,715	5,291	3,813	4,422	-9.85	-7.42	15.96
TOTAL		612,733	669,886	717,330	726,005	728,156	9.33	7.08	0.30
Assets									
1 LIQUID FUNDS		69,497	64,562	56,513	49,920	48,089	-7.10	-12.47	-3.67
a. Cash Balance		7,505	7,574	7,022	6,724	7,212	0.92	-7.29	7.26
Nepalese Notes & Coins		7,383	7,341	6,788	6,281	6,869	-0.56	-7.53	9.37
Foreign Currency		123	233	234	444	343	89.75	0.30	-22.66
b. Bank Balance		24,830	28,785	29,706	30,709	30,398	15.93	3.20	-1.01
1. In Nepal Rastra Bank		13,435	20,033	23,445	23,672	24,581	49.11	17.03	3.84
2. "A"Class Licensed Institution		6,642	7,521	5,775	6,461	5,464	13.25	-23.21	-15.44
3. Other Financial Ins.		4,752	1,228	483	570	348	-74.15	-60.67	-38.86
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	12,487	10,478	-24.11	-29.84	-16.09
2 INVESTMENTS		68,793	91,763	114,973	105,017	109,106	33.39	25.29	3.89
a. Govt. Securities		68,793	90,725	92,535	86,774	85,978	31.88	2.00	-0.92
b. Others		-	1,038	22,438	18,244	23,128	0.00	2061.04	26.77
3 SHARE & OTHER INVESTMENT		8,446	8,504	9,159	10,507	10,758	0.69	7.70	2.39
4 LOANS & ADVANCES									
(Including Bills Purchased)		444,934	471,886	501,432	521,461	519,141	6.06	6.26	-0.44
4.1 LOANS & ADVANCES		444,934	471,886	501,432	521,461	519,141	6.06	6.26	-0.44
a. Private Sector		386,815	451,918	476,949	491,651	496,240	16.83	5.54	0.93
b. Financial Institutions		58,120	19,964	24,480	29,811	22,901	-65.65	22.62	-23.18
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	9,768	9,765	38.00	9.78	-0.03
7 OTHER ASSETS		13,338	21,777	22,172	24,707	26,373	63.27	1.81	6.74
a. Accrued Interests		7,075	14,549	13,386	15,090	16,223	105.63	-8.00	7.51
b. Others		6,263	7,228	8,787	9,616	10,149	15.42	21.56	5.55
8 Expenses not Written off		-	-	-	4	-	0.00	0.00	-100.00
9 Non Banking Assets		1,258	2,269	3,369	3,725	3,906	80.40	48.51	4.88
10 Reconciliation Account		0	0	-	10	10	0.00	-100.00	-0.01
11 Profit & Loss A/c		56	279	-	887	1,008	397.68	-100.00	13.65
TOTAL		612,733	669,886	717,330	726,005	728,156	9.33	7.08	0.30

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	17,449	17,455	6.55	-4.98	0.03
	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	3,921	3,917	9.13	0.55	-0.10
	c. Retained Earning	(4,408)	(5,098)	(6,751)	(8,897)	(8,937)	15.66	32.41	0.45
	d. Others Reserves	4,110	5,367	5,821	7,155	7,205	30.59	8.46	0.70
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	127,616	126,258	8.51	13.38	-1.06
	a. Current	1,878	1,419	1,609	1,726	1,368	-24.42	13.35	-20.73
	b. Savings	19,854	19,745	25,477	30,856	29,769	-0.55	29.03	-3.52
	c. Fixed	71,743	80,525	90,293	83,381	84,299	12.24	12.13	1.10
	d. Call Deposits	9,558	10,110	10,041	11,566	10,742	5.77	-0.69	-7.12
	e. Others	1,496	1,622	1,184	87	80	8.47	-27.02	-8.19
4	Bills Payable	0	2	1	0	0	380.57	-74.28	1.24
5	Other Liabilities	16,607	19,097	23,043	26,082	26,652	14.99	20.66	2.18
	1. Loan Loss Provision	5,486	6,634	9,373	11,671	11,854	20.91	41.29	1.57
	2. Interest Suspense a/c	8,165	8,930	10,140	10,692	10,825	9.36	13.56	1.25
	3. Others	2,955	3,533	3,529	3,719	3,972	19.56	-0.10	6.81
6	Reconciliation A/c	(4)	1	2	1	1	-125.45	105.84	-19.82
7	Profit & Loss A/c	957	1,073	633	1,329	603	12.19	-41.03	-54.63
TOTAL		152,040	155,172	171,311	173,727	172,218	2.06	10.40	-0.87
Assets									
1	LIQUID FUNDS	19,655	18,596	18,804	18,294	15,541	-5.39	1.12	-15.05
	a. Cash Balance	1,588	1,706	1,481	1,316	1,380	7.42	-13.18	4.82
	Nepalese Notes & Coins	1,588	1,706	1,481	1,316	1,379	7.42	-13.17	4.82
	Foreign Currency	0	0	0	0	0	115.37	-73.13	-29.74
	b. Bank Balance	9,906	8,849	8,125	9,399	7,644	-10.68	-8.18	-18.67
	1. In Nepal Rastra Bank	3,414	5,115	5,544	6,828	5,822	49.79	8.39	-14.73
	2. "A"Class Licensed Institution	4,434	2,224	1,597	2,000	1,335	-49.85	-28.20	-33.22
	3. Other Financial Ins.	2,058	1,510	984	571	486	-26.60	-34.83	-14.84
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,160	8,041	9,198	7,579	6,518	-1.46	14.38	-14.00
2	INVESTMENTS	22,186	20,140	25,547	22,365	25,013	-9.22	26.85	11.84
	a. Govt. Securities	22,186	20,140	22,447	15,584	14,722	-9.22	11.45	-5.53
	b. Others	-	-	3,100	6,781	10,292	0.00	0.00	51.77
3	SHARE & OTHER INVESTMENT	2,875	4,375	3,888	4,829	4,854	52.20	-11.13	0.51
4	LOANS & ADVANCES								
	(Including Bills Purchased)	86,303	92,931	99,691	102,669	101,352	7.68	7.27	-1.28
	4.1 LOANS & ADVANCES	86,303	92,931	99,691	102,669	101,352	7.68	7.27	-1.28
	a. Private Sector	81,645	86,325	93,861	99,299	99,280	5.73	8.73	-0.02
	b. Financial Institutions	4,658	6,602	5,826	3,370	2,072	41.72	-11.75	-38.52
	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	4,182	4,183	20.41	4.30	0.02
7	OTHER ASSETS	17,646	14,125	17,436	17,422	17,941	-19.95	23.44	2.98
	a. Accrued Interests	15,306	11,697	13,651	13,949	14,318	-23.58	16.70	2.64
	b. Others	2,340	2,428	3,785	3,473	3,623	3.76	55.93	4.32
8	Expenses not Written off	-	1	1	-	-	0.00	11.04	0.00
9	Non Banking Assets	599	1,114	1,964	2,673	2,723	85.87	76.36	1.87
10	Reconciliation Account	(0)	3	3	35	35	-1452.60	1.09	-0.54
11	Profit & Loss A/c	6	551	497	1,257	576	8461.23	-9.74	-54.20
TOTAL		152,040	155,172	171,311	173,727	172,218	2.06	10.40	-0.87

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	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	266,160	293,571	30.07	6.23	10.30
1.1 Deposit Liabilities	305,976	402,421	431,908	249,943	275,678	31.52	7.33	10.30
1.1.1 Saving A/c	76,032	88,065	79,278	55,124	62,166	15.83	-9.98	12.77
1.1.2 Fixed A/c	223,748	305,845	344,566	189,782	207,933	36.69	12.66	9.56
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	7,099	7,750	92.36	-12.13	9.18
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	18,549	20,199	20.83	-6.86	8.90
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	65,995	72,072	7.73	15.30	9.21
1.1.2.4 Above 1 Year	81,297	138,814	166,377	98,138	107,911	70.75	19.86	9.96
1.1.3 Call Deposit	6,111	8,461	8,034	5,012	5,553	38.45	-5.04	10.79
1.1.4 Certificate of Deposits	85	51	30	24	27	-39.75	-41.39	10.03
1.2 Others	24,032	26,832	24,079	16,217	17,893	11.65	-10.26	10.33
2 Commission/Fee Expense	3,121	4,228	4,635	4,164	4,725	35.49	9.61	13.47
3 Employees Expenses	53,727	55,126	63,661	49,423	54,908	2.60	15.48	11.10
4 Office Operating Expenses	38,326	38,127	43,010	31,582	35,125	-0.52	12.81	11.22
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	593	598	35.07	85.74	0.95
7. Provision for Risk	25,497	65,952	85,515	80,289	84,318	158.67	29.66	5.02
7.1 Loan loss Provision	25,367	65,818	85,205	80,278	84,291	159.46	29.46	5.00
7.1.1 General Loan loss Provision	12,849	17,473	26,227	28,000	28,821	35.98	50.11	2.93
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	14,968	15,199	18.37	31.70	1.55
7.1.1.2 Watch List Provision	3,976	6,969	12,394	13,032	13,622	75.28	77.85	4.53
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	50,876	54,095	277.53	23.05	6.33
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	1,402	1,374	529.86	4.11	-1.97
7.2. Provision for Non-Banking Assets	13	89	153	10	-	563.44	72.55	-100.00
7.3. Provision for Loss on Investment	98	16	31	-	27	-83.24	88.60	0.00
7.4. Provision for Loss of Other Assets	19	29	127	0	0	54.71	336.11	0.00
8 Loan Written Off	1,607	2,823	4,026	5,979	6,155	75.65	42.60	2.95
9 Provision for Staff Bonus	11,766	10,407	10,642	6,917	8,034	-11.55	2.26	16.15
10 Provision for Income Tax	34,273	32,840	33,085	21,034	24,330	-4.18	0.75	15.67
11 Others	7	79	165	80	146	1053.58	108.99	81.98
12 Net Profit	83,438	77,771	70,918	45,830	53,090	-6.79	-8.81	15.84
TOTAL EXPENSES	582,244	717,106	772,570	512,051	565,000	23.16	7.73	10.34
Income								
1. Interest Income	509,366	641,877	674,109	424,951	469,413	26.01	5.02	10.46
1.1. On Loans and Advance	464,186	572,265	588,296	362,265	399,795	23.28	2.80	10.36
1.2. On Investment	38,306	57,477	66,519	48,159	53,643	50.05	15.73	11.39
1.2.1 Government Bonds	35,010	53,207	59,980	41,929	46,662	51.98	12.73	11.29
1.2.2 Foreign Bonds	341	228	499	362	400	-33.10	118.51	10.56
1.2.3 NRB Bonds	343	558	960	2,042	2,265	62.57	72.14	10.91
1.2.4 Deventure & Bonds	2,612	3,484	5,079	3,827	4,316	33.39	45.80	12.80
1.3 Agency Balance	174	1,430	1,423	1,309	1,455	721.79	-0.48	11.15
1.4 On Call Deposit	1,460	2,428	3,840	2,835	3,133	66.34	58.14	10.52
1.5 Others	5,239	8,276	14,031	10,383	11,388	57.97	69.53	9.68
2. Comission & Discount	27,259	29,086	35,259	28,461	31,342	6.70	21.23	10.12
2.1 Bills Purchase & Discount	310	206	397	285	324	-33.51	92.78	13.94
2.2 Comission	22,861	22,065	27,596	21,544	23,715	-3.49	25.07	10.07
2.3 Others	4,088	6,815	7,267	6,632	7,303	66.72	6.63	10.11
3 Income From Exchange Fluctuation	8,121	5,553	6,369	7,335	7,966	-31.62	14.70	8.60
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(75)	(617)	-19.43	-137.56	719.67
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	7,411	8,583	-33.39	41.42	15.82
4 Other Operating Income	12,504	11,095	10,946	8,932	9,763	-11.27	-1.35	9.30
5 Non Operating Income	3,584	1,971	1,866	2,247	2,431	-45.00	-5.36	8.19
6 Provision Written Back	20,530	27,558	43,240	38,494	42,184	34.23	56.90	9.59
7 Recovery from Written off Loan	669	245	285	232	307	-63.34	16.44	32.25
8 Income from Extra Ordinary Expenses	156	(1,060)	12	14	15	-780.06	-101.13	7.24
9 Net Loss	56	780	485	1,385	1,578	1290.13	-37.87	13.94
TOTAL INCOME	582,244	717,106	772,570	512,051	565,000	23.16	7.73	10.34

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	232,796	256,880	27.98	8.67	10.35
1.1 Deposit Liabilities	262,357	339,229	372,863	217,245	239,686	29.30	9.91	10.33
1.1.1 Saving A/c	67,417	77,696	70,894	48,799	55,049	15.25	-8.76	12.81
1.1.2 Fixed A/c	189,890	254,527	294,989	163,996	179,710	34.04	15.90	9.58
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	5,627	6,181	100.87	2.52	9.84
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	15,383	16,746	16.08	-3.71	8.86
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	54,833	59,891	4.89	19.54	9.22
1.1.2.4 Above 1 Year	75,530	125,810	150,210	88,153	96,892	66.57	19.39	9.91
1.1.3 Call Deposit	4,966	6,963	6,951	4,426	4,900	40.23	-0.18	10.73
1.1.4 Certificate of Deposits	85	43	30	24	27	-49.64	-29.89	10.03
1.2 Others	22,393	25,190	23,148	15,551	17,194	12.49	-8.10	10.56
2 Commission/Fee Expense	3,057	4,099	4,524	4,101	4,659	34.08	10.37	13.62
3 Employees Expenses	47,172	47,816	55,898	43,638	48,425	1.37	16.90	10.97
4 Office Operating Expenses	33,086	32,261	37,062	27,239	30,261	-2.49	14.88	11.10
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	573	580	48.10	92.56	1.14
7. Provision for Risk	21,637	57,437	74,107	68,545	71,786	165.46	29.02	4.73
7.1 Loan loss Provision	21,538	57,424	74,018	68,535	71,759	166.62	28.90	4.70
7.1.1 General Loan loss Provision	11,093	15,606	23,763	25,735	26,378	40.69	52.27	2.50
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	14,681	14,810	27.84	35.89	0.88
7.1.1.2 Watch List Provision	3,468	5,858	10,517	11,055	11,568	68.93	79.51	4.65
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	41,640	44,248	291.76	20.98	6.26
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	1,160	1,132	502.06	7.85	-2.39
7.2. Provision for Non-Banking Assets	-	0	55	10	-	0.00	1297575914354840000.00	-100.00
7.3. Provision for Loss on Investment	95	13	31	-	27	-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	5,888	6,063	74.70	45.50	2.96
9 Provision for Staff Bonus	10,673	9,462	9,671	6,206	7,199	-11.34	2.21	16.02
10 Provision for Income Tax	30,803	29,784	29,989	19,151	22,160	-3.31	0.69	15.71
11 Others	7	72	165	80	146	969.68	128.53	81.98
12 Net Profit	74,801	70,037	64,153	41,251	47,795	-6.37	-8.40	15.86
TOTAL EXPENSES	507,892	618,452	676,255	449,468	495,954	21.77	9.35	10.34
Income								
1. Interest Income	442,405	551,682	588,736	372,459	411,538	24.70	6.72	10.49
1.1. On Loans and Advance	402,230	490,121	511,556	315,333	348,021	21.85	4.37	10.37
1.2. On Investment	34,586	51,290	59,590	43,549	48,538	48.30	16.18	11.46
1.2.1 Government Bonds	31,700	47,873	53,733	37,521	41,778	51.02	12.24	11.35
1.2.2 Foreign Bonds	341	228	499	362	400	-33.10	118.51	10.56
1.2.3 NRB Bonds	1	2	635	1,911	2,120	118.89	27879.51	10.95
1.2.4 Deventure & Bonds	2,544	3,187	4,724	3,756	4,240	25.26	48.24	12.90
1.3 Agency Balance	171	1,430	1,420	1,299	1,444	738.02	-0.73	11.20
1.4 On Call Deposit	673	1,367	3,245	2,569	2,876	103.20	137.42	11.96
1.5 Others	4,745	7,475	12,925	9,709	10,659	57.53	72.91	9.78
2. Comission & Discount	25,927	27,763	33,790	27,097	29,852	7.08	21.71	10.16
2.1 Bills Purchase & Discount	310	206	397	285	324	-33.51	92.78	13.94
2.2 Comission	21,943	21,250	26,721	20,904	23,005	-3.16	25.75	10.05
2.3 Others	3,674	6,307	6,671	5,909	6,522	71.64	5.78	10.38
3 Income From Exchange Fluctuation	8,083	5,468	6,294	7,248	7,876	-32.36	15.12	8.66
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(91)	(624)	-20.55	-138.79	588.73
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	7,339	8,499	-34.08	42.15	15.82
4 Other Operating Income	10,325	9,218	8,654	7,098	7,757	-10.71	-6.12	9.29
5 Non Operating Income	3,087	1,760	1,370	1,868	2,043	-42.99	-22.15	9.39
6 Provision Written Back	17,299	23,391	37,139	33,474	36,591	35.22	58.78	9.31
7 Recovery from Written off Loan	611	231	271	220	293	-62.25	17.32	32.80
8 Income from Extra Ordinary Expenses	156	(1,060)	1	4	5	-780.38	-100.14	29.03
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	449,468	495,954	21.77	9.35	10.34

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	26,462	29,119	43.09	-8.31	10.04
1.1 Deposit Liabilities	35,908	52,034	47,947	25,859	28,491	44.91	-7.85	10.18
1.1.1 Saving A/c	7,117	8,737	6,896	5,305	5,978	22.77	-21.07	12.68
1.1.2 Fixed A/c	27,825	42,073	40,214	20,087	21,995	51.21	-4.42	9.50
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	1,233	1,318	89.95	-30.90	6.89
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	2,565	2,802	43.05	-21.05	9.24
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	8,836	9,663	19.71	-3.67	9.36
1.1.2.4 Above 1 Year	3,944	9,226	12,112	7,453	8,212	133.90	31.28	10.19
1.1.3 Call Deposit	967	1,215	836	466	518	25.67	-31.15	11.08
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	604	628	-7.75	-28.48	4.03
2 Commission/Fee Expense	63	120	103	58	60	90.31	-14.53	3.49
3 Employees Expenses	5,225	5,838	6,202	4,595	5,137	11.72	6.23	11.79
4 Office Operating Expenses	4,096	4,617	4,704	3,430	3,860	12.72	1.89	12.54
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	6	4	4.23	-18.97	-29.60
7. Provision for Risk	3,329	7,125	9,415	9,761	10,422	114.07	32.13	6.78
7.1 Loan loss Provision	3,301	7,064	9,268	9,761	10,422	114.01	31.20	6.78
7.1.1 General Loan loss Provision	1,459	1,606	2,077	2,011	2,190	10.08	29.34	8.92
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	288	341	-42.00	-35.03	18.21
7.1.1.2 Watch List Provision	431	1,010	1,689	1,722	1,849	134.31	67.34	7.37
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	7,564	8,046	190.81	33.39	6.38
7.1.3 Additional Loan Loss Provision	2	106	52	186	186	5763.24	-50.91	0.00
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	41	43	313.66	-1.34	5.68
9 Provision for Staff Bonus	987	844	868	628	737	-14.54	2.88	17.31
10 Provision for Income Tax	3,010	2,604	3,011	1,696	1,994	-13.51	15.63	17.56
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	3,903	4,596	-11.18	-4.23	17.76
TOTAL EXPENSES	60,939	80,737	79,197	50,579	55,972	32.49	-1.91	10.66
Income								
1. Interest Income	55,444	74,528	70,425	42,837	47,245	34.42	-5.51	10.29
1.1. On Loans and Advance	51,703	68,237	63,418	38,337	42,303	31.98	-7.06	10.34
1.2. On Investment	2,732	4,790	5,607	3,780	4,200	75.32	17.05	11.08
1.2.1 Government Bonds	2,485	4,352	5,401	3,767	4,186	75.15	24.11	11.12
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	0.00
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	152	136	28.13	-53.14	-10.60
1.5 Others	403	725	1,037	568	607	79.68	43.00	6.81
2. Comission & Discount	1,051	1,030	1,171	1,096	1,198	-1.99	13.73	9.32
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	494	547	-20.36	13.91	10.71
2.3 Others	317	446	506	602	651	40.46	13.50	8.17
3 Income From Exchange Fluctuation	38	85	74	87	91	125.53	-12.63	4.00
3.1 Due to Change in Exchange Rate	1	12	5	15	7	1204.94	-56.43	-53.77
3.2 Due to Foreign Currency Trans.	37	73	69	72	84	97.78	-5.21	16.31
4 Other Operating Income	1,684	1,601	1,916	1,425	1,549	-4.90	19.65	8.67
5 Non Operating Income	219	114	278	234	240	-48.03	144.52	2.30
6 Provision Written Back	2,407	3,135	5,325	4,009	4,639	30.26	69.88	15.70
7 Recovery from Written off Loan	41	9	8	3	3	-78.37	-12.19	0.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	887	1,008	318.72	-100.00	13.65
TOTAL INCOME	60,939	80,737	79,197	50,579	55,972	32.49	-1.91	10.66

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	6,901	7,571	44.02	-3.75	9.71
1.1 Deposit Liabilities	7,710	11,159	11,098	6,839	7,501	44.72	-0.55	9.67
1.1.1 Saving A/c	1,498	1,631	1,488	1,020	1,138	8.85	-8.75	11.60
1.1.2 Fixed A/c	6,033	9,245	9,363	5,699	6,228	53.24	1.27	9.28
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	238	251	30.29	-41.26	5.39
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	602	651	30.63	5.13	8.26
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	2,326	2,517	29.56	4.16	8.23
1.1.2.4 Above 1 Year	1,823	3,778	4,055	2,533	2,808	107.21	7.32	10.85
1.1.3 Call Deposit	179	283	247	120	134	58.07	-12.71	11.90
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	62	71	28.87	-81.57	14.02
2 Commission/Fee Expense	1	9	8	5	6	1093.33	-13.47	9.19
3 Employees Expenses	1,329	1,472	1,562	1,189	1,346	10.73	6.09	13.22
4 Office Operating Expenses	1,143	1,249	1,244	913	1,003	9.22	-0.36	9.85
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	15	-80.63	112.31	5.32
7. Provision for Risk	532	1,389	1,993	1,983	2,110	161.23	43.48	6.43
7.1 Loan loss Provision	528	1,330	1,919	1,983	2,110	151.78	44.23	6.43
7.1.1 General Loan loss Provision	298	261	388	255	253	-12.48	48.67	-0.49
7.1.1.1 Pass Loan Loss Provision	221	160	199	(1)	49	-27.62	24.79	-7270.85
7.1.1.2 Watch List Provision	77	101	188	255	204	30.76	86.42	-20.01
7.1.2 Special Loan Loss Provision	228	1,033	1,531	1,672	1,801	352.33	48.16	7.69
7.1.3 Additional Loan Loss Provision	2	36	-	56	56	1737.49	-100.00	0.00
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	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	50	50	-13.02	29.25	-0.52
9 Provision for Staff Bonus	106	101	102	83	98	-4.38	1.18	17.09
10 Provision for Income Tax	460	452	86	187	176	-1.75	-81.03	-6.31
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	677	699	-7.40	-45.80	3.36
TOTAL EXPENSES	13,413	17,917	17,117	12,004	13,075	33.58	-4.46	8.92
Income								
1. Interest Income	11,517	15,666	14,947	9,655	10,630	36.03	-4.59	10.11
1.1. On Loans and Advance	10,253	13,907	13,322	8,595	9,471	35.64	-4.21	10.19
1.2. On Investment	988	1,397	1,322	829	905	41.42	-5.42	9.09
1.2.1 Government Bonds	826	983	847	641	697	19.00	-13.88	8.82
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	118	131	25.54	1.39	11.44
1.2.4 Deventure & Bonds	67	295	354	71	76	341.43	20.03	7.68
1.3 Agency Balance	3	-	3	10	11	-100.00	0.00	4.63
1.4 On Call Deposit	181	285	231	114	121	57.26	-19.03	6.18
1.5 Others	91	76	69	106	122	-15.94	-9.42	15.69
2. Comission & Discount	281	293	299	268	292	4.51	1.91	9.14
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	147	163	24.94	-9.28	11.21
2.3 Others	96	63	90	121	129	-34.69	42.96	6.64
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	408	457	-44.38	36.26	11.84
5 Non Operating Income	278	98	218	145	148	-64.92	122.95	2.24
6 Provision Written Back	825	1,033	776	1,010	955	25.20	-24.87	-5.49
7 Recovery from Written off Loan	16	6	7	9	12	-66.19	25.53	28.36
8 Income from Extra Ordinary Expenses	-	1	10	11	11	0.00	1982.38	0.00
9 Net Loss	-	545	485	498	570	0.00	-11.09	14.45
TOTAL INCOME	13,413	17,917	17,117	12,004	13,075	33.58	-4.46	8.92

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	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	362,426	362,639	9.95	-1.55	0.06
Fishery Related	13,234	15,012	16,213	16,826	16,742	13.44	8.00	-0.50
Mining Related	8,789	11,789	11,898	11,836	12,149	34.13	0.92	2.65
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	943,984	939,594	6.63	9.61	-0.47
Construction	190,196	203,379	207,710	231,655	233,520	6.93	2.13	0.80
Electricity,Gas and Water	246,839	307,457	376,015	423,991	430,895	24.56	22.30	1.63
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	73,220	73,755	-3.00	-0.02	0.73
Transport, Communication and Public Utilities	100,909	98,130	88,555	80,027	80,186	-2.75	-9.76	0.20
Wholesaler & Retailer	947,619	983,500	999,438	1,050,948	1,048,450	3.79	1.62	-0.24
Finance, Insurance and Real Estate	375,243	365,559	396,355	436,350	425,775	-2.58	8.42	-2.42
Tourism Service**	200,494	211,160	231,556	250,435	252,556	5.32	9.66	0.85
Other Services	192,913	196,597	201,661	219,687	214,745	1.91	2.58	-2.25
Consumption Loans	867,483	926,138	1,013,605	1,097,914	1,102,475	6.76	9.44	0.42
Local Government	1,125	1,127	1,218	1,228	1,231	0.12	8.14	0.23
Others	421,635	337,541	331,052	333,818	331,517	-19.94	-1.92	-0.69
TOTAL	4,709,039	4,879,851	5,167,173	5,534,346	5,526,228	3.63	5.89	-0.15
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	2,025,771	2,029,958	31.98	22.25	0.21
Overdraft	718,773	230,782	124,431	109,252	108,283	-67.89	-46.08	-0.89
Cash Credit Loan	-	516,456	648,712	682,662	670,401	-	25.61	(1.80)
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	133,028	130,975	-6.19	12.58	-1.54
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	848,467	852,650	-13.20	-17.58	0.49
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	407,115	407,887	3.23	10.98	0.19
Real Estate Loan	228,255	249,588	268,158	279,884	281,559	9.35	7.44	0.60
Margin Nature Loan	80,508	76,535	90,093	124,122	125,521	-4.93	17.71	1.13
Hire Purchase Loan	157,162	159,216	124,102	129,187	129,158	1.31	-22.05	-0.02
Deprived Sector Loan	335,623	308,356	312,186	300,029	291,814	-8.12	1.24	-2.74
Bills Purchased	3,130	4,271	7,815	9,649	10,366	36.46	82.99	7.43
Other Product	558,470	452,502	465,365	485,180	487,658	-18.97	2.84	0.51
Total	4,709,039	4,879,851	5,167,173	5,534,346	5,526,228	3.63	5.89	-0.15
Collateral wise								
Gold and Silver	52,782	55,533	58,489	73,887	76,456	5.21	5.32	3.48
Government Securities	783	3,239	3,160	4,625	4,625	313.70	-2.43	0.00
Non Governmental Securities	61,272	58,566	81,671	116,416	117,262	-4.42	39.45	0.73
Fixed Deposit Receipts	64,221	58,120	41,599	40,585	37,897	-9.50	-28.43	-6.62
Own	64,006	57,887	41,348	40,292	37,619	-9.56	-28.57	-6.63
Other Licences Institutions	215	233	252	294	278	8.61	7.79	-5.32
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,920,974	4,913,384	4.82	7.13	-0.15
Fixed Assets	3,538,076	3,749,324	3,938,300	4,114,276	4,107,966	5.97	5.04	-0.15
Current Assets	578,047	565,372	684,244	806,698	805,419	-2.19	21.03	-0.16
Against security of Bill	19,623	37,183	35,589	48,517	48,765	89.48	-4.29	0.51
Domestic Bills	880	771	1,112	2,015	2,172	-12.36	44.28	7.79
Foreign Bills	18,744	36,412	34,477	46,502	46,593	94.26	-5.31	0.20
Against Guarantee	195,088	195,038	199,590	192,154	179,423	-0.03	2.33	-6.63
Government Guarantee	2,307	3,129	3,145	3,219	3,283	35.67	0.49	1.99
Institutional Guarantee	136,841	127,020	147,144	144,230	131,621	-7.18	15.84	-8.74
Personal Guarantee	37,037	41,125	32,724	32,473	32,245	11.04	-20.43	-0.70
Collective Guarantee	7,418	7,239	3,388	1,502	1,414	-2.41	-53.19	-5.87
International Rated Foreign Bank's Guarantee	1,509	455	252	106	111	-69.84	-44.69	4.30
Other Guarantee	9,977	16,069	12,937	10,625	10,750	61.06	-19.49	1.18
Credit Card	3,521	4,528	5,678	6,346	6,351	28.59	25.41	0.09
Others	195,625	152,948	118,852	130,841	142,064	-21.82	-22.29	8.58
Total	4,709,039	4,879,851	5,167,173	5,534,346	5,526,228	3.63	5.89	-0.15

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-Apr	Mid-May	% 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	322,133	320,611	10.03	-1.86	-0.47
Fishery Related	11,666	13,237	14,394	14,957	14,888	13.47	8.74	-0.45
Mining Related	8,386	11,383	11,554	11,409	11,733	35.73	1.50	2.84
Agriculture, Forestry, Bevarage & Non Food Production Related*	703,432	749,504	823,518	907,661	903,964	6.55	9.88	-0.41
Construction	154,723	167,502	182,860	205,234	207,042	8.26	9.17	0.88
Electricity,Gas and Water	239,756	298,869	365,248	414,660	421,419	24.66	22.21	1.63
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	70,388	70,927	-2.97	-0.91	0.77
Transport, Communication and Public Utilities	82,970	83,643	77,219	68,988	69,164	0.81	-7.68	0.25
Wholesaler & Retailer	866,464	896,414	910,162	962,612	960,591	3.46	1.53	-0.21
Finance, Insurance and Real Estate	315,353	306,730	321,327	361,700	353,286	-2.73	4.76	-2.33
Tourism Service**	175,638	182,269	199,049	216,930	217,944	3.78	9.21	0.47
Other Services	177,350	178,117	181,572	198,553	193,794	0.43	1.94	-2.40
Consumption Loans	757,464	768,478	841,225	910,215	917,690	1.45	9.47	0.82
Local Government	1,081	1,082	1,176	1,185	1,187	0.03	8.74	0.11
Others	311,215	260,185	248,572	246,618	244,455	-16.40	-4.46	-0.88
TOTAL	4,175,443	4,315,377	4,569,076	4,913,244	4,908,696	3.35	5.88	-0.09
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,781,645	1,784,302	32.48	22.75	0.15
Overdraft	619,856	164,141	92,020	84,477	83,924	-73.52	-43.94	-0.66
Cash Credit Loan	-	493,597	587,956	615,401	604,489	-	19.12	(1.77)
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	133,028	130,975	-6.28	12.59	-1.54
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	833,811	837,757	-14.19	-16.44	0.47
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	324,560	325,363	0.08	13.16	0.25
Real Estate Loan	199,641	217,964	224,656	235,084	236,436	9.18	3.07	0.58
Margin Nature Loan	64,819	58,679	70,345	101,607	103,138	-9.47	19.88	1.51
Hire Purchase Loan	131,340	138,262	106,860	112,945	113,045	5.27	-22.71	0.09
Deprived Sector Loan	279,646	262,365	267,360	258,495	252,281	-6.18	1.90	-2.40
Bills Purchased	3,130	4,271	7,815	9,649	10,366	36.46	82.99	7.43
Other Product	481,430	385,119	398,673	422,541	426,621	-20.01	3.52	0.97
Total	4,175,443	4,315,377	4,569,076	4,913,244	4,908,696	3.35	5.88	-0.09
Collateral wise								
Gold and Silver	47,816	50,575	53,423	67,975	70,456	5.77	5.63	3.65
Government Securities	722	3,200	3,160	4,625	4,625	343.23	-1.23	0.00
Non Governmental Securities	47,841	43,198	64,671	94,890	95,919	-9.71	49.71	1.08
Fixed Deposit Receipts	49,275	47,972	33,532	33,951	31,874	-2.64	-30.10	-6.12
Own	49,060	47,738	33,283	33,672	31,597	-2.69	-30.28	-6.16
Other Licences Institutions	215	233	249	278	277	8.61	6.75	-0.48
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,383,255	4,376,109	4.34	7.25	-0.16
Fixed Assets	3,095,794	3,268,070	3,427,110	3,576,767	3,570,906	5.56	4.87	-0.16
Current Assets	577,997	565,333	684,086	806,488	805,203	-2.19	21.01	-0.16
Against security of Bill	19,623	37,183	35,588	48,517	48,765	89.48	-4.29	0.51
Domestic Bills	880	771	1,112	2,015	2,172	-12.36	44.28	7.79
Foreign Bills	18,744	36,412	34,476	46,502	46,593	94.26	-5.32	0.20
Against Guarantee	142,452	147,130	152,332	151,325	140,614	3.28	3.54	-7.08
Government Guarantee	2,237	3,065	3,087	3,158	3,055	36.99	0.73	-3.28
Institutional Guarantee	106,032	97,518	112,985	114,021	103,113	-8.03	15.86	-9.57
Personal Guarantee	21,700	27,919	22,293	23,416	23,590	28.66	-20.15	0.74
Collective Guarantee	1,103	2,186	813	119	116	98.29	-62.80	-2.99
International Rated Foreign Bank's Guarantee	1,509	455	252	106	111	-69.84	-44.69	4.30
Other Guarantee	9,870	15,986	12,901	10,504	10,629	61.96	-19.29	1.19
Credit Card	3,521	4,524	5,662	6,324	6,328	28.48	25.16	0.06
Others	190,401	148,194	109,512	122,383	134,006	-22.17	-26.10	9.50
Total	4,175,443	4,315,377	4,569,076	4,913,244	4,908,696	3.35	5.88	-0.09

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-Apr	Mid-May	% 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	33,157	34,942	10.09	0.89	5.38
Fishery Related	1,341	1,523	1,523	1,549	1,519	13.56	0.06	-1.95
Mining Related	302	321	239	320	320	6.26	-25.50	-0.04
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,206	29,095	30,311	31,702	31,101	11.03	4.18	-1.90
Construction	31,622	32,104	20,936	23,174	23,233	1.52	-34.79	0.25
Electricity,Gas and Water	6,488	7,578	9,835	8,895	9,039	16.80	29.77	1.62
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,058	2,060	1.11	22.35	0.06
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,540	8,492	-20.55	-20.49	-0.55
Wholesaler & Retailer	68,458	73,242	74,853	74,043	73,570	6.99	2.20	-0.64
Finance, Insurance and Real Estate	47,742	46,985	61,373	61,319	60,435	-1.58	30.62	-1.44
Tourism Service**	20,443	24,215	27,181	28,979	29,819	18.45	12.25	2.90
Other Services	13,088	15,561	17,064	17,721	17,622	18.89	9.66	-0.55
Consumption Loans	81,687	128,117	142,214	155,020	152,268	56.84	11.00	-1.78
Local Government	8	9	6	7	7	12.13	-31.38	0.00
Others	98,812	66,870	68,896	72,055	71,783	-32.33	3.03	-0.38
TOTAL	441,783	471,382	498,615	518,539	516,210	6.70	5.78	-0.45
Productwise								
Term Loan	130,209	167,740	199,355	214,341	215,574	28.82	18.85	0.58
Overdraft	87,233	59,343	28,465	20,451	19,655	-31.97	-52.03	-3.89
Cash Credit Loan	-	19,124	52,999	59,542	58,321	-	177.14	(2.05)
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	8,844	9,137	37.47	-62.74	3.30
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	68,043	68,000	18.35	0.62	-0.06
Real Estate Loan	18,717	21,884	33,368	33,423	33,587	16.92	52.48	0.49
Margin Nature Loan	11,773	14,165	15,594	18,281	18,170	20.31	10.09	-0.61
Hire Purchase Loan	21,814	17,352	13,990	12,868	12,719	-20.45	-19.38	-1.16
Deprived Sector Loan	49,167	40,153	38,068	36,024	35,353	-18.33	-5.19	-1.86
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	46,721	45,695	-12.11	0.33	-2.20
Total	441,783	471,382	498,615	518,539	516,210	6.70	5.78	-0.45
Collateral wise								
Gold and Silver	3,982	3,931	3,936	4,969	5,100	-1.28	0.12	2.64
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	18,314	18,152	16.05	10.29	-0.89
Fixed Deposit Receipts	12,219	8,314	6,702	5,089	4,643	-31.96	-19.39	-8.76
Own	12,219	8,314	6,700	5,075	4,643	-31.96	-19.42	-8.50
Other Licences Institutions	-	-	2	14	-	0.00	0.00	-100.00
Collateral of Properties	367,503	403,350	430,261	451,346	450,727	9.75	6.67	-0.14
Fixed Assets	367,493	403,343	430,127	451,153	450,527	9.76	6.64	-0.14
Current Assets	9	7	134	193	199	-27.60	1866.53	3.36
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	36,058	34,991	-9.09	-2.46	-2.96
Government Guarantee	29	25	18	21	21	-16.22	-28.82	0.00
Institutional Guarantee	25,284	24,532	28,799	27,111	26,441	-2.97	17.40	-2.47
Personal Guarantee	13,999	11,873	9,086	7,429	7,117	-15.18	-23.48	-4.21
Collective Guarantee	6,314	5,052	2,575	1,382	1,298	-19.99	-49.04	-6.12
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	115	116	-13.88	-39.05	0.35
Credit Card	-	4	16	22	24	0.00	343.74	8.66
Others	1,654	1,785	3,446	2,741	2,574	7.93	93.07	-6.11
Total	441,783	471,382	498,615	518,539	516,210	6.70	5.78	-0.45

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-Apr	Mid-May	% 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	7,136	7,086	5.15	1.66	-0.69
Fishery Related	227	253	296	321	335	11.19	17.05	4.39
Mining Related	101	85	105	107	96	-15.66	22.89	-9.66
Agriculture, Forestry, Bevarage & Non Food Production Related*	4,263	3,937	3,894	4,622	4,530	-7.65	-1.08	-2.00
Construction	3,851	3,774	3,914	3,247	3,244	-2.02	3.72	-0.08
Electricity,Gas and Water	595	1,009	932	437	437	69.75	-7.62	0.01
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	773	768	-14.88	32.87	-0.71
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,499	2,530	-14.70	-25.82	1.23
Wholesaler & Retailer	12,697	13,844	14,423	14,293	14,289	9.04	4.18	-0.03
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,330	12,053	-2.51	15.30	-9.58
Tourism Service**	4,413	4,676	5,326	4,526	4,793	5.96	13.91	5.89
Other Services	2,475	2,919	3,025	3,413	3,329	17.96	3.65	-2.47
Consumption Loans	28,332	29,543	30,166	32,679	32,517	4.27	2.11	-0.50
Local Government	36	36	36	36	37	0.00	0.07	4.19
Others	11,608	10,486	13,584	15,145	15,279	-9.67	29.54	0.88
TOTAL	91,813	93,091	99,482	102,563	101,322	1.39	6.86	-1.21
Productwise				-				
Term Loan	18,225	22,909	26,667	29,785	30,082	25.70	16.40	1.00
Overdraft	11,684	7,297	3,946	4,324	4,704	-37.55	-45.92	8.81
Cash Credit Loan	-	3,735	7,757	7,719	7,591	-	107.67	(1.66)
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	5,811	5,756	-0.37	3.03	-0.94
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,512	14,524	17.57	10.09	0.08
Real Estate Loan	9,897	9,740	10,133	11,378	11,537	-1.58	4.04	1.40
Margin Nature Loan	3,915	3,691	4,155	4,233	4,213	-5.73	12.55	-0.48
Hire Purchase Loan	4,007	3,602	3,253	3,374	3,394	-10.11	-9.71	0.59
Deprived Sector Loan	6,811	5,838	6,758	5,509	4,180	-14.29	15.76	-24.13
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	15,919	15,342	-13.69	-4.77	-3.63
Total	91,813	93,091	99,482	102,563	101,322	1.39	6.86	-1.21
Collateral wise								
Gold and Silver	983	1,027	1,131	944	900	4.48	10.08	-4.65
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,212	3,191	7.90	12.00	-0.65
Fixed Deposit Receipts	2,727	1,835	1,366	1,546	1,380	-32.73	-25.56	-10.75
Own	2,727	1,835	1,365	1,545	1,379	-32.73	-25.59	-10.76
Other Licences Institutions	-	-	1	1	1	0.00	0.00	0.00
Collateral of Properties	74,829	77,944	81,087	86,373	86,548	4.16	4.03	0.20
Fixed Assets	74,789	77,912	81,063	86,356	86,532	4.18	4.04	0.20
Current Assets	40	32	24	17	16	-19.99	-26.17	-4.70
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	4,771	3,818	-8.29	5.83	-19.97
Government Guarantee	40	40	40	40	207	0.00	0.06	420.74
Institutional Guarantee	5,525	4,971	5,360	3,098	2,067	-10.03	7.84	-33.28
Personal Guarantee	1,338	1,332	1,345	1,628	1,538	-0.42	0.98	-5.48
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	110.45
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	5	5	-29.99	-78.83	-1.28
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,717	5,485	-16.84	98.48	-4.07
Total	91,813	93,091	99,482	102,563	101,322	1.39	6.86	-1.21

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	38,704.66	50,815.48	56,195.22	60,438.00	18,765.13	36,631.75	18,747.38	26,904.29	29,519.07	17,113.73	34,970.44	41,084.27	27,490.68
	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	8,616.06	12,182.10	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	(20.26)	(2,840.40)	377.20	(5,693.23)	57.05	(7,441.53)	382.38	1,394.81	(2,659.65)	(359.80)	(6,786.16)	(879.44)	364.72
	g. Others Reserves Fund	15,414.84	25,836.40	13,599.71	19,627.49	2,082.40	15,227.21	3,285.34	5,577.33	11,601.01	2,921.76	9,663.70	10,812.98	8,018.70
2	BORROWINGS	3,495.47	5,060.00	9,207.11	15,494.00	2,400.00	8,047.05	10,006.55	7,313.13	12,752.26	13,105.50	15,365.50	8,028.01	20,032.80
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	-	-	682.75	-	5,800.00	-	-	2,251.43
	c. Foreign Banks and Fin. Ins.	-	-	-	5,454.00	-	-	-	26.77	-	2,052.00	1,365.50	1,028.01	5,726.89
	d. Other Financial Ins.	-	60.00	-	-	-	-	4,161.73	-	-	-	-	-	-
	e. Bonds and Securities	3,495.47	5,000.00	9,207.11	10,040.00	2,400.00	8,047.05	5,844.82	6,603.61	12,752.26	5,253.50	14,000.00	7,000.00	11,662.56
3	DEPOSITS	318,520.69	462,503.34	507,146.12	462,405.41	126,676.82	305,305.30	195,895.24	274,734.28	294,121.57	171,786.93	356,803.62	352,546.05	258,226.82
	a. Current	23,399.42	36,791.07	41,778.97	29,342.61	25,535.35	17,413.62	10,874.16	17,615.07	10,119.44	9,243.10	15,498.64	14,893.86	15,462.05
	Domestic	22,914.46	36,646.28	36,116.12	24,968.78	17,224.41	13,294.82	10,349.99	16,768.34	9,926.63	9,052.61	15,349.24	13,117.89	14,653.78
	Foreign	484.96	144.79	5,662.85	4,373.83	8,310.94	4,118.80	524.17	846.74	192.81	190.49	149.41	1,775.98	808.28
	b. Savings	148,073.33	224,583.04	181,127.62	129,096.98	55,597.50	94,091.77	59,508.98	80,037.25	112,445.22	77,221.41	109,639.48	142,378.15	93,895.52
	Domestic	148,045.38	224,552.63	177,554.96	127,212.19	51,494.78	92,637.22	58,942.19	79,823.55	112,383.87	77,022.60	109,092.73	141,379.84	93,617.17
	Foreign	27.95	30.41	3,572.66	1,884.79	4,102.72	1,454.56	566.79	213.70	61.35	198.82	546.75	998.30	278.34
	c. Fixed	120,283.92	174,088.14	235,183.55	255,808.10	29,859.71	165,457.41	107,709.81	160,469.85	150,999.48	71,721.86	198,524.34	165,362.64	123,894.81
	Domestic	119,105.12	171,589.30	231,266.36	245,655.21	28,330.23	150,821.80	99,854.05	158,848.12	150,996.28	70,415.06	190,139.74	162,323.53	123,568.30
	Foreign	1,178.80	2,498.83	3,917.18	10,152.88	1,529.48	14,635.61	7,855.77	1,621.74	3.21	1,306.80	8,384.60	3,039.11	326.52
	d. Call Deposits	23,886.81	25,647.05	45,148.43	43,943.92	14,079.57	24,782.45	15,646.45	13,830.89	20,347.53	11,654.55	30,993.47	27,088.84	23,144.61
	Domestic	23,884.46	22,720.13	41,815.38	36,498.92	10,355.05	21,242.96	10,626.23	13,503.53	20,059.84	10,702.66	30,469.37	26,734.51	22,818.74
	Foreign	2.36	2,926.91	3,333.05	7,445.00	3,724.52	3,539.49	5,020.22	327.36	287.69	951.89	524.10	354.32	325.87
	e. Others	2,877.21	1,394.05	3,907.55	4,213.79	1,604.70	3,560.06	2,155.84	2,781.21	209.91	1,946.01	2,147.67	2,822.56	1,829.83
	Domestic	2,203.85	1,392.21	3,888.73	3,831.97	1,397.22	2,606.05	1,585.22	2,780.60	202.42	1,938.51	2,122.15	2,809.01	1,829.83
	Foreign	673.36	1.83	18.82	381.82	207.48	954.01	570.62	0.61	7.48	7.50	25.52	13.56	-
4	Bills Payable	16.49	3,825.27	1,791.44	95.24	413.91	36.46	251.21	176.90	74.06	239.09	99.35	53.02	-
5	Other Liabilities	33,549.66	34,724.82	75,738.36	67,829.84	8,464.60	36,631.60	16,371.74	18,409.18	38,430.10	10,953.39	50,115.11	28,667.06	31,007.85
	1. Sundry Creditors	878.99	1,555.43	48,232.59	7,704.50	256.73	187.34	2,326.07	1,840.04	10,488.25	1,428.27	11,912.56	49.42	6,047.02
	2. Loan Loss Provision	11,080.61	13,606.84	20,197.88	22,336.59	2,431.56	19,789.38	5,267.14	3,728.78	12,743.05	6,126.96	28,352.50	15,482.11	8,244.02
	3. Interest Suspense a/c	7,296.18	8,732.06	1,927.58	2,854.37	282.25	2,060.14	1,951.86	223.42	-	440.22	4,339.69	335.90	654.04
	4. Others	14,293.88	10,830.49	5,380.31	34,934.38	5,494.05	14,594.74	6,826.67	12,616.94	15,198.80	2,957.94	5,510.36	12,799.64	16,062.77
6	Reconciliation A/c	4.72	-	-	0.00	-	21.09	-	0.04	-	-	-	-	-
7	Profit & Loss A/c	3,288.77	1,770.43	5,603.91	5,020.83	2,346.42	683.44	1,382.07	3,903.30	478.70	1,313.53	481.94	2,156.54	2,011.16
	TOTAL Liabilities	397,580.46	558,699.33	655,682.16	611,283.33	159,066.88	387,356.69	242,654.18	331,441.12	375,375.76	214,512.17	457,835.96	432,534.95	338,769.30
Assets														
1	LIQUID FUNDS	56,300.58	46,719.27	29,311.99	32,916.96	24,660.72	28,859.60	17,067.33	18,172.08	21,784.10	11,710.04	28,108.22	21,695.54	17,016.59
	a. Cash Balance	6,988.59	7,656.14	6,164.48	6,925.17	1,045.74	3,758.47	1,004.17	2,491.15	7,691.41	2,728.68	7,474.30	4,702.35	3,290.63
	Nepalese Notes & Coins	6,936.37	7,281.82	5,836.10	6,576.11	973.53	3,481.15	993.03	2,445.17	7,552.85	2,444.75	7,134.37	4,496.00	2,971.68
	Foreign Currency	52.22	374.32	328.38	349.06	72.21	277.32	11.14	45.98	138.55	283.93	339.93	206.35	318.95
	b. Bank Balance	47,811.99	27,188.74	23,147.51	24,732.73	4,806.49	24,555.73	8,536.58	13,680.93	14,092.70	8,981.37	20,633.92	14,293.19	12,425.96
	1. In Nepal Rastra Bank	11,626.39	25,251.74	19,172.79	18,718.21	4,127.67	21,470.22	7,468.65	10,696.88	12,320.26	6,861.32	18,569.86	12,632.65	11,039.62
	Domestic Currency	11,626.39	25,091.85	19,000.50	18,498.72	3,942.07	21,379.91	7,323.40	10,680.44	12,270.98	6,730.01	18,267.77	12,207.71	10,954.30
	Foreign Currency	-	159.89	172.29	219.49	185.60	90.31	145.26	16.44	49.29	131.31	302.08	424.94	85.33
	2. "A" Class Licensed Institution	34,604.52	1,164.85	103.82	2,408.37	47.26	154.11	611.28	545.92	398.36	559.33	402.31	355.76	466.26
	Domestic Currency	34,604.52	1,055.64	103.82	2,397.43	47.26	154.11	611.28	406.18	398.36	324.60	400.56	355.63	141.61
	Foreign Currency	-	109.21	-	10.93	-	-	-	139.74	-	234.72	1.76	0.12	324.66
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,581.08	772.15	3,870.90	3,606.15	631.55	2,928.61	456.65	2,438.13	1,374.07	1,560.72	1,661.75	1,304.78	920.07
	c. Money at Call	1,500.00	11,874.39	-	1,259.05	18,808.50	545.40	7,526.58	2,000.00	-	-	-	2,700.00	1,300.00
	Domestic Currency	1,500.00	1,000.00	-	850.00	-	-	-	2,000.00	-	-	-	2,700.00	1,300.00
	Foreign Currency	-	10,874.39	-	409.05	18,808.50	545.40	7,526.58	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	47,875.23	142,717.08	88,309.54	111,533.99	31,160.37	41,632.68	52,544.29	57,878.81	61,161.56	30,887.55	75,345.76	68,915.90	48,486.08
	a. Govt. Securities	47,875.23	96,894.58	77,717.65	69,167.12	19,060.37	38,632.68	38,544.29	57,878.81	48,161.56	30,887.55	75,		

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaxami	Narayani	Karnali	Shangrila	Excel	Miteri	
Liabilities															
1	CAPITAL FUND	35,157.90	61,420.36	21,596.37	29,695.90	29,203.30	32,870.10	20,264.46	6,696.92	1.86	(1,208.28)	4,999.96	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	-	-	-	-	-	-	-	-	36.59	-	-	-	-	
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	
	d. General Reserves	10,005.75	12,559.65	3,666.83	5,475.64	5,410.11	4,225.54	3,863.00	1,494.43	108.17	17.25	871.76	259.46	308.92	
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-	
	f. Retained Earning	72.49	19.64	15.31	25.21	(93.84)	(3,025.53)	753.60	0.33	(427.73)	(1,761.95)	(256.51)	(8.27)	10.61	
	g. Others Reserves Fund	5,791.73	10,725.23	3,145.22	4,792.47	5,520.32	8,127.59	2,066.33	905.71	12.26	33.59	828.46	525.97	50.56	
2	BORROWINGS	33,512.51	23,117.23	6,511.70	15,575.93	18,495.65	8,525.30	12,002.52	995.08	-	-	746.95	-	100.00	
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-	
	b. Interbank Borrowing	2,650.04	-	1,000.00	3,550.00	-	-	-	-	-	-	-	-	100.00	
	c. Foreign Banks and Fin. Ins.	-	12,071.54	-	2,730.00	6,583.71	-	2,595.40	-	-	-	-	-	-	
	d. Other Financial Ins.	10,385.45	359.08	-	136.50	-	684.00	-	-	-	-	-	-	-	
	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	257,034.45	540,725.40	201,255.93	249,845.69	271,036.87	324,713.78	217,509.86	53,993.26	417.55	4,369.40	56,625.32	15,193.33	6,229.96	
	a. Current	16,586.70	32,894.66	8,251.46	6,902.41	13,161.95	14,528.47	12,335.24	1,340.31	21.81	30.96	752.71	395.61	277.82	
	Domestic	15,818.91	31,099.80	7,936.09	6,459.85	12,446.63	14,104.71	11,482.21	1,340.31	21.81	30.96	752.71	395.61	277.82	
	Foreign	767.79	1,794.86	315.37	442.56	715.32	423.76	853.04	-	-	-	-	-	-	
	b. Savings	90,553.25	197,162.31	68,224.21	51,785.06	95,119.45	118,778.04	75,425.12	23,847.91	73.20	2,450.27	16,174.65	6,499.08	2,316.20	
	Domestic	90,543.96	196,476.02	67,971.82	51,721.98	94,804.65	118,687.19	73,130.91	23,840.68	73.20	2,450.27	16,174.65	6,499.08	2,316.20	
	Foreign	9.29	686.28	252.39	63.09	314.80	90.85	2,294.21	7.23	-	-	-	-	-	
	c. Fixed	137,756.65	272,863.39	110,029.20	172,414.53	138,472.35	170,345.18	112,645.85	24,803.01	282.70	1,096.62	35,298.97	6,139.07	3,324.09	
	Domestic	137,756.65	269,320.09	107,436.84	168,353.89	134,667.90	169,455.27	111,385.52	24,803.01	282.70	1,096.62	35,298.97	6,139.07	3,324.09	
	Foreign	-	3,543.30	2,592.36	4,060.65	3,804.45	889.90	1,260.33	-	-	-	-	-	-	
	d. Call Deposits	11,251.52	33,736.65	13,553.65	15,962.80	21,402.95	18,243.17	15,731.10	3,504.92	38.46	791.55	4,378.05	2,148.90	311.64	
	Domestic	11,251.52	33,163.83	13,414.40	15,864.56	19,566.77	17,525.84	14,703.63	3,504.92	38.46	791.55	4,378.05	2,148.90	311.64	
	Foreign	-	572.82	139.24	98.24	1,836.18	717.33	1,027.47	-	-	-	-	-	-	
	e. Others	886.32	4,068.39	1,197.42	2,780.88	2,880.17	2,818.92	1,372.55	497.11	1.38	-	20.94	10.68	0.19	
	Domestic	886.32	3,909.26	1,197.42	2,583.87	2,635.03	2,818.92	1,261.22	497.11	1.38	-	20.94	10.68	0.19	
	Foreign	-	159.13	-	197.01	245.14	-	111.33	-	-	-	-	-	-	
4	Bills Payable	-	28.74	167.08	147.25	12.83	-	3.02	5.04	-	-	7.25	-	-	
5	Other Liabilities	50,253.62	49,283.71	19,507.87	26,926.42	33,002.96	31,734.39	10,283.43	4,628.36	324.33	3,178.54	3,132.63	1,337.54	154.23	
	1. Sundry Creditors	8,259.62	2,316.24	7.39	117.02	74.45	2,157.53	27.86	20.32	15.50	367.32	51.88	13.97	-	
	2. Loan Loss Provision	10,153.92	20,769.09	8,662.86	12,760.56	9,490.39	18,907.58	6,311.84	2,298.54	121.32	1,791.74	2,071.03	978.68	80.17	
	3. Interest Suspense a/c	3,547.73	-	1,553.24	1,229.46	1,223.19	3,719.08	-	730.23	35.62	898.81	-	-	-	
	4. Others	28,292.35	26,198.37	9,284.39	12,819.38	22,214.94	6,950.21	3,943.74	1,579.28	151.89	120.67	1,009.72	344.89	74.06	
6	Reconciliation A/c	1,353.29	-	-	-	-	-	-	-	-	-	-	-	-	
7	Profit & Loss A/c	1,733.80	5,355.41	1,181.51	2,585.59	2,625.49	2,001.40	1,870.50	463.26	-	-	498.75	-	101.39	
	TOTAL Liabilities	379,045.57	679,930.85	250,220.47	324,776.78	354,377.11	399,844.97	261,933.79	66,781.92	743.74	6,339.66	66,010.86	18,566.80	8,172.77	
Assets															
1	LIQUID FUNDS	23,250.23	33,237.64	18,027.80	16,107.99	20,228.63	20,867.73	19,243.16	4,733.91	111.23	75.85	4,214.10	1,858.58	387.60	
	a. Cash Balance	4,395.59	6,485.47	4,267.90	3,375.61	4,304.19	4,675.65	2,281.64	674.50	15.73	4.64	551.37	463.77	53.67	
	Nepalese Notes & Coins	4,384.80	6,304.99	4,169.38	3,235.96	4,084.92	4,511.34	2,100.60	653.32	15.73	4.64	548.72	463.77	53.67	
	Foreign Currency	10.78	180.47	98.52	139.65	219.27	164.31	181.04	21.18	-	-	2.64	-	-	
	b. Bank Balance	18,854.64	26,752.18	13,441.15	12,732.39	15,469.17	16,192.07	16,961.52	2,612.13	44.28	59.15	3,662.73	693.81	267.86	
	1. In Nepal Rastra Bank	14,739.80	21,706.06	8,224.35	10,389.22	12,733.07	13,465.97	10,767.63	2,298.56	44.28	59.15	2,333.13	523.44	256.00	
	Domestic Currency	14,703.26	21,640.64	8,070.08	10,222.55	12,588.77	13,400.78	8,232.53	2,292.18	44.28	59.15	2,328.60	523.44	256.00	
	Foreign Currency	36.54	65.43	154.26	166.67	144.29	65.19	2,535.10	6.38	-	-	4.53	-	-	
	2. "A" Class Licensed Institution	3,926.50	434.34	546.53	181.35	587.31	1,096.94	221.10	303.67	-	-	1,168.43	170.36	11.81	
	Domestic Currency	3,843.33	371.98	355.12	102.74	587.31	846.72	214.78	233.18	-	-	1,160.83	170.36	11.81	
	Foreign Currency	83.17	62.36	191.40	78.60	-	250.21	6.32	70.49	-	-	7.60	-	-	
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	6.18	-	-	159.47	-	0.05	
	4. In Foreign Banks	188.34	4,611.77	4,670.28	2,161.82	2,148.79	1,608.38	5,972.79	3.71	-	-	1.71	-	-	
	c. Money at Call	-	-	318.76	-	455.27	-	-	1,447.28	51.22	12.07	-	701.01	66.07	
	Domestic Currency	-	-	-	-	-	-	-	1,447.28	51.22	12.07	-	700.81	66.07	
	Foreign Currency	-	-	318.76	-	455.27	-	-	-	-	-	-	0.20	-	
2	INVESTMENT IN SECURITIES	68,662.35	117,658.21	29,461.37	47,578.19	43,775.79	91,869.42	39,106.26	10,003.55	4.00	-	10,599.79	2,447.71	2,120.73	
	a. Govt. Securities	62,162.35	99,658.21	29,461.37	47,578.19	28,002.42	60,287.17	27,351.11	8,112.43	4.00	-	8,599.79	838.61	470.73	
	b. NRB Bond	6,500.00	18,000.00	-	-	15,773.38	31,582.25	11,000.00	1,891.13	-	-	2,000.00	1,609.10	1,650.00	
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	
	e. Non Residents	-	-	-	-	-	-	755.14	-	-	-	-	-	-	
3	SHARE & OTHER INVESTMENT	22,756.80	35,944.05	5,699.98	14,741.92	17,619.92	17,074.05	7,227.49	1,232.66	40.88	-	1,098.93	632.47	30.99	
	a. Interbank Lending	-	1,434.30	-	-	2,592.55	-	-	-	-	-	100.00	-	-	
	b. Non Residents	-	26,911.94	3,116.66	10,401.30	9,189.91	6,267.90	4,086.82	-	-	-	-	-	-	
	c. Others	22,756.80	7,597.81	2,583.31	4,340.62	5,837.46	10,806.15	3,140.67	1,232.66	40.88	-	998.93	632.47	30.99	
4	LOANS & ADVANCES (Including Bills Purchased)	213,449.16	440,808.76	174,437.51	221,177.09	236,887.57	234,903.73	183,803.97	46,878.30	339.57	2,541.36	46,573.32	12,381.25	5,447.17	
	4.1 LOANS & ADVANCES	213,449.16	440,808.76	174,437.51	218,100.27	236,858.93	234,575.34	183,803.97	46,878.30	339.57	2,541.36	46,573.32	12,381.25	5,447.17	
	a. Private Sector	210,310.30	421,379.33	173,001.93	208,232.96	227,335.93	223,811.57	176,863.16	43,291.77	339.57	2,541.36	43,305.00	12,124.92	4,706.68	
	b. Financial Institutions	3,138.86	18,625.53	1,435.58	9,867.32	9,523.00	10,639.21	6,940.81	3,586.53	-	-	3,268.32	256.33	740.49	
	c. Government Organizations	-	803.89	-	-	-	124.55	-	-	-	-	-	-	-	
	4.2 BILL PURCHASED	-	-	-	3,076.82	28.63	328.39	-	-	-	-	-	-	-	
	a. Domestic Bills Purchased	-	-	-	3,076.82	28.63	328.39	-	-	-	-	-	-	-	
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	FIXED ASSETS	2,238.31	11,662.13	6,557.86	4,002.27	2,926.70	4,336.04	1,613.98	812.31	40.61	150.74	635.06	365.32	44.02	
7	OTHER ASSETS	47,674.19	34,661.67	15,007.03	18,799.39	31,683.34	29,532.39	10,061.51	2,504.83	160.69	2,654.38	2,492.30	578.80	126.77	
	a. Accrued Interest:	5,488.74	7,158.99	3,898.98	7,336.89	6,457.22	13,734.18	2,316.33	1,436.76	26.63	898.81	693.38	194.89	43.65	
	Financial Institutions	3,884.93	-	2,562.04	5,529.06	4,784.94	11,565.95	1,304.90	23.10	21.31	-	-	149.97	12.97	
	Government Enterprises	1,104.00	1,163.71	0.27	788.13	433.43	1,162.57	522.44	116.34	-	-	139.39	-	0.61	
	Private Sector	499.81	5,995.28	1,336.67	1,019.70	1,238.85	1,005.66	488.99	1,297.32						

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	10,408.19	7,996.23	5,345.60	738.62	6,292.64	6,655.22	6,481.41	433.08	354.19	686.48	628.25	1,002.51
	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	538.72	729.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,712.40	1,481.86	961.39	75.00	837.02	1,132.32	1,142.79	66.07	8.25	64.65	25.85	242.70
	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	(249.04)	(16.22)	(359.26)	37.90	(244.57)
	g. Others Reserves Fund	1,454.15	831.47	855.91	121.98	1,723.26	608.54	1,649.58	58.59	12.16	146.75	25.78	175.02
2	BORROWINGS	1,670.07	996.03	996.23	-	1,500.00	0.37	999.59	3.33	-	-	21.25	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	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	114,785.68	87,493.82	62,265.97	1,978.85	58,882.49	69,318.39	58,228.28	5,318.74	1,237.17	7,118.44	6,032.56	3,888.39
	a. Current	2,735.27	1,500.59	1,273.46	25.69	1,500.52	1,060.51	1,116.57	101.60	63.01	264.27	98.66	107.62
	Domestic	2,735.25	1,500.59	1,273.46	25.69	1,500.47	1,060.51	1,116.56	101.60	63.01	264.27	98.66	107.62
	Foreign	0.02	-	-	-	0.05	-	0.01	-	-	-	-	-
	b. Savings	41,432.49	35,906.63	19,637.32	300.66	27,173.22	28,720.45	16,405.88	1,569.07	427.95	2,094.89	1,157.60	770.78
	Domestic	41,429.03	35,906.63	19,637.32	300.66	27,171.22	28,720.45	16,405.87	1,569.07	427.95	2,094.89	1,157.60	770.78
	Foreign	3.46	-	-	-	2.01	-	0.01	-	-	-	-	-
	c. Fixed	63,556.05	41,729.98	37,343.39	1,545.08	24,671.83	36,286.24	36,677.09	2,974.38	661.90	3,698.59	4,379.14	2,625.39
	Domestic	63,556.05	41,729.98	37,343.39	1,545.08	24,671.83	36,286.24	36,677.09	2,974.38	661.90	3,698.59	4,379.14	2,625.39
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,976.17	8,342.98	4,011.80	103.83	5,461.77	3,237.38	4,003.84	673.56	84.32	1,058.69	397.17	384.22
	Domestic	6,976.17	8,342.98	4,011.80	103.83	5,461.77	3,237.38	4,003.84	673.56	84.32	1,058.69	397.17	384.22
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	85.71	13.65	-	3.59	75.14	13.81	24.91	0.13	-	2.00	-	0.38
	Domestic	85.71	13.65	-	3.59	75.14	13.81	24.91	0.13	-	2.00	-	0.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.17	0.31	-	-	-	-	2.36	-	-	-	0.68	-
5	Other Liabilities	5,586.48	5,767.83	3,755.17	229.08	5,180.78	3,925.60	6,781.20	564.58	89.81	1,054.66	375.43	821.77
	1. Sundry Creditors	-	16.28	0.40	3.39	16.13	59.79	28.97	1.03	3.83	11.15	0.32	33.03
	2. Loan Loss Provision	3,999.18	4,070.40	2,403.95	114.67	3,597.72	2,257.04	2,817.58	279.87	44.06	536.14	172.25	211.21
	3. Interest Suspense a/c	-	-	-	87.39	-	639.10	1,306.63	-	-	167.96	53.94	390.53
	4. Others	1,587.30	1,681.15	1,350.82	23.63	1,566.93	969.66	2,628.03	283.68	41.93	339.42	148.92	187.00
6	Reconciliation A/c	0.10	-	-	-	(0.00)	-	-	-	-	-	-	-
7	Profit & Loss A/c	876.81	869.35	477.32	15.68	361.41	615.43	119.28	-	-	-	23.29	15.80
	TOTAL Liabilities	133,327.50	103,123.58	72,840.30	2,962.23	72,217.31	80,515.01	72,612.13	6,319.73	1,681.17	8,859.57	7,081.46	5,728.46
Assets													
1	LIQUID FUNDS	8,017.58	6,486.94	3,939.42	1,136.93	4,254.22	4,658.91	4,860.67	641.49	311.04	1,459.98	940.31	511.38
	a. Cash Balance	1,576.71	760.87	545.72	10.07	918.89	677.81	661.52	69.56	29.22	129.55	68.81	29.94
	Nepalese Notes & Coins	1,521.88	658.87	534.20	10.07	768.41	677.81	660.98	69.56	29.22	129.55	68.81	29.94
	Foreign Currency	54.83	101.99	11.52	-	150.48	-	0.53	-	-	-	-	-
	b. Bank Balance	4,503.83	3,700.58	3,393.70	1,126.86	2,375.75	2,796.00	4,199.16	263.30	84.61	327.27	287.32	211.51
	1. In Nepal Rastra Bank	4,500.31	3,684.77	2,375.74	89.28	2,298.24	2,791.45	2,493.32	250.40	-	326.95	255.91	211.51
	Domestic Currency	4,431.22	3,657.27	2,375.67	89.28	2,294.42	2,791.45	2,493.32	250.40	-	326.95	255.91	211.51
	Foreign Currency	69.09	27.50	0.07	-	3.82	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.52	15.81	945.16	970.79	77.51	4.48	1,677.26	12.90	70.15	0.32	31.41	-
	Domestic Currency	-	-	930.69	970.79	77.51	3.95	1,667.15	12.90	70.15	0.32	31.41	-
	Foreign Currency	3.52	15.81	14.47	-	-	0.53	10.12	-	-	-	-	-
	3. Other Financial Ins.	-	-	72.81	66.78	-	0.06	28.57	-	14.46	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,937.03	2,025.49	-	-	959.57	1,185.11	-	308.62	197.21	1,003.16	584.18	269.93
	Domestic Currency	1,937.03	2,025.49	-	-	945.48	1,185.11	-	308.62	197.21	1,003.16	584.18	269.93
	Foreign Currency	-	-	-	-	14.09	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	19,039.50	15,208.32	10,653.10	-	11,356.76	13,832.05	10,738.46	1,500.00	129.49	413.60	1,059.42	1,409.80
	a. Govt. Securities	13,702.80	13,508.32	9,653.10	-	10,956.76	11,532.05	7,547.33	-	129.49	413.60	509.42	359.80
	b. NRB Bond	5,336.70	1,700.00	1,000.00	-	400.00	2,300.00	3,191.13	1,500.00	-	-	550.00	1,050.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,038.66	1,153.53	1,175.42	-	1,311.47	599.21	2,209.82	110.17	47.89	31.42	44.19	189.12
	a. Interbank Lending	-	-	-	-	27.33	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,038.66	1,153.53	1,175.42	-	1,284.15	599.21	2,209.82	110.17	47.89	31.42	44.19	189.12
4	LOANS & ADVANCES (Including Bills Purchased)	102,000.78	76,640.96	53,745.51	1,351.33	48,842.62	57,443.34	49,689.93	3,624.55	950.24	6,067.49	4,623.25	2,776.24
	4.1 LOANS & ADVANCES	102,000.78	76,640.96	53,745.51	1,351.33	48,842.62	57,443.34	49,689.93	3,624.55	950.24	6,067.49	4,623.25	2,776.24
	a. Private Sector	99,505.48	71,820.97	50,974.67	1,351.33	46,325.59	56,075.49	48,995.94	3,624.55	950.24	5,683.50	4,623.25	2,683.28
	b. Financial Institutions	2,495.29	4,819.99	2,770.85	-	2,517.03	1,367.85	693.99	-	-	383.99	-	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	Samridhi	CMerchant	GBFL
Liabilities														
1	CAPITAL FUND	327.33	1,347.79	1,897.33	1,301.18	1,091.40	638.76	399.77	547.11	984.99	689.79	380.76	117.99	1,536.70
	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	245.26	272.00	241.04	70.11	184.35	243.42	182.71	20.22	97.16	343.20	202.96
	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)	(507.29)	(673.39)	4.43	(366.53)	(448.09)	(721.62)	(1,521.74)	(395.12)	0.56	(650.38)	(1,162.89)	(87.05)
	g. Others Reserves Fund	1,810.33	532.81	1,376.87	24.75	311.53	168.62	246.56	742.88	248.08	48.26	95.36	(0.00)	408.61
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	9,230.31	12,584.48	8,158.49	5,438.60	6,883.75	3,417.91	6,966.00	7,366.43	2,927.72	2,540.88	26.98	7,643.44
	a. Current	-	117.78	9.14	32.28	72.75	130.59	14.95	77.65	23.75	60.25	65.71	-	64.30
	Domestic	-	117.78	9.14	32.28	72.75	130.59	14.95	77.65	23.75	60.25	65.71	-	64.30
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	31.76	2,265.35	2,902.26	1,763.08	1,480.04	1,638.94	1,385.41	1,879.65	1,797.06	704.61	615.75	22.26	1,726.83
	Domestic	31.76	2,265.35	2,902.26	1,763.08	1,480.04	1,638.94	1,385.41	1,879.65	1,797.06	704.61	615.75	22.26	1,726.83
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,890.48	8,812.28	5,826.02	3,646.09	4,219.08	1,995.96	4,710.07	4,890.36	1,906.54	1,670.98	-	5,154.03
	Domestic	-	5,890.48	8,812.28	5,826.02	3,646.09	4,219.08	1,995.96	4,710.07	4,890.36	1,906.54	1,670.98	-	5,154.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.94	956.69	859.26	537.11	239.71	880.13	21.60	298.63	655.26	256.33	188.44	-	698.08
	Domestic	185.94	956.69	859.26	537.11	239.71	880.13	21.60	298.63	655.26	256.33	188.44	-	698.08
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.35	-	1.54	-	-	15.00	-	0.00	-	-	-	4.72	0.20
	Domestic	33.35	-	1.54	-	-	15.00	-	0.00	-	-	-	4.72	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	0.01	-	-	-	-	-
5	Other Liabilities	8,049.83	1,538.11	1,116.40	346.51	533.26	578.68	1,976.85	2,418.03	787.23	57.06	450.79	3,950.98	616.54
	1. Sundry Creditors	146.73	4.50	-	24.35	11.15	12.89	10.53	4.02	8.24	-	3.64	144.65	18.95
	2. Loan Loss Provision	2,207.37	992.42	594.31	191.54	318.50	275.68	1,223.63	2,204.61	593.83	-	284.91	663.53	296.21
	3. Interest Suspense a/c	5,649.21	375.95	-	32.73	-	45.81	662.95	-	-	-	48.08	3,090.91	116.36
	4. Others	46.52	165.25	522.09	97.89	203.60	244.29	79.74	209.41	185.16	57.06	114.16	51.90	185.02
6	Reconciliation A/c	-	-	-	-	-	1.14	-	-	-	-	-	-	-
7	Profit & Loss A/c	11.41	6.75	-	37.91	5.24	-	-	-	30.68	24.30	-	-	49.20
	TOTAL Liabilities	8,639.62	12,122.96	15,846.94	9,844.10	7,068.50	8,102.32	5,794.53	9,931.15	9,169.33	3,698.86	3,372.44	4,095.95	9,845.88
Assets														
1	LIQUID FUNDS	115.48	1,589.91	2,892.74	616.63	474.15	815.40	1,458.23	1,002.15	995.77	349.18	346.99	167.94	965.27
	a. Cash Balance	-	192.74	229.09	35.36	32.90	92.15	17.05	197.87	98.69	33.54	29.82	0.08	52.09
	Nepalese Notes & Coins	-	192.74	229.09	35.36	32.90	92.15	17.05	197.87	98.69	33.54	29.82	0.08	52.07
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.33	447.41	516.34	400.12	441.25	291.61	156.70	644.85	897.08	119.45	317.16	167.86	320.17
	1. In Nepal Rastra Bank	0.07	447.41	516.34	400.12	232.90	278.39	153.62	611.09	402.09	119.45	110.93	9.07	316.95
	Domestic Currency	0.07	447.41	516.34	400.12	232.90	278.39	153.62	611.09	402.09	119.45	110.93	9.07	316.95
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.26	-	-	-	159.96	13.20	3.07	33.76	299.37	-	107.22	158.49	3.19
	Domestic Currency	1.26	-	-	-	159.96	13.20	3.07	33.76	299.37	-	107.22	158.49	3.19
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	48.39	0.02	0.00	-	195.62	-	99.02	0.30	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	114.16	949.76	2,147.31	181.14	-	431.63	1,284.48	159.43	-	196.19	-	-	593.01
	Domestic Currency	114.16	949.76	2,147.31	181.14	-	431.63	1,284.48	159.43	-	196.19	-	-	593.01
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	1,827.35	1,658.38	2,407.70	1,215.00	1,210.00	-	-	2,269.20	964.47	308.44	-	1,919.88
	a. Govt. Securities	1.00	650.00	1,658.38	2,007.70	415.00	460.00	-	-	919.20	964.47	131.09	-	1,319.88
	b. NRB Bond	-	1,177.35	-	400.00	800.00	750.00	-	-	1,350.00	-	177.35	-	600.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	329.55	559.52	205.16	332.03	140.40	39.50	50.07	519.13	342.22	318.89	0.03	827.12
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	329.55	559.52	205.16	332.03	140.40	39.50	50.07	519.13	342.22	318.89	0.03	827.12
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.42	6,924.95	8,648.96	6,262.88	4,156.65	5,027.40	2,731.10	7,038.76	4,996.73	1,734.50	1,901.57	663.53	5,485.37
	4.1 LOANS & ADVANCES	2,192.42	6,924.95	8,648.96	6,262.88	4,156.65	5,027.40	2,731.10	7,038.76	4,996.73	1,734.50	1,901.57	663.53	5,485.37
	a. Private Sector	2,192.42	6,802.08	8,424.89	6,037.33	4,156.65	4,752.24	2,726.43	6,989.69	4,996.73	1,734.44	1,782.06	663.53	5,406.48
	b. Financial Institutions	-	122.87	224.07	225.55	-	275.16	4.67	49.06	-	0.06	119.52	-	78.89
	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	146.38	668.59	113.72	297.46	382.00	54.05	166.68	197.55	194.68	1		

S.N.	BFI Name	ECFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	1,823.19	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	250.77	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	18,945.69	21,715.84	8,272.14
	a. Current	282.71	234.17	74.58
	Domestic	282.71	234.17	74.58
	Foreign	-	-	-
	b. Savings	5,667.75	3,238.90	1,878.21
	Domestic	5,667.75	3,238.90	1,878.21
	Foreign	-	-	-
	c. Fixed	11,666.17	15,904.52	5,381.52
	Domestic	11,666.17	15,904.52	5,381.52
	Foreign	-	-	-
	d. Call Deposits	1,304.65	2,338.21	937.83
	Domestic	1,304.65	2,338.21	937.83
	Foreign	-	-	-
	e. Others	24.42	0.05	-
	Domestic	24.42	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.01	-	-
5	Other Liabilities	939.10	1,565.15	905.51
	1. Sundry Creditors	167.74	71.81	6.22
	2. Loan Loss Provision	443.43	739.98	613.09
	3. Interest Suspense a/c	-	220.37	192.41
	4. Others	327.92	532.99	93.79
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	215.70	206.20	-
	TOTAL Liabilities	22,423.55	26,113.12	10,420.46
Assets				
1	LIQUID FUNDS	1,618.95	1,034.12	587.07
	a. Cash Balance	190.38	100.81	47.00
	Nepalese Notes & Coins	190.30	100.81	47.00
	Foreign Currency	0.08	-	-
	b. Bank Balance	1,428.57	933.31	349.22
	1. In Nepal Rastra Bank	817.95	845.18	349.22
	Domestic Currency	817.95	845.18	349.22
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	469.95	86.01	-
	Domestic Currency	469.95	86.01	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	140.67	2.11	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	190.85
	Domestic Currency	-	-	190.85
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,288.95	5,000.48	1,532.85
	a. Govt. Securities	2,552.50	1,850.00	1,432.85
	b. NRB Bond	736.45	3,150.48	100.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	464.33	222.54	190.10
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	464.33	222.54	190.10
	LOANS & ADVANCES (Including Bills Purchased)	15,939.28	17,975.84	6,896.23
4	LOANS & ADVANCES	15,939.28	17,975.84	6,896.23
	a. Private Sector	15,588.73	17,584.30	6,759.04
	b. Financial Institutions	350.55	391.54	137.19
	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	387.66	692.46	298.35
7	OTHER ASSETS	690.54	1,073.38	485.45
	a. Accrued Interest:	301.86	298.96	207.06
	Financial Institutions	276.20	149.93	143.84
	Government Enterprises	25.13	68.32	14.10
	Private Sector	0.53	80.70	49.11
	b. Staff Loans / Adv.	166.06	365.37	108.26
	c. Sundry Debtors	23.69	1.24	8.03
	d. Cash In Transit	-	-	-
	e. Others	198.93	407.80	162.11
8	Expenses not Written off	-	-	-
9	Non Banking Assets	33.83	114.31	218.92
10	Reconciliation Account	-	-	1.37
11	Profit & Loss A/c	-	-	210.11
	TOTAL ASSETS	22,423.55	26,113.12	10,420.46

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	10,839.64	14,225.03	20,120.66	18,268.82	3,202.53	14,563.11	8,528.09
1.1 On Deposit Liabilities	10,524.44	13,998.83	19,409.95	17,101.67	2,980.18	13,864.07	7,872.33
1.1.1 Saving Account	3,582.98	5,125.02	4,500.71	3,078.11	1,350.78	2,985.23	1,477.21
1.1.2 Fixed Account	6,663.65	8,578.68	14,352.30	13,531.40	1,488.06	10,532.67	6,184.10
1.1.2.1 Up to 3 months Fixed Account	752.39	-	4,305.69	135.88	0.00	-	247.83
1.1.2.2 3 to 6 months Fixed Account	987.59	-	2,152.84	-	194.01	-	197.50
1.1.2.3 6 months to 1 year Fixed Account	2,071.22	-	3,875.12	-	931.17	10,532.67	542.08
1.1.2.4 Above 1 year Fixed Account	2,852.46	8,578.68	4,018.64	13,395.52	362.88	-	5,196.68
1.1.3 Call Deposit	277.80	295.13	556.94	492.15	141.34	346.16	211.02
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	315.21	226.20	710.70	1,167.15	222.34	699.04	655.76
2. Commission Expense	295.07	465.19	933.35	425.78	400.09	-	113.13
3. Staff Expense	3,110.71	3,529.80	3,100.97	2,639.17	874.04	2,748.50	1,293.80
4. Office Operating Expenses	1,116.87	1,520.22	2,025.65	2,168.87	556.33	1,725.18	909.87
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.57	-	147.12	-	-
7. Provision for Risk	4,408.68	4,603.99	2,894.03	9,829.68	445.29	-	2,116.94
7.1 Loan loss Provision	4,408.68	4,603.99	2,894.03	9,829.68	445.29	-	2,116.94
7.1.1 General Loan loss Provision	4,408.68	820.30	584.51	3,558.02	271.52	-	21.50
7.1.1.1 Pass Loan Loss Provision	4,408.68	499.16	-	1,972.51	-	-	-
7.1.1.2 Watch List Provision	-	321.15	584.51	1,585.51	271.52	-	21.50
7.1.2 Special Loan Loss Provision	-	3,783.68	2,309.53	6,271.65	173.77	-	2,095.44
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	151.99	13.75	3,136.36	-
9. Provision for Staff Bonus	251.53	133.11	889.51	798.67	379.52	108.36	232.56
10. Provision for Income Tax	1,490.32	758.76	2,401.67	2,167.17	1,069.26	291.84	711.00
11. Others	-	-	-	-	-	-	-
12. Net Profit	3,288.77	1,770.43	5,603.91	5,020.83	2,346.42	683.44	1,382.07
Total Expenses	24,801.60	27,006.53	38,530.55	41,470.97	9,434.36	23,256.79	15,287.46

Income

1. Interest Income	18,836.67	22,269.48	33,356.62	29,704.50	6,792.09	23,108.05	12,554.75
1.1 On Loans and Advances	15,953.96	17,429.48	28,397.57	24,995.70	5,253.04	19,901.60	9,707.86
1.2 On Investment	1,049.26	4,447.99	3,348.33	2,644.68	771.21	1,858.30	2,032.40
1.2.1 Government Bonds	1,049.26	1,251.56	2,935.19	2,644.68	738.01	1,858.30	1,905.90
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	988.90	412.19	-	-	-	126.50
1.2.4 Debenture & Bonds	-	2,207.53	0.96	-	33.21	-	-
1.3 On Agency Balance	193.55	10.78	-	1,083.47	11.65	-	7.61
1.4 On Call Deposit	-	381.23	916.29	-	631.56	-	-
1.5 On Others	1,639.90	-	694.42	980.66	124.64	1,348.15	806.89
2. Commission and Discount	1,132.91	396.35	3,447.67	1,489.94	1,484.41	854.33	1,075.79
2.1 Bills Purchase and Discount	-	-	-	-	23.83	0.00	0.92
2.2 Commission	1,132.91	310.66	960.78	1,489.94	1,248.65	587.91	399.14
2.3 Others	-	85.70	2,486.88	-	211.93	266.42	675.73
3. Exchange Flactuation Income	157.29	131.34	763.28	670.37	637.70	514.53	237.46
3.1 Due to Change in Exchange Rate	-	27.31	149.34	66.28	(538.87)	-	16.00
3.2 Due to Foreign Currency Transaction	157.29	104.03	613.94	604.09	1,176.57	514.53	221.47
4. Other Operating Income	347.17	1,391.15	260.39	798.42	72.73	181.66	10.09
5. Non Operating Income	2.66	272.51	28.61	255.73	-	75.05	9.68
6. Write Back from Provisions for loss	4,324.90	2,526.04	600.83	8,515.71	439.11	(1,489.56)	1,396.94
7. Recovery of written-off Loan	-	19.67	73.16	36.29	8.31	12.73	2.75
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	24,801.60	27,006.53	38,530.55	41,470.97	9,434.36	23,256.79	15,287.46

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	9,662.14	15,828.35	7,354.90	17,379.23	15,109.37	11,520.20	11,006.91
1.1 On Deposit Liabilities	9,281.44	14,902.94	6,702.12	15,922.88	14,359.85	9,945.14	9,946.18
1.1.1 Saving Account	1,991.24	3,336.84	1,781.08	2,918.40	3,609.33	2,344.85	2,197.85
1.1.2 Fixed Account	7,114.66	11,331.86	4,816.13	12,617.64	10,502.11	7,433.79	7,680.68
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	3,150.43	0.13	-	-	-	2,799.74	-
1.1.2.3 6 months to 1 year Fixed Account	1,604.34	-	68.71	-	6,826.45	3,017.64	7,679.95
1.1.2.4 Above 1 year Fixed Account	2,359.88	11,331.73	4,747.41	12,617.64	3,675.66	1,616.40	0.73
1.1.3 Call Deposit	175.54	234.24	104.91	386.83	248.42	166.51	67.65
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	380.70	925.41	652.79	1,456.35	749.52	1,575.06	1,060.73
2. Commission Expense	60.11	260.81	213.23	281.89	8.70	-	18.67
3. Staff Expense	1,500.60	2,815.91	1,757.78	3,376.54	3,198.43	2,295.28	3,082.48
4. Office Operating Expenses	1,231.63	2,135.90	1,054.97	1,518.24	1,950.79	1,767.83	1,469.89
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	218.31	135.83	-	6.53	41.97
7. Provision for Risk	272.95	5,275.35	1,219.15	10,325.36	5,050.33	2,222.95	3,563.90
7.1 Loan loss Provision	272.95	5,275.35	1,192.08	10,325.36	5,050.33	2,222.95	3,563.90
7.1.1 General Loan loss Provision	206.37	249.94	99.02	8,573.21	624.15	2,222.95	570.51
7.1.1.1 Pass Loan Loss Provision	56.76	-	-	2,801.45	97.78	2,222.95	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	-	2,993.39
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	27.07	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	1,063.68	270.55	-	140.14	2.43	-
9. Provision for Staff Bonus	634.73	75.98	208.50	151.08	342.31	320.21	130.71
10. Provision for Income Tax	1,815.70	205.16	562.94	877.78	924.23	870.73	749.63
11. Others	-	-	-	-	-	-	4.03
12. Net Profit	3,903.30	478.70	1,313.53	481.94	2,156.54	2,011.16	1,733.80
Total Expenses	19,081.16	28,155.63	14,173.86	34,527.89	28,880.84	21,017.31	21,801.97

Income

1. Interest Income	17,207.29	24,313.64	11,985.97	26,243.53	23,910.64	18,605.55	17,311.99
1.1 On Loans and Advances	14,387.77	21,281.49	10,212.71	22,558.74	20,078.96	15,823.71	14,037.45
1.2 On Investment	2,750.24	2,779.93	1,585.03	2,759.78	2,681.38	2,254.79	2,625.21
1.2.1 Government Bonds	2,376.88	2,758.82	26.07	2,759.78	2,638.23	2,180.18	2,624.92
1.2.2 Foreign Bonds	326.27	-	78.97	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	47.09	21.10	1,479.99	-	43.15	74.61	0.29
1.3 On Agency Balance	-	13.30	-	-	33.79	18.91	-
1.4 On Call Deposit	-	238.91	-	-	542.86	129.89	-
1.5 On Others	69.28	-	188.24	925.01	573.66	378.25	649.34
2. Commission and Discount	1,499.24	1,308.57	1,253.00	2,356.32	1,506.11	1,709.94	594.00
2.1 Bills Purchase and Discount	31.10	1.90	-	-	166.17	79.73	0.00
2.2 Commission	1,468.14	1,306.67	1,145.95	2,347.25	1,123.39	192.30	587.98
2.3 Others	-	-	107.06	9.08	216.54	1,437.91	6.01
3. Exchange Flactuation Income	426.95	133.18	344.01	351.00	465.03	376.41	102.54
3.1 Due to Change in Exchange Rate	-	-	62.17	34.63	(533.14)	129.90	-
3.2 Due to Foreign Currency Transaction	426.95	133.18	281.84	316.37	998.18	246.51	102.54
4. Other Operating Income	(52.32)	163.06	35.02	386.92	617.50	315.25	1,043.60
5. Non Operating Income	-	-	0.05	31.93	524.78	-	91.17
6. Write Back from Provisions for loss	-	2,225.08	503.47	5,158.19	1,851.81	-	2,658.68
7. Recovery of written-off Loan	-	12.10	52.34	-	1.98	10.16	-
8. Income from Extra Ordinary transactions	-	-	-	-	2.99	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	19,081.16	28,155.63	14,173.86	34,527.89	28,880.84	21,017.31	21,801.97

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	22,974.35	9,233.11	12,175.17	11,873.21	13,318.16	9,696.99	2,478.67
1.1 On Deposit Liabilities	21,229.67	8,703.92	11,094.84	10,348.71	12,633.96	8,863.15	2,386.69
1.1.1 Saving Account	4,718.15	1,725.17	1,341.73	2,347.51	2,839.49	1,797.34	769.27
1.1.2 Fixed Account	16,125.83	6,821.30	9,572.58	7,778.30	9,694.94	6,889.36	1,580.84
1.1.2.1 Up to 3 months Fixed Account	-	737.40	-	1.50	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,284.86	592.20	4,345.37	41.39	-	-	26.77
1.1.2.3 6 months to 1 year Fixed Account	4,464.39	4,717.18	4,030.23	2,640.98	-	6,889.36	507.72
1.1.2.4 Above 1 year Fixed Account	9,376.58	774.52	1,196.98	5,094.42	9,694.94	-	1,046.35
1.1.3 Call Deposit	385.69	157.45	180.53	196.17	99.53	176.46	36.57
1.1.4 Certificate of Deposit	-	-	-	26.72	-	-	-
1.2 On Borrowing	1,744.68	529.19	1,080.32	1,524.50	684.20	833.84	91.98
2. Commission Expense	797.08	138.60	-	182.91	64.67	-	13.37
3. Staff Expense	3,274.42	1,440.69	1,423.64	2,478.26	3,121.18	1,362.67	515.51
4. Office Operating Expenses	2,685.57	1,149.20	871.04	1,292.85	1,964.39	1,145.89	353.53
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	10.98	-	-	-	1.74	-	-
7. Provision for Risk	3,044.76	2,279.05	2,538.67	4,437.55	4,911.02	2,345.95	1,744.02
7.1 Loan loss Provision	3,044.76	2,279.05	2,538.67	4,437.55	4,911.02	2,345.95	1,744.02
7.1.1 General Loan loss Provision	(193.57)	134.97	(125.26)	504.46	3,587.61	259.35	526.75
7.1.1.1 Pass Loan Loss Provision	(1,022.72)	-	(52.48)	156.83	3,404.00	-	269.00
7.1.1.2 Watch List Provision	829.15	134.97	(72.78)	347.63	183.61	259.35	257.76
7.1.2 Special Loan Loss Provision	3,238.33	2,144.09	1,531.84	3,933.09	1,323.41	2,086.60	1,203.32
7.1.3 Additional Loan Loss Provision	-	-	1,132.09	-	-	-	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	194.38	0.42	3.75	4.85
9. Provision for Staff Bonus	835.38	186.24	410.50	421.06	404.82	284.62	73.53
10. Provision for Income Tax	2,163.05	494.69	1,108.95	1,164.04	1,642.02	691.10	198.54
11. Others	-	-	-	140.01	-	2.07	-
12. Net Profit	5,355.41	1,181.51	2,585.59	2,625.49	2,001.40	1,870.50	463.26
Total Expenses	41,141.01	16,103.10	21,639.57	24,809.75	27,429.81	17,403.54	5,845.29

Income

1. Interest Income	36,780.69	14,480.26	19,618.30	19,114.08	20,935.71	14,408.29	4,003.38
1.1 On Loans and Advances	31,092.41	12,886.48	16,897.21	17,169.87	17,576.12	12,378.47	3,567.05
1.2 On Investment	4,722.79	1,388.83	2,362.17	1,587.37	2,925.97	1,962.66	294.84
1.2.1 Government Bonds	4,666.10	1,388.83	2,312.06	1,484.24	2,214.99	1,964.47	294.84
1.2.2 Foreign Bonds	-	-	-	-	-	(5.42)	-
1.2.3 NRB Bonds	-	-	-	-	592.32	-	-
1.2.4 Debenture & Bonds	56.68	-	50.11	103.13	118.67	3.61	-
1.3 On Agency Balance	-	43.23	9.78	-	18.33	-	-
1.4 On Call Deposit	-	22.09	-	13.10	-	-	14.90
1.5 On Others	965.49	139.64	349.14	343.74	415.28	67.15	126.58
2. Commission and Discount	3,322.55	1,157.11	1,118.40	1,994.74	1,876.97	273.15	168.05
2.1 Bills Purchase and Discount	-	2.01	-	-	18.56	-	-
2.2 Commission	3,322.55	272.78	1,077.04	1,994.74	1,763.22	273.15	4.06
2.3 Others	-	882.32	41.36	-	95.19	-	163.99
3. Exchange Flactuation Income	758.81	195.24	208.52	430.38	456.50	515.02	1.68
3.1 Due to Change in Exchange Rate	6.26	-	0.12	(132.60)	10.84	77.94	-
3.2 Due to Foreign Currency Transaction	752.55	195.24	208.40	562.99	445.66	437.08	1.68
4. Other Operating Income	249.21	138.75	504.33	10.38	462.90	821.15	89.29
5. Non Operating Income	-	12.35	188.13	113.66	1.55	435.30	-
6. Write Back from Provisions for loss	-	114.97	-	3,144.45	3,673.01	946.99	1,582.56
7. Recovery of written-off Loan	29.74	4.42	1.90	1.09	23.17	2.94	0.33
8. Income from Extra Ordinary transactions	-	-	-	0.96	-	0.69	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	41,141.01	16,103.10	21,639.57	24,809.75	27,429.81	17,403.54	5,845.29

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	31.47	229.11	2,752.81	557.44	312.01	5,366.38	4,003.39
1.1 On Deposit Liabilities	31.47	228.32	2,696.49	557.44	311.99	5,247.43	3,930.25
1.1.1 Saving Account	2.31	47.85	377.54	163.22	58.57	1,097.87	956.64
1.1.2 Fixed Account	28.59	171.75	2,270.88	377.87	250.05	4,065.96	2,879.29
1.1.2.1 Up to 3 months Fixed Account	3.75	-	127.96	-	10.00	103.04	315.76
1.1.2.2 3 to 6 months Fixed Account	2.98	-	760.10	48.71	12.50	602.35	325.01
1.1.2.3 6 months to 1 year Fixed Account	4.60	-	849.18	1.74	87.52	2,402.58	1,648.74
1.1.2.4 Above 1 year Fixed Account	17.26	171.75	533.64	327.41	140.03	958.00	589.77
1.1.3 Call Deposit	0.57	8.72	48.08	16.35	3.37	83.60	94.32
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.80	56.32	-	0.02	118.95	73.15
2. Commission Expense	-	-	15.29	8.57	-	-	3.34
3. Staff Expense	16.76	54.31	489.48	149.99	55.26	1,002.76	793.12
4. Office Operating Expenses	19.54	53.07	399.53	105.07	32.55	703.56	537.86
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.03	-	1.34	-	0.01	-	1.68
7. Provision for Risk	(32.78)	-	351.25	326.37	2.15	2,616.50	1,131.87
7.1 Loan loss Provision	(32.78)	-	351.25	326.37	2.15	2,616.50	1,131.87
7.1.1 General Loan loss Provision	(0.00)	-	59.63	13.12	6.87	365.00	154.12
7.1.1.1 Pass Loan Loss Provision	(0.57)	-	-	-	4.47	54.29	-
7.1.1.2 Watch List Provision	0.57	-	59.63	13.12	2.40	310.71	154.12
7.1.2 Special Loan Loss Provision	(32.78)	-	291.62	313.25	(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	-	-	79.17	-	14.48	139.18	137.99
10. Provision for Income Tax	9.39	-	213.75	-	43.45	375.77	372.58
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	498.75	-	101.39	876.81	869.35
Total Expenses	44.40	336.50	4,802.73	1,147.73	561.31	11,080.96	7,851.18

Income

1. Interest Income	31.60	141.30	4,353.68	931.91	464.29	9,114.84	6,991.72
1.1 On Loans and Advances	30.13	141.28	3,846.43	856.79	362.89	8,311.86	6,153.30
1.2 On Investment	0.08	-	452.23	60.21	63.39	626.20	752.28
1.2.1 Government Bonds	0.08	-	452.23	60.21	63.39	618.87	752.28
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	1.40	0.03	11.53	11.24	2.05	13.61	16.89
1.5 On Others	-	-	43.49	3.66	35.96	163.16	69.24
2. Commission and Discount	0.04	10.48	186.55	70.80	0.69	59.65	119.83
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.04	0.68	16.97	7.34	0.43	49.22	116.58
2.3 Others	-	9.80	169.59	63.46	0.26	10.43	3.25
3. Exchange Flactuation Income	-	-	0.35	0.00	-	11.12	12.92
3.1 Due to Change in Exchange Rate	-	-	0.25	0.00	-	0.74	(0.38)
3.2 Due to Foreign Currency Transaction	-	-	0.10	-	-	10.38	13.30
4. Other Operating Income	0.44	-	165.42	-	25.54	471.20	310.40
5. Non Operating Income	1.68	-	1.15	1.71	70.79	40.68	0.41
6. Write Back from Provisions for loss	-	(661.45)	95.57	29.83	-	1,382.68	415.91
7. Recovery of written-off Loan	-	-	-	-	-	0.80	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	10.63	846.15	-	113.49	-	-	-
Total Income	44.40	336.50	4,802.73	1,147.73	561.31	11,080.96	7,851.18

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	3,014.99	112.57	3,067.68	3,115.63	3,178.69	262.36	56.66
1.1 On Deposit Liabilities	2,940.25	112.57	2,948.76	3,115.45	3,087.03	262.16	56.66
1.1.1 Saving Account	545.09	9.19	699.89	696.14	396.71	51.34	17.30
1.1.2 Fixed Account	2,350.82	100.89	2,183.25	2,385.60	2,636.99	203.37	37.60
1.1.2.1 Up to 3 months Fixed Account	73.31	-	38.57	-	609.77	-	5.74
1.1.2.2 3 to 6 months Fixed Account	303.82	-	213.09	0.42	297.68	35.60	8.00
1.1.2.3 6 months to 1 year Fixed Account	1,037.58	77.14	683.73	1,595.70	460.36	103.90	14.87
1.1.2.4 Above 1 year Fixed Account	936.10	23.76	1,247.86	789.47	1,269.19	63.87	9.00
1.1.3 Call Deposit	44.34	2.48	65.62	33.71	53.32	7.45	1.76
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	74.74	-	118.92	0.18	91.67	0.20	-
2. Commission Expense	19.15	-	-	-	-	0.19	-
3. Staff Expense	560.55	15.61	514.13	404.55	323.16	63.77	37.23
4. Office Operating Expenses	376.60	12.19	448.87	369.21	263.88	57.80	13.30
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.81	-	0.01	-	-
7. Provision for Risk	372.58	5.60	521.62	746.96	2,120.77	5.42	35.81
7.1 Loan loss Provision	372.58	5.60	521.62	746.96	2,120.77	5.42	35.81
7.1.1 General Loan loss Provision	47.44	0.84	557.91	158.26	234.59	4.80	8.37
7.1.1.1 Pass Loan Loss Provision	-	(1.74)	(92.47)	60.96	28.11	-	1.04
7.1.1.2 Watch List Provision	47.44	2.58	650.39	97.30	206.48	4.80	7.33
7.1.2 Special Loan Loss Provision	325.14	4.76	(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	-	-	12.86	12.79	-	-
9. Provision for Staff Bonus	91.77	2.49	57.37	98.00	20.93	11.66	-
10. Provision for Income Tax	248.38	6.72	154.89	266.57	69.11	31.48	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	577.55	15.68	361.41	615.43	119.28	73.45	-
Total Expenses	5,272.27	170.86	5,126.77	5,629.21	6,108.62	506.12	143.00

Income

1. Interest Income	4,880.62	166.09	4,805.82	5,274.12	4,703.93	360.30	113.32
1.1 On Loans and Advances	4,443.49	156.90	4,272.83	4,665.08	4,245.41	327.48	105.91
1.2 On Investment	427.73	-	495.73	541.42	381.90	27.86	3.58
1.2.1 Government Bonds	427.73	-	495.73	541.42	381.90	27.86	3.58
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	9.40	-	11.38	10.29	13.11	4.96	1.48
1.5 On Others	-	9.19	25.88	57.32	63.50	-	2.35
2. Commission and Discount	266.52	0.36	19.70	253.60	10.12	10.99	2.01
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	266.52	0.23	19.70	23.23	10.12	10.99	2.01
2.3 Others	-	0.14	-	230.37	-	-	-
3. Exchange Flactuation Income	1.33	-	63.38	-	-	-	-
3.1 Due to Change in Exchange Rate	0.72	-	5.75	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.61	-	57.63	-	-	-	-
4. Other Operating Income	68.88	3.82	158.38	30.38	179.14	1.46	5.13
5. Non Operating Income	-	0.59	79.43	-	43.24	0.20	-
6. Write Back from Provisions for loss	54.91	-	-	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	-	-	-	-	-	-	3.35
Total Income	5,272.27	170.86	5,126.77	5,629.21	6,108.62	506.12	143.00

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
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Expenses

1. Interest Expense	298.78	280.67	203.42	1.56	499.70	771.58	503.90
1.1 On Deposit Liabilities	298.78	279.46	203.42	1.56	499.70	771.58	503.90
1.1.1 Saving Account	50.60	38.59	31.78	1.56	86.50	135.74	60.36
1.1.2 Fixed Account	237.16	234.02	166.22	-	403.47	626.52	435.34
1.1.2.1 Up to 3 months Fixed Account	-	30.52	-	-	67.63	43.32	20.40
1.1.2.2 3 to 6 months Fixed Account	83.48	81.20	-	-	75.52	45.99	25.73
1.1.2.3 6 months to 1 year Fixed Account	104.65	82.65	-	-	164.64	221.02	156.84
1.1.2.4 Above 1 year Fixed Account	49.03	39.66	166.22	-	95.69	316.21	232.37
1.1.3 Call Deposit	11.01	6.85	5.42	0.00	9.73	9.31	8.21
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.21	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	93.88	47.03	51.70	5.56	110.93	103.13	50.25
4. Office Operating Expenses	67.80	45.73	44.93	7.48	77.12	89.52	43.73
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	350.02	124.01	17.19	-	75.04	56.10	80.48
7.1 Loan loss Provision	350.02	124.01	17.19	-	75.04	56.10	80.48
7.1.1 General Loan loss Provision	28.08	24.08	9.30	-	(28.53)	-	7.48
7.1.1.1 Pass Loan Loss Provision	14.43	3.06	-	-	(18.59)	-	-
7.1.1.2 Watch List Provision	13.65	21.02	9.30	-	(9.94)	-	7.48
7.1.2 Special Loan Loss Provision	321.94	90.03	7.89	-	103.56	-	73.00
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	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	9.98	2.51	-	3.17	-	6.02
10. Provision for Income Tax	-	3.70	6.77	-	8.56	5.33	16.25
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	23.29	15.80	11.41	6.75	13.96	37.91
Total Expenses	810.47	534.41	342.32	26.01	781.26	1,039.61	738.53

Income

1. Interest Income	481.51	426.39	278.45	25.01	734.18	972.27	679.72
1.1 On Loans and Advances	436.29	379.51	240.15	20.63	660.97	833.53	601.25
1.2 On Investment	37.17	34.89	21.42	1.63	37.89	111.17	76.52
1.2.1 Government Bonds	37.17	28.85	21.42	-	37.89	111.17	76.52
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	8.05	5.36	8.93	2.48	10.47	27.56	1.95
1.5 On Others	-	6.62	7.96	0.27	24.84	-	-
2. Commission and Discount	1.90	16.60	0.30	-	0.70	28.81	0.20
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.90	16.60	0.30	-	0.70	28.81	0.20
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	32.04	7.37	12.70	-	24.41	26.41	35.62
5. Non Operating Income	-	-	1.67	1.00	21.96	12.12	3.23
6. Write Back from Provisions for loss	260.79	84.05	46.15	-	-	-	19.76
7. Recovery of written-off Loan	-	-	3.05	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	34.23	-	-	-	-	-	-
Total Income	810.47	534.41	342.32	26.01	781.26	1,039.61	738.53

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
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Expenses

1. Interest Expense	353.74	347.15	270.76	566.58	422.08	145.30	148.95
1.1 On Deposit Liabilities	353.74	347.15	270.76	566.58	422.08	145.30	148.95
1.1.1 Saving Account	52.09	61.90	57.00	96.03	73.51	23.53	26.79
1.1.2 Fixed Account	298.16	274.45	212.94	468.82	348.57	118.30	119.28
1.1.2.1 Up to 3 months Fixed Account	-	30.40	22.54	-	-	13.43	10.13
1.1.2.2 3 to 6 months Fixed Account	-	67.37	12.84	8.22	33.31	26.42	6.17
1.1.2.3 6 months to 1 year Fixed Account	298.16	94.65	85.92	106.08	217.95	40.56	47.02
1.1.2.4 Above 1 year Fixed Account	-	82.02	91.64	354.52	97.31	37.89	55.97
1.1.3 Call Deposit	3.49	10.81	0.82	1.73	-	3.47	2.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	83.09	104.44	17.24	123.17	77.01	27.10	54.08
4. Office Operating Expenses	58.63	86.69	53.14	85.73	57.83	19.85	46.20
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	105.99	274.50	481.74	37.56	55.40	65.86
7.1 Loan loss Provision	192.58	105.99	274.50	481.74	37.56	55.40	65.86
7.1.1 General Loan loss Provision	25.42	18.03	7.06	-	20.25	9.12	65.86
7.1.1.1 Pass Loan Loss Provision	4.62	9.86	-	-	(14.44)	3.80	65.86
7.1.1.2 Watch List Provision	20.81	8.17	7.06	-	34.69	5.31	-
7.1.2 Special Loan Loss Provision	167.16	87.96	267.44	481.74	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	3.59	5.23	2.98	-	1.62	-
9. Provision for Staff Bonus	-	12.50	-	-	4.87	-	-
10. Provision for Income Tax	-	37.50	-	(138.48)	13.15	10.41	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	87.50	-	-	30.68	24.30	-
Total Expenses	690.36	792.37	620.87	1,121.73	643.18	283.97	315.10

Income

1. Interest Income	444.31	494.19	444.43	851.33	572.44	217.87	220.40
1.1 On Loans and Advances	396.64	429.54	424.40	775.90	489.99	204.10	199.17
1.2 On Investment	31.27	54.18	-	52.13	77.25	-	17.32
1.2.1 Government Bonds	31.27	-	-	52.13	-	-	17.32
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	54.18	-	-	77.25	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.19	6.60	20.03	9.71	5.20	5.77	3.91
1.5 On Others	14.21	3.86	-	13.58	-	8.01	-
2. Commission and Discount	20.79	0.93	0.38	6.43	17.98	11.70	0.71
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	20.79	0.93	0.38	5.37	17.98	1.13	0.71
2.3 Others	-	-	-	1.06	-	10.56	-
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	31.09	6.72	22.05	52.55	27.54	17.10
5. Non Operating Income	-	11.76	0.10	24.25	0.21	-	-
6. Write Back from Provisions for loss	115.88	251.68	56.49	133.30	-	26.86	-
7. Recovery of written-off Loan	-	2.72	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	10.82	-	-	-	-	-	-
9. Net Loss	69.96	-	112.74	84.36	-	-	70.89
Total Income	690.36	792.37	620.87	1,121.73	643.18	283.97	315.10

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	77.98	490.84	1,097.99	1,187.46	482.37
1.1 On Deposit Liabilities	77.98	487.38	1,070.05	1,148.03	482.37
1.1.1 Saving Account	0.18	67.16	182.64	106.97	74.69
1.1.2 Fixed Account	77.77	407.60	868.91	1,008.84	392.58
1.1.2.1 Up to 3 months Fixed Account	-	23.51	19.89	-	-
1.1.2.2 3 to 6 months Fixed Account	-	65.18	40.81	169.67	74.24
1.1.2.3 6 months to 1 year Fixed Account	-	133.00	373.68	423.29	154.67
1.1.2.4 Above 1 year Fixed Account	77.77	185.92	434.53	415.88	163.66
1.1.3 Call Deposit	0.03	12.62	18.50	32.22	15.11
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	3.46	27.94	39.43	-
2. Commission Expense	-	0.58	5.38	-	-
3. Staff Expense	6.78	86.95	173.37	177.89	93.76
4. Office Operating Expenses	4.20	49.26	99.38	114.47	65.27
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	7.61	-	-
7. Provision for Risk	-	137.25	110.02	137.08	283.51
7.1 Loan loss Provision	-	137.24	110.02	137.08	283.51
7.1.1 General Loan loss Provision	-	13.34	63.94	29.89	12.18
7.1.1.1 Pass Loan Loss Provision	-	1.01	-	(15.15)	12.18
7.1.1.2 Watch List Provision	-	12.34	63.94	45.04	-
7.1.2 Special Loan Loss Provision	-	123.90	46.08	107.19	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	-	-	34.24	34.35	-
10. Provision for Income Tax	-	20.70	92.44	102.98	-
11. Others	-	-	-	-	-
12. Net Profit	-	49.20	215.70	206.20	-
Total Expenses	88.96	834.78	1,836.13	1,994.53	924.91

Income

1. Interest Income	-	649.36	1,568.08	1,882.83	595.49
1.1 On Loans and Advances	-	559.33	1,433.42	1,676.62	525.82
1.2 On Investment	-	74.62	88.92	203.84	56.52
1.2.1 Government Bonds	-	-	88.92	203.84	56.52
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	74.62	-	-	-
1.3 On Agency Balance	-	-	-	-	10.74
1.4 On Call Deposit	-	8.41	5.19	0.61	2.37
1.5 On Others	-	6.99	40.54	1.76	0.03
2. Commission and Discount	-	24.63	82.14	93.85	2.61
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.01	82.14	-	2.60
2.3 Others	-	23.62	-	93.85	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	-	26.54	90.53	17.85	36.80
5. Non Operating Income	66.57	-	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	22.39	-	-	-	210.11
Total Income	88.96	834.78	1,836.13	1,994.53	924.91

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,694.39	19,693.34	19,594.77	14,481.53	13,129.29	14,533.41	7,685.15	10,764.99
Fishery Related	720.04	1,264.43	685.83	798.76	-	314.62	59.67	164.08
Mining Related	3,458.83	111.45	434.93	944.46	-	-	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	43,955.78	33,345.65	78,472.01	102,802.94	13,501.26	90,900.52	43,431.38	52,330.92
Construction	3,588.77	3,770.44	25,563.18	6,907.80	8,694.39	2,374.40	923.71	3,672.84
Electricity,Gas and Water	15,522.27	24,831.43	38,452.46	32,477.94	8,817.04	16,246.40	9,408.09	19,468.15
Metal Products, Mach. & Ele. Eqp.	2,719.36	3,343.70	6,753.35	3,261.45	1,704.44	9,264.29	2,488.11	3,442.67
Tras., Com. and Public Utilities	1,468.83	3,352.58	4,920.71	4,770.78	1,194.04	4,421.22	190.98	1,702.73
Wholesaler & Retailer	43,829.10	64,956.67	92,451.78	70,031.48	21,690.68	45,564.04	31,667.99	51,273.30
Finance, Insurance and Real Estate	8,553.62	19,940.30	21,983.28	32,799.20	4,611.86	18,661.51	6,331.85	20,931.95
Tourism Service**	9,005.64	17,337.15	11,069.90	22,970.83	1,076.84	12,352.88	7,088.68	5,230.42
Other Services	6,514.80	9,089.69	13,158.78	20,216.96	1,850.96	9,324.83	2,058.18	6,295.39
Consumption Loans	72,866.73	91,491.41	71,624.56	35,209.93	13,068.18	15,110.46	19,878.01	36,997.14
Local Government	0.14	-	-	394.62	138.81	271.95	-	-
Others	12,704.39	2,784.20	39,311.60	6,546.40	948.50	14,024.43	10,238.99	12,003.01
TOTAL sectorwise	231,602.70	295,312.43	424,477.14	354,615.09	90,426.27	253,364.95	141,672.49	224,277.58

Product Wise

Term Loan	60,733.41	81,911.42	127,180.77	116,367.87	13,019.48	102,237.35	46,193.57	75,314.27
Overdraft	7,351.13	5,615.14	3,223.66	2,187.69	106.88	3,432.33	123.33	3,263.22
Cash Credit Loan	32,640.56	61,749.93	2,097.73	26,207.31	7,604.71	46,966.39	20,404.83	45,129.55
Trust Receipt Loan/Import Loan	1,644.40	1,814.97	16,727.08	14,152.07	5,454.05	16,964.08	4,829.02	9,830.08
Short Term Working Capital/Demand Loan	31,763.56	22,339.28	103,666.91	128,421.18	25,533.79	34,724.99	21,129.76	30,516.23
Residential Personal Home Loan (Up to Rs. 20 million)#	11,070.80	28,677.04	27,474.56	7,397.99	8,506.68	5,083.82	2,420.55	23,061.56
Real Estate Loan	13,220.96	10,030.19	24,242.43	25,212.22	8,606.51	11,761.69	4,023.67	8,199.25
Margin Nature Loan	7,771.91	5,733.93	14,593.52	3,274.43	-	2,448.93	614.31	2,908.81
Hire Purchase Loan	3,017.53	9,116.17	11,639.05	5,166.64	1,706.98	6,426.93	2,791.42	4,959.19
Deprived Sector Loan	11,521.00	13,536.74	21,073.91	18,367.41	4,741.48	11,994.65	6,837.56	9,762.73
Bills Purchased	135.30	8.51	17.77	95.92	2,533.49	-	0.08	443.95
Other Product	50,732.14	54,779.09	72,539.74	7,764.36	12,612.23	11,323.79	32,304.40	10,888.75
Total Product wise Loan	231,602.70	295,312.43	424,477.14	354,615.09	90,426.27	253,364.95	141,672.49	224,277.58

Collateral Wise

Gold and Silver	32,630.95	25,196.50	1,391.60	2,261.74	-	-	-	-
Government Securities	88.22	5.80	11.00	6.46	4,500.00	-	-	0.24
Non Governmental Securities	7,787.41	5,733.93	12,204.83	3,270.46	-	2,439.54	614.31	3,035.81
Fixed Deposit Receipts	949.46	1,458.23	1,515.32	1,783.12	6,111.15	1,343.21	1,185.64	2,552.67
Own	949.46	1,458.23	1,515.32	1,524.16	6,106.88	1,343.21	1,185.64	2,552.67
Other Licences Institutions	-	-	-	258.97	4.28	-	-	-
Collateral of Properties	177,956.35	236,559.04	374,094.06	320,854.45	70,177.19	239,009.70	117,150.44	198,461.75
Fixed Assets	117,458.88	235,662.63	277,099.08	308,379.69	58,023.88	232,269.22	52,590.16	107,412.85
Current Assets	60,497.47	896.42	96,994.98	12,474.77	12,153.31	6,740.48	64,560.28	91,048.90
Against security of Bill	143.33	11.99	4,962.27	-	-	-	4,829.02	8,516.05
Domestic Bills	1.91	-	50.33	-	-	-	-	-
Foreign Bills	141.43	11.99	4,911.94	-	-	-	4,829.02	8,516.05
Against Guarantee	8,805.67	26,295.41	10,683.69	5,337.25	2,275.75	10,156.23	6,289.88	9,307.76
Government Guarantee	478.60	-	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,635.04	9,567.49	8,600.46	4,791.75	2,136.94	-	6,133.82	8,739.24
Personal Guarantee	1,611.62	16,697.11	1,699.54	155.87	-	-	-	369.78
Collective Guarantee	4.79	30.82	4.14	6.21	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	110.87	-	-
Other Guarantee	75.63	-	0.03	-	-	10,045.35	-	-
Credit Card	0.05	18.71	1,021.13	201.32	388.15	416.27	-	136.05
Others	3,241.26	32.82	18,593.24	20,900.29	6,974.03	-	11,603.20	2,267.25
Total	231,602.70	295,312.43	424,477.14	354,615.09	90,426.27	253,364.95	141,672.49	224,277.58

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	23,275.99	5,193.06	12,024.01	13,134.69	14,755.43	59,469.92	23,739.49	13,947.51
Fishery Related	2,833.66	269.70	930.96	829.75	882.50	1,141.87	759.25	378.17
Mining Related	-	537.06	1,024.99	50.25	618.95	361.94	52.58	1,269.31
Agriculture, Forestry, Bevarage & Non Food Production Related*	9,956.93	32,725.12	46,896.13	47,965.33	32,400.42	17,727.42	92,034.40	21,987.38
Construction	22,979.08	7,609.84	15,954.65	20,757.14	5,112.79	12,519.07	9,412.50	14,903.03
Electricity, Gas and Water	2,111.95	13,687.99	40,760.13	28,300.92	18,748.76	9,335.46	28,537.11	19,643.34
Metal Products, Mach. & Ele. Eqp.	593.19	1,366.68	4,212.78	7,642.85	3,008.23	575.68	6,334.12	406.53
Tras., Com. and Public Utilities	578.99	1,852.13	4,377.54	5,690.67	3,727.22	4,016.06	7,221.04	4,125.76
Wholesaler & Retailer	59,474.97	28,909.18	47,685.85	52,807.76	50,276.07	37,016.37	92,954.90	32,335.82
Finance, Insurance and Real Estate	8,653.61	7,490.29	20,691.19	25,510.17	14,536.35	5,354.65	40,881.65	7,305.43
Tourism Service**	2,808.83	5,420.95	16,359.31	11,768.13	7,759.86	6,681.46	20,007.38	4,025.43
Other Services	5,965.01	6,904.83	10,357.11	13,372.20	9,814.16	5,013.83	21,104.04	8,130.59
Consumption Loans	83,838.28	13,531.15	72,120.37	57,422.99	44,279.85	25,573.41	97,759.77	44,634.88
Local Government	-	-	-	231.20	149.96	-	-	-
Others	17,214.80	21,979.41	440.21	784.90	13,542.41	28,662.02	10.51	1,344.33
TOTAL sectorwise	240,285.31	147,477.40	293,835.23	286,268.93	219,612.96	213,449.16	440,808.76	174,437.51

Product Wise

Term Loan	84,216.44	70,293.18	139,115.58	93,764.64	105,260.67	36,987.14	183,105.04	75,680.72
Overdraft	1,498.69	975.49	2,093.49	3,715.36	2,584.48	16,639.18	8,936.41	5,615.15
Cash Credit Loan	55,651.17	21,605.58	39,129.56	18,302.60	24,769.52	1,179.86	59,907.76	6,431.01
Trust Receipt Loan/Import Loan	38.02	7,390.23	7,311.85	8,350.51	6,459.00	846.28	13,203.45	1,542.85
Short Term Working Capital/Demand Loan	6,038.75	20,555.85	41,869.64	60,160.41	30,291.64	109,240.50	56,735.42	19,014.33
Residential Personal Home Loan (Up to Rs. 20 million)#	48,704.14	6,488.61	12,293.25	18,285.52	14,278.69	10,883.37	39,941.44	10,976.34
Real Estate Loan	25,342.00	1,686.73	8,317.79	15,963.20	4,408.21	2,025.06	18,488.05	5,008.16
Margin Nature Loan	2,176.10	1,896.49	9,574.41	5,451.66	7,861.07	3,397.99	11,591.46	6,799.66
Hire Purchase Loan	2,513.65	3,642.20	5,114.44	3,246.58	4,293.89	4,195.55	15,710.43	4,527.68
Deprived Sector Loan	8,913.24	6,957.73	12,855.04	13,189.92	10,462.26	25,263.80	21,165.87	12,599.84
Bills Purchased	-	1,568.43	380.68	426.15	226.93	-	609.04	-
Other Product	5,193.12	4,416.88	15,779.49	45,412.38	8,716.60	2,790.43	11,414.38	26,241.78
Total Product wise Loan	240,285.31	147,477.40	293,835.23	286,268.93	219,612.96	213,449.16	440,808.76	174,437.51

Collateral Wise

Gold and Silver	15.76	236.81	4.81	698.31	13.04	11.93	-	721.36
Government Securities	-	-	-	-	5.05	-	-	6.68
Non Governmental Securities	2,176.10	1,896.49	9,714.83	5,646.66	8,243.55	-	11,591.46	6,887.09
Fixed Deposit Receipts	1,273.97	508.39	1,153.90	1,464.02	1,798.74	1,004.44	2,345.60	1,201.30
Own	1,273.97	508.39	1,153.90	1,464.02	1,798.64	1,004.44	2,345.60	1,187.52
Other Licences Institutions	-	-	-	-	0.10	-	-	13.78
Collateral of Properties	228,336.08	124,427.30	268,749.80	266,893.86	194,828.72	212,432.79	393,537.61	148,843.45
Fixed Assets	225,839.53	85,493.96	259,126.17	220,082.63	114,370.15	212,432.79	237,660.76	97,919.25
Current Assets	2,496.55	38,933.34	9,623.64	46,811.24	80,458.58	-	155,876.85	50,924.19
Against security of Bill	-	1,568.43	2,129.51	495.11	5,511.65	-	16,785.59	2,473.60
Domestic Bills	-	1,568.43	-	-	2.52	-	-	27.90
Foreign Bills	-	-	2,129.51	495.11	5,509.13	-	16,785.59	2,445.71
Against Guarantee	6,907.58	6,467.47	11,205.15	8,497.93	7,570.47	-	489.97	1,010.76
Government Guarantee	0.18	-	240.09	231.20	151.08	-	324.52	7.28
Institutional Guarantee	6,452.41	5,796.22	10,787.60	8,236.61	7,170.65	-	-	196.54
Personal Guarantee	-	656.21	117.34	30.12	244.12	-	165.45	788.45
Collective Guarantee	-	-	60.13	-	-	-	-	0.47
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	454.99	15.05	-	-	4.62	-	-	18.03
Credit Card	261.52	332.37	790.63	353.68	861.57	-	603.83	198.17
Others	1,314.30	12,040.12	86.59	2,219.34	780.15	-	15,454.69	13,095.10
Total	240,285.31	147,477.40	293,835.23	286,268.93	219,612.96	213,449.16	440,808.76	174,437.51

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,384.41	13,821.20	10,888.16	8,400.45	1,192.72	80.21	509.93	2,455.75
Fishery Related	749.09	706.50	484.26	915.35	89.80	-	-	56.98
Mining Related	142.22	2,279.25	204.20	20.73	2.40	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,044.62	38,069.72	43,923.19	36,492.55	1,045.28	-	538.04	2,166.81
Construction	13,343.62	6,466.45	15,334.67	7,154.01	7,401.63	46.91	41.17	955.80
Electricity,Gas and Water	22,971.94	30,364.90	19,166.74	22,566.05	555.00	-	-	1,362.97
Metal Products, Mach. & Ele. Eqp.	2,515.79	4,748.46	4,775.37	1,770.08	306.55	2.70	-	189.50
Tras., Com. and Public Utilities	3,875.57	5,122.79	3,198.00	3,355.92	513.95	12.14	130.49	851.06
Wholesaler & Retailer	27,263.81	48,660.15	36,119.08	25,622.51	10,476.81	23.33	874.00	5,855.87
Finance, Insurance and Real Estate	35,207.73	17,528.88	24,603.92	11,709.00	5,437.94	-	160.00	6,521.95
Tourism Service**	19,274.21	9,915.80	21,494.78	6,295.56	582.15	17.39	-	1,884.09
Other Services	7,794.44	7,499.96	20,512.54	8,815.74	504.85	0.84	264.42	1,790.80
Consumption Loans	25,672.98	46,608.95	31,932.77	18,068.63	18,368.07	144.00	23.31	17,828.15
Local Government	-	-	-	-	-	-	-	3.34
Others	21,936.66	5,094.57	2,266.03	32,617.40	74.33	12.05	-	4,650.27
TOTAL sectorwise	221,177.09	236,887.57	234,903.73	183,803.97	46,551.50	339.57	2,541.36	46,573.32

Product Wise

Term Loan	76,316.07	94,739.11	106,560.01	95,304.78	18,273.70	185.51	711.97	20,392.69
Overdraft	9,678.53	5,285.37	1,140.10	457.98	2,507.22	45.74	111.34	1,836.05
Cash Credit Loan	31,553.29	45,106.32	27,190.02	30,861.59	5,979.06	5.22	700.07	4,679.16
Trust Receipt Loan/Import Loan	1,687.92	5,492.48	3,317.40	3,919.56	-	-	-	-
Short Term Working Capital/Demand Loan	11,166.78	35,890.80	35,432.14	13,264.90	65.17	-	-	582.27
Residential Personal Home Loan (Up to Rs. 20 million)#	8,508.95	17,632.85	13,448.93	10,228.19	7,001.74	25.30	41.17	7,316.62
Real Estate Loan	22,882.04	5,612.16	14,752.62	6,652.87	1,330.66	7.74	160.00	3,204.28
Margin Nature Loan	7,821.42	2,029.16	4,703.18	2,489.29	2,285.96	-	-	1,330.44
Hire Purchase Loan	5,827.45	6,700.89	5,735.22	6,713.56	1,260.52	18.15	130.49	1,854.53
Deprived Sector Loan	10,729.66	11,063.82	12,108.29	9,135.62	4,221.49	25.51	16.35	4,815.73
Bills Purchased	3,076.82	28.63	328.39	485.92	-	-	-	-
Other Product	31,928.15	7,305.97	10,187.44	4,289.70	3,625.96	26.39	669.97	561.55
Total Product wise Loan	221,177.09	236,887.57	234,903.73	183,803.97	46,551.50	339.57	2,541.36	46,573.32

Collateral Wise

Gold and Silver	7,265.70	0.36	6.94	-	485.50	-	-	182.42
Government Securities	-	-	1.20	-	-	-	-	-
Non Governmental Securities	7,941.23	2,032.40	4,703.18	-	2,439.19	-	-	1,330.44
Fixed Deposit Receipts	1,226.66	754.22	756.26	1,488.13	572.23	23.40	23.31	376.05
Own	1,226.66	754.22	756.26	1,488.13	572.23	23.40	23.31	376.05
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	190,339.95	224,365.52	216,554.06	172,537.15	38,064.89	261.40	2,518.05	40,052.44
Fixed Assets	185,957.15	207,301.67	187,800.48	148,025.44	37,925.89	261.40	2,518.05	40,052.44
Current Assets	4,382.81	17,063.85	28,753.58	24,511.71	139.00	-	-	-
Against security of Bill	-	19.14	797.99	521.25	-	-	-	-
Domestic Bills	-	-	-	521.25	-	-	-	-
Foreign Bills	-	19.14	797.99	-	-	-	-	-
Against Guarantee	9,950.84	614.53	8,728.25	19.68	4,385.61	13.21	-	4,631.98
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,740.48	29.40	8,098.59	-	4,152.41	-	-	3,180.01
Personal Guarantee	56.01	473.56	505.11	19.68	130.77	13.21	-	1,191.38
Collective Guarantee	-	9.38	-	-	2.61	-	-	260.59
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.63	15.13	-	-	99.81	-	-	-
Credit Card	275.42	205.09	140.10	123.72	-	-	-	-
Others	4,177.29	8,896.30	3,215.74	9,114.05	604.08	41.56	-	-
Total	221,177.09	236,887.57	234,903.73	183,803.97	46,551.50	339.57	2,541.36	46,573.32

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	963.56	223.03	5,150.97	3,797.01	5,531.45	70.00	3,707.14	3,053.36
Fishery Related	14.70	23.53	147.24	357.21	110.62	39.12	137.59	346.23
Mining Related	-	-	4.80	159.52	-	-	42.40	110.46
Agriculture, Forestry, Bevarage & Non Food Production Related*	814.23	266.52	4,382.90	3,399.19	2,214.63	159.83	4,987.66	7,749.53
Construction	53.33	254.50	549.77	6,336.22	718.52	196.63	2,069.05	2,160.03
Electricity,Gas and Water	1.49	212.87	973.41	515.97	1,224.51	-	1,796.22	-
Metal Products, Mach. & Ele. Eqp.	1.50	11.86	216.98	323.83	172.80	16.94	423.77	205.13
Tras., Com. and Public Utilities	226.40	165.26	1,328.99	1,551.41	933.03	50.91	541.88	831.95
Wholesaler & Retailer	3,829.25	577.86	12,875.13	8,811.44	7,256.62	199.58	4,628.60	11,008.28
Finance, Insurance and Real Estate	714.15	797.14	12,761.75	12,764.57	4,930.65	-	3,657.34	4,820.30
Tourism Service**	422.34	119.91	5,437.88	4,257.48	1,639.05	16.43	2,225.92	9,804.18
Other Services	691.38	37.65	1,976.40	2,554.69	2,185.12	-	732.22	3,892.59
Consumption Loans	4,647.59	1,504.24	21,017.08	24,044.00	17,287.52	207.22	11,563.76	11,836.55
Local Government	-	-	-	-	0.35	-	3.16	-
Others	1.33	1,252.80	32,732.14	7,768.43	9,540.63	394.67	12,325.92	1,624.77
TOTAL sectorwise	12,381.25	5,447.17	99,555.44	76,640.96	53,745.51	1,351.33	48,842.62	57,443.34

Product Wise

Term Loan	4,219.15	1,881.10	48,808.60	26,049.99	31,463.85	365.14	22,777.77	21,835.25
Overdraft	418.06	37.10	2,395.63	2,460.56	2,926.05	354.04	2,611.46	702.96
Cash Credit Loan	3,315.68	-	8,510.24	8,085.09	4,186.81	-	6,216.80	10,335.38
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	157.87	527.04	1,210.67	1,804.48	523.23	136.34	1,008.81	727.92
Residential Personal Home Loan (Up to Rs. 20 million)#	1,592.37	923.76	14,989.33	11,559.14	4,816.95	248.18	5,932.31	4,234.69
Real Estate Loan	466.09	56.65	8,577.27	7,654.99	1,975.58	-	551.18	4,713.93
Margin Nature Loan	420.88	106.18	3,598.22	2,978.06	1,703.79	-	1,584.44	1,927.66
Hire Purchase Loan	489.57	280.57	1,916.09	2,220.27	1,037.60	55.93	877.82	913.26
Deprived Sector Loan	584.46	501.39	5,378.95	4,713.36	3,834.53	68.08	2,743.63	3,049.29
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	717.12	1,133.38	4,170.44	9,115.02	1,277.11	123.60	4,538.40	9,003.00
Total Product wise Loan	12,381.25	5,447.17	99,555.44	76,640.96	53,745.51	1,351.33	48,842.62	57,443.34

Collateral Wise

Gold and Silver	228.87	-	862.75	1,100.71	847.21	-	520.79	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	420.88	106.18	3,598.22	2,923.27	1,704.69	-	1,603.44	1,927.66
Fixed Deposit Receipts	108.75	47.40	645.56	567.36	429.16	107.74	489.94	346.89
Own	108.75	47.40	645.56	567.36	429.16	107.74	489.94	346.89
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,323.64	4,538.18	87,522.32	65,419.49	47,549.42	1,243.58	40,710.12	53,667.30
Fixed Assets	11,323.64	4,538.18	87,522.32	65,379.52	47,549.42	1,243.58	40,689.59	53,667.30
Current Assets	-	-	-	39.97	-	-	20.53	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	297.78	753.92	6,467.65	6,492.23	3,211.42	-	5,494.48	1,368.73
Government Guarantee	-	-	-	-	0.35	-	3.16	-
Institutional Guarantee	247.86	753.92	2,616.82	5,806.90	2,770.85	-	4,177.47	1,367.85
Personal Guarantee	49.92	-	3,047.69	532.24	419.98	-	1,241.13	0.00
Collective Guarantee	-	-	803.14	140.89	20.24	-	69.22	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	12.20	-	-	3.50	-
Credit Card	-	-	-	23.67	-	-	-	-
Others	1.33	1.50	458.94	114.23	3.62	-	23.85	132.77
Total	12,381.25	5,447.17	99,555.44	76,640.96	53,745.51	1,351.33	48,842.62	57,443.34

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,591.94	264.42	298.99	605.29	446.04	158.13	0.00	731.37
Fishery Related	187.40	-	2.51	5.99	-	23.74	-	22.89
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,945.90	162.24	21.09	178.46	68.55	31.94	63.70	256.90
Construction	1,219.55	87.48	0.08	251.29	891.41	176.28	-	50.00
Electricity,Gas and Water	2,337.28	58.00	-	1.49	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	164.75	-	4.20	-	19.20	2.92	-	-
Tras., Com. and Public Utilities	838.58	168.28	0.18	124.28	223.62	132.76	9.03	122.07
Wholesaler & Retailer	5,054.68	550.92	93.43	1,180.93	273.26	205.80	77.40	831.22
Finance, Insurance and Real Estate	6,496.65	121.07	8.05	843.62	399.95	344.96	90.40	840.60
Tourism Service**	2,901.20	208.61	44.25	95.89	162.18	73.33	20.70	266.99
Other Services	2,408.65	76.17	2.10	399.18	105.42	184.68	-	213.38
Consumption Loans	18,520.14	854.00	367.16	2,257.25	1,797.89	893.02	159.83	2,578.20
Local Government	-	-	-	-	-	-	33.18	-
Others	23.20	1,003.46	108.19	34.91	235.72	548.68	1,738.17	1,011.35
TOTAL sectorwise	49,689.93	3,554.63	950.24	5,978.58	4,623.25	2,776.24	2,192.42	6,924.95

Product Wise

Term Loan	12,405.15	925.38	321.07	2,734.50	2,223.22	679.40	124.27	3,140.96
Overdraft	2,756.77	36.04	75.95	165.96	213.99	119.38	-	318.94
Cash Credit Loan	5,335.61	241.88	68.57	575.90	85.09	-	-	236.50
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,978.42	147.79	-	266.67	-	199.35	147.82	329.49
Residential Personal Home Loan (Up to Rs. 20 million)#	7,159.71	676.07	-	591.13	891.41	361.64	535.62	698.93
Real Estate Loan	4,299.74	50.00	-	265.28	273.19	246.39	1,195.91	715.73
Margin Nature Loan	1,903.94	50.53	-	143.31	136.62	351.69	26.19	463.97
Hire Purchase Loan	1,210.16	121.53	5.50	131.52	195.08	144.05	120.37	153.68
Deprived Sector Loan	3,958.51	334.48	175.72	609.51	322.50	118.61	33.18	123.65
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,681.92	970.93	303.43	494.80	282.15	555.74	9.05	743.10
Total Product wise Loan	49,689.93	3,554.63	950.24	5,978.58	4,623.25	2,776.24	2,192.42	6,924.95

Collateral Wise

Gold and Silver	269.32	112.17	98.92	295.85	95.55	-	-	246.13
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,903.94	50.53	-	143.31	-	-	26.19	463.97
Fixed Deposit Receipts	770.71	29.14	6.76	50.82	48.06	47.04	0.05	83.02
Own	770.71	29.14	6.76	50.82	48.06	47.04	0.05	83.02
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,777.60	2,272.31	844.56	4,882.77	4,078.45	2,253.45	344.74	5,892.61
Fixed Assets	45,777.60	2,272.31	844.56	4,882.77	4,078.45	2,253.45	344.74	5,892.61
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	932.40	71.07	-	605.83	264.58	124.05	83.27	239.23
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	623.35	71.07	-	545.32	126.76	93.07	-	122.87
Personal Guarantee	291.85	-	-	60.51	137.81	30.98	50.09	116.35
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	35.95	1,019.40	-	-	136.62	351.71	1,738.17	-
Total	49,689.93	3,554.63	950.24	5,978.58	4,623.25	2,776.24	2,192.42	6,924.95

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	463.68	542.18	407.78	467.96	573.97	407.41	302.70	500.45
Fishery Related	11.48	33.27	14.23	34.78	-	14.88	23.59	6.00
Mining Related	51.96	-	-	-	-	-	28.43	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	545.76	152.79	327.49	256.21	195.37	409.15	180.65	24.85
Construction	324.20	284.41	445.82	310.46	-	134.46	265.55	10.70
Electricity, Gas and Water	42.63	-	49.72	5.33	-	-	52.54	-
Metal Products, Mach. & Ele. Eqp.	289.60	34.13	27.88	21.17	-	77.29	33.76	36.54
Tras., Com. and Public Utilities	663.69	56.98	52.94	43.84	-	218.28	143.62	-
Wholesaler & Retailer	1,342.33	442.67	285.40	902.94	1,196.67	1,511.27	546.74	499.00
Finance, Insurance and Real Estate	937.85	1,091.68	297.68	822.06	111.58	662.02	197.72	63.49
Tourism Service**	759.92	276.68	81.38	62.31	84.66	584.37	52.63	32.82
Other Services	462.04	608.36	14.54	115.25	-	208.69	67.11	0.01
Consumption Loans	2,428.64	1,425.47	1,441.25	1,944.33	29.45	2,701.44	1,524.99	635.87
Local Government	-	-	-	-	-	-	-	-
Others	325.17	1,314.27	710.57	40.79	539.39	109.51	1,458.37	12.79
TOTAL sectorwise	8,648.96	6,262.88	4,156.65	5,027.40	2,731.10	7,038.76	4,878.40	1,822.51

Product Wise

Term Loan	1,548.40	1,239.59	296.31	536.27	87.32	2,889.40	1,459.79	634.63
Overdraft	-	361.83	456.08	285.21	361.17	107.98	111.31	230.91
Cash Credit Loan	-	90.02	306.32	-	1,255.13	1,022.55	245.85	356.45
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,277.97	336.26	66.15	82.75	-	271.81	561.56	46.73
Residential Personal Home Loan (Up to Rs. 20 million)#	581.61	774.42	779.56	296.03	5.72	738.28	700.57	29.68
Real Estate Loan	673.58	1,180.01	295.76	550.66	111.60	638.89	175.29	37.36
Margin Nature Loan	217.51	451.17	344.56	154.32	-	60.85	117.98	-
Hire Purchase Loan	876.43	39.33	126.30	85.64	-	511.49	174.40	7.29
Deprived Sector Loan	409.42	189.75	325.12	326.06	85.88	400.65	138.67	69.43
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,064.04	1,600.51	1,160.50	2,710.46	824.29	396.85	1,193.00	410.04
Total Product wise Loan	8,648.96	6,262.88	4,156.65	5,027.40	2,731.10	7,038.76	4,878.40	1,822.51

Collateral Wise

Gold and Silver	653.63	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	226.34	451.17	346.62	154.32	-	60.85	117.98	-
Fixed Deposit Receipts	123.23	58.76	79.42	90.10	21.91	314.45	38.66	26.07
Own	122.35	58.76	79.42	90.10	21.91	314.45	38.66	26.07
Other Licences Institutions	0.89	-	-	-	-	-	-	-
Collateral of Properties	7,180.83	5,527.40	3,600.78	4,432.64	111.60	6,563.33	4,610.89	1,796.44
Fixed Assets	7,180.53	5,527.40	3,600.78	4,416.79	111.60	6,563.33	4,610.89	1,796.44
Current Assets	0.29	-	-	15.85	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	382.03	225.55	129.72	349.84	-	100.13	108.02	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	224.95	225.55	0.98	246.18	-	17.16	104.73	-
Personal Guarantee	157.08	-	123.75	103.66	-	82.97	3.20	-
Collective Guarantee	-	-	-	-	-	-	0.09	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	82.91	-	0.11	0.50	2,597.58	-	2.84	-
Total	8,648.96	6,262.88	4,156.65	5,027.40	2,731.10	7,038.76	4,878.40	1,822.51

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	167.94	49.19	226.01	893.15	800.66	393.85
Fishery Related	1.00	-	8.48	55.56	16.19	68.77
Mining Related	-	-	0.89	15.12	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	4.59	199.99	117.05	872.64	422.60	467.84
Construction	182.28	-	399.48	349.64	-	310.83
Electricity, Gas and Water	20.00	-	-	220.23	18.77	27.34
Metal Products, Mach. & Ele. Eqp.	19.75	-	15.89	85.30	43.38	80.34
Tras., Com. and Public Utilities	157.40	2.94	10.43	310.14	109.11	496.50
Wholesaler & Retailer	171.39	68.51	545.41	2,504.60	1,971.37	1,186.10
Finance, Insurance and Real Estate	250.75	-	372.36	2,046.79	3,122.22	800.86
Tourism Service**	39.50	37.24	225.62	1,412.15	403.85	378.93
Other Services	33.42	-	66.42	716.24	517.98	120.64
Consumption Loans	740.63	1.55	1,352.88	4,905.74	7,238.84	2,514.58
Local Government	2.63	-	-	-	-	1.50
Others	110.29	304.11	2,144.45	1,551.98	3,310.88	48.15
TOTAL sectorwise	1,901.57	663.53	5,485.37	15,939.28	17,975.84	6,896.23

Product Wise

Term Loan	836.93	290.76	514.36	7,347.16	5,947.82	2,508.66
Overdraft	99.82	-	-	881.53	1,313.45	56.83
Cash Credit Loan	167.04	108.00	-	2,923.74	117.81	761.36
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	254.67	61.00	790.25	330.67
Residential Personal Home Loan (Up to Rs. 20 million)#	195.97	-	1,152.60	1,577.47	5,171.49	923.96
Real Estate Loan	80.80	246.66	335.91	1,647.61	2,730.68	673.79
Margin Nature Loan	90.53	-	400.66	498.03	752.87	282.62
Hire Purchase Loan	167.94	-	43.68	388.52	97.44	456.99
Deprived Sector Loan	215.30	-	182.24	433.44	793.83	334.64
Bills Purchased	-	-	-	-	-	-
Other Product	47.24	18.11	2,601.25	180.79	260.19	566.71
Total Product wise Loan	1,901.57	663.53	5,485.37	15,939.28	17,975.84	6,896.23

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	93.07	-	-	498.03	752.88	-
Fixed Deposit Receipts	47.76	-	62.52	154.78	139.28	92.54
Own	47.76	-	62.52	154.78	139.28	92.54
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,536.24	663.53	4,936.48	14,793.66	16,060.68	6,243.16
Fixed Assets	1,536.24	663.53	4,936.48	14,793.66	16,060.68	6,243.16
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	224.50	-	79.68	485.67	1,023.00	263.64
Government Guarantee	2.63	-	-	-	-	167.56
Institutional Guarantee	117.82	-	78.89	347.26	391.54	96.08
Personal Guarantee	99.69	-	0.79	138.41	631.46	-
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	4.36	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	406.70	7.14	-	296.89
Total	1,901.57	663.53	5,485.37	15,939.28	17,975.84	6,896.23

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Apr	Mid-May	% 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	66,900	67,054	18.17	5.94	0.23
	a. Paid-up Capital	30,093	34,388	35,835	38,296	38,329	14.27	4.21	0.09
	b. Statutory Reserves	9,012	11,190	12,274	13,299	13,320	24.16	9.69	0.16
	c. Retained Earning	5,520	6,645	4,076	2,899	2,723	20.38	-38.66	-6.06
	d. Others Reserves	5,709	7,258	10,830	12,407	12,682	27.14	49.22	2.22
2	BORROWINGS	233,582	214,238	230,746	236,733	224,897	-8.28	7.71	-5.00
	a. NRB	22,655	7,944	6,221	543	543	-64.94	-21.69	0.00
	b. Others	210,926	206,294	224,525	236,189	224,354	-2.20	8.84	-5.01
3	DEPOSITS	159,023	167,093	176,661	191,357	191,599	5.07	5.73	0.13
4	BILLS PAYABLE	38	27	41	19	10	-27.61	52.46	-44.93
5	OTHER LIABILITIES	42,123	46,185	56,740	69,631	73,606	9.64	22.85	5.71
	a. Loan Loss Provision	11,708	18,383	21,865	28,438	29,428	57.01	18.94	3.48
	b. Interest Suspense a/c	4,727	6,921	11,557	17,137	18,217	46.42	66.98	6.31
	c. Others	25,688	20,881	23,318	24,056	25,961	-18.72	11.67	7.92
6	RECONCILIATION A/c	22,174	15,568	19,691	20,739	20,926	-29.79	26.48	0.90
7	PROFIT & LOSS A/c	12,378	5,191	6,837	4,662	5,139	-58.06	31.70	10.24
	Total	519,651	507,782	553,731	590,040	583,231	-2.28	9.05	-1.15
Assets									
1	LIQUID FUNDS	20,320	26,963	34,592	35,853	23,854	32.70	28.29	-33.47
	a. Cash Balance	371	494	424	322	367	33.06	-14.19	13.83
	b. Bank Balance	10,770	17,249	22,748	24,386	15,913	60.16	31.88	-34.75
	c. Money at Call	9,178	9,220	11,420	11,145	7,574	0.46	23.86	-32.04
2	INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	874	1,154	39.23	-8.52	31.96
3	SHARE & OTHER INVESTMENT	5,334	8,282	9,221	9,058	9,590	55.27	11.34	5.87
4	LOANS & ADVANCES	449,686	432,237	455,853	482,535	484,871	-3.88	5.46	0.48
	Institutional	90,239	72,928	59,060	47,667	47,024	-19.18	-19.02	-1.35
	Individual	359,447	359,310	396,793	434,869	437,847	-0.04	10.43	0.68
5	FIXED ASSETS	3,073	3,258	4,150	4,454	4,472	6.01	27.38	0.40
6	OTHER ASSETS	18,137	20,078	28,488	36,103	37,450	10.70	41.89	3.73
7	EXPENSES NOT WRITTEN OFF	3	39	0	1	1	1068.57	-98.74	69.35
8	NON BANKING ASSETS	1	1	5	7	7	0.00	280.47	5.02
9	RECONCILIATION A/c	22,176	14,809	19,991	20,750	21,006	-33.22	34.99	1.24
10	PROFIT & LOSS A/c	160	1,054	461	405	827	558.67	-56.22	104.07
	Total	519,651	507,782	553,731	590,040	583,231	-2.28	9.05	-1.15
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	30,522	36,966	34,342	23,742	26,357	21.11	-7.10	11.01
2	COMMISSION/FEE EXPENSES	20	45	15	13	14	124.12	-66.55	2.34
3	EMPLOYEE EXPENSES	11,857	12,689	12,584	10,262	11,351	7.02	-0.83	10.61
4	OFFICE OPERATING EXPENSES	4,358	4,651	4,245	3,379	3,784	6.72	-8.72	11.98
5	NON OPERATING EXPENSES	20	14	64	9	9	-27.38	352.21	7.51
6	PROVISION FOR RISK	5,527	25,658	26,976	20,021	23,118	364.22	5.14	15.47
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	124.72
9	PROVISION FOR STAFF BONUS	1,955	779	1,004	723	800	-60.14	28.78	10.69
10	PROVISION FOR INCOME TAX	5,462	2,486	2,992	2,178	2,370	-54.49	20.37	8.86
11	NET PROFIT	12,376	4,783	6,717	4,516	5,014	-61.35	40.44	11.03
	TOTAL EXPENSES	72,151	87,444	89,095	64,863	72,837	21.20	1.89	12.29
Income									
1	INTEREST INCOME	59,985	61,707	58,836	44,410	49,417	2.87	-4.65	11.27
2	COMMISSION & DISCOUNT	1,442	618	762	747	837	-57.16	23.33	12.16
3	OTHER OPERATING INCOME	5,495	3,971	4,275	3,335	3,644	-27.73	7.65	9.28
4	NON OPERATING INCOME	446	158	146	72	91	-64.70	-7.46	25.19
5	PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	15,983	18,084	365.46	16.03	13.15
6	RECOVERY FOR WRITE BACK	6	4	17	11	12	-29.94	300.14	8.44
7	INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	45	49	77.81	5.22	8.09
8	NET LOSS	158	646	342	260	702	307.55	-47.01	170.43
	TOTAL INCOME	72,151	88,416	89,095	64,863	72,837	22.54	0.77	12.29
Miscellaneous Information									
	No. of Total Staffs	23,303	22,493	21,727	21,506	21,468	-3.48	-3.41	-0.18
	No. of Total Branches	5,135	5,128	5,051	5,010	4,998	-0.14	-1.50	-0.24
	No. of Total Centers	428,783	445,666	459,319	469,002	470,491	3.94	3.06	0.32
	No. of Total Groups	1,351,729	1,390,718	1,415,757	1,461,745	1,477,773	2.88	1.80	1.10
	No. of Total Passive Groups	16,159	19,043	19,857	36,694	37,115	17.85	4.28	1.15
	No. of Total Members	5,859,530	6,016,101	5,995,358	6,162,421	6,178,914	2.67	-0.34	0.27
	No. of Total Passive Members	438,040	528,082	534,348	742,565	774,390	20.56	1.19	4.29
	No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,695,552	2,698,779	-9.65	-10.75	0.12
	No. of Total Overdue Borrowers	382,353	587,163	689,852	717,611	769,541	53.57	17.49	7.24
	No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,105,803	6,130,919	2.57	-0.39	0.41
	Total Saving Amount (Rs million)	159,023	167,027	177,049	191,357	191,599	5.03	6.00	0.13

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	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	7,756.51
	a. Current	324.79
	Domestic	324.79
	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	1,915.16
	1. Sundry Creditors	-
	2. Loan Loss Provision	829.95
	3. Interest Suspense a/c	-
	4. Others	1,085.21
6	Reconciliation A/c	-
7	Profit & Loss A/c	980.51
	TOTAL Liabilities	37,489.51
Assets		
1	LIQUID FUNDS	1,175.96
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	1,175.93
	1. In Nepal Rastra Bank	1,164.32
	Domestic Currency	1,164.32
	Foreign Currency	-
	2. "A" Class Licensed Institution	11.61
	Domestic Currency	11.61
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	5,474.95
	a. Govt. Securities	5,474.95
	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)	24,388.86
4.1	LOANS & ADVANCES	24,388.86
	a. Infrastructure Project	24,388.86
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	179.61
7	OTHER ASSETS	1,072.42
	a. Accrued Interest:	605.90
	Financial Institutions	-
	Government Enterprises	31.19
	Private Sector	574.70
	b. Staff Loans / Adv.	93.56
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	372.96
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	37,489.51

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	423.10
1.1 On Deposit Liabilities	283.76
1.2 On Borrowing	139.34
2. Commission Expense	0.04
3. Staff Expense	55.34
4. Office Operating Expenses	49.07
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	191.79
7.1 Loan loss Provision	191.79
7.1.1 General Loan loss Provision	87.19
7.1.1.1 Pass Loan Loss Provision	87.19
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	104.60
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	155.65
10. Provision for Income Tax	420.35
11. Others	-
12. Net Profit	980.51
Total Expenses	2,275.84

Income

1. Interest Income	2,049.85
1.1 On Loans and Advances	1,738.55
1.2 On Investment	142.48
1.2.1 Government Bonds	142.48
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	168.82
2. Commission and Discount	16.32
2.1 Bills Purchase and Discount	-
2.2 Commission	16.32
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	0.29
6. Write Back from Provisions for loss	209.38
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,275.84

Districtwise List of Banks and Financial Institutions Branches (Baisakh, 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	8	3	69	813,573	11,791
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		581	83	53	717	6,114,600	8,528
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	936	150	49	1,135	2,041,587	1,799
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	167	53	18	238	719,859	3,025
	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	27	2	74	253,024	3,419
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	191	37	834	2,466,427	2,957

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	1,133	291	6,507	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	1,133	291	4,998		11,505
Population per Branch [*] (Served by A, B and C class BFI's)						4,482
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,535

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	763	195	36	852	994	1,846
Madhesh	581	83	53	1,033	717	1,750
Bagmati	1,842	335	109	754	2,286	3,040
Gandaki	606	191	37	563	834	1,397
Lumbini	745	256	47	1,096	1,048	2,144
Karnali	216	21	3	238	240	478
Sudur Paschim	330	52	6	462	388	850
Total	5,083	1,133	291	4,998	6,507	11,505

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

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

\$ E Refers to Infrastructure Development Bank

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

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. (%)	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	256,075.57	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)	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. (%)	Amount	Wt. avg. (%)	Amount
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	2,070,323.21	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. (%)	
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)		Baisakh, 2082 (Mid May, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.39	2,168,933.30	3.38	2,187,061.43
2	Fixed:	6.10	2,998,299.39	5.97	3,000,919.43
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	4.28	573,995.83	4.24	578,621.85
2.4	6-12 months	4.68	1,141,743.86	4.54	1,132,247.44
2.5	1-2 yrs	5.78	506,515.95	5.68	518,218.69
2.6	2 yrs and above	9.72	776,043.75	9.57	771,831.44
3	Call	1.23	402,816.31	1.10	416,922.36
4	Certificate of Deposits	-	-	-	-
5	Other	2.34	1,866.85	2.31	1,877.58
6	Non interest bearing deposits	-	392,654.58	-	381,737.58
6.1	Current	-	350,854.94	-	339,735.87
6.2	Margin	-	41,070.07	-	41,209.24
6.3	Other	-	729.57	-	792.47
	Aggregate	4.45	5,964,570.43	4.37	5,988,518.37

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2081 (Mid April, 2025)		Baisakh, 2082 (Mid May, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.07	316,151.37	7.55	315,042.00
2	Fishery Related	7.27	14,956.54	7.37	14,888.50
3	Mining Related	7.71	10,815.59	7.66	11,127.83
4	Agriculture, Forestry & Beverage Production Related	7.75	275,635.55	7.70	281,142.67
5	Non Food Production Related	7.90	574,175.12	7.86	569,805.38
6	Construction	8.35	204,780.02	8.42	206,591.60
7	Electricity, Gas and Water	7.96	413,603.55	7.94	420,374.96
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.16	68,843.77	8.01	69,106.91
9	Transport, Communication and Public Utilities	8.16	61,162.08	8.25	61,456.03
10	Wholesaler & Retailer	8.08	958,556.60	8.07	957,356.31
11	Finance, Insurance and Real Estate	7.68	361,700.33	7.62	352,247.05
12	Hotel or Restaurant	8.10	213,070.61	8.08	214,012.96
13	Other Services	8.24	198,381.75	8.21	193,623.60
14	Consumption Loans	8.81	910,101.03	8.78	917,580.17
15	Local Government	3.50	1,185.37	3.50	1,186.67
16	Others	8.63	245,553.96	8.87	244,318.35
	Aggregate	8.22	4,828,673.24	8.11	4,829,860.96

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2081 (Mid April, 2025)		Baisakh, 2082 (Mid May, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.30	1,768,462.30	8.21	1,771,250.24
2	Overdraft	8.64	84,477.28	9.11	83,923.61
3	Cash Credit Loan	8.25	615,381.02	8.15	604,489.28
4	Trust Receipt Loan/Import Loan	8.03	62,825.28	7.94	66,441.90
5	Short Term Working Capital/Demand Loan	7.31	832,782.62	7.62	836,640.30
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.44	324,560.00	8.43	325,363.27
7	Real Estate Loan	8.55	235,083.50	8.44	236,435.79
8	Margin Nature Loan	8.12	101,607.08	8.08	103,137.75
9	Hire Purchase Loan	8.59	112,945.37	8.60	113,045.47
10	Deprived Sector Loan	6.94	258,495.41	7.05	252,280.57
11	Bills Purchased	7.92	9,626.85	7.60	10,344.88
12	Other Product	8.79	422,426.52	8.72	426,507.90
	Aggregate	8.22	4,828,673.23	8.11	4,829,860.97

Annex-I

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