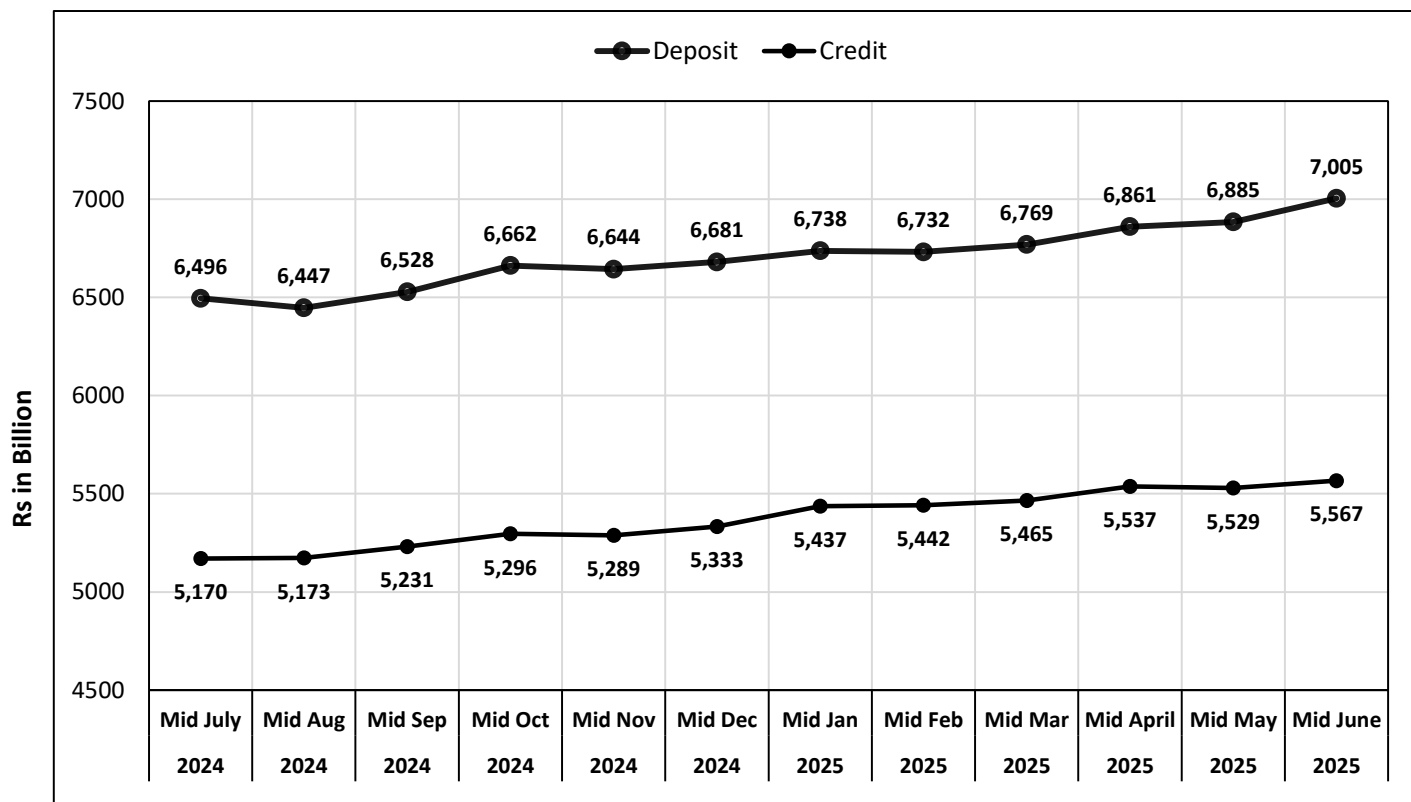


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Jeth
(Mid-June, 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 Jeth End, 2082 (Mid-June, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	102.56	10.05	2.08	114.69
2	Total Credit/GDP	80.97	8.52	1.67	91.15
3	Total Credit/ Total Deposit**	78.94	84.80	80.15	79.48
4	CD Ratio*	77.78	84.47	79.64	78.39
5	Fixed Deposit/Total Deposit	49.49	51.51	66.48	49.98
6	Saving Deposit/Total Deposit	36.07	38.48	23.99	36.06
7	Current Deposit/Total Deposit	6.20	2.16	1.11	5.75
8	Call Deposit/Total Deposit	7.43	7.72	8.36	7.47
9	NPL/ Total Loan^	5.05	5.56	13.04	5.24
10	Total LLP /Total Loan	5.21	5.31	11.55	5.34
11	Deprived Sector Loan/Total Loan \$^	5.60	7.12	5.47	5.74
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.59	6.16	6.91	7.45
2	Investment in Gov. Securities/Total Deposit	16.66	14.05	11.71	16.34
3	Total Liquid Assets/Total Deposit	25.01	22.10	23.86	24.74
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.50	10.27	10.55	9.58
2	Total Capital/RWA	12.34	12.97	12.51	12.40
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,095	1,132	291	6,518
3	No. of Deposit Accounts	50,986,171	7,475,347	967,849	59,429,367
4	No. of Loan Accounts	1,644,545	271,027	50,986	1,966,558
5	No. of Branchless Banking Centers	863	17	-	880
6	No. of Branchless Banking Customers	276,289	1,027	-	277,316
7	No. of Mobile Banking Customers	23,548,722	3,626,211	290,063	27,464,996
8	No. of Internet Banking Customers	2,051,645	595,295	18,203	2,665,143
9	No. of ATMs	4,880	344	41	5,265
10	No. of Debit Cards	12,291,091	1,225,371	75,552	13,592,014
11	No. of Credit Cards	311,260	3,193	-	314,453
12	No. of Prepaid Cards	242,397	4,043	-	246,440
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.29			
	(a) Saving	3.38			
	(b) Fixed	5.92			
	(c) Call	1.12			
2	Wt. Avg Interest Rate on Credit	7.99			

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-May	Mid-June	% 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	765,177	766,106	10.40	6.67	0.12
	a. Paid-up Capital	407,789	425,052	436,408	443,622	443,622	4.23	2.67	0.00
	b. Statutory Reserves	120,965	138,151	150,114	158,976	159,103	14.21	8.66	0.08
	c. Retained Earning	10,267	(6,633)	(21,577)	(38,657)	(39,708)	-164.61	225.30	2.72
	d. Others Reserves	79,777	126,558	163,767	201,237	203,090	58.64	29.40	0.92
2	BORROWINGS	500,434	255,302	240,886	257,326	248,752	-48.98	-5.65	-3.33
	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	16,034	12,498	-52.72	-63.30	-22.06
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	39,634	35,583	10.98	-25.04	-10.22
	d. Other Financial Ins.	6,027	6,467	8,037	16,232	15,245	7.30	24.27	-6.08
	e. Bonds and Securities	136,986	163,416	177,211	184,993	184,993	19.29	8.44	0.00
3	DEPOSITS	5,159,175	5,771,238	6,495,583	6,884,541	7,004,537	11.86	12.55	1.74
	a. Current	465,415	454,049	381,824	386,556	402,822	-2.44	-15.91	4.21
	b. Savings	1,402,182	1,519,064	1,954,389	2,460,700	2,526,098	8.34	28.66	2.66
	c. Fixed	2,835,817	3,359,257	3,642,837	3,482,658	3,500,811	18.46	8.44	0.52
	d. Call Deposits	391,068	390,785	472,514	506,344	523,372	-0.07	20.91	3.36
	e. Others	64,694	48,082	44,019	48,284	51,435	-25.68	-8.45	6.53
4	Bills Payable	2,782	3,189	3,117	7,447	6,136	14.61	-2.25	-17.60
5	Other Liabilities	424,126	502,666	598,080	744,604	757,832	18.52	18.98	1.78
	1. Loan Loss Provision	110,300	168,124	230,012	295,932	297,175	52.42	36.81	0.42
	2. Interest Suspense a/c	19,628	28,910	28,409	57,115	59,767	47.29	-1.73	4.64
	3. Others	294,198	305,633	339,659	391,556	400,890	3.89	11.13	2.38
6	Reconciliation A/c	512	471	3,179	1,380	1,539	-8.02	574.99	11.48
7	Profit & Loss A/c	79,497	75,002	61,825	52,820	59,424	-5.65	-17.57	12.50
TOTAL		6,785,324	7,290,996	8,131,382	8,713,296	8,844,326	7.45	11.53	1.50
Assets									
1	LIQUID FUNDS	509,990	533,958	553,205	568,916	587,894	4.70	3.60	3.34
	a. Cash Balance	111,631	102,134	103,855	100,299	97,835	-8.51	1.69	-2.46
	Nepalese Notes & Coins	108,250	99,262	100,579	96,164	93,575	-8.30	1.33	-2.69
	Foreign Currency	3,381	2,871	3,277	4,136	4,260	-15.06	14.11	3.00
	b. Bank Balance	302,877	362,361	378,811	403,333	424,125	19.64	4.54	5.15
	1. In Nepal Rastra Bank	220,659	288,687	330,452	302,386	333,689	30.83	14.47	10.35
	2. "A"Class Licensed Institution	28,862	23,870	17,711	55,615	48,947	-17.30	-25.80	-11.99
	3. Other Financial Ins.	6,959	2,939	1,621	858	930	-57.76	-44.86	8.38
	4. In Foreign banks	46,397	46,865	29,028	44,474	40,558	1.01	-38.06	-8.80
	c. Money at Call	95,482	69,463	70,539	65,284	65,934	-27.25	1.55	1.00
2	INVESTMENTS	911,435	1,049,633	1,471,177	1,430,680	1,494,553	15.16	40.16	4.46
	a. Govt.Securities	909,783	1,029,807	1,164,295	1,141,811	1,144,823	13.19	13.06	0.26
	b Others	1,651	19,827	306,882	288,870	349,730	1100.57	1447.82	21.07
3	SHARE & OTHER INVESTMENT	186,550	251,757	275,676	384,579	378,904	34.95	9.50	-1.48
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,526,607	5,564,503	3.48	5.97	0.69
	4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,517,852	5,554,647	3.50	5.91	0.67
	a. Private Sector	4,493,912	4,687,782	4,952,707	5,307,393	5,342,883	4.31	5.65	0.67
	b. Financial Institutions	212,907	183,328	202,802	207,182	207,739	-13.89	10.62	0.27
	c. Government Organizations	2,231	2,697	6,202	3,277	4,025	20.86	129.96	22.82
	4.2 BILLS PURCHASED	4,487	3,600	6,954	8,755	9,857	-19.76	93.16	12.58
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,580	2,495	-16.19	92.13	-3.29
6	FIXED ASSETS	95,030	136,783	145,320	149,373	150,453	43.94	6.24	0.72
7	OTHER ASSETS	353,788	417,472	476,248	603,015	618,075	18.00	14.08	2.50
	a. Accrued Interests	199,589	244,588	282,704	367,524	371,462	22.55	15.58	1.07
	b. Others	154,198	172,884	193,544	235,491	246,613	12.12	11.95	4.72
8	Expenses not Written off	219	364	1,004	42	44	66.61	175.67	2.66
9	Non Banking Assets	10,521	18,689	35,509	45,115	45,701	77.62	90.01	1.30
10	Reconciliation Account	3,241	2,304	2,550	804	89	-28.90	10.66	-88.88
11	Profit & Loss A/c	63	1,831	497	1,584	1,615	2827.13	-72.86	1.99
TOTAL		6,785,324	7,290,996	8,131,382	8,713,296	8,844,326	7.45	11.53	1.50

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-May	Mid-June	% 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	687,588	687,751	10.42	6.80	0.02
	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	144,492	144,535	14.13	8.70	0.03
	c. Retained Earning	14,956	(1,180)	(13,948)	(26,337)	(27,679)	-107.89	1082.50	5.09
	d. Others Reserves	72,140	116,599	150,815	184,107	185,568	61.63	29.34	0.79
2	BORROWINGS	462,083	243,416	231,919	248,048	239,474	-47.32	-4.72	-3.46
	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	15,934	12,398	-57.92	-56.96	-22.20
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	39,634	35,583	10.98	-25.04	-10.22
	d. Other Financial Ins.	5,862	6,164	7,558	15,787	14,800	5.15	22.61	-6.25
	e. Bonds and Securities	130,549	154,982	168,723	176,260	176,260	18.72	8.87	0.00
3	DEPOSITS	4,545,157	5,086,244	5,756,809	6,148,794	6,263,830	11.90	13.18	1.87
	a. Current	453,605	441,571	368,702	372,628	388,167	-2.65	-16.50	4.17
	b. Savings	1,261,715	1,366,476	1,752,143	2,204,744	2,259,482	8.30	28.22	2.48
	c. Fixed	2,436,953	2,898,148	3,177,768	3,073,891	3,100,237	18.93	9.65	0.86
	d. Call Deposits	329,895	333,864	415,610	450,076	465,385	1.20	24.49	3.40
	e. Others	62,988	46,186	42,586	47,455	50,559	-26.68	-7.79	6.54
4	Bills Payable	2,740	3,163	3,095	7,431	6,116	15.45	-2.15	-17.70
5	Other Liabilities	384,228	453,119	538,952	671,886	679,798	17.93	18.94	1.18
	1. Loan Loss Provision	95,409	147,603	201,267	256,444	257,764	54.71	36.36	0.51
	2. Interest Suspense a/c	10,334	18,049	15,809	42,370	44,482	74.67	-12.41	4.98
	3. Others	278,486	287,467	321,875	373,072	377,553	3.22	11.97	1.20
6	Reconciliation A/c	516	470	3,177	1,379	1,537	-8.96	576.23	11.42
7	Profit & Loss A/c	72,201	68,213	55,901	47,795	54,084	-5.52	-18.05	13.16
TOTAL		6,020,551	6,465,937	7,242,741	7,812,922	7,932,591	7.40	12.01	1.53
Assets									
1	LIQUID FUNDS	420,838	450,799	477,887	505,286	523,063	7.12	6.01	3.52
	a. Cash Balance	102,537	92,853	95,352	91,707	89,321	-9.44	2.69	-2.60
	Nepalese Notes & Coins	99,279	90,215	92,309	87,915	85,521	-9.13	2.32	-2.72
	Foreign Currency	3,258	2,638	3,043	3,792	3,800	-19.01	15.33	0.19
	b. Bank Balance	268,141	324,727	340,981	365,291	386,062	21.10	5.01	5.69
	1. In Nepal Rastra Bank	203,810	263,539	301,463	271,982	303,727	29.31	14.39	11.67
	2. "A"Class Licensed Institution	17,786	14,124	10,338	48,816	41,758	-20.59	-26.80	-14.46
	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	44,469	40,553	1.01	-38.06	-8.81
	c. Money at Call	50,160	33,219	41,554	48,288	47,681	-33.78	25.09	-1.26
2	INVESTMENTS	820,456	937,730	1,330,657	1,296,560	1,358,838	14.29	41.90	4.80
	a. Govt. Securities	818,804	918,942	1,049,313	1,041,110	1,043,702	12.23	14.19	0.25
	b. Others	1,651	18,788	281,344	255,450	315,136	1037.69	1397.43	23.36
3	SHARE & OTHER INVESTMENT	175,230	238,878	262,629	368,968	363,186	36.32	9.94	-1.57
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,906,114	4,942,326	3.12	5.91	0.74
	4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,897,359	4,932,470	3.14	5.84	0.72
	a. Private Sector	4,025,452	4,149,539	4,381,897	4,711,872	4,745,220	3.08	5.60	0.71
	b. Financial Institutions	150,129	156,762	172,496	182,209	183,225	4.42	10.04	0.56
	c. Government Organizations	2,231	2,690	6,194	3,277	4,025	20.53	130.31	22.82
	4.2 BILLS PURCHASED	4,487	3,600	6,954	8,755	9,857	-19.76	93.16	12.58
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,580	2,495	-16.19	92.13	-3.29
6	FIXED ASSETS	85,850	124,602	132,130	135,425	135,503	45.14	6.04	0.06
7	OTHER ASSETS	322,804	381,570	436,640	558,702	568,191	18.20	14.43	1.70
	a. Accrued Interests	177,208	218,341	255,668	336,983	339,069	23.21	17.10	0.62
	b. Others	145,596	163,228	180,972	221,719	229,122	12.11	10.87	3.34
8	Expenses not Written off	219	363	1,003	42	44	66.10	176.18	2.66
9	Non Banking Assets	8,665	15,306	30,176	38,486	38,791	76.65	97.15	0.79
10	Reconciliation Account	3,240	2,301	2,547	759	44	-29.00	10.70	-94.25
11	Profit & Loss A/c	-	1,001	-	-	111	0.00	-100.00	0.00
TOTAL		6,020,551	6,465,937	7,242,741	7,812,922	7,932,591	7.40	12.01	1.53

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-May	Mid-June	% 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	60,133	60,827	11.57	9.39	1.15
a. Paid-up Capital		36,994	40,207	42,171	43,024	43,024	8.69	4.88	0.00
b. Statutory Reserves		7,072	8,341	9,318	10,568	10,633	17.94	11.72	0.62
c. Retained Earning		(282)	(355)	(878)	(3,382)	(3,077)	25.98	147.43	-9.03
d. Others Reserves		3,528	4,592	7,131	9,924	10,247	30.15	55.30	3.25
2 BORROWINGS		26,259	9,340	8,019	8,029	8,029	-64.43	-14.14	0.00
a. NRB		20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution		500	1,250	-	100	100	150.00	-100.00	0.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		165	303	479	445	445	83.74	57.88	0.01
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	609,489	613,541	12.19	6.75	0.66
a. Current		9,932	11,059	11,513	12,559	13,244	11.35	4.10	5.45
b. Savings		120,613	132,843	176,770	226,187	236,114	10.14	33.07	4.39
c. Fixed		327,121	380,584	374,776	324,468	316,036	16.34	-1.53	-2.60
d. Call Deposits		51,614	46,811	46,863	45,525	47,350	-9.31	0.11	4.01
e. Others		211	275	249	749	798	30.45	-9.24	6.45
4 Bills Payable		42	23	21	16	20	-44.15	-9.55	25.43
5 Other Liabilities		23,291	30,451	36,086	46,066	51,022	30.74	18.50	10.76
1. Loan Loss Provision		9,405	13,887	19,372	27,634	27,642	47.66	39.49	0.03
2. Interest Suspense a/c		1,129	1,931	2,459	3,920	4,437	70.95	27.37	13.20
3. Others		12,757	14,633	14,255	14,512	18,943	14.71	-2.58	30.53
6 Reconciliation A/c		0	0	0	0	(0)	1400.00	-100.00	-100.00
7 Profit & Loss A/c		6,340	5,715	5,291	4,422	4,659	-9.85	-7.42	5.36
TOTAL		612,733	669,886	717,330	728,156	738,097	9.33	7.08	1.37
Assets									
1 LIQUID FUNDS		69,497	64,562	56,513	48,089	49,384	-7.10	-12.47	2.69
a. Cash Balance		7,505	7,574	7,022	7,212	7,171	0.92	-7.29	-0.58
Nepalese Notes & Coins		7,383	7,341	6,788	6,869	6,711	-0.56	-7.53	-2.31
Foreign Currency		123	233	234	343	460	89.75	0.30	34.05
b. Bank Balance		24,830	28,785	29,706	30,398	30,619	15.93	3.20	0.73
1. In Nepal Rastra Bank		13,435	20,033	23,445	24,581	24,342	49.11	17.03	-0.97
2. "A"Class Licensed Institution		6,642	7,521	5,775	5,464	5,776	13.25	-23.21	5.71
3. Other Financial Ins.		4,752	1,228	483	348	496	-74.15	-60.67	42.47
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	10,478	11,594	-24.11	-29.85	10.65
2 INVESTMENTS		68,793	91,763	114,973	109,106	110,025	33.39	25.29	0.84
a. Govt. Securities		68,793	90,725	92,535	85,978	86,232	31.88	2.00	0.29
b. Others		-	1,038	22,438	23,128	23,793	0.00	2061.03	2.87
3 SHARE & OTHER INVESTMENT		8,446	8,504	9,159	10,758	10,876	0.69	7.70	1.10
4 LOANS & ADVANCES									
(Including Bills Purchased)		444,934	471,886	501,432	519,141	520,255	6.06	6.26	0.21
4.1 LOANS & ADVANCES		444,934	471,886	501,432	519,141	520,255	6.06	6.26	0.21
a. Private Sector		386,815	451,918	476,949	496,240	497,878	16.83	5.54	0.33
b. Financial Institutions		58,120	19,964	24,480	22,901	22,377	-65.65	22.62	-2.29
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	9,765	10,755	38.00	9.78	10.14
7 OTHER ASSETS		13,338	21,777	22,172	26,373	31,602	63.27	1.81	19.83
a. Accrued Interests		7,075	14,549	13,386	16,223	17,776	105.63	-8.00	9.57
b. Others		6,263	7,228	8,787	10,149	13,825	15.42	21.56	36.22
8 Expenses not Written off		-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets		1,258	2,269	3,369	3,906	4,163	80.40	48.51	6.56
10 Reconciliation Account		0	0	-	10	10	0.00	-100.00	3.48
11 Profit & Loss A/c		56	279	-	1,008	1,029	397.67	-100.00	2.08
TOTAL		612,733	669,886	717,330	728,156	738,097	9.33	7.08	1.37

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% 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	17,455	17,528	6.55	-4.98	0.42
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	3,917	3,935	9.13	0.55	0.45
c. Retained Earning	(4,408)	(5,098)	(6,751)	(8,937)	(8,952)	15.66	32.41	0.17
d. Others Reserves	4,110	5,367	5,821	7,205	7,275	30.59	8.46	0.97
2 BORROWINGS	12,092	2,546	948	1,249	1,249	-78.94	-62.77	0.00
a. NRB	9,957	49	-	-	-	-99.51	-100.00	0.00
b. "A"Class Licensed Institution	1,188	1,550	-	-	-	30.49	-100.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	947	948	948	1,249	1,249	0.06	0.01	0.00
3 DEPOSITS	104,528	113,422	128,603	126,258	127,166	8.51	13.38	0.72
a. Current	1,878	1,419	1,609	1,368	1,411	-24.42	13.35	3.14
b. Savings	19,854	19,745	25,477	29,769	30,502	-0.55	29.03	2.46
c. Fixed	71,743	80,525	90,293	84,299	84,538	12.24	12.13	0.28
d. Call Deposits	9,558	10,110	10,041	10,742	10,637	5.77	-0.69	-0.98
e. Others	1,496	1,622	1,184	80	78	8.47	-27.02	-2.36
4 Bills Payable	0	2	1	0	0	382.93	-74.24	3700.00
5 Other Liabilities	16,607	19,097	23,043	26,652	27,011	14.99	20.66	1.35
1. Loan Loss Provision	5,486	6,634	9,373	11,854	11,769	20.91	41.29	-0.72
2. Interest Suspense a/c	8,165	8,930	10,140	10,825	10,849	9.36	13.56	0.21
3. Others	2,955	3,533	3,529	3,972	4,394	19.56	-0.10	10.62
6 Reconciliation A/c	(4)	1	2	1	2	-125.50	105.88	90.35
7 Profit & Loss A/c	957	1,073	633	603	681	12.19	-41.03	12.84
TOTAL	152,040	155,172	171,311	172,218	173,637	2.06	10.40	0.82
Assets								
1 LIQUID FUNDS	19,655	18,596	18,804	15,541	15,447	-5.39	1.12	-0.60
a. Cash Balance	1,588	1,706	1,481	1,380	1,343	7.42	-13.18	-2.61
Nepalese Notes & Coins	1,588	1,706	1,481	1,379	1,343	7.42	-13.17	-2.62
Foreign Currency	0	0	0	0	0	116.67	-76.92	160.00
b. Bank Balance	9,906	8,849	8,125	7,644	7,444	-10.68	-8.18	-2.61
1. In Nepal Rastra Bank	3,414	5,115	5,544	5,822	5,620	49.79	8.39	-3.47
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,335	1,414	-49.85	-28.20	5.86
3. Other Financial Ins.	2,058	1,510	984	486	410	-26.60	-34.83	-15.65
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,160	8,041	9,198	6,518	6,660	-1.46	14.38	2.18
2 INVESTMENTS	22,186	20,140	25,547	25,013	25,691	-9.22	26.85	2.71
a. Govt. Securities	22,186	20,140	22,447	14,722	14,889	-9.22	11.45	1.14
b. Others	-	-	3,100	10,292	10,801	0.00	0.00	4.95
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	4,854	4,842	52.20	-11.13	-0.25
4 LOANS & ADVANCES	86,303	92,931	99,691	101,352	101,922	7.68	7.27	0.56
(Including Bills Purchased)	86,303	92,931	99,691	101,352	101,922	7.68	7.27	0.56
4.1 LOANS & ADVANCES	86,303	92,931	99,691	101,352	101,922	7.68	7.27	0.56
a. Private Sector	81,645	86,325	93,861	99,280	99,784	5.73	8.73	0.51
b. Financial Institutions	4,658	6,602	5,826	2,072	2,138	41.72	-11.75	3.16
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	4,183	4,195	20.41	4.30	0.29
7 OTHER ASSETS	17,646	14,125	17,436	17,941	18,283	-19.95	23.44	1.90
a. Accrued Interests	15,306	11,697	13,651	14,318	14,616	-23.58	16.70	2.08
b. Others	2,340	2,428	3,785	3,623	3,666	3.76	55.93	1.19
8 Expenses not Written off	-	1	1	-	-	0.00	10.81	0.00
9 Non Banking Assets	599	1,114	1,964	2,723	2,747	85.87	76.36	0.89
10 Reconciliation Account	(0)	3	3	35	35	-1440.91	1.02	1.58
11 Profit & Loss A/c	6	551	497	576	475	8462.36	-9.74	-17.41
TOTAL	152,040	155,172	171,311	172,218	173,637	2.06	10.40	0.82

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	293,571	320,927	30.07	6.23	9.32
1.1 Deposit Liabilities	305,976	402,421	431,908	275,678	301,281	31.52	7.33	9.29
1.1.1 Saving A/c	76,032	88,065	79,278	62,166	69,322	15.83	-9.98	11.51
1.1.2 Fixed A/c	223,748	305,845	344,566	207,933	225,841	36.69	12.66	8.61
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	7,750	8,395	92.36	-12.13	8.32
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	20,199	21,944	20.83	-6.86	8.64
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	72,072	78,411	7.73	15.30	8.80
1.1.2.4 Above 1 Year	81,297	138,814	166,377	107,911	117,091	70.75	19.86	8.51
1.1.3 Call Deposit	6,111	8,461	8,034	5,553	6,089	38.45	-5.04	9.65
1.1.4 Certificate of Deposits	85	51	30	27	30	-39.74	-41.40	10.59
1.2 Others	24,032	26,832	24,079	17,893	19,646	11.65	-10.26	9.80
2 Commission/Fee Expense	3,121	4,228	4,635	4,725	5,124	35.49	9.61	8.43
3 Employees Expenses	53,727	55,126	63,661	54,908	60,239	2.60	15.48	9.71
4 Office Operating Expenses	38,326	38,127	43,010	35,125	38,615	-0.52	12.81	9.94
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	598	902	35.07	85.74	50.77
7. Provision for Risk	25,497	65,952	85,515	84,318	85,525	158.67	29.66	1.43
7.1 Loan loss Provision	25,367	65,818	85,205	84,291	85,460	159.46	29.46	1.39
7.1.1 General Loan loss Provision	12,849	17,473	26,227	28,821	30,206	35.98	50.11	4.81
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	15,199	16,615	18.37	31.70	9.31
7.1.1.2 Watch List Provision	3,976	6,969	12,394	13,622	13,591	75.28	77.85	-0.23
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	54,095	53,926	277.53	23.05	-0.31
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	1,374	1,327	529.87	4.11	-3.44
7.2. Provision for Non-Banking Assets	13	89	153	-	39	563.22	72.55	0.00
7.3. Provision for Loss on Investment	98	16	31	27	27	-83.24	88.57	0.00
7.4. Provision for Loss of Other Assets	19	29	127	0	0	54.74	336.07	0.00
8 Loan Written Off	1,607	2,823	4,026	6,155	6,174	75.65	42.60	0.30
9 Provision for Staff Bonus	11,766	10,407	10,642	8,034	9,198	-11.55	2.26	14.49
10 Provision for Income Tax	34,273	32,840	33,085	24,330	28,099	-4.18	0.75	15.49
11 Others	7	79	165	146	146	1054.16	108.98	0.09
12 Net Profit	83,438	77,771	70,918	53,090	60,249	-6.79	-8.81	13.48
TOTAL EXPENSES	582,244	717,106	772,570	565,000	615,198	23.16	7.73	8.88
Income								
1. Interest Income	509,366	641,877	674,109	469,413	514,400	26.01	5.02	9.58
1.1. On Loans and Advance	464,186	572,265	588,296	399,795	437,725	23.28	2.80	9.49
1.2. On Investment	38,306	57,477	66,519	53,643	59,092	50.05	15.73	10.16
1.2.1 Government Bonds	35,010	53,207	59,980	46,662	51,354	51.98	12.73	10.06
1.2.2 Foreign Bonds	341	228	499	400	439	-33.10	118.51	9.75
1.2.3 NRB Bonds	343	558	960	2,265	2,500	62.57	72.14	10.41
1.2.4 Deventure & Bonds	2,612	3,484	5,079	4,316	4,799	33.40	45.80	11.17
1.3 Agency Balance	174	1,430	1,423	1,455	1,601	721.81	-0.48	10.01
1.4 On Call Deposit	1,460	2,428	3,840	3,133	3,484	66.34	58.14	11.22
1.5 Others	5,239	8,276	14,031	11,388	12,498	57.97	69.53	9.75
2. Comission & Discount	27,259	29,086	35,259	31,342	34,879	6.70	21.23	11.29
2.1 Bills Purchase & Discount	310	206	397	324	354	-33.51	92.78	9.13
2.2 Comission	22,861	22,065	27,596	23,715	26,399	-3.49	25.07	11.32
2.3 Others	4,088	6,815	7,267	7,303	8,126	66.72	6.63	11.27
3 Income From Exchange Fluctuation	8,121	5,553	6,369	7,966	8,710	-31.62	14.70	9.33
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(617)	(507)	-19.43	-137.56	-17.84
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	8,583	9,216	-33.39	41.42	7.38
4 Other Operating Income	12,504	11,095	10,946	9,763	10,687	-11.27	-1.35	9.46
5 Non Operating Income	3,584	1,971	1,866	2,431	2,559	-45.00	-5.36	5.28
6 Provision Written Back	20,530	27,558	43,240	42,184	42,100	34.23	56.90	-0.20
7 Recovery from Written off Loan	669	245	285	307	367	-63.34	16.44	19.45
8 Income from Extra Ordinary Expenses	156	(1,060)	12	15	20	-780.07	-101.13	31.95
9 Net Loss	56	780	485	1,578	1,476	1290.09	-37.87	-6.50
TOTAL INCOME	582,244	717,106	772,570	565,000	615,198	23.16	7.73	8.88

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	256,880	280,907	27.98	8.67	9.35
1.1 Deposit Liabilities	262,357	339,229	372,863	239,686	262,033	29.30	9.91	9.32
1.1.1 Saving A/c	67,417	77,696	70,894	55,049	61,395	15.25	-8.76	11.53
1.1.2 Fixed A/c	189,890	254,527	294,989	179,710	195,240	34.04	15.90	8.64
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	6,181	6,733	100.87	2.52	8.94
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	16,746	18,216	16.08	-3.71	8.78
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	59,891	65,168	4.89	19.54	8.81
1.1.2.4 Above 1 Year	75,530	125,810	150,210	96,892	105,124	66.57	19.39	8.50
1.1.3 Call Deposit	4,966	6,963	6,951	4,900	5,368	40.23	-0.18	9.54
1.1.4 Certificate of Deposits	85	43	30	27	30	-49.63	-29.89	10.59
1.2 Others	22,393	25,190	23,148	17,194	18,874	12.49	-8.10	9.77
2 Commission/Fee Expense	3,057	4,099	4,524	4,659	5,039	34.08	10.37	8.16
3 Employees Expenses	47,172	47,816	55,898	48,425	53,133	1.37	16.90	9.72
4 Office Operating Expenses	33,086	32,261	37,062	30,261	33,271	-2.49	14.88	9.95
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-Operating Expenses	312	462	890	580	873	48.10	92.56	50.60
7. Provision for Risk	21,637	57,437	74,107	71,786	72,266	165.46	29.02	0.67
7.1 Loan loss Provision	21,538	57,424	74,018	71,759	72,227	166.62	28.90	0.65
7.1.1 General Loan loss Provision	11,093	15,606	23,763	26,378	27,053	40.69	52.27	2.56
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	14,810	15,544	27.84	35.89	4.96
7.1.1.2 Watch List Provision	3,468	5,858	10,517	11,568	11,509	68.93	79.51	-0.51
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	44,248	44,089	291.76	20.98	-0.36
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	1,132	1,085	502.06	7.85	-4.17
7.2. Provision for Non-Banking Assets	-	0	55	-	12	0.00	0.00	0.00
7.3. Provision for Loss on Investment	95	13	31	27	27	-85.92	130.40	0.00
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.42	14200.00	0.00
8 Loan Written Off	1,489	2,602	3,786	6,063	6,071	74.70	45.50	0.14
9 Provision for Staff Bonus	10,673	9,462	9,671	7,199	8,219	-11.34	2.21	14.16
10 Provision for Income Tax	30,803	29,784	29,989	22,160	25,486	-3.31	0.69	15.01
11 Others	7	72	165	146	146	969.44	128.52	0.09
12 Net Profit	74,801	70,037	64,153	47,795	53,973	-6.37	-8.40	12.93
TOTAL EXPENSES	507,892	618,452	676,255	495,954	539,385	21.77	9.35	8.76
Income								
1. Interest Income	442,405	551,682	588,736	411,538	450,795	24.70	6.72	9.54
1.1. On Loans and Advance	402,230	490,121	511,556	348,021	380,805	21.85	4.37	9.42
1.2. On Investment	34,586	51,290	59,590	48,538	53,465	48.30	16.18	10.15
1.2.1 Government Bonds	31,700	47,873	53,733	41,778	45,965	51.02	12.24	10.02
1.2.2 Foreign Bonds	341	228	499	400	439	-33.10	118.51	9.75
1.2.3 NRB Bonds	1	2	635	2,120	2,345	118.27	27870.93	10.60
1.2.4 Deventure & Bonds	2,544	3,187	4,724	4,240	4,716	25.26	48.24	11.23
1.3 Agency Balance	171	1,430	1,420	1,444	1,590	738.03	-0.73	10.05
1.4 On Call Deposit	673	1,367	3,245	2,876	3,217	103.20	137.42	11.87
1.5 Others	4,745	7,475	12,925	10,659	11,718	57.53	72.91	9.94
2. Comission & Discount	25,927	27,763	33,790	29,852	33,221	7.08	21.71	11.29
2.1 Bills Purchase & Discount	310	206	397	324	354	-33.51	92.78	9.13
2.2 Comission	21,943	21,250	26,721	23,005	25,607	-3.16	25.75	11.31
2.3 Others	3,674	6,307	6,671	6,522	7,260	71.64	5.78	11.32
3 Income From Exchange Fluctuation	8,083	5,468	6,294	7,876	8,606	-32.36	15.12	9.27
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(624)	(520)	-20.55	-138.79	-16.62
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	8,499	9,126	-34.08	42.15	7.37
4 Other Operating Income	10,325	9,218	8,654	7,757	8,532	-10.71	-6.12	9.98
5 Non Operating Income	3,087	1,760	1,370	2,043	2,135	-42.99	-22.15	4.49
6 Provision Written Back	17,299	23,391	37,139	36,591	35,740	35.22	58.78	-2.32
7 Recovery from Written off Loan	611	231	271	293	350	-62.25	17.32	19.70
8 Income from Extra Ordinary Expenses	156	(1,060)	1	5	7	-780.39	-100.14	41.81
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	495,954	539,385	21.77	9.35	8.76

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	29,119	31,782	43.09	-8.31	9.15
1.1 Deposit Liabilities	35,908	52,034	47,947	28,491	31,089	44.91	-7.85	9.12
1.1.1 Saving A/c	7,117	8,737	6,896	5,978	6,671	22.77	-21.07	11.59
1.1.2 Fixed A/c	27,825	42,073	40,214	21,995	23,847	51.21	-4.42	8.42
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	1,318	1,397	89.95	-30.90	5.94
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	2,802	3,021	43.05	-21.05	7.83
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	9,663	10,473	19.71	-3.67	8.39
1.1.2.4 Above 1 Year	3,944	9,226	12,112	8,212	8,956	133.90	31.28	9.05
1.1.3 Call Deposit	967	1,215	836	518	572	25.67	-31.15	10.36
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	628	693	-7.75	-28.48	10.31
2 Commission/Fee Expense	63	120	103	60	78	90.32	-14.54	29.39
3 Employees Expenses	5,225	5,838	6,202	5,137	5,626	11.72	6.23	9.51
4 Office Operating Expenses	4,096	4,617	4,704	3,860	4,249	12.72	1.89	10.07
5 Exchange Fluctuation Loss	1	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	1	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	30	31	25	4	13	4.25	-18.97	247.55
7. Provision for Risk	3,329	7,125	9,415	10,422	11,197	114.07	32.13	7.43
7.1 Loan loss Provision	3,301	7,064	9,268	10,422	11,170	114.01	31.20	7.18
7.1.1 General Loan loss Provision	1,459	1,606	2,077	2,190	2,860	10.08	29.33	30.59
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	341	1,005	-42.00	-35.03	195.15
7.1.1.2 Watch List Provision	431	1,010	1,689	1,849	1,855	134.32	67.34	0.28
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	8,046	8,124	190.81	33.39	0.97
7.1.3 Additional Loan Loss Provision	2	106	52	186	186	5769.61	-50.90	0.00
7.2. Provision for Non-Banking Assets	10	31	23	-	27	206.92	-24.12	0.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.73	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	-	81.93	343.64	0.00
8 Loan Written Off	36	150	148	43	53	313.67	-1.34	23.29
9 Provision for Staff Bonus	987	844	868	737	869	-14.54	2.88	17.97
10 Provision for Income Tax	3,010	2,604	3,011	1,994	2,368	-13.51	15.63	18.72
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	4,596	5,469	-11.18	-4.23	19.00
TOTAL EXPENSES	60,939	80,737	79,197	55,972	61,703	32.49	-1.91	10.24
Income								
1. Interest Income	55,444	74,528	70,425	47,245	51,931	34.42	-5.51	9.92
1.1. On Loans and Advance	51,703	68,237	63,418	42,303	46,495	31.98	-7.06	9.91
1.2. On Investment	2,732	4,790	5,607	4,200	4,653	75.32	17.05	10.81
1.2.1 Government Bonds	2,485	4,352	5,401	4,186	4,639	75.15	24.11	10.82
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	13	14	76.65	-53.19	7.11
1.2.4 Deventure & Bonds	1	2	2	0	0	195.24	-20.97	0.00
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	136	139	28.13	-53.14	2.31
1.5 Others	403	725	1,037	607	644	79.68	43.00	6.07
2. Comission & Discount	1,051	1,030	1,171	1,198	1,333	-1.99	13.73	11.30
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	547	608	-20.36	13.91	11.25
2.3 Others	317	446	506	651	725	40.47	13.50	11.33
3 Income From Exchange Fluctuation	38	85	74	91	104	125.49	-12.63	14.34
3.1 Due to Change in Exchange Rate	1	12	5	7	13	1211.70	-56.45	89.00
3.2 Due to Foreign Currency Trans.	37	73	69	84	90	97.80	-5.21	8.02
4 Other Operating Income	1,684	1,601	1,916	1,549	1,671	-4.90	19.65	7.91
5 Non Operating Income	219	114	278	240	264	-48.03	144.51	10.17
6 Provision Written Back	2,407	3,135	5,325	4,639	5,368	30.26	69.88	15.71
7 Recovery from Written off Loan	41	9	8	3	3	-78.36	-12.23	12.26
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	1,008	1,029	318.71	-100.00	2.08
TOTAL INCOME	60,939	80,737	79,197	55,972	61,703	32.49	-1.91	10.24

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	7,571	8,238	44.02	-3.75	8.81
1.1 Deposit Liabilities	7,710	11,159	11,098	7,501	8,159	44.72	-0.55	8.77
1.1.1 Saving A/c	1,498	1,631	1,488	1,138	1,256	8.85	-8.75	10.31
1.1.2 Fixed A/c	6,033	9,245	9,363	6,228	6,754	53.24	1.27	8.45
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	251	266	30.29	-41.26	5.78
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	651	707	30.63	5.13	8.53
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	2,517	2,770	29.56	4.16	10.03
1.1.2.4 Above 1 Year	1,823	3,778	4,055	2,808	3,011	107.21	7.32	7.26
1.1.3 Call Deposit	179	283	247	134	149	58.07	-12.70	10.73
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	71	80	28.87	-81.57	12.27
2 Commission/Fee Expense	1	9	8	6	7	1093.67	-13.47	10.25
3 Employees Expenses	1,329	1,472	1,562	1,346	1,480	10.73	6.09	9.94
4 Office Operating Expenses	1,143	1,249	1,244	1,003	1,095	9.22	-0.36	9.13
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	15	15	-80.63	112.19	5.48
7. Provision for Risk	532	1,389	1,993	2,110	2,062	161.22	43.48	-2.28
7.1 Loan loss Provision	528	1,330	1,919	2,110	2,062	151.78	44.23	-2.28
7.1.1 General Loan loss Provision	298	261	388	253	294	-12.48	48.67	16.03
7.1.1.1 Pass Loan Loss Provision	221	160	199	49	67	-27.62	24.79	35.32
7.1.1.2 Watch List Provision	77	101	188	204	227	30.77	86.43	11.40
7.1.2 Special Loan Loss Provision	228	1,033	1,531	1,801	1,712	352.32	48.16	-4.92
7.1.3 Additional Loan Loss Provision	2	36	-	56	56	1738.07	-100.00	0.00
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1618.99	29.14	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	-13.01	29.24	-0.34
9 Provision for Staff Bonus	106	101	102	98	110	-4.38	1.18	12.55
10 Provision for Income Tax	460	452	86	176	246	-1.75	-81.03	39.98
11 Others	0	7	1	-	-	5716.67	-92.69	0.00
12 Net Profit	1,666	1,543	836	699	806	-7.40	-45.80	15.26
TOTAL EXPENSES	13,413	17,917	17,117	13,075	14,109	33.58	-4.46	7.91
Income								
1. Interest Income	11,517	15,666	14,947	10,630	11,675	36.03	-4.59	9.82
1.1. On Loans and Advance	10,253	13,907	13,322	9,471	10,426	35.64	-4.21	10.07
1.2. On Investment	988	1,397	1,322	905	973	41.42	-5.42	7.58
1.2.1 Government Bonds	826	983	847	697	750	19.00	-13.87	7.56
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	131	142	25.54	1.39	7.68
1.2.4 Deventure & Bonds	67	295	354	76	82	341.45	20.03	7.62
1.3 Agency Balance	3	-	3	11	11	-100.00	0.00	4.28
1.4 On Call Deposit	181	285	231	121	128	57.26	-19.03	5.73
1.5 Others	91	76	69	122	136	-15.93	-9.42	11.65
2. Comission & Discount	281	293	299	292	325	4.51	1.91	11.09
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	163	184	24.94	-9.28	13.04
2.3 Others	96	63	90	129	140	-34.69	42.98	8.61
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	457	484	-44.38	36.26	5.94
5 Non Operating Income	278	98	218	148	160	-64.92	122.96	8.17
6 Provision Written Back	825	1,033	776	955	992	25.20	-24.87	3.94
7 Recovery from Written off Loan	16	6	7	12	14	-66.22	25.64	14.78
8 Income from Extra Ordinary Expenses	-	1	10	11	14	0.00	1994.00	27.73
9 Net Loss	-	545	485	570	447	0.00	-11.09	-21.66
TOTAL INCOME	13,413	17,917	17,117	13,075	14,109	33.58	-4.46	7.91

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	362,639	364,806	9.95	-1.55	0.60
Fishery Related	13,234	15,012	16,213	16,742	16,620	13.44	8.00	-0.73
Mining Related	8,789	11,789	11,898	12,149	11,873	34.13	0.92	-2.27
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	939,594	931,908	6.63	9.61	-0.82
Construction	190,196	203,379	207,710	233,520	234,748	6.93	2.13	0.53
Electricity,Gas and Water	246,839	307,457	376,015	430,895	437,432	24.56	22.30	1.52
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	73,755	75,038	-3.00	-0.02	1.74
Transport, Communication and Public Utilities	100,909	98,130	88,555	80,186	82,294	-2.75	-9.76	2.63
Wholesaler & Retailer	947,619	983,500	999,438	1,048,450	1,051,044	3.79	1.62	0.25
Finance, Insurance and Real Estate	375,243	365,559	396,355	425,775	428,295	-2.58	8.42	0.59
Tourism Service**	200,494	211,160	231,556	252,556	253,952	5.32	9.66	0.55
Other Services	192,913	196,597	201,661	214,745	217,166	1.91	2.58	1.13
Consumption Loans	867,483	926,138	1,013,605	1,102,475	1,124,169	6.76	9.44	1.97
Local Government	1,125	1,127	1,218	1,231	1,230	0.12	8.14	-0.05
Others	421,635	337,541	331,052	331,517	333,666	-19.94	-1.92	0.65
TOTAL	4,709,039	4,879,851	5,167,173	5,526,228	5,564,242	3.63	5.89	0.69
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	2,029,958	2,029,703	31.98	22.25	-0.01
Overdraft	718,773	230,782	124,431	108,283	107,913	-67.89	-46.08	-0.34
Cash Credit Loan	-	516,456	648,712	670,401	653,331	0.00	25.61	-2.55
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	130,975	134,392	-6.19	12.58	2.61
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	852,650	855,039	-13.20	-17.58	0.28
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	407,887	410,045	3.23	10.98	0.53
Real Estate Loan	228,255	249,588	268,158	281,559	277,716	9.35	7.44	-1.36
Margin Nature Loan	80,508	76,535	90,093	125,521	128,660	-4.93	17.71	2.50
Hire Purchase Loan	157,162	159,216	124,102	129,158	130,932	1.31	-22.05	1.37
Deprived Sector Loan	335,623	308,356	312,186	291,814	287,093	-8.12	1.24	-1.62
Bills Purchased	3,130	4,271	7,815	10,366	11,483	36.46	82.99	10.78
Other Product	558,470	452,502	465,365	487,658	537,934	-18.97	2.84	10.31
Total	4,709,039	4,879,851	5,167,173	5,526,228	5,564,242	3.63	5.89	0.69
Collateral wise								
Gold and Silver	52,782	55,533	58,489	76,456	80,230	5.21	5.32	4.94
Government Securities	783	3,239	3,160	4,625	4,620	313.70	-2.43	-0.09
Non Governmental Securities	61,272	58,566	81,671	117,262	119,740	-4.42	39.45	2.11
Fixed Deposit Receipts	64,221	58,120	41,599	37,897	37,860	-9.50	-28.43	-0.10
Own	64,006	57,887	41,348	37,619	37,580	-9.56	-28.57	-0.10
Other Licences Institutions	215	233	252	278	280	8.61	7.79	0.69
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,913,384	4,937,863	4.82	7.13	0.50
Fixed Assets	3,538,076	3,749,324	3,938,300	4,107,966	4,129,100	5.97	5.04	0.51
Current Assets	578,047	565,372	684,244	805,419	808,764	-2.19	21.03	0.42
Against security of Bill	19,623	37,183	35,589	48,765	51,028	89.48	-4.29	4.64
Domestic Bills	880	771	1,112	2,172	2,281	-12.36	44.28	5.01
Foreign Bills	18,744	36,412	34,477	46,593	48,747	94.26	-5.31	4.62
Against Guarantee	195,088	195,038	199,590	179,423	184,929	-0.03	2.33	3.07
Government Guarantee	2,307	3,129	3,145	3,283	3,368	35.67	0.49	2.61
Institutional Guarantee	136,841	127,020	147,144	131,621	136,982	-7.18	15.84	4.07
Personal Guarantee	37,037	41,125	32,724	32,245	32,117	11.04	-20.43	-0.40
Collective Guarantee	7,418	7,239	3,388	1,414	1,345	-2.41	-53.19	-4.85
International Rated Foreign Bank's Guarantee	1,509	455	252	111	123	-69.84	-44.69	11.36
Other Guarantee	9,977	16,069	12,937	10,750	10,993	61.06	-19.49	2.26
Credit Card	3,521	4,528	5,678	6,351	6,490	28.59	25.41	2.18
Others	195,625	152,948	118,852	142,064	141,481	-21.82	-22.29	-0.41
Total	4,709,039	4,879,851	5,167,173	5,526,228	5,564,242	3.63	5.89	0.69

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-May	Mid-June	% 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	320,611	326,895	10.03	-1.86	1.96
Fishery Related	11,666	13,237	14,394	14,888	14,943	13.47	8.74	0.37
Mining Related	8,386	11,383	11,554	11,733	11,459	35.73	1.50	-2.34
Agriculture, Forestry, Bevarage & Non Food Production Related*	703,432	749,504	823,518	903,964	896,275	6.55	9.88	-0.85
Construction	154,723	167,502	182,860	207,042	207,798	8.26	9.17	0.36
Electricity,Gas and Water	239,756	298,869	365,248	421,419	423,917	24.66	22.21	0.59
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	70,927	72,228	-2.97	-0.91	1.83
Transport, Communication and Public Utilities	82,970	83,643	77,219	69,164	71,386	0.81	-7.68	3.21
Wholesaler & Retailer	866,464	896,414	910,162	960,591	963,565	3.46	1.53	0.31
Finance, Insurance and Real Estate	315,353	306,730	321,327	353,286	356,771	-2.73	4.76	0.99
Tourism Service**	175,638	182,269	199,049	217,944	218,459	3.78	9.21	0.24
Other Services	177,350	178,117	181,572	193,794	196,014	0.43	1.94	1.15
Consumption Loans	757,464	768,478	841,225	917,690	937,179	1.45	9.47	2.12
Local Government	1,081	1,082	1,176	1,187	1,188	0.03	8.74	0.08
Others	311,215	260,185	248,572	244,455	246,746	-16.40	-4.46	0.94
TOTAL	4,175,443	4,315,377	4,569,076	4,908,696	4,944,824	3.35	5.88	0.74
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,784,302	1,782,801	32.48	22.75	-0.08
Overdraft	619,856	164,141	92,020	83,924	84,078	-73.52	-43.94	0.18
Cash Credit Loan	-	493,597	587,956	604,489	588,571	0.00	19.12	-2.63
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	130,975	134,392	-6.28	12.59	2.61
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	837,757	836,848	-14.19	-16.44	-0.11
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	325,363	326,726	0.08	13.16	0.42
Real Estate Loan	199,641	217,964	224,656	236,436	232,372	9.18	3.07	-1.72
Margin Nature Loan	64,819	58,679	70,345	103,138	106,186	-9.47	19.88	2.96
Hire Purchase Loan	131,340	138,262	106,860	113,045	115,070	5.27	-22.71	1.79
Deprived Sector Loan	279,646	262,365	267,360	252,281	247,867	-6.18	1.90	-1.75
Bills Purchased	3,130	4,271	7,815	10,366	11,483	36.46	82.99	10.78
Other Product	481,430	385,119	398,673	426,621	478,430	-20.01	3.52	12.14
Total	4,175,443	4,315,377	4,569,076	4,908,696	4,944,824	3.35	5.88	0.74
Collateral wise								
Gold and Silver	47,816	50,575	53,423	70,456	74,098	5.77	5.63	5.17
Government Securities	722	3,200	3,160	4,625	4,620	343.23	-1.23	-0.09
Non Governmental Securities	47,841	43,198	64,671	95,919	98,298	-9.71	49.71	2.48
Fixed Deposit Receipts	49,275	47,972	33,532	31,874	31,958	-2.64	-30.10	0.26
Own	49,060	47,738	33,283	31,597	31,679	-2.69	-30.28	0.26
Other Licences Institutions	215	233	249	277	279	8.61	6.75	0.69
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,376,109	4,399,586	4.34	7.25	0.54
Fixed Assets	3,095,794	3,268,070	3,427,110	3,570,906	3,590,938	5.56	4.87	0.56
Current Assets	577,997	565,333	684,086	805,203	808,648	-2.19	21.01	0.43
Against security of Bill	19,623	37,183	35,588	48,765	51,028	89.48	-4.29	4.64
Domestic Bills	880	771	1,112	2,172	2,281	-12.36	44.28	5.01
Foreign Bills	18,744	36,412	34,476	46,593	48,747	94.26	-5.32	4.62
Against Guarantee	142,452	147,130	152,332	140,614	148,554	3.28	3.54	5.65
Government Guarantee	2,237	3,065	3,087	3,055	3,308	36.99	0.73	8.29
Institutional Guarantee	106,032	97,518	112,985	103,113	110,188	-8.03	15.86	6.86
Personal Guarantee	21,700	27,919	22,293	23,590	23,871	28.66	-20.15	1.19
Collective Guarantee	1,103	2,186	813	116	194	98.29	-62.80	67.04
International Rated Foreign Bank's Guarantee	1,509	455	252	111	123	-69.84	-44.69	11.36
Other Guarantee	9,870	15,986	12,901	10,629	10,871	61.96	-19.29	2.27
Credit Card	3,521	4,524	5,662	6,328	6,467	28.48	25.16	2.20
Others	190,401	148,194	109,512	134,006	130,214	-22.17	-26.10	-2.83
Total	4,175,443	4,315,377	4,569,076	4,908,696	4,944,824	3.35	5.88	0.74

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-May	Mid-June	% 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	34,942	30,710	10.09	0.89	-12.11
Fishery Related	1,341	1,523	1,523	1,519	1,324	13.56	0.06	-12.83
Mining Related	302	321	239	320	318	6.26	-25.50	-0.40
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,206	29,095	30,311	31,101	31,309	11.03	4.18	0.67
Construction	31,622	32,104	20,936	23,233	23,588	1.52	-34.79	1.53
Electricity,Gas and Water	6,488	7,578	9,835	9,039	13,084	16.80	29.77	44.75
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,060	2,053	1.11	22.35	-0.32
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,492	8,345	-20.55	-20.49	-1.74
Wholesaler & Retailer	68,458	73,242	74,853	73,570	73,260	6.99	2.20	-0.42
Finance, Insurance and Real Estate	47,742	46,985	61,373	60,435	59,152	-1.58	30.62	-2.12
Tourism Service**	20,443	24,215	27,181	29,819	30,583	18.45	12.25	2.56
Other Services	13,088	15,561	17,064	17,622	17,734	18.89	9.66	0.63
Consumption Loans	81,687	128,117	142,214	152,268	154,516	56.84	11.00	1.48
Local Government	8	9	6	7	7	12.09	-31.37	0.00
Others	98,812	66,870	68,896	71,783	71,553	-32.33	3.03	-0.32
TOTAL	441,783	471,382	498,615	516,210	517,536	6.70	5.78	0.26
Productwise								
Term Loan	130,209	167,740	199,355	215,574	216,346	28.82	18.85	0.36
Overdraft	87,233	59,343	28,465	19,655	19,154	-31.97	-52.03	-2.55
Cash Credit Loan	-	19,124	52,999	58,321	57,252	0.00	177.14	-1.83
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	9,137	12,527	37.47	-62.74	37.11
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	68,000	68,675	18.35	0.62	0.99
Real Estate Loan	18,717	21,884	33,368	33,587	33,578	16.92	52.48	-0.03
Margin Nature Loan	11,773	14,165	15,594	18,170	18,408	20.31	10.09	1.31
Hire Purchase Loan	21,814	17,352	13,990	12,719	12,499	-20.45	-19.38	-1.72
Deprived Sector Loan	49,167	40,153	38,068	35,353	34,969	-18.33	-5.19	-1.09
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	45,695	44,128	-12.11	0.33	-3.43
Total	441,783	471,382	498,615	516,210	517,536	6.70	5.78	0.26
Collateral wise								
Gold and Silver	3,982	3,931	3,936	5,100	5,274	-1.28	0.12	3.41
Government Securities	6	7	-	-	-	13.90	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	18,152	18,324	16.05	10.29	0.95
Fixed Deposit Receipts	12,219	8,314	6,702	4,643	4,595	-31.96	-19.39	-1.05
Own	12,219	8,314	6,700	4,643	4,595	-31.96	-19.42	-1.05
Other Licences Institutions	-	-	2	-	-	0.00	0.00	0.00
Collateral of Properties	367,503	403,350	430,261	450,727	450,843	9.75	6.67	0.03
Fixed Assets	367,493	403,343	430,127	450,527	450,743	9.76	6.64	0.05
Current Assets	9	7	134	199	100	-27.57	1866.47	-50.09
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	34,991	32,674	-9.09	-2.46	-6.62
Government Guarantee	29	25	18	21	21	-16.24	-28.80	0.00
Institutional Guarantee	25,284	24,532	28,799	26,441	24,743	-2.97	17.40	-6.42
Personal Guarantee	13,999	11,873	9,086	7,117	6,642	-15.18	-23.48	-6.67
Collective Guarantee	6,314	5,052	2,575	1,298	1,151	-19.99	-49.04	-11.27
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	116	117	-13.88	-39.05	1.45
Credit Card	-	4	16	24	23	0.00	343.53	-4.31
Others	1,654	1,785	3,446	2,574	5,804	7.93	93.07	125.52
Total	441,783	471,382	498,615	516,210	517,536	6.70	5.78	0.26

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-May	Mid-June	% 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	7,086	7,200	5.15	1.66	1.60
Fishery Related	227	253	296	335	353	11.20	17.05	5.28
Mining Related	101	85	105	96	96	-15.67	22.89	0.00
Agriculture, Forestry, Bevarage & Non Food Production Related*	4,263	3,937	3,894	4,530	4,324	-7.65	-1.08	-4.53
Construction	3,851	3,774	3,914	3,244	3,362	-2.02	3.72	3.63
Electricity,Gas and Water	595	1,009	932	437	431	69.75	-7.62	-1.27
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	768	757	-14.88	32.87	-1.44
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,530	2,564	-14.70	-25.82	1.35
Wholesaler & Retailer	12,697	13,844	14,423	14,289	14,219	9.04	4.18	-0.49
Finance, Insurance and Real Estate	12,149	11,844	13,655	12,053	12,372	-2.51	15.30	2.64
Tourism Service**	4,413	4,676	5,326	4,793	4,910	5.96	13.91	2.44
Other Services	2,475	2,919	3,025	3,329	3,418	17.96	3.65	2.67
Consumption Loans	28,332	29,543	30,166	32,517	32,474	4.27	2.11	-0.13
Local Government	36	36	36	37	36	0.00	0.06	-4.02
Others	11,608	10,486	13,584	15,279	15,367	-9.67	29.54	0.57
TOTAL	91,813	93,091	99,482	101,322	101,882	1.39	6.86	0.55
Productwise				-				
Term Loan	18,225	22,909	26,667	30,082	30,557	25.70	16.40	1.58
Overdraft	11,684	7,297	3,946	4,704	4,680	-37.55	-45.92	-0.51
Cash Credit Loan	-	3,735	7,757	7,591	7,508	0.00	107.67	-1.09
Trust Receipt Loan/Import Loan	-	112	118	-	-	0.00	5.29	0.00
Short Term Working Capital/Demand Loan	6,555	6,531	6,729	5,756	5,664	-0.37	3.03	-1.61
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,524	14,644	17.57	10.09	0.83
Real Estate Loan	9,897	9,740	10,133	11,537	11,766	-1.58	4.04	1.99
Margin Nature Loan	3,915	3,691	4,155	4,213	4,066	-5.73	12.55	-3.49
Hire Purchase Loan	4,007	3,602	3,253	3,394	3,362	-10.11	-9.71	-0.92
Deprived Sector Loan	6,811	5,838	6,758	4,180	4,258	-14.29	15.76	1.86
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	15,342	15,376	-13.69	-4.77	0.23
Total	91,813	93,091	99,482	101,322	101,882	1.39	6.86	0.55
Collateral wise								
Gold and Silver	983	1,027	1,131	900	858	4.48	10.08	-4.60
Government Securities	55	32	0	-	-	-41.42	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,191	3,118	7.90	12.00	-2.31
Fixed Deposit Receipts	2,727	1,835	1,366	1,380	1,307	-32.73	-25.56	-5.25
Own	2,727	1,835	1,365	1,379	1,306	-32.73	-25.59	-5.25
Other Licences Institutions	-	-	1	1	1	0.00	0.00	0.00
Collateral of Properties	74,829	77,944	81,087	86,548	87,435	4.16	4.03	1.02
Fixed Assets	74,789	77,912	81,063	86,532	87,418	4.18	4.04	1.02
Current Assets	40	32	24	16	16	-19.97	-26.17	2.11
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	3,818	3,701	-8.29	5.83	-3.08
Government Guarantee	40	40	40	207	40	0.00	0.08	-80.79
Institutional Guarantee	5,525	4,971	5,360	2,067	2,051	-10.03	7.84	-0.78
Personal Guarantee	1,338	1,332	1,345	1,538	1,604	-0.42	0.98	4.29
Collective Guarantee	1	0	0	0	0	-71.01	-30.00	-11.11
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	5	5	-29.99	-78.84	-2.80
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,485	5,463	-16.84	98.48	-0.39
Total	91,813	93,091	99,482	101,322	101,882	1.39	6.86	0.55

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	NBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,452.08	50,815.48	56,274.63	60,438.00	18,765.13	36,636.48	18,747.38	26,991.06	29,519.07	17,113.73	34,970.44	41,176.30	27,582.23
	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	8,572.42	12,269.30	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	(854.05)	(3,435.49)	382.76	(5,693.23)	57.05	(7,441.53)	382.38	1,474.81	(2,659.65)	(359.80)	(6,786.16)	(879.44)	364.72
	g. Others Reserves Fund	16,039.68	26,344.29	13,673.56	19,627.49	2,082.40	15,231.94	3,285.34	5,584.09	11,601.01	2,921.76	9,663.70	10,905.01	8,110.25
2	BORROWINGS	3,495.52	5,060.00	9,207.11	12,788.00	3,400.00	9,547.23	9,014.22	6,879.07	12,752.26	9,719.00	15,377.00	8,035.15	18,728.92
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	1,000.00	1,500.00	-	275.40	-	2,400.00	-	-	895.05
	c. Foreign Banks and Fin. Ins.	-	-	-	2,748.00	-	-	-	0.06	-	2,065.50	1,377.00	1,035.15	5,779.39
	d. Other Financial Ins.	-	60.00	-	-	-	-	3,169.40	-	-	-	-	-	-
	e. Bonds and Securities	3,495.52	5,000.00	9,207.11	10,040.00	2,400.00	8,047.23	5,844.82	6,603.61	12,752.26	5,253.50	14,000.00	7,000.00	11,662.56
3	DEPOSITS	324,204.77	473,403.19	513,550.78	467,181.00	127,928.40	307,903.81	194,735.58	280,883.07	302,379.80	175,907.40	361,868.06	358,372.17	263,760.81
	a. Current	24,242.05	38,911.92	44,222.01	29,656.50	25,352.04	17,411.74	10,595.24	17,788.80	10,348.00	9,338.40	17,679.35	15,945.29	16,388.96
	Domestic	23,917.82	38,750.16	38,270.68	25,480.40	17,472.82	13,264.38	9,918.50	16,507.19	10,218.69	9,169.95	17,509.48	14,162.42	15,782.07
	Foreign	324.23	161.76	5,951.33	4,176.10	7,879.22	4,147.36	676.73	1,281.61	129.32	168.45	169.87	1,782.87	606.89
	b. Savings	151,352.03	228,864.14	185,057.84	132,495.08	56,401.92	94,693.31	59,974.14	81,650.50	113,653.53	79,752.57	112,254.64	148,066.00	96,314.56
	Domestic	151,326.13	228,829.32	181,485.06	130,524.19	52,266.75	93,057.78	59,397.83	81,435.70	113,594.81	79,535.16	111,661.59	147,028.43	96,036.18
	Foreign	25.90	34.82	3,572.78	1,970.89	4,135.17	1,635.53	576.31	214.80	58.73	217.41	593.05	1,037.57	278.38
	c. Fixed	119,935.38	175,774.97	236,202.62	253,960.01	30,948.42	170,953.77	107,965.70	166,151.94	157,691.66	73,272.10	196,128.77	163,027.07	124,036.06
	Domestic	118,746.19	173,244.03	231,536.95	244,132.36	29,395.43	156,054.18	100,028.76	163,406.16	157,686.14	71,960.97	187,684.91	159,966.03	123,663.56
	Foreign	1,189.20	2,530.94	4,665.67	9,827.65	1,552.99	14,899.59	7,936.94	2,745.77	5.52	1,311.14	8,443.86	3,061.04	372.50
	d. Call Deposits	25,583.27	28,384.93	44,093.10	46,705.44	13,378.39	20,883.25	13,922.64	12,547.04	20,478.92	11,537.93	33,441.77	27,889.31	25,160.66
	Domestic	25,580.89	25,428.19	42,370.90	39,763.17	9,208.93	17,543.15	8,841.76	12,281.30	20,423.17	10,666.49	33,015.98	27,507.35	24,851.38
	Foreign	2.38	2,956.74	1,722.20	6,942.27	4,169.46	3,340.10	5,080.89	265.74	55.75	871.44	425.79	381.96	309.29
	e. Others	3,092.03	1,467.23	3,975.21	4,363.97	1,847.62	3,961.73	2,277.86	2,744.79	207.68	2,006.39	2,363.53	3,444.49	1,860.56
	Domestic	2,165.04	1,465.38	3,956.21	3,975.49	1,233.62	2,764.83	1,525.31	2,744.17	200.15	1,998.86	2,334.17	3,438.62	1,860.56
	Foreign	926.99	1.85	19.00	388.48	614.00	1,196.90	752.54	0.62	7.54	7.53	29.37	5.87	-
4	Bills Payable	16.49	2,896.91	1,452.23	40.51	431.18	15.46	257.48	118.45	86.73	239.08	222.02	29.12	-
5	Other Liabilities	36,225.36	35,786.35	55,461.82	68,629.86	8,733.29	38,648.28	16,878.67	19,851.37	41,011.74	11,384.78	48,443.95	29,528.63	35,159.41
	1. Sundry Creditors	882.76	1,897.74	25,884.27	6,961.03	337.26	179.80	2,225.91	1,567.02	11,969.76	1,426.16	8,854.09	46.21	9,103.26
	2. Loan Loss Provision	11,714.23	13,544.98	20,197.88	22,164.39	2,336.90	20,050.93	5,238.89	3,728.78	12,743.05	6,126.96	28,352.50	15,482.11	8,551.99
	3. Interest Suspense a/c	8,431.51	8,827.21	2,098.50	2,891.44	263.40	2,164.87	1,867.47	218.40	-	440.22	4,371.86	335.90	656.84
	4. Others	15,196.85	11,516.42	7,281.17	36,612.99	5,795.73	16,252.68	7,546.40	14,337.17	16,298.93	3,391.44	6,865.49	13,664.41	16,847.32
6	Reconciliation A/c	189.55	110.66	-	20.54	-	-	-	0.04	-	-	-	-	-
7	Profit & Loss A/c	3,070.58	2,206.44	6,408.33	5,688.18	2,726.20	905.39	1,549.25	4,240.68	829.74	1,509.25	481.94	2,579.20	2,218.13
	TOTAL Liabilities	405,654.35	570,279.03	642,354.90	614,786.09	161,984.19	393,656.65	241,182.57	338,963.74	386,579.33	215,873.24	461,363.40	439,720.57	347,449.49
Assets														
1	LIQUID FUNDS	52,507.90	49,992.29	29,806.40	31,955.12	27,961.71	29,768.51	16,940.74	18,545.54	24,669.73	11,605.26	33,850.40	21,108.62	19,434.88
	a. Cash Balance	6,866.43	7,659.65	5,681.41	6,879.14	1,021.37	3,708.21	902.74	2,258.45	7,595.41	2,419.63	7,604.66	4,292.83	3,173.83
	Nepalese Notes & Coins	6,820.77	7,409.06	5,361.53	6,540.44	955.81	3,430.88	892.94	2,213.43	7,491.19	2,179.84	7,342.56	4,192.38	2,913.03
	Foreign Currency	45.66	250.58	319.88	338.70	65.55	277.32	9.80	45.02	104.22	239.79	262.10	100.45	260.80
	b. Bank Balance	45,641.47	31,167.92	23,624.98	22,575.98	5,816.11	26,060.30	9,423.60	14,087.09	16,324.32	9,185.63	26,245.74	16,815.80	16,261.05
	1. In Nepal Rastra Bank	17,053.95	28,474.70	21,514.56	19,201.06	5,362.12	21,598.82	7,853.94	11,496.85	14,499.33	7,263.59	24,610.25	15,545.28	12,524.62
	Domestic Currency	17,053.95	28,299.24	21,378.48	18,938.82	5,043.97	21,482.96	7,720.63	11,419.76	14,435.46	7,153.41	24,188.48	15,094.66	12,232.46
	Foreign Currency	-	175.45	136.09	262.24	318.15	115.86	133.31	77.09	63.86	110.18	421.77	450.62	22.16
	2. "A" Class Licensed Institution	27,282.80	1,859.01	75.05	1,797.60	48.56	147.65	526.34	423.75	525.87	536.91	315.56	488.13	461.45
	Domestic Currency	27,282.80	1,806.48	75.05	1,786.65	48.56	147.65	526.34	277.73	525.87	275.33	313.72	478.51	136.11
	Foreign Currency	-	52.53	-	10.95	-	-	-	146.02	-	261.58	1.84	9.62	325.34
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,304.72	834.21	2,035.37	1,577.32	405.43	4,311.04	1,043.32	2,166.49	1,299.12	1,385.14	1,319.93	782.39	3,544.98
	c. Money at Call	-	11,164.73	500.00	2,500.00	21,124.24	-	6,614.40	2,200.00	750.00	-	-	-	-
	Domestic Currency	-	100.00	500.00	2,500.00	-	-	-	2,200.00	750.00	-	-	-	-
	Foreign Currency	-	11,064.73	-	-	21,124.24	-	6,614.40	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	53,505.71	143,776.62	90,841.11	115,685.96	31,165.95	44,585.84	49,968.14	64,790.44	67,981.73	30,887.55	73,884.90	73,550.18	50,576.48
	a. Govt. Securities	53,505.71	101,075.82	75,172.13	68,738.06	17,865.95	39,085.84	31,762.51	64,790.44	46,981.73	30,887.55	73,884.90	37,836.65	46

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shanghila	Excel	Witteri
Liabilities														
1	CAPITAL FUND	35,158.67	61,447.65	21,587.41	29,723.33	29,225.10	32,862.75	20,264.46	7,217.10	54.66	(1,208.28)	5,000.79	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	1,495.50	108.17	17.25	884.59	259.46	311.35
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-
	f. Retained Earning	72.49	19.64	15.31	25.21	(93.84)	(3,025.53)	755.53	296.10	(374.93)	(1,761.95)	(296.08)	(8.27)	7.30
	g. Others Reserves Fund	5,792.49	10,752.52	3,136.26	4,819.90	5,542.12	8,120.25	2,064.40	1,129.05	12.26	33.59	856.02	525.97	51.44
2	BORROWINGS	31,689.57	23,214.43	5,511.70	17,552.18	16,949.47	8,529.80	12,023.42	995.08	-	-	746.95	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	827.10	-	-	5,500.00	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	12,168.75	-	2,755.00	5,037.53	-	2,616.30	-	-	-	-	-	-
	d. Other Financial Ins.	10,385.45	359.08	-	137.75	-	688.50	-	-	-	-	-	-	-
	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	270,419.03	554,292.77	205,345.07	254,827.18	275,625.49	330,573.63	220,668.14	54,607.22	400.02	4,324.06	56,302.52	15,505.98	6,312.75
	a. Current	17,102.92	33,968.99	8,649.34	7,933.94	14,202.43	15,328.91	13,099.99	1,416.93	21.34	268.95	878.03	417.98	267.00
	Domestic	16,601.13	32,189.84	8,348.01	7,622.14	13,530.35	14,945.27	12,405.62	1,416.93	21.34	268.95	878.03	417.98	267.00
	Foreign	501.79	1,779.15	301.33	311.80	672.08	383.64	694.37	-	-	-	-	-	-
	b. Savings	92,530.51	205,365.92	69,460.69	54,199.11	98,090.02	120,815.82	78,489.78	24,115.09	74.30	2,641.64	18,415.50	6,505.09	2,346.13
	Domestic	92,521.11	204,686.83	69,190.74	54,132.24	97,772.65	120,724.03	76,081.99	24,108.05	74.30	2,641.64	18,415.50	6,505.09	2,346.13
	Foreign	9.40	679.09	269.95	66.86	317.37	91.79	2,407.80	7.04	-	-	-	-	-
	c. Fixed	147,564.20	273,724.38	110,398.26	173,052.52	137,094.10	171,479.56	110,875.68	24,770.42	270.03	859.72	32,243.17	6,227.77	3,370.49
	Domestic	147,564.20	269,552.75	107,782.94	168,955.31	133,255.73	170,560.79	109,674.50	24,770.42	270.03	859.72	32,243.17	6,227.77	3,370.49
	Foreign	-	4,171.63	2,615.32	4,097.22	3,838.37	918.77	1,201.18	-	-	-	-	-	-
	d. Call Deposits	12,104.70	37,207.27	15,593.33	16,785.47	23,181.84	20,025.75	16,479.71	3,788.51	32.97	553.75	4,745.00	2,340.71	328.94
	Domestic	12,104.70	36,856.96	15,436.63	16,747.05	21,365.86	19,314.60	15,962.12	3,788.51	32.97	553.75	4,745.00	2,340.71	328.94
	Foreign	-	350.32	156.70	38.42	1,815.98	711.15	517.59	-	-	-	-	-	-
	e. Others	1,116.69	4,026.20	1,243.45	2,856.14	3,057.10	2,923.58	1,722.98	516.26	1.38	-	20.83	14.42	0.19
	Domestic	1,116.69	3,865.79	1,243.45	2,657.33	2,809.71	2,923.58	1,615.40	516.26	1.38	-	20.83	14.42	0.19
	Foreign	-	160.41	-	198.81	247.38	-	107.58	-	-	-	-	-	-
4	Bills Payable	-	13.05	171.27	94.14	21.07	-	10.87	4.43	-	-	8.62	-	-
5	Other Liabilities	49,922.22	58,521.12	20,214.88	28,557.67	32,168.23	33,713.93	10,956.90	4,676.69	319.53	3,210.98	3,258.77	1,373.17	163.99
	1. Sundry Creditors	8,737.30	2,687.30	7.68	121.83	131.04	2,124.90	19.76	20.77	15.50	363.09	42.15	20.02	-
	2. Loan Loss Provision	10,153.92	21,005.05	8,662.86	12,994.28	9,490.39	18,907.58	6,316.33	2,297.63	121.32	1,818.05	2,071.03	966.79	80.17
	3. Interest Suspense a/c	4,118.89	-	1,594.43	1,229.46	1,241.43	3,729.82	-	747.78	37.47	901.10	-	-	-
	4. Others	26,912.12	34,828.77	9,949.91	14,212.10	21,305.36	8,951.63	4,620.81	1,610.51	145.24	128.74	1,145.58	386.37	83.82
6	Reconciliation A/c	1,215.86	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,819.36	6,036.42	1,411.43	2,905.00	3,031.12	2,312.00	2,155.69	-	-	-	562.93	-	113.52
	TOTAL Liabilities	390,224.71	703,525.45	254,241.74	333,659.51	357,020.47	407,992.11	266,079.48	67,500.52	774.22	6,326.76	65,880.58	18,915.07	8,177.45
Assets														
1	LIQUID FUNDS	20,089.30	34,551.90	19,031.32	18,238.91	17,446.13	23,521.74	22,036.87	4,781.05	99.02	63.28	4,249.56	1,891.97	473.02
	a. Cash Balance	4,434.51	6,301.53	4,051.83	3,435.76	3,936.25	4,616.38	2,480.82	722.73	15.57	2.55	553.58	441.94	53.39
	Nepalese Notes & Coins	4,420.77	6,084.91	3,917.02	3,269.28	3,537.36	4,449.62	2,098.50	693.20	15.57	2.55	553.10	441.94	53.39
	Foreign Currency	13.74	216.62	134.81	166.48	398.89	166.76	382.32	29.53	-	-	0.48	-	-
	b. Bank Balance	15,654.78	28,250.37	12,635.38	14,803.15	13,026.67	18,905.36	19,556.05	2,360.85	30.85	45.98	3,695.98	756.66	296.83
	1. In Nepal Rastra Bank	11,572.09	24,213.56	8,264.55	12,633.95	10,814.07	16,290.49	13,209.56	2,284.92	30.85	45.98	2,108.40	596.80	264.04
	Domestic Currency	11,518.49	24,038.68	8,222.75	12,445.63	10,532.10	16,246.31	10,655.30	2,281.24	30.85	45.98	2,102.06	596.80	264.04
	Foreign Currency	53.60	174.88	41.80	188.32	281.97	44.18	2,554.27	3.68	-	-	6.35	-	-
	2. "A" Class Licensed Institution	3,882.70	565.85	442.99	212.36	724.62	1,169.53	271.03	72.22	-	-	1,439.40	159.86	32.74
	Domestic Currency	3,810.20	476.56	268.17	124.41	724.62	890.63	264.41	-	-	-	1,431.67	159.86	32.74
	Foreign Currency	72.51	89.29	174.82	87.95	-	278.90	6.61	72.22	-	-	7.73	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	146.47	-	0.05
	4. In Foreign Banks	199.99	3,470.96	3,927.84	1,956.84	1,487.98	1,424.55	6,075.46	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	2,344.11	-	483.21	-	-	1,697.47	52.60	14.75	-	693.36	122.81
	Domestic Currency	-	-	1,950.38	-	-	-	-	1,697.47	52.60	14.75	-	692.99	122.81
	Foreign Currency	-	-	393.73	-	483.21	-	-	-	-	-	-	0.38	-
2	INVESTMENT IN SECURITIES	80,674.56	129,569.57	30,779.06	47,278.19	48,366.34	93,798.73	37,170.49	10,638.34	4.00	-	10,749.79	2,597.58	1,820.73
	a. Govt. Securities	62,740.18	93,332.10	28,862.66	47,278.19	28,002.42	69,253.91	25,947.84	8,838.34	4.00	-	8,599.79	841.50	470.73
	b. NRB Bond	17,934.38	36,237.48	1,916.41	-	20,363.93	24,544.83	10,461.43	1,800.00	-	-	2,150.00	1,756.08	1,350.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	761.23	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	22,298.80	37,271.45	5,591.31	15,071.91	14,946.74	17,678.27	7,268.25	1,267.56	38.80	-	1,042.73	632.47	35.33
	a. Interbank Lending	300.00	1,826.20	-	-	1,032.75	-	-	-	-	-	-	-	-
	b. Non Residents	-	27,541.76	3,150.26	10,496.55	8,040.96	6,800.73	4,119.73	-	-	-	-	-	-
	c. Others	21,998.80	7,903.49	2,441.05	4,575.36	5,873.03	10,877.54	3,148.51	1,267.56	38.80	-	1,042.73	632.47	35.33
4	LOANS & ADVANCES (Including Bills Purchased)	216,001.94	441,822.76	175,594.49	226,495.73	241,562.21	236,449.79	186,685.84	46,527.06	337.49	2,547.43	46,164.08	12,585.82	5,654.60
	4.1 LOANS & ADVANCES	216,001.94	441,822.76	175,594.49	223,281.62	241,535.35	236,135.14	186,685.84	46,527.06	337.49	2,547.43	46,164.08	12,585.82	5,654.60
	a. Private Sector	212,863.08	421,755.75	174,371.66	213,297.72	231,465.98	225,112.78	179,841.44	42,547.61	337.49	2,547.43	43,314.19	12,328.90	4,949.44
	b. Financial Institutions	3,138.86	19,213.64	1,222.83	9,983.91	10,069.37	10,897.81	6,844.39	3,979.45	-	-	2,849.89	256.92	705.16
	c. Government Organizations	-	853.37	-	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	3,214.11	26.86	314.65	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	3,214.11	26.86	314.65	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	2,255.86	11,676.76	6,579.22	4,016.06	2,913.18	4,348.73	1,625.76	815.76	40.61	150.74	628.69	365.41	45.99
7	OTHER ASSETS	47,884.57	42,697.27	15,649.48	20,296.91	30,475.65	30,925.70	10,495.43	2,854.38	147.57	2,636.08	2,595.28	581.31	137.15
	a. Accrued Interest:	5,924.29	8,609.57	4,597.11	8,491.08	7,304.13	14,717.46	2,825.31	1,851.33	28.48	901.10	806.36	219.46	50.32
	Financial Institutions	4,353.07	-	3,144.01	6,401.80	5,478.27	12,436.48	1,869.01	45.43	19.17	-	-	167.14	15.54
	Government Enterprises	1,032.28	1,176.16	0.40	780.53	494.04	1,196.78	417.27	96.21	-	-	137.63	-	0.61
	Private Sector	538.94	7,433.42	1,452.70	1,308.76	1,331.82	1,084.21	539.02	1,709.70	9.31	901.10	668.73	52.32	34.17
	b. Staff Loans / Adv.	6,219.71	3,694.61	2,689.34	1,999.12	2,890.93	8,164.01	4,536.57	513.41	0.39</				

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	10,408.19	8,016.46	5,437.71	738.42	6,292.64	6,655.22	6,481.41	440.39	354.10	686.48	628.25	1,045.34
	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	1,511.36	979.75	75.00	837.02	1,132.32	1,142.79	67.50	8.25	64.65	25.85	247.07
	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	(249.32)	(16.31)	(359.26)	37.90	(244.57)
	g. Others Reserves Fund	1,454.15	822.21	929.65	121.78	1,723.26	608.54	1,649.58	64.75	12.16	146.75	25.78	213.49
2	BORROWINGS	1,670.07	996.03	996.23	-	1,600.00	0.37	999.59	3.39	-	-	21.25	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	100.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	419.80	0.00	-	-	-	0.37	-	3.39	-	-	21.25	-
	e. Bonds and Securities	1,250.28	996.03	996.23	-	1,500.00	-	999.59	-	-	-	-	-
3	DEPOSITS	116,161.44	88,275.91	63,043.88	1,896.47	59,096.09	69,861.01	57,907.03	5,280.05	1,195.31	7,182.35	6,189.09	3,819.12
	a. Current	2,762.70	1,454.07	1,415.79	26.13	1,548.31	1,124.14	1,026.22	116.00	59.77	338.83	101.59	94.97
	Domestic	2,762.67	1,454.07	1,415.79	26.13	1,544.13	1,124.14	1,026.21	116.00	59.77	338.83	101.59	94.97
	Foreign	0.03	-	-	-	4.17	-	0.01	-	-	-	-	-
	b. Savings	42,932.50	37,750.48	20,236.83	297.37	28,548.94	29,323.27	17,631.11	1,583.28	424.01	2,075.16	1,213.22	788.05
	Domestic	42,928.90	37,750.48	20,236.83	297.37	28,547.26	29,323.27	17,631.11	1,583.28	424.01	2,075.16	1,213.22	788.05
	Foreign	3.60	-	-	-	1.68	-	-	-	-	-	-	-
	c. Fixed	62,460.08	40,932.20	37,099.20	1,447.79	23,501.55	36,129.81	34,974.61	2,983.43	684.88	3,710.03	4,370.86	2,644.53
	Domestic	62,460.08	40,932.20	37,099.20	1,447.79	23,501.55	36,129.81	34,974.61	2,983.43	684.88	3,710.03	4,370.86	2,644.53
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	7,914.85	8,104.98	4,292.06	121.61	5,422.90	3,270.08	4,249.91	597.21	26.65	1,056.33	503.41	291.20
	Domestic	7,914.85	8,104.98	4,292.06	121.61	5,422.90	3,270.08	4,249.91	597.21	26.65	1,056.33	503.41	291.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	91.32	34.17	-	3.57	74.39	13.71	25.18	0.13	-	2.00	-	0.38
	Domestic	91.32	34.17	-	3.57	74.39	13.71	25.18	0.13	-	2.00	-	0.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	5.55	0.16	-	-	-	-	0.78	-	-	-	0.28	-
5	Other Liabilities	8,582.95	6,070.24	3,937.11	255.15	5,272.92	4,520.60	7,194.94	587.42	95.36	1,117.97	384.04	840.32
	1. Sundry Creditors	-	10.09	0.81	27.84	17.33	43.15	30.41	1.10	6.71	44.87	(0.76)	32.98
	2. Loan Loss Provision	3,999.18	4,070.40	2,403.95	108.34	3,597.72	2,257.04	2,817.58	279.87	44.68	536.14	172.25	211.21
	3. Interest Suspense a/c	-	-	-	88.46	-	946.34	1,481.97	-	-	180.11	53.95	392.58
	4. Others	4,583.77	1,989.75	1,532.35	30.50	1,657.88	1,274.08	2,864.99	306.45	43.97	356.86	158.59	203.53
6	Reconciliation A/c	-	-	-	-	(0.00)	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,051.72	1,016.83	474.17	19.55	436.44	738.80	217.32	-	-	-	27.51	-
	TOTAL Liabilities	137,879.93	104,375.64	73,889.10	2,909.58	72,698.09	81,775.99	72,801.08	6,311.25	1,644.77	8,986.81	7,250.41	5,704.78
Assets													
1	LIQUID FUNDS	8,334.60	6,531.04	4,157.55	1,091.90	4,476.92	4,582.90	5,010.90	757.34	219.28	1,555.36	1,107.87	518.91
	a. Cash Balance	1,601.08	732.60	521.69	9.63	892.38	691.22	640.84	61.59	29.30	126.11	74.58	26.72
	Nepalese Notes & Coins	1,499.81	604.81	509.07	9.63	705.02	691.22	639.84	61.59	29.30	126.11	74.58	26.72
	Foreign Currency	101.26	127.79	12.62	-	187.35	-	1.00	-	-	-	-	-
	b. Bank Balance	4,764.96	3,330.97	3,635.86	1,082.26	2,364.20	2,910.45	4,370.06	219.06	65.09	311.09	377.92	227.99
	1. In Nepal Rastra Bank	4,761.00	3,313.53	2,433.72	99.67	2,215.39	2,906.00	2,417.62	213.41	-	310.77	339.57	227.99
	Domestic Currency	4,755.87	3,312.02	2,433.65	99.67	2,215.33	2,906.00	2,417.62	213.41	-	310.77	339.57	227.99
	Foreign Currency	5.13	1.51	0.07	-	0.06	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.96	17.44	1,105.62	815.80	148.80	4.39	1,875.53	5.65	55.53	0.32	38.35	-
	Domestic Currency	-	-	1,089.59	815.80	148.80	3.95	1,865.33	5.65	55.53	0.32	38.35	-
	Foreign Currency	3.96	17.44	16.03	-	-	0.44	10.19	-	-	-	-	-
	3. Other Financial Ins.	-	-	96.52	166.78	-	0.06	76.92	-	9.56	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,968.57	2,467.47	-	-	1,220.34	981.23	-	476.69	124.89	1,118.16	655.36	264.20
	Domestic Currency	1,968.57	2,467.47	-	-	1,206.72	981.23	-	476.69	124.89	1,118.16	655.36	264.20
	Foreign Currency	-	-	-	-	13.62	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	19,702.80	15,429.30	11,159.43	-	10,859.91	13,932.05	10,348.40	1,400.00	159.41	413.60	809.42	1,359.80
	a. Govt. Securities	13,702.80	13,179.30	9,772.56	-	10,859.91	11,532.05	7,348.40	-	159.41	413.60	509.42	359.80
	b. NRB Bond	6,000.00	2,250.00	1,386.88	-	-	2,400.00	3,000.00	1,400.00	-	-	300.00	1,000.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,056.08	1,172.43	1,204.77	-	1,279.89	599.21	2,209.82	131.33	65.97	31.43	107.87	192.82
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,056.08	1,172.43	1,204.77	-	1,279.89	599.21	2,209.82	131.33	65.97	31.43	107.87	192.82
4	LOANS & ADVANCES (Including Bills Purchased)	102,427.68	76,401.39	53,903.46	1,341.78	49,345.76	57,970.17	49,713.95	3,505.69	953.69	6,084.78	4,789.98	2,749.10
	4.1 LOANS & ADVANCES	102,427.68	76,401.39	53,903.46	1,341.78	49,345.76	57,970.17	49,713.95	3,505.69	953.69	6,084.78	4,789.98	2,749.10
	a. Private Sector	100,344.57	71,724.95	51,325.80	1,341.78	46,497.32	56,672.26	48,996.04	3,505.69	953.69	5,700.78	4,789.98	2,663.83
	b. Financial Institutions	2,083.11	4,676.43	2,577.66	-	2,848.45	1,297.91	717.91	-	-	383.99	-	85.27
	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	GURKHAFc	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL
Liabilities														
1	CAPITAL FUND	327.33	1,344.80	1,901.12	1,301.15	1,121.00	646.86	399.77	559.54	984.38	689.79	380.76	117.99	1,516.43
	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	246.02	272.00	241.26	71.73	184.35	243.42	183.50	20.22	97.16	343.20	212.99
	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)	(690.61)	4.43	(335.73)	(447.89)	(721.62)	(1,521.74)	(402.31)	0.56	(650.38)	(1,162.89)	(108.49)
	g. Others Reserves Fund	1,810.33	529.82	1,397.12	24.72	310.10	174.91	246.56	755.31	253.86	48.26	95.36	(0.00)	399.75
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	9,290.31	12,523.21	8,095.04	5,478.84	6,893.96	3,376.51	7,087.58	7,508.42	2,910.39	2,587.79	26.98	7,820.51
	a. Current	-	132.02	13.03	75.99	66.90	95.60	35.43	75.17	21.30	57.65	52.84	-	65.98
	Domestic	-	132.02	13.03	75.99	66.90	95.60	35.43	75.17	21.30	57.65	52.84	-	65.98
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	31.76	2,348.05	2,976.61	1,751.97	1,612.60	1,623.59	1,359.56	1,864.83	1,935.97	767.97	634.39	22.26	1,834.41
	Domestic	31.76	2,348.05	2,976.61	1,751.97	1,612.60	1,623.59	1,359.56	1,864.83	1,935.97	767.97	634.39	22.26	1,834.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,811.46	8,705.16	5,788.90	3,555.76	4,260.09	1,910.06	4,835.45	4,866.85	1,904.25	1,673.86	-	5,128.63
	Domestic	-	5,811.46	8,705.16	5,788.90	3,555.76	4,260.09	1,910.06	4,835.45	4,866.85	1,904.25	1,673.86	-	5,128.63
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.94	998.78	826.22	478.18	243.58	904.62	71.46	312.13	684.30	180.52	226.70	-	791.28
	Domestic	185.94	998.78	826.22	478.18	243.58	904.62	71.46	312.13	684.30	180.52	226.70	-	791.28
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.35	-	2.19	-	-	10.06	-	0.00	-	-	-	4.72	0.20
	Domestic	33.35	-	2.19	-	-	10.06	-	0.00	-	-	-	4.72	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.07	-	0.02	-	-	-	-	-
5	Other Liabilities	8,083.63	1,561.56	1,187.72	348.47	536.87	571.27	1,999.73	2,336.92	805.17	76.03	425.85	3,959.95	643.69
	1. Sundry Creditors	146.71	4.52	-	24.31	8.16	12.60	11.74	4.43	8.87	-	3.97	144.65	18.91
	2. Loan Loss Provision	2,207.37	1,024.34	594.31	191.65	318.50	261.09	1,223.63	2,089.21	593.83	-	305.12	663.53	296.21
	3. Interest Suspense a/c	5,682.89	384.81	-	9.69	-	43.59	667.03	-	-	-	(10.77)	3,099.80	133.45
	4. Others	46.66	147.89	593.41	122.82	210.21	253.98	97.33	243.28	202.46	76.03	127.52	51.98	195.12
6	Reconciliation A/c	-	-	-	-	-	2.17	-	-	-	-	-	-	-
7	Profit & Loss A/c	11.33	-	-	56.76	1.39	-	-	8.28	34.63	28.03	-	-	55.04
	TOTAL Liabilities	8,673.34	12,196.68	15,860.78	9,801.42	7,138.09	8,114.33	5,776.01	9,992.33	9,332.60	3,704.24	3,394.40	4,104.92	10,035.67
Assets														
1	LIQUID FUNDS	115.33	1,320.48	2,871.47	562.45	428.50	778.51	1,407.89	1,373.78	948.23	356.61	323.22	167.53	1,052.15
	a. Cash Balance	-	220.65	228.80	32.13	29.47	96.94	39.29	112.77	94.11	32.26	34.06	0.44	49.33
	Nepalese Notes & Coins	-	220.65	228.80	32.13	29.47	96.94	39.29	112.77	94.11	32.26	34.06	0.44	49.32
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.33	428.77	515.39	314.59	399.03	295.22	141.15	636.64	854.12	141.24	289.16	167.10	334.22
	1. In Nepal Rastra Bank	0.07	428.77	515.39	314.59	227.05	265.88	138.07	555.66	368.51	141.24	133.11	9.07	331.02
	Domestic Currency	0.07	428.77	515.39	314.59	227.05	265.88	138.07	555.66	368.51	141.24	133.11	9.07	331.02
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.26	-	-	-	127.53	29.33	3.07	80.98	309.92	-	107.16	157.72	3.17
	Domestic Currency	1.26	-	-	-	127.53	29.33	3.07	80.98	309.92	-	107.16	157.72	3.17
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	44.45	0.02	0.00	-	175.70	-	48.89	0.30	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	114.01	671.06	2,127.29	215.73	-	386.34	1,227.45	624.37	-	183.12	-	-	668.59
	Domestic Currency	114.01	671.06	2,127.29	215.73	-	386.34	1,227.45	624.37	-	183.12	-	-	668.59
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,159.28	1,643.38	2,359.64	1,265.00	1,260.00	-	125.33	2,469.20	909.36	440.32	-	2,003.28
	a. Govt. Securities	1.00	650.00	1,643.38	1,909.64	415.00	460.00	-	125.33	1,019.20	909.36	111.37	-	1,419.88
	b. NRB Bond	-	1,509.28	-	450.00	850.00	800.00	-	-	1,450.00	-	328.95	-	583.40
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	318.26	559.52	210.04	310.48	139.58	39.50	62.50	507.07	338.15	162.59	0.03	794.33
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	318.26	559.52	210.04	310.48	139.58	39.50	62.50	507.07	338.15	162.59	0.03	794.33
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.42	6,910.11	8,653.10	6,286.27	4,230.43	5,013.41	2,765.92	6,677.78	5,034.82	1,787.80	2,000.27	663.53	5,492.26
4.1	LOANS & ADVANCES	2,192.42	6,910.11	8,653.10	6,286.27	4,230.43	5,013.41	2,765.92	6,677.78	5,034.82	1,787.80	2,000.27	663.53	5,492.26
	a. Private Sector	2,192.42	6,788.06	8,429.04	6,060.72	4,230.43	4,768.25	2,691.66	6,629.09	4,945.63	1,787.74	1,880.75	663.53	5,413.38
	b. Financial Institutions	-	122.04	224.07	225.55	-	245.16	74.26	48.70	89.19	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	18.41	147.08	669.44	113.72	297.99	381.08	54.05						

S.N.	BFI Name	KFC	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	19,208.72	21,953.41	8,334.12
	a. Current	276.69	241.25	106.39
	Domestic	276.69	241.25	106.39
	Foreign	-	-	-
	b. Savings	5,719.80	3,332.46	1,897.83
	Domestic	5,719.80	3,332.46	1,897.83
	Foreign	-	-	-
	c. Fixed	11,775.47	16,229.89	5,447.51
	Domestic	11,775.47	16,229.89	5,447.51
	Foreign	-	-	-
	d. Call Deposits	1,413.07	2,149.76	879.24
	Domestic	1,413.07	2,149.76	879.24
	Foreign	-	-	-
	e. Others	23.69	0.05	3.15
	Domestic	23.69	0.05	3.15
	Foreign	-	-	-
4	Bills Payable	0.30	-	-
5	Other Liabilities	1,050.04	1,624.02	960.14
	1. Sundry Creditors	166.17	68.24	7.02
	2. Loan Loss Provision	443.43	732.10	613.09
	3. Interest Suspense a/c	-	220.37	225.11
	4. Others	440.43	603.32	114.93
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	240.78	244.37	-
	TOTAL Liabilities	22,822.88	26,447.72	10,537.07
Assets				
1	LIQUID FUNDS	1,605.73	1,054.03	562.55
	a. Cash Balance	196.72	100.86	48.94
	Nepalese Notes & Coins	196.48	100.86	48.94
	Foreign Currency	0.24	-	-
	b. Bank Balance	1,409.01	953.17	336.04
	1. In Nepal Rastra Bank	800.16	827.77	336.04
	Domestic Currency	800.16	827.77	336.04
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	473.77	119.78	-
	Domestic Currency	473.77	119.78	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	135.07	5.62	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	177.57
	Domestic Currency	-	-	177.57
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,127.60	4,881.54	1,685.90
	a. Govt. Securities	2,552.50	1,880.19	1,432.85
	b. NRB Bond	575.10	3,001.35	253.05
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	464.33	427.54	191.10
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	464.33	427.54	191.10
	LOANS & ADVANCES (Including Bills Purchased)	16,419.61	18,197.22	6,848.05
4.1	LOANS & ADVANCES	16,419.61	18,197.22	6,848.05
	a. Private Sector	16,072.67	17,806.41	6,760.86
	b. Financial Institutions	346.95	390.81	87.19
	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	388.09	694.52	301.05
7	OTHER ASSETS	783.68	1,073.56	495.13
	a. Accrued Interest:	390.52	306.16	213.93
	Financial Institutions	354.98	159.27	145.35
	Government Enterprises	34.78	52.94	16.08
	Private Sector	0.76	93.95	52.49
	b. Staff Loans / Adv.	171.89	353.90	107.25
	c. Sundry Debtors	24.80	0.71	8.03
	d. Cash In Transit	-	-	-
	e. Others	196.47	412.79	165.93
8	Expenses not Written off	-	-	-
9	Non Banking Assets	33.83	119.31	223.70
10	Reconciliation Account	-	-	1.93
11	Profit & Loss A/c	-	-	227.66
	TOTAL ASSETS	22,822.88	26,447.72	10,537.07

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	11,890.37	15,579.79	22,049.63	20,044.61	3,519.04	15,865.81	9,326.42
1.1 On Deposit Liabilities	11,543.54	15,326.33	21,266.36	18,772.00	3,273.92	15,096.95	8,608.91
1.1.1 Saving Account	4,018.86	5,717.54	5,047.92	3,418.92	1,507.49	3,307.57	1,634.92
1.1.2 Fixed Account	7,231.35	9,300.44	15,618.09	14,810.43	1,608.85	11,405.61	6,742.88
1.1.2.1 Up to 3 months Fixed Account	812.11	-	4,685.43	139.86	0.00	-	270.22
1.1.2.2 3 to 6 months Fixed Account	1,073.82	-	2,342.71	-	205.64	-	215.35
1.1.2.3 6 months to 1 year Fixed Account	2,216.12	-	4,216.89	-	1,017.30	11,405.61	591.06
1.1.2.4 Above 1 year Fixed Account	3,129.29	9,300.44	4,373.07	14,670.57	385.91	-	5,666.24
1.1.3 Call Deposit	293.34	308.35	600.35	542.66	157.58	383.76	231.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	346.83	253.46	783.27	1,272.61	245.12	768.87	717.51
2. Commission Expense	299.97	511.84	1,009.91	460.24	440.26	-	119.31
3. Staff Expense	3,451.33	3,897.63	3,331.04	2,921.43	962.03	2,977.64	1,532.81
4. Office Operating Expenses	1,240.41	1,666.06	2,242.25	2,375.56	600.07	1,902.82	1,000.05
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.79	-	146.31	-	-
7. Provision for Risk	5,042.30	4,603.99	2,894.03	9,829.68	322.66	-	2,110.48
7.1 Loan loss Provision	5,042.30	4,603.99	2,894.03	9,829.68	322.66	-	2,110.48
7.1.1 General Loan loss Provision	5,042.30	820.30	584.51	3,558.02	208.74	-	20.03
7.1.1.1 Pass Loan Loss Provision	5,042.30	499.16	-	1,972.51	-	-	-
7.1.1.2 Watch List Provision	-	321.15	584.51	1,585.51	208.74	-	20.03
7.1.2 Special Loan Loss Provision	-	3,783.68	2,309.53	6,271.65	113.92	-	2,090.45
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	152.53	15.81	3,140.81	-
9. Provision for Staff Bonus	246.85	165.90	1,017.89	904.61	439.80	143.60	259.89
10. Provision for Income Tax	1,619.63	945.62	2,752.68	2,453.30	1,232.02	387.00	789.79
11. Others	-	-	-	-	-	-	-
12. Net Profit	3,070.58	2,206.44	6,408.33	5,688.18	2,726.20	905.39	1,549.25
Total Expenses	26,861.44	29,577.25	42,266.78	44,830.14	10,404.20	25,323.08	16,688.00

Income

1. Interest Income	20,697.40	24,531.12	36,543.53	32,576.51	7,495.46	25,202.24	13,793.20
1.1 On Loans and Advances	17,515.96	19,167.67	31,113.41	27,367.04	5,796.09	21,688.80	10,646.48
1.2 On Investment	1,186.05	4,924.99	3,672.79	2,906.33	852.24	2,038.76	2,238.06
1.2.1 Government Bonds	1,186.05	1,366.91	3,233.49	2,906.33	815.39	2,038.76	2,071.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1,084.45	438.35	-	-	-	166.42
1.2.4 Debenture & Bonds	-	2,473.63	0.96	-	36.85	-	-
1.3 On Agency Balance	207.00	10.78	-	1,206.34	13.25	-	8.05
1.4 On Call Deposit	-	427.67	1,018.34	-	703.00	-	-
1.5 On Others	1,788.38	-	738.98	1,096.80	130.88	1,474.67	900.61
2. Commission and Discount	1,272.05	424.85	3,942.07	1,647.25	1,717.26	993.01	1,185.90
2.1 Bills Purchase and Discount	-	-	-	-	27.24	0.00	1.02
2.2 Commission	1,272.05	335.78	1,114.36	1,647.25	1,444.00	699.12	440.12
2.3 Others	-	89.06	2,827.71	-	246.02	293.88	744.77
3. Exchange Flactuation Income	176.04	156.95	817.24	740.94	692.14	582.04	266.73
3.1 Due to Change in Exchange Rate	-	39.44	169.79	62.89	(540.70)	-	20.74
3.2 Due to Foreign Currency Transaction	176.04	117.50	647.45	678.05	1,232.84	582.04	245.99
4. Other Operating Income	386.67	1,536.72	261.68	875.03	79.55	200.02	10.16
5. Non Operating Income	3.67	273.26	27.17	266.21	-	84.05	9.74
6. Write Back from Provisions for loss	4,325.61	2,587.90	600.83	8,687.91	411.14	(1,751.11)	1,419.52
7. Recovery of written-off Loan	-	66.46	74.26	36.29	8.65	12.83	2.75
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	26,861.44	29,577.25	42,266.78	44,830.14	10,404.20	25,323.08	16,688.00

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	10,604.98	17,145.67	8,042.81	18,936.64	16,510.09	12,597.67	12,022.28
1.1 On Deposit Liabilities	10,175.61	16,124.73	7,322.28	17,348.88	15,694.04	10,877.48	10,853.53
1.1.1 Saving Account	2,209.17	3,682.28	2,015.80	3,238.74	4,073.00	2,605.50	2,461.71
1.1.2 Fixed Account	7,774.92	12,183.74	5,191.28	13,688.53	11,337.60	8,080.32	8,317.55
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	3,442.80	0.13	-	-	-	3,043.24	-
1.1.2.3 6 months to 1 year Fixed Account	1,753.23	-	74.65	-	7,346.33	3,280.09	8,316.78
1.1.2.4 Above 1 year Fixed Account	2,578.89	12,183.61	5,116.64	13,688.53	3,991.27	1,756.99	0.77
1.1.3 Call Deposit	191.52	258.70	115.19	421.60	283.44	191.66	74.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	429.37	1,020.94	720.53	1,587.77	816.05	1,720.19	1,168.75
2. Commission Expense	64.08	286.79	242.20	312.35	9.20	-	20.37
3. Staff Expense	1,638.74	3,055.12	1,918.44	3,688.55	3,537.73	2,515.82	3,382.10
4. Office Operating Expenses	1,376.58	2,289.63	1,167.56	1,666.61	2,140.92	1,941.53	1,611.71
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	218.72	426.41	-	6.53	44.62
7. Provision for Risk	272.95	5,275.35	1,219.15	10,325.36	5,050.33	2,530.92	2,733.32
7.1 Loan loss Provision	272.95	5,275.35	1,192.08	10,325.36	5,050.33	2,530.92	2,721.49
7.1.1 General Loan loss Provision	206.37	249.94	99.02	8,573.21	624.15	2,530.92	305.66
7.1.1.1 Pass Loan Loss Provision	56.76	-	-	2,801.45	97.78	2,530.92	-
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	-	2,415.82
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	11.83
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	705.04	131.70	239.56	169.04	409.40	353.16	135.44
10. Provision for Income Tax	2,111.03	355.60	646.82	1,150.27	1,105.37	960.32	754.00
11. Others	-	-	-	-	-	-	4.03
12. Net Profit	4,240.68	829.74	1,509.25	371.08	2,579.20	2,218.13	1,819.36
Total Expenses	21,014.08	30,449.07	15,475.07	37,046.32	31,482.38	23,126.51	22,527.22

Income

1. Interest Income	18,924.35	26,457.62	13,129.10	28,454.92	26,225.29	20,456.20	18,596.42
1.1 On Loans and Advances	15,798.89	23,132.09	11,177.68	24,402.28	22,064.12	17,386.41	14,974.92
1.2 On Investment	3,049.42	3,016.28	1,739.46	3,041.59	2,932.08	2,485.34	2,880.66
1.2.1 Government Bonds	2,635.63	2,992.92	26.07	3,041.59	2,884.22	2,403.32	2,880.37
1.2.2 Foreign Bonds	361.86	-	80.65	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	51.94	23.36	1,632.75	-	47.86	82.02	0.29
1.3 On Agency Balance	-	14.70	-	-	35.39	20.20	-
1.4 On Call Deposit	-	294.55	-	-	596.61	139.22	-
1.5 On Others	76.03	-	211.96	1,011.05	597.10	425.04	740.83
2. Commission and Discount	1,675.08	1,436.86	1,383.57	2,595.08	1,654.39	1,877.69	693.27
2.1 Bills Purchase and Discount	36.53	2.18	-	-	177.61	87.51	0.00
2.2 Commission	1,638.55	1,434.68	1,266.43	2,584.90	1,234.41	215.22	693.26
2.3 Others	-	-	117.14	10.17	242.37	1,574.97	-
3. Exchange Flactuation Income	466.34	147.13	371.41	377.51	509.46	429.53	115.03
3.1 Due to Change in Exchange Rate	-	-	61.85	40.90	(516.28)	140.86	-
3.2 Due to Foreign Currency Transaction	466.34	147.13	309.56	336.62	1,025.74	288.67	115.03
4. Other Operating Income	(51.70)	161.16	35.02	397.11	694.78	352.89	1,205.99
5. Non Operating Income	-	-	0.16	63.52	540.06	-	100.45
6. Write Back from Provisions for loss	-	2,225.08	503.47	5,158.19	1,851.81	-	1,816.07
7. Recovery of written-off Loan	-	21.21	52.34	-	1.98	10.19	-
8. Income from Extra Ordinary transactions	-	-	-	-	4.62	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	21,014.08	30,449.07	15,475.07	37,046.32	31,482.38	23,126.51	22,527.22

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	25,070.88	10,074.51	13,384.05	13,016.26	14,592.68	10,632.65	2,706.09
1.1 On Deposit Liabilities	23,151.26	9,492.37	12,198.43	11,361.64	13,839.34	9,705.62	2,604.76
1.1.1 Saving Account	5,243.45	1,918.86	1,494.35	2,623.25	3,169.63	2,006.46	842.67
1.1.2 Fixed Account	17,478.83	7,398.35	10,504.23	8,487.41	10,565.44	7,514.31	1,722.37
1.1.2.1 Up to 3 months Fixed Account	-	823.67	-	1.66	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,441.59	657.59	4,743.37	49.47	-	-	29.83
1.1.2.3 6 months to 1 year Fixed Account	4,727.47	5,076.02	4,430.23	3,201.71	-	7,514.31	544.69
1.1.2.4 Above 1 year Fixed Account	10,309.77	841.06	1,330.64	5,234.57	10,565.44	-	1,147.85
1.1.3 Call Deposit	428.98	175.16	199.84	221.43	104.27	184.86	39.72
1.1.4 Certificate of Deposit	-	-	-	29.55	-	-	-
1.2 On Borrowing	1,919.62	582.14	1,185.63	1,654.62	753.34	927.03	101.32
2. Commission Expense	833.87	150.70	-	203.01	75.32	-	25.04
3. Staff Expense	3,588.24	1,580.36	1,562.59	2,639.71	3,460.69	1,491.17	565.87
4. Office Operating Expenses	2,916.04	1,274.51	965.72	1,452.49	2,177.76	1,262.90	379.87
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	11.25	-	-	-	1.79	-	-
7. Provision for Risk	3,280.72	2,279.05	2,772.40	4,437.55	4,911.02	2,374.77	1,744.02
7.1 Loan loss Provision	3,280.72	2,279.05	2,772.40	4,437.55	4,911.02	2,374.77	1,744.02
7.1.1 General Loan loss Provision	(205.07)	134.97	(80.51)	504.46	3,587.61	288.17	526.75
7.1.1.1 Pass Loan Loss Provision	(1,022.89)	-	4.80	156.83	3,404.00	-	269.00
7.1.1.2 Watch List Provision	817.82	134.97	(85.31)	347.63	183.61	288.17	257.76
7.1.2 Special Loan Loss Provision	3,485.79	2,144.09	1,768.07	3,933.09	1,323.41	2,086.60	1,203.32
7.1.3 Additional Loan Loss Provision	-	-	1,084.84	-	-	-	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	-	-	527.54	194.38	0.42	3.78	4.85
9. Provision for Staff Bonus	943.48	222.74	461.30	485.41	454.19	329.97	84.83
10. Provision for Income Tax	2,454.91	593.22	1,246.66	1,337.55	1,775.73	814.07	229.03
11. Others	-	-	-	140.01	-	2.20	-
12. Net Profit	6,036.42	1,411.43	2,905.00	3,031.12	2,312.00	2,155.69	534.41
Total Expenses	45,135.82	17,586.52	23,825.25	26,937.48	29,761.59	19,067.21	6,274.00

Income

1. Interest Income	40,340.07	15,876.59	21,609.12	21,020.25	23,006.62	15,858.75	4,405.76
1.1 On Loans and Advances	34,060.69	14,136.09	18,603.34	18,856.68	19,285.67	13,630.32	3,928.90
1.2 On Investment	5,204.92	1,519.90	2,607.21	1,765.99	3,258.18	2,144.87	323.49
1.2.1 Government Bonds	5,142.37	1,519.90	2,551.42	1,652.30	2,471.94	2,144.59	323.49
1.2.2 Foreign Bonds	-	-	-	-	-	(3.70)	-
1.2.3 NRB Bonds	-	-	-	-	655.43	-	-
1.2.4 Debenture & Bonds	62.55	-	55.79	113.68	130.81	3.98	-
1.3 On Agency Balance	-	44.15	9.78	-	19.92	-	-
1.4 On Call Deposit	-	23.87	-	14.05	-	-	15.41
1.5 On Others	1,074.47	152.58	388.78	383.53	442.85	83.56	137.96
2. Commission and Discount	3,650.94	1,268.64	1,241.90	2,183.26	2,077.90	300.26	191.26
2.1 Bills Purchase and Discount	-	2.13	-	-	19.59	-	-
2.2 Commission	3,650.94	304.18	1,194.35	2,183.26	1,953.89	300.26	4.46
2.3 Others	-	962.33	47.55	-	104.42	-	186.80
3. Exchange Flactuation Income	851.85	147.34	222.78	461.01	500.58	573.70	2.39
3.1 Due to Change in Exchange Rate	9.97	-	0.01	(109.06)	12.59	86.88	-
3.2 Due to Foreign Currency Transaction	841.88	147.34	222.78	570.07	487.99	486.82	2.39
4. Other Operating Income	263.22	161.32	556.85	10.38	478.66	916.09	90.79
5. Non Operating Income	-	13.24	192.71	115.63	1.67	443.39	-
6. Write Back from Provisions for loss	-	114.97	-	3,144.45	3,673.01	971.32	1,583.47
7. Recovery of written-off Loan	29.74	4.42	1.90	1.15	23.17	3.07	0.33
8. Income from Extra Ordinary transactions	-	-	-	1.33	-	0.63	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	45,135.82	17,586.52	23,825.25	26,937.48	29,761.59	19,067.21	6,274.00

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	33.73	238.96	3,006.05	609.40	338.97	5,875.33	4,375.46
1.1 On Deposit Liabilities	33.73	238.16	2,944.10	609.40	338.94	5,742.35	4,294.88
1.1.1 Saving Account	2.50	50.06	424.96	179.87	64.95	1,220.06	1,077.49
1.1.2 Fixed Account	30.62	179.07	2,466.12	411.39	270.22	4,429.02	3,112.67
1.1.2.1 Up to 3 months Fixed Account	3.90	-	134.31	-	10.81	107.28	330.20
1.1.2.2 3 to 6 months Fixed Account	3.34	-	811.67	52.94	13.51	649.05	350.39
1.1.2.3 6 months to 1 year Fixed Account	11.78	-	931.42	1.86	94.58	2,632.32	1,786.22
1.1.2.4 Above 1 year Fixed Account	11.59	179.07	588.73	356.59	151.32	1,040.37	645.86
1.1.3 Call Deposit	0.61	9.03	53.03	18.14	3.77	93.27	104.72
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.80	61.95	-	0.02	132.98	80.58
2. Commission Expense	-	-	17.11	10.28	-	-	3.94
3. Staff Expense	18.11	58.16	536.43	163.81	61.32	1,095.44	868.93
4. Office Operating Expenses	21.59	82.61	442.71	116.03	35.79	781.15	589.84
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.06	-	1.34	-	0.01	-	2.77
7. Provision for Risk	101.33	661.45	351.25	311.93	2.15	2,616.50	1,131.87
7.1 Loan loss Provision	74.63	661.45	351.25	311.93	2.15	2,616.50	1,131.87
7.1.1 General Loan loss Provision	7.20	661.45	59.63	14.77	6.87	365.00	154.12
7.1.1.1 Pass Loan Loss Provision	2.42	661.45	-	-	4.47	54.29	-
7.1.1.2 Watch List Provision	4.78	-	59.63	14.77	2.40	310.71	154.12
7.1.2 Special Loan Loss Provision	67.44	-	291.62	297.16	(4.72)	2,251.50	977.75
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	26.69	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	1.96	-	8.14	0.30	-	-	-
9. Provision for Staff Bonus	-	-	89.35	-	16.22	166.94	161.50
10. Provision for Income Tax	-	-	241.26	-	48.65	450.74	436.66
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	562.93	-	113.52	1,051.72	1,016.83
Total Expenses	176.77	1,041.17	5,256.57	1,211.74	616.62	12,037.83	8,587.80

Income

1. Interest Income	33.22	172.61	4,782.31	1,031.57	515.05	10,019.23	7,685.25
1.1 On Loans and Advances	31.75	171.11	4,224.75	950.30	410.92	9,133.85	6,763.12
1.2 On Investment	0.08	-	498.43	66.36	97.99	689.51	829.75
1.2.1 Government Bonds	0.08	-	498.43	66.36	97.99	682.19	829.75
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	1.50	11.71	11.25	2.07	13.68	16.93
1.5 On Others	-	-	47.42	3.66	4.06	182.19	75.45
2. Commission and Discount	0.05	10.53	204.88	79.84	0.78	65.17	135.98
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.05	0.68	18.65	8.76	0.49	53.61	132.41
2.3 Others	-	9.84	186.23	71.07	0.29	11.56	3.57
3. Exchange Flactuation Income	-	-	0.47	0.01	-	13.52	15.66
3.1 Due to Change in Exchange Rate	-	-	0.36	0.01	-	2.51	1.04
3.2 Due to Foreign Currency Transaction	-	-	0.10	-	-	11.02	14.62
4. Other Operating Income	0.45	-	171.73	-	29.60	515.05	334.51
5. Non Operating Income	3.56	-	1.29	1.71	71.20	41.38	0.50
6. Write Back from Provisions for loss	68.96	-	95.57	27.29	-	1,382.68	415.91
7. Recovery of written-off Loan	-	-	0.32	-	-	0.80	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	70.54	858.04	-	71.33	-	-	-
Total Income	176.77	1,041.17	5,256.57	1,211.74	616.62	12,037.83	8,587.80

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	3,296.75	123.91	3,329.23	3,407.21	3,456.88	286.88	63.18
1.1 On Deposit Liabilities	3,214.37	123.91	3,198.79	3,407.03	3,356.05	286.68	63.18
1.1.1 Saving Account	605.45	10.63	787.86	780.76	448.85	56.60	19.00
1.1.2 Fixed Account	2,559.95	110.65	2,338.98	2,588.82	2,848.51	221.84	42.34
1.1.2.1 Up to 3 months Fixed Account	78.13	-	39.31	-	653.29	-	6.45
1.1.2.2 3 to 6 months Fixed Account	326.44	-	219.94	0.42	335.00	39.11	9.08
1.1.2.3 6 months to 1 year Fixed Account	1,130.33	84.85	718.37	1,724.40	481.36	112.87	16.84
1.1.2.4 Above 1 year Fixed Account	1,025.06	25.80	1,361.37	863.99	1,378.86	69.86	9.97
1.1.3 Call Deposit	48.96	2.63	71.94	37.45	58.70	8.24	1.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	82.38	-	130.44	0.18	100.83	0.20	-
2. Commission Expense	20.96	-	-	-	-	0.19	-
3. Staff Expense	623.14	17.67	561.88	439.92	350.62	69.82	41.12
4. Office Operating Expenses	415.64	13.70	491.15	392.44	285.36	65.44	14.49
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	9.27	-	0.01	-	-
7. Provision for Risk	372.58	(0.73)	521.62	746.96	2,120.77	5.42	35.81
7.1 Loan loss Provision	372.58	(0.73)	521.62	746.96	2,120.77	5.42	35.81
7.1.1 General Loan loss Provision	47.44	0.39	557.91	158.26	234.59	4.80	8.37
7.1.1.1 Pass Loan Loss Provision	-	(1.57)	(92.47)	60.96	28.11	-	1.04
7.1.1.2 Watch List Provision	47.44	1.96	650.39	97.30	206.48	4.80	7.33
7.1.2 Special Loan Loss Provision	325.14	(1.12)	(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	-	-	13.47	13.42	-	-
9. Provision for Staff Bonus	106.48	3.10	69.28	117.58	36.49	12.80	-
10. Provision for Income Tax	288.98	8.38	187.05	319.44	111.08	34.55	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	669.34	19.55	436.44	738.80	217.32	80.62	-
Total Expenses	5,804.57	185.58	5,605.92	6,175.82	6,591.95	555.71	154.60

Income

1. Interest Income	5,381.69	180.56	5,250.27	5,793.50	5,155.63	407.38	125.34
1.1 On Loans and Advances	4,885.99	171.37	4,666.98	5,120.38	4,652.33	370.88	116.84
1.2 On Investment	471.77	-	545.17	599.98	418.65	31.48	4.66
1.2.1 Government Bonds	471.77	-	545.17	599.98	418.65	31.48	4.66
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	9.44	-	12.05	10.29	13.12	5.02	1.48
1.5 On Others	14.49	9.19	26.07	62.84	71.53	-	2.35
2. Commission and Discount	296.86	0.37	21.83	280.82	11.65	12.37	0.16
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	296.86	0.23	21.83	25.24	11.65	12.37	0.16
2.3 Others	-	0.15	-	255.58	-	-	-
3. Exchange Flactuation Income	1.80	-	69.96	-	-	-	-
3.1 Due to Change in Exchange Rate	1.13	-	8.36	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.67	-	61.60	-	-	-	-
4. Other Operating Income	69.32	4.07	180.97	30.38	192.43	1.60	7.43
5. Non Operating Income	-	0.59	82.82	-	60.05	1.17	-
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	-	-	-	-	-	-	2.48
Total Income	5,804.57	185.58	5,605.92	6,175.82	6,591.95	555.71	154.60

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	325.40	308.97	225.52	1.70	543.27	840.60	549.17
1.1 On Deposit Liabilities	325.40	307.76	225.52	1.70	543.27	840.60	549.17
1.1.1 Saving Account	56.30	42.74	35.16	1.70	94.51	149.57	67.26
1.1.2 Fixed Account	256.62	257.75	184.40	-	438.23	680.74	472.83
1.1.2.1 Up to 3 months Fixed Account	-	33.04	-	-	72.81	45.63	20.40
1.1.2.2 3 to 6 months Fixed Account	90.68	89.72	-	-	82.04	47.93	30.05
1.1.2.3 6 months to 1 year Fixed Account	110.57	91.02	-	-	179.32	223.07	216.37
1.1.2.4 Above 1 year Fixed Account	55.37	43.97	184.40	-	104.06	364.11	206.00
1.1.3 Call Deposit	12.47	7.26	5.96	0.00	10.53	10.29	9.08
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.21	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	101.69	51.73	56.46	5.80	120.81	113.45	54.98
4. Office Operating Expenses	72.39	48.62	49.14	7.78	85.55	99.20	47.25
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	-	106.95	56.10	80.37
7.1 Loan loss Provision	350.02	124.01	17.19	-	106.95	56.10	80.37
7.1.1 General Loan loss Provision	28.08	24.08	9.30	-	(29.64)	-	7.47
7.1.1.1 Pass Loan Loss Provision	14.43	3.06	-	-	(18.90)	-	-
7.1.1.2 Watch List Provision	13.65	21.02	9.30	-	(10.74)	-	7.47
7.1.2 Special Loan Loss Provision	321.94	90.03	7.89	-	136.59	-	72.90
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	-	4.37	3.47	-	-	-	9.01
10. Provision for Income Tax	-	11.79	9.37	-	-	6.91	24.32
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	27.51	21.85	11.33	-	17.75	56.76
Total Expenses	849.49	577.01	382.99	26.62	856.58	1,133.99	821.86

Income

1. Interest Income	525.16	466.33	307.95	25.62	797.60	1,063.03	761.20
1.1 On Loans and Advances	477.55	417.83	266.82	20.63	716.79	912.87	680.58
1.2 On Investment	39.54	36.48	21.42	2.02	41.53	118.68	78.63
1.2.1 Government Bonds	39.54	29.48	21.42	-	41.53	118.68	78.63
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.99	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	2.02	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	8.07	5.41	8.94	2.68	10.98	31.48	1.99
1.5 On Others	-	6.62	10.78	0.28	28.30	-	-
2. Commission and Discount	2.02	18.64	0.33	-	0.75	30.70	0.21
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.02	18.64	0.33	-	0.75	30.70	0.21
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	35.09	7.99	13.74	-	26.43	27.97	37.60
5. Non Operating Income	-	-	11.77	1.00	23.51	12.29	3.31
6. Write Back from Provisions for loss	260.79	84.05	46.15	-	-	-	19.54
7. Recovery of written-off Loan	-	-	3.05	-	1.74	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	26.43	-	-	-	6.55	-	-
Total Income	849.49	577.01	382.99	26.62	856.58	1,133.99	821.86

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhhi
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Expenses

1. Interest Expense	385.56	377.73	292.39	603.85	459.55	160.53	163.13
1.1 On Deposit Liabilities	385.56	377.73	292.39	603.85	459.55	160.53	163.13
1.1.1 Saving Account	58.75	67.53	63.59	103.89	81.36	26.45	29.26
1.1.2 Fixed Account	322.95	298.47	227.92	497.80	378.19	130.22	130.70
1.1.2.1 Up to 3 months Fixed Account	-	33.04	22.86	-	-	14.27	10.66
1.1.2.2 3 to 6 months Fixed Account	-	72.36	13.64	10.30	36.15	29.13	6.60
1.1.2.3 6 months to 1 year Fixed Account	322.95	103.78	91.47	113.74	236.54	45.48	51.88
1.1.2.4 Above 1 year Fixed Account	-	89.29	99.95	373.75	105.49	41.34	61.57
1.1.3 Call Deposit	3.87	11.73	0.88	2.17	-	3.86	3.17
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	91.96	116.44	19.29	132.89	84.45	29.75	59.04
4. Office Operating Expenses	63.53	94.70	54.67	93.04	63.54	21.83	50.77
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	109.82	274.50	385.74	37.56	55.40	86.08
7.1 Loan loss Provision	192.58	109.82	274.50	385.74	37.56	55.40	86.08
7.1.1 General Loan loss Provision	25.42	17.64	7.06	17.50	20.25	9.12	86.08
7.1.1.1 Pass Loan Loss Provision	4.62	5.60	-	-	(14.44)	3.80	86.08
7.1.1.2 Watch List Provision	20.81	12.04	7.06	17.50	34.69	5.31	-
7.1.2 Special Loan Loss Provision	167.16	92.18	267.44	368.25	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	4.70	-	1.62	-
9. Provision for Staff Bonus	-	15.17	-	-	3.72	-	-
10. Provision for Income Tax	-	40.97	-	(107.92)	14.84	12.01	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	95.60	-	-	34.63	28.03	-
Total Expenses	735.94	861.04	646.08	1,112.30	698.29	309.17	359.02

Income

1. Interest Income	483.84	541.66	485.08	914.44	622.69	240.37	300.41
1.1 On Loans and Advances	433.71	471.87	465.05	838.79	534.48	225.47	277.34
1.2 On Investment	31.92	58.52	-	52.13	83.01	-	18.99
1.2.1 Government Bonds	31.92	-	-	52.13	-	-	18.99
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	58.52	-	-	83.01	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.19	7.18	20.03	9.73	5.20	5.80	4.08
1.5 On Others	16.03	4.09	-	13.79	-	9.09	-
2. Commission and Discount	22.88	1.49	0.41	6.88	19.46	13.07	0.85
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	22.88	1.49	0.41	5.75	19.46	1.24	0.85
2.3 Others	-	-	-	1.14	-	11.84	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	30.94	33.32	6.87	22.30	55.94	28.87	19.48
5. Non Operating Income	-	11.76	0.20	24.25	0.21	-	-
6. Write Back from Provisions for loss	115.88	270.09	56.49	152.71	-	26.86	-
7. Recovery of written-off Loan	-	2.72	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	13.82	-	-	-	-	-	-
9. Net Loss	68.58	-	97.03	(8.28)	-	-	32.28
Total Income	735.94	861.04	646.08	1,112.30	698.29	309.17	359.02

BFI Name	CMerchant	GBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	78.00	532.64	1,199.98	1,300.44	524.10
1.1 On Deposit Liabilities	78.00	528.86	1,167.70	1,256.98	524.10
1.1.1 Saving Account	0.20	73.62	202.11	119.16	81.70
1.1.2 Fixed Account	77.77	441.29	945.14	1,101.66	425.76
1.1.2.1 Up to 3 months Fixed Account	-	25.37	20.76	-	-
1.1.2.2 3 to 6 months Fixed Account	-	70.57	42.58	185.06	80.61
1.1.2.3 6 months to 1 year Fixed Account	-	143.31	411.06	462.66	168.22
1.1.2.4 Above 1 year Fixed Account	77.77	202.04	470.74	453.94	176.92
1.1.3 Call Deposit	0.04	13.96	20.46	36.16	16.64
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	3.78	32.27	43.47	-
2. Commission Expense	-	0.69	5.88	-	-
3. Staff Expense	7.30	95.48	193.38	196.32	102.57
4. Office Operating Expenses	4.40	53.42	109.38	126.11	70.71
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	8.41	-	-
7. Provision for Risk	-	137.25	110.02	129.20	283.51
7.1 Loan loss Provision	-	137.24	110.02	129.20	283.51
7.1.1 General Loan loss Provision	-	13.34	63.94	34.32	12.18
7.1.1.1 Pass Loan Loss Provision	-	1.01	-	(13.43)	12.18
7.1.1.2 Watch List Provision	-	12.34	63.94	47.75	-
7.1.2 Special Loan Loss Provision	-	123.90	46.08	94.88	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	-	-	-	32.21	-
9. Provision for Staff Bonus	-	-	38.22	40.32	-
10. Provision for Income Tax	-	23.59	103.19	118.53	-
11. Others	-	-	-	-	-
12. Net Profit	-	55.04	240.78	244.37	-
Total Expenses	89.70	898.11	2,009.22	2,187.51	980.89

Income

1. Interest Income	-	707.93	1,725.50	2,067.89	629.49
1.1 On Loans and Advances	-	610.03	1,577.77	1,840.10	553.27
1.2 On Investment	-	80.05	99.09	224.91	62.39
1.2.1 Government Bonds	-	-	99.09	224.91	62.39
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	80.05	-	-	-
1.3 On Agency Balance	-	-	-	-	11.20
1.4 On Call Deposit	-	9.17	5.19	1.12	2.60
1.5 On Others	-	8.67	43.45	1.76	0.03
2. Commission and Discount	-	26.77	96.28	101.56	2.91
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.09	96.28	-	2.89
2.3 Others	-	25.68	-	101.56	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	-	29.17	92.07	18.06	40.88
5. Non Operating Income	66.62	-	0.06	-	5.12
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	23.08	-	-	-	227.66
Total Income	89.70	898.11	2,009.22	2,187.51	980.89

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,703.80	19,922.12	20,173.85	15,518.88	12,940.35	14,471.28	7,944.29	11,038.98
Fishery Related	728.65	1,269.55	682.01	809.60	-	318.39	59.61	162.12
Mining Related	3,452.92	166.66	428.31	961.51	-	-	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	44,017.07	33,837.21	76,876.17	101,193.19	13,696.40	89,270.97	42,133.27	52,613.32
Construction	3,583.63	3,924.23	25,779.73	7,410.58	8,963.10	2,428.64	918.43	3,879.61
Electricity,Gas and Water	15,523.16	24,829.96	39,513.26	31,841.83	8,849.24	19,780.15	9,519.48	18,538.35
Metal Products, Mach. & Ele. Eqp.	2,742.92	3,439.37	6,962.54	3,749.39	1,418.41	9,445.19	2,575.24	3,431.20
Tras., Com. and Public Utilities	1,455.96	3,271.15	4,822.39	4,967.07	1,346.26	4,548.29	191.88	1,668.30
Wholesaler & Retailer	44,035.18	65,924.38	93,629.70	71,015.30	22,507.22	45,328.69	31,498.37	51,224.94
Finance, Insurance and Real Estate	8,173.02	20,023.09	22,142.58	33,005.29	4,531.56	18,546.19	6,841.85	21,192.94
Tourism Service**	9,051.83	17,281.79	11,043.95	23,509.82	1,061.61	12,053.04	7,389.49	5,383.12
Other Services	6,655.68	9,196.59	13,214.86	20,119.06	1,742.72	9,290.51	2,197.05	6,645.01
Consumption Loans	75,170.80	94,039.72	74,235.63	35,664.18	13,010.17	15,234.76	20,494.97	38,062.88
Local Government	0.33	-	-	394.62	138.81	271.95	-	-
Others	12,592.58	3,328.76	39,761.52	6,394.05	1,406.16	14,132.54	10,154.93	10,602.94
TOTAL sectorwise	233,887.55	300,454.59	429,266.52	356,554.40	91,612.01	255,120.57	142,140.58	224,443.70

Product Wise

Term Loan	58,585.20	82,193.73	126,566.26	115,424.45	12,889.15	105,025.85	46,839.87	72,743.10
Overdraft	7,285.26	5,652.71	3,108.15	2,208.16	111.34	3,331.57	124.97	3,215.04
Cash Credit Loan	17,973.83	62,333.46	1,987.94	25,845.98	7,258.27	47,015.76	19,710.19	44,629.62
Trust Receipt Loan/Import Loan	1,580.08	2,045.30	17,104.82	15,845.26	5,378.84	15,601.42	4,939.95	10,809.25
Short Term Working Capital/Demand Loan	21,991.80	23,385.36	103,005.76	129,672.13	26,049.82	34,978.33	20,483.72	29,590.92
Residential Personal Home Loan (Up to Rs. 20 million)#	11,353.13	29,170.82	27,469.94	7,343.37	8,479.42	5,121.22	2,448.41	23,209.68
Real Estate Loan	8,708.73	10,032.56	24,369.00	25,062.32	8,712.55	11,608.47	4,010.47	8,276.64
Margin Nature Loan	7,727.44	6,006.65	15,077.63	3,280.51	-	2,456.29	616.77	2,827.12
Hire Purchase Loan	2,556.48	9,279.24	11,262.61	5,140.67	1,635.55	6,427.64	2,829.51	7,696.09
Deprived Sector Loan	11,427.26	13,469.04	21,238.30	18,369.52	4,658.75	11,856.46	7,328.00	9,704.99
Bills Purchased	-	8.51	17.96	63.61	3,743.28	-	0.08	463.43
Other Product	84,698.34	56,877.20	78,058.15	8,298.42	12,695.05	11,697.56	32,808.62	11,277.82
Total Product wise Loan	233,887.55	300,454.59	429,266.52	356,554.40	91,612.01	255,120.57	142,140.58	224,443.70

Collateral Wise

Gold and Silver	34,529.45	26,507.38	1,559.05	2,394.59	-	-	-	-
Government Securities	88.20	5.80	10.00	7.96	4,500.00	-	-	0.21
Non Governmental Securities	7,744.49	5,993.92	12,572.70	3,276.32	-	2,456.29	616.77	3,104.12
Fixed Deposit Receipts	995.49	1,412.15	1,560.93	1,818.60	6,115.62	1,416.58	1,200.95	2,169.96
Own	993.32	1,412.15	1,560.93	1,559.74	6,111.34	1,416.58	1,200.95	2,169.96
Other Licences Institutions	2.18	-	-	258.86	4.28	-	-	-
Collateral of Properties	179,097.42	240,243.54	380,594.03	322,580.59	70,663.58	240,695.39	116,931.11	197,501.72
Fixed Assets	118,484.65	238,579.68	277,258.62	311,810.58	58,071.70	234,070.83	57,582.66	107,964.97
Current Assets	60,612.76	1,663.87	103,335.41	10,770.02	12,591.88	6,624.55	59,348.44	89,536.75
Against security of Bill	12.15	11.13	5,463.84	-	-	-	4,943.82	10,052.79
Domestic Bills	1.02	-	51.63	-	-	-	-	-
Foreign Bills	11.12	11.13	5,412.21	-	-	-	4,943.82	10,052.79
Against Guarantee	8,514.61	26,216.01	10,589.96	5,206.89	2,934.23	10,129.47	6,810.93	9,459.81
Government Guarantee	515.68	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,286.14	9,016.60	8,469.88	4,663.19	2,795.43	-	6,654.87	8,892.61
Personal Guarantee	1,632.47	16,947.99	1,736.51	154.17	-	-	-	368.47
Collective Guarantee	4.69	34.82	4.02	6.09	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	123.46	-	-
Other Guarantee	75.63	-	0.03	-	-	10,006.01	-	-
Credit Card	0.05	17.47	1,094.66	254.47	379.16	422.84	-	138.35
Others	2,905.69	47.19	15,821.35	21,014.98	7,019.41	-	11,637.00	2,016.74
Total	233,887.55	300,454.59	429,266.52	356,554.40	91,612.01	255,120.57	142,140.58	224,443.70

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	22,768.13	5,182.65	11,920.44	13,058.12	14,749.02	59,286.70	23,446.16	13,845.16
Fishery Related	2,821.21	267.42	923.36	825.49	872.64	1,148.26	758.44	390.50
Mining Related	-	572.95	1,025.98	49.91	612.49	384.25	52.26	1,068.43
Agriculture, Forestry, Bevarage & Non Food Production Related*	10,585.17	31,617.17	47,421.16	46,396.72	32,473.57	17,632.53	93,024.98	21,908.45
Construction	22,484.24	7,549.17	15,866.79	21,329.14	4,951.97	12,498.33	9,545.33	15,557.90
Electricity, Gas and Water	6,109.28	14,052.35	34,185.67	29,037.93	19,094.57	9,558.47	26,522.81	20,532.97
Metal Products, Mach. & Ele. Eqp.	590.16	1,348.68	4,205.56	8,016.96	3,008.70	567.87	6,317.47	372.87
Tras., Com. and Public Utilities	572.39	1,846.99	4,479.67	5,879.40	3,778.43	4,380.45	7,104.87	4,201.54
Wholesaler & Retailer	58,115.08	28,632.77	46,718.35	52,805.33	50,414.46	37,186.23	92,844.70	31,778.57
Finance, Insurance and Real Estate	8,337.23	7,547.92	20,497.97	25,588.80	14,542.00	5,388.98	41,694.37	6,746.64
Tourism Service**	2,783.86	5,440.20	16,271.84	11,996.75	7,817.27	6,910.16	20,151.93	4,083.59
Other Services	5,719.96	6,980.44	10,307.91	13,399.31	10,359.29	5,622.25	20,699.62	8,062.64
Consumption Loans	82,006.23	14,286.83	73,466.11	58,537.22	46,072.99	25,563.45	99,648.91	45,746.58
Local Government	-	-	-	231.20	150.69	-	-	-
Others	17,087.41	23,134.85	435.63	786.15	13,727.63	29,874.01	10.90	1,298.65
TOTAL sectorwise	239,980.35	148,460.42	287,726.44	287,938.43	222,625.71	216,001.94	441,822.76	175,594.49

Product Wise

Term Loan	82,785.00	71,214.12	130,200.01	93,573.44	106,115.51	41,752.88	182,099.99	76,621.26
Overdraft	1,497.85	1,007.97	2,026.14	3,676.52	2,579.93	17,298.08	8,942.18	5,527.13
Cash Credit Loan	54,903.89	21,504.84	40,930.33	18,626.95	24,647.05	1,246.02	60,106.00	6,618.54
Trust Receipt Loan/Import Loan	43.31	6,732.71	6,529.30	9,385.84	6,381.57	836.32	14,867.37	1,930.46
Short Term Working Capital/Demand Loan	9,989.18	20,323.27	42,649.35	59,557.87	31,073.26	109,653.53	54,997.03	18,249.78
Residential Personal Home Loan (Up to Rs. 20 million)#	47,770.52	6,427.05	12,232.11	18,248.40	14,481.74	10,833.35	40,530.37	11,128.26
Real Estate Loan	24,834.42	1,769.57	8,390.42	16,009.69	4,361.90	2,059.15	18,535.58	4,911.54
Margin Nature Loan	2,096.99	2,297.15	9,478.92	6,169.54	8,414.12	3,570.90	11,602.75	6,851.74
Hire Purchase Loan	2,411.16	3,607.64	4,938.83	3,208.25	4,293.33	4,324.51	15,687.86	4,559.29
Deprived Sector Loan	8,559.76	6,810.72	12,674.18	13,026.86	10,498.70	21,567.58	20,999.35	12,369.06
Bills Purchased	-	1,500.10	389.62	194.88	240.93	-	591.34	-
Other Product	5,088.27	5,265.28	17,287.23	46,260.18	9,537.68	2,859.62	12,862.94	26,827.44
Total Product wise Loan	239,980.35	148,460.42	287,726.44	287,938.43	222,625.71	216,001.94	441,822.76	175,594.49

Collateral Wise

Gold and Silver	11.73	233.21	4.79	704.01	9.74	9.44	-	729.35
Government Securities	-	-	-	-	5.55	-	-	1.40
Non Governmental Securities	2,096.99	2,297.15	9,619.23	6,364.54	8,797.42	-	11,602.75	6,941.92
Fixed Deposit Receipts	1,199.17	473.53	1,086.85	1,553.91	1,920.16	999.80	2,347.97	1,342.37
Own	1,199.17	473.53	1,086.85	1,553.91	1,920.06	999.80	2,347.97	1,328.74
Other Licences Institutions	-	-	-	-	0.10	-	-	13.63
Collateral of Properties	224,344.89	126,279.31	263,217.49	267,637.81	197,134.98	214,992.70	393,803.01	149,404.76
Fixed Assets	221,878.48	86,319.59	253,271.46	221,028.25	116,058.29	214,992.70	239,022.15	98,786.23
Current Assets	2,466.41	39,959.72	9,946.03	46,609.56	81,076.70	-	154,780.86	50,618.53
Against security of Bill	-	1,500.10	1,801.40	257.91	5,315.96	-	17,139.94	3,047.97
Domestic Bills	-	1,500.10	-	-	60.52	-	-	27.49
Foreign Bills	-	-	1,801.40	257.91	5,255.43	-	17,139.94	3,020.48
Against Guarantee	10,631.92	6,319.91	11,134.47	8,843.61	7,722.81	-	488.25	948.23
Government Guarantee	0.18	-	240.10	231.20	150.55	-	324.52	7.21
Institutional Guarantee	10,181.55	5,691.03	10,745.70	8,583.67	7,026.64	-	-	193.34
Personal Guarantee	-	628.88	114.39	28.74	241.10	-	163.74	728.41
Collective Guarantee	-	-	34.28	-	-	-	-	0.44
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	450.19	-	-	-	304.53	-	-	18.84
Credit Card	253.80	318.67	780.66	338.57	903.61	-	633.13	216.76
Others	1,441.86	11,038.55	81.55	2,238.09	815.48	-	15,807.72	12,961.74
Total	239,980.35	148,460.42	287,726.44	287,938.43	222,625.71	216,001.94	441,822.76	175,594.49

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	18,561.83	14,034.15	12,220.81	9,108.77	400.03	72.16	507.76	1,717.73
Fishery Related	744.50	706.11	483.08	972.35	30.92	-	-	23.39
Mining Related	142.22	2,098.99	199.45	20.73	2.42	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	24,534.70	36,548.48	43,276.02	37,218.06	923.82	0.96	538.04	2,066.57
Construction	13,287.47	6,432.49	14,081.62	7,325.18	7,503.35	46.79	39.52	952.43
Electricity,Gas and Water	24,260.44	30,514.43	19,379.26	22,273.88	1,603.90	-	-	2,362.10
Metal Products, Mach. & Ele. Eqp.	2,553.87	4,854.92	4,724.18	1,902.55	303.84	2.70	-	188.69
Tras., Com. and Public Utilities	3,932.22	6,335.69	3,266.03	3,337.07	503.38	11.97	128.32	818.83
Wholesaler & Retailer	26,954.01	50,553.06	36,330.35	26,068.65	10,218.07	21.99	895.14	5,878.95
Finance, Insurance and Real Estate	35,501.94	19,138.87	24,609.90	12,720.22	5,269.57	-	160.00	6,093.39
Tourism Service**	19,523.67	9,570.19	20,797.19	6,337.59	607.35	25.61	-	1,900.02
Other Services	7,944.17	7,319.78	22,025.49	8,511.69	503.88	0.82	256.33	1,785.06
Consumption Loans	26,413.36	48,193.46	32,687.12	18,643.75	18,582.96	150.19	22.33	17,787.29
Local Government	-	-	-	-	-	-	-	3.34
Others	22,141.32	5,261.58	2,369.29	32,245.34	73.58	4.29	-	4,586.30
TOTAL sectorwise	226,495.73	241,562.21	236,449.79	186,685.84	46,527.06	337.49	2,547.43	46,164.08

Product Wise

Term Loan	78,322.21	96,369.49	106,823.37	96,655.97	18,606.14	183.95	711.63	21,141.51
Overdraft	9,652.32	5,274.45	1,107.81	450.79	2,442.29	45.05	105.70	1,828.02
Cash Credit Loan	30,837.70	44,900.10	26,416.82	31,077.43	5,830.57	5.22	721.54	4,341.60
Trust Receipt Loan/Import Loan	1,425.61	5,901.37	3,421.79	3,631.29	-	-	-	-
Short Term Working Capital/Demand Loan	14,141.40	36,525.88	36,959.20	13,570.09	70.74	-	-	569.18
Residential Personal Home Loan (Up to Rs. 20 million)#	8,683.06	17,843.22	13,461.85	10,490.09	7,035.73	25.19	39.52	7,294.38
Real Estate Loan	23,195.73	5,896.95	14,782.13	6,844.63	1,231.51	7.50	160.00	3,194.15
Margin Nature Loan	8,168.45	2,002.04	4,524.41	3,016.99	2,331.88	-	-	1,364.73
Hire Purchase Loan	5,972.49	6,727.18	5,723.06	6,789.08	1,246.90	17.88	128.32	1,785.42
Deprived Sector Loan	10,643.87	11,536.69	12,131.71	8,995.73	4,096.92	26.34	15.43	4,115.05
Bills Purchased	3,214.11	121.02	314.65	619.50	-	-	-	-
Other Product	32,238.79	8,463.82	10,782.98	4,544.23	3,634.38	26.37	665.30	530.03
Total Product wise Loan	226,495.73	241,562.21	236,449.79	186,685.84	46,527.06	337.49	2,547.43	46,164.08

Collateral Wise

Gold and Silver	7,398.02	0.36	6.94	-	493.45	-	-	177.83
Government Securities	-	-	1.20	-	-	-	-	-
Non Governmental Securities	8,285.16	2,003.88	4,524.41	-	2,483.64	-	-	1,364.73
Fixed Deposit Receipts	1,273.26	883.27	793.73	1,394.04	536.55	23.40	22.33	349.22
Own	1,273.26	883.27	793.73	1,394.04	536.55	23.40	22.33	349.22
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	192,214.82	229,367.40	217,882.69	174,998.61	37,973.51	251.81	2,525.10	40,103.76
Fixed Assets	188,224.06	212,236.97	184,918.85	150,377.57	37,934.52	251.81	2,525.10	40,103.76
Current Assets	3,990.76	17,130.44	32,963.84	24,621.04	38.99	-	-	-
Against security of Bill	-	29.26	811.32	640.46	-	-	-	-
Domestic Bills	-	-	-	640.46	-	-	-	-
Foreign Bills	-	29.26	811.32	-	-	-	-	-
Against Guarantee	13,074.01	625.52	8,884.37	19.43	4,286.80	12.90	-	4,168.53
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	12,862.22	28.10	8,097.08	-	4,061.65	-	-	2,799.17
Personal Guarantee	57.44	486.07	562.74	19.43	122.80	12.90	-	1,131.04
Collective Guarantee	-	9.29	100.00	-	2.55	-	-	238.33
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.63	14.99	-	-	99.79	-	-	-
Credit Card	250.33	206.80	133.19	124.64	-	-	-	-
Others	4,000.14	8,445.71	3,411.95	9,508.66	753.11	49.38	-	-
Total	226,495.73	241,562.21	236,449.79	186,685.84	46,527.06	337.49	2,547.43	46,164.08

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	960.80	221.30	2,766.82	3,656.65	5,461.62	69.41	3,654.97	3,079.88
Fishery Related	14.04	24.49	45.55	355.31	110.25	38.61	139.40	347.72
Mining Related	-	-	4.77	158.10	-	-	42.67	110.33
Agriculture, Forestry, Bevarage & Non Food Production Related*	820.68	265.46	4,767.55	3,450.42	2,274.17	158.34	4,841.50	7,820.70
Construction	54.02	291.89	574.86	6,564.30	716.33	184.66	2,028.68	2,147.28
Electricity, Gas and Water	1.50	215.00	2,975.92	489.95	1,231.70	-	1,803.58	-
Metal Products, Mach. & Ele. Eqp.	1.49	11.83	222.19	317.76	174.25	16.86	416.84	204.81
Tras., Com. and Public Utilities	233.31	169.13	1,320.77	1,517.57	904.96	48.53	535.23	804.29
Wholesaler & Retailer	3,877.48	599.64	12,797.37	8,808.21	7,058.08	195.53	4,566.82	10,987.79
Finance, Insurance and Real Estate	718.50	761.81	12,349.09	12,526.36	4,768.26	-	3,994.81	4,801.52
Tourism Service**	424.02	142.53	6,049.36	4,265.64	1,621.63	16.34	2,185.08	9,952.56
Other Services	701.53	60.42	1,971.59	2,553.55	2,126.95	-	730.48	3,911.79
Consumption Loans	4,777.24	1,518.74	21,052.46	24,064.80	18,095.25	217.99	12,362.06	12,138.94
Local Government	-	-	-	-	0.35	-	3.16	-
Others	1.22	1,372.35	32,908.06	7,672.75	9,359.65	395.52	12,040.46	1,662.56
TOTAL sectorwise	12,585.82	5,654.60	99,806.37	76,401.39	53,903.46	1,341.78	49,345.76	57,970.17

Product Wise

Term Loan	4,275.87	2,062.71	47,385.27	25,970.31	31,780.73	367.88	23,051.91	22,044.25
Overdraft	413.07	51.16	2,338.14	2,444.43	2,898.77	353.86	2,371.24	674.04
Cash Credit Loan	3,373.94	-	8,221.04	8,184.93	4,036.75	-	5,997.90	10,291.25
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	150.13	503.40	4,348.51	1,874.19	506.05	137.10	1,024.69	750.57
Residential Personal Home Loan (Up to Rs. 20 million)#	1,617.38	961.80	14,879.25	11,714.24	5,043.85	252.95	6,044.68	4,349.51
Real Estate Loan	470.79	56.65	8,697.89	7,580.68	2,001.49	-	571.96	4,763.12
Margin Nature Loan	431.21	108.78	3,510.39	3,039.84	1,712.16	-	1,643.81	2,051.53
Hire Purchase Loan	497.48	276.54	1,885.08	2,201.05	1,007.55	43.22	850.13	902.05
Deprived Sector Loan	608.80	504.22	5,756.06	4,585.74	3,588.74	69.42	3,234.70	3,015.38
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	747.16	1,129.35	2,784.74	8,805.99	1,327.37	117.35	4,554.75	9,128.47
Total Product wise Loan	12,585.82	5,654.60	99,806.37	76,401.39	53,903.46	1,341.78	49,345.76	57,970.17

Collateral Wise

Gold and Silver	266.29	-	919.75	1,103.68	866.66	-	539.78	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	431.21	103.78	3,510.39	2,988.89	1,712.16	-	1,662.84	2,051.53
Fixed Deposit Receipts	101.52	32.28	681.95	574.59	459.96	101.51	516.90	354.03
Own	101.52	32.28	681.95	574.59	459.96	101.51	516.90	354.03
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,486.95	4,798.75	85,721.48	65,267.03	47,858.81	1,240.27	41,337.08	54,133.31
Fixed Assets	11,486.95	4,798.75	85,721.48	65,226.91	47,858.81	1,240.27	41,316.62	54,133.31
Current Assets	-	-	-	40.12	-	-	20.46	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	298.64	718.30	5,513.70	6,322.80	3,002.30	-	5,260.97	1,298.79
Government Guarantee	-	-	-	-	0.35	-	3.16	-
Institutional Guarantee	247.86	718.30	2,100.53	5,663.10	2,577.66	-	3,991.88	1,297.91
Personal Guarantee	50.78	-	2,725.41	513.06	404.18	-	1,193.43	0.00
Collective Guarantee	-	-	687.76	132.89	20.10	-	68.84	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	13.75	-	-	3.65	-
Credit Card	-	-	-	22.65	-	-	-	-
Others	1.22	1.50	3,459.09	121.76	3.57	-	28.20	132.50
Total	12,585.82	5,654.60	99,806.37	76,401.39	53,903.46	1,341.78	49,345.76	57,970.17

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,531.80	267.93	305.51	598.40	437.54	154.77	0.00	741.30
Fishery Related	185.91	-	2.50	5.95	-	23.61	-	22.80
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,949.77	161.64	20.46	181.55	67.23	31.87	63.70	254.21
Construction	1,215.79	84.19	0.08	247.61	936.21	175.72	-	50.00
Electricity,Gas and Water	2,340.71	58.00	-	1.49	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	168.62	-	4.07	-	19.19	2.90	-	-
Tras., Com. and Public Utilities	829.19	164.62	0.17	124.61	229.66	130.95	9.03	118.91
Wholesaler & Retailer	5,247.69	527.99	94.76	1,186.98	297.43	199.27	77.40	833.47
Finance, Insurance and Real Estate	6,416.31	99.65	7.93	754.09	430.96	334.78	90.40	833.75
Tourism Service**	2,888.16	205.29	43.49	93.71	162.44	73.10	20.70	262.30
Other Services	2,543.57	75.72	2.10	405.08	105.33	205.23	-	224.75
Consumption Loans	18,370.21	857.35	364.88	2,353.19	1,800.01	898.33	159.83	2,503.14
Local Government	-	-	-	-	-	-	33.18	-
Others	26.24	1,003.31	107.74	34.62	303.98	518.58	1,738.17	1,065.48
TOTAL sectorwise	49,713.95	3,505.69	953.69	5,987.28	4,789.98	2,749.10	2,192.42	6,910.11

Product Wise

Term Loan	12,536.97	914.15	321.99	2,730.03	2,260.39	681.74	124.27	3,191.48
Overdraft	2,716.07	36.31	74.38	165.73	195.87	117.77	-	311.05
Cash Credit Loan	5,368.53	241.54	70.16	478.55	88.95	-	-	250.43
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,176.09	133.63	-	283.17	-	189.60	147.82	322.43
Residential Personal Home Loan (Up to Rs. 20 million)#	7,172.50	668.74	-	639.26	936.21	352.10	535.62	703.82
Real Estate Loan	4,224.51	50.00	-	264.61	302.75	243.91	1,195.91	709.71
Margin Nature Loan	1,800.11	58.11	-	156.54	198.80	323.89	26.19	422.97
Hire Purchase Loan	1,191.25	117.85	5.40	139.71	203.53	144.31	120.37	149.96
Deprived Sector Loan	3,949.23	313.37	173.15	605.10	311.05	128.40	33.18	122.81
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,578.71	971.99	308.61	524.60	292.44	567.38	9.05	725.44
Total Product wise Loan	49,713.95	3,505.69	953.69	5,987.28	4,789.98	2,749.10	2,192.42	6,910.11

Collateral Wise

Gold and Silver	271.03	106.68	102.53	325.99	100.25	-	-	198.42
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,800.11	58.11	-	156.54	-	-	26.19	422.97
Fixed Deposit Receipts	706.33	32.04	6.64	50.69	44.70	49.11	0.05	109.02
Own	706.33	32.04	6.64	50.69	44.70	49.11	0.05	109.02
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,939.05	2,240.35	844.52	4,937.22	4,183.64	2,260.25	344.74	5,940.00
Fixed Assets	45,939.05	2,240.35	844.52	4,937.22	4,183.64	2,259.25	344.74	5,940.00
Current Assets	-	-	-	-	-	1.00	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	960.92	49.65	-	516.84	262.60	115.49	83.27	239.70
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	655.21	49.65	-	456.48	123.22	85.37	-	122.04
Personal Guarantee	288.52	-	-	60.36	139.38	30.12	50.09	117.66
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	36.50	1,018.86	-	-	198.80	324.25	1,738.17	-
Total	49,713.95	3,505.69	953.69	5,987.28	4,789.98	2,749.10	2,192.42	6,910.11

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	462.79	538.90	405.46	481.22	562.49	401.22	301.52	502.04
Fishery Related	11.47	33.17	21.01	40.91	-	14.88	23.58	11.91
Mining Related	51.96	-	-	-	-	-	28.43	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	505.48	152.23	327.50	263.23	194.22	387.21	183.85	24.85
Construction	324.20	284.30	447.54	309.11	-	132.39	264.51	10.70
Electricity, Gas and Water	42.61	-	50.92	-	-	-	54.95	-
Metal Products, Mach. & Ele. Eqp.	285.08	34.11	27.04	22.29	-	77.27	28.87	36.06
Tras., Com. and Public Utilities	668.30	56.30	52.19	40.81	-	208.95	172.82	-
Wholesaler & Retailer	1,351.60	436.61	280.72	912.43	1,194.93	1,465.23	518.53	517.17
Finance, Insurance and Real Estate	928.38	1,100.02	325.81	769.93	181.11	605.88	204.01	66.05
Tourism Service**	757.63	276.48	81.15	61.76	84.64	578.09	55.62	32.75
Other Services	462.44	661.06	15.94	127.50	-	171.86	66.43	0.01
Consumption Loans	2,467.51	1,415.77	1,430.35	1,943.53	25.34	2,526.74	1,559.94	653.06
Local Government	-	-	-	-	-	-	-	-
Others	333.65	1,297.32	764.81	40.67	523.18	108.06	1,443.29	21.22
TOTAL sectorwise	8,653.10	6,286.27	4,230.43	5,013.41	2,765.92	6,677.78	4,906.34	1,875.82

Product Wise

Term Loan	1,616.89	1,287.27	317.91	546.31	86.78	2,781.40	1,495.88	646.09
Overdraft	-	362.86	462.27	286.71	353.78	103.91	106.28	273.42
Cash Credit Loan	-	84.87	289.60	-	1,234.76	998.41	238.97	309.60
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,237.78	334.89	72.50	81.88	-	263.63	531.91	40.42
Residential Personal Home Loan (Up to Rs. 20 million)#	571.42	787.71	803.82	313.88	5.53	676.99	699.29	31.61
Real Estate Loan	664.66	1,188.35	324.20	527.70	111.60	583.18	176.67	36.59
Margin Nature Loan	212.59	436.10	330.05	152.26	-	63.30	145.40	-
Hire Purchase Loan	876.00	38.35	123.05	81.05	-	491.40	171.32	7.20
Deprived Sector Loan	404.84	187.95	315.81	293.76	150.32	390.58	139.54	92.03
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,068.92	1,577.91	1,191.21	2,729.85	823.14	324.97	1,201.08	438.86
Total Product wise Loan	8,653.10	6,286.27	4,230.43	5,013.41	2,765.92	6,677.78	4,906.34	1,875.82

Collateral Wise

Gold and Silver	659.99	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	223.89	436.10	332.11	152.26	-	63.30	145.40	-
Fixed Deposit Receipts	126.52	49.67	74.53	78.15	18.00	244.67	37.14	30.69
Own	125.63	49.67	74.53	78.15	18.00	244.67	37.14	30.69
Other Licences Institutions	0.89	-	-	-	-	-	-	-
Collateral of Properties	7,155.20	5,574.96	3,697.32	4,465.96	111.60	6,272.18	4,609.87	1,845.12
Fixed Assets	7,154.91	5,574.96	3,697.32	4,450.78	111.60	6,272.18	4,609.87	1,845.12
Current Assets	0.29	-	-	15.19	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	391.98	225.55	126.42	316.53	-	97.63	110.49	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	224.95	225.55	0.98	216.18	-	16.80	107.13	-
Personal Guarantee	167.03	-	120.45	100.35	-	80.84	3.27	-
Collective Guarantee	-	-	-	-	-	-	0.08	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	95.53	-	0.06	0.50	2,636.32	-	3.44	-
Total	8,653.10	6,286.27	4,230.43	5,013.41	2,765.92	6,677.78	4,906.34	1,875.82

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	176.85	49.19	226.05	962.82	798.07	435.21
Fishery Related	1.00	-	8.46	55.56	15.61	68.56
Mining Related	-	-	0.89	15.12	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	4.53	199.99	119.93	667.80	435.74	508.14
Construction	216.14	-	428.44	404.05	-	314.86
Electricity,Gas and Water	20.00	-	-	216.42	18.77	27.34
Metal Products, Mach. & Ele. Eqp.	19.75	-	15.80	84.95	42.46	80.28
Tras., Com. and Public Utilities	154.52	2.94	10.21	309.57	126.39	501.96
Wholesaler & Retailer	152.69	68.51	546.44	2,477.16	2,010.55	1,175.81
Finance, Insurance and Real Estate	280.13	-	372.19	2,338.65	3,180.70	759.99
Tourism Service**	54.28	37.24	223.66	1,507.89	420.52	382.11
Other Services	34.87	-	68.79	725.16	527.20	126.43
Consumption Loans	771.75	1.55	1,306.23	5,060.29	7,293.19	2,457.66
Local Government	2.63	-	-	-	-	-
Others	111.13	304.11	2,165.18	1,594.17	3,328.01	9.70
TOTAL sectorwise	2,000.27	663.53	5,492.26	16,419.61	18,197.22	6,848.05

Product Wise

Term Loan	891.62	345.91	496.96	7,517.40	6,015.11	2,513.63
Overdraft	105.57	-	-	868.11	1,273.26	55.46
Cash Credit Loan	188.44	108.00	-	2,839.33	192.31	772.96
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	257.83	81.00	786.49	315.68
Residential Personal Home Loan (Up to Rs. 20 million)#	206.57	-	1,173.89	1,655.23	5,213.15	913.47
Real Estate Loan	80.42	191.51	335.73	1,943.16	2,789.89	662.92
Margin Nature Loan	101.84	-	373.57	438.21	775.36	264.33
Hire Purchase Loan	161.76	-	43.27	390.66	107.46	456.33
Deprived Sector Loan	211.92	-	198.34	505.72	782.00	300.56
Bills Purchased	-	-	-	-	-	-
Other Product	52.12	18.11	2,612.68	180.79	262.19	592.70
Total Product wise Loan	2,000.27	663.53	5,492.26	16,419.61	18,197.22	6,848.05

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	101.84	-	-	438.22	775.38	-
Fixed Deposit Receipts	52.38	-	50.77	159.66	140.04	86.75
Own	52.38	-	50.77	159.66	140.04	86.75
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,626.11	663.53	4,982.29	15,330.41	16,282.38	6,272.97
Fixed Assets	1,626.11	663.53	4,982.29	15,330.41	16,282.38	6,272.97
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	219.92	-	79.67	484.18	999.42	210.35
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	117.55	-	78.89	347.24	390.81	117.53
Personal Guarantee	95.53	-	0.78	136.94	608.61	92.82
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	4.22	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	379.53	7.14	-	277.98
Total	2,000.27	663.53	5,492.26	16,419.61	18,197.22	6,848.05

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	50,334	59,480	63,015	67,054	67,125	18.17	5.94	0.11
a. Paid-up Capital	30,093	34,388	35,835	38,329	38,329	14.27	4.21	0.00
b. Statutory Reserves	9,012	11,190	12,274	13,320	13,406	24.16	9.69	0.64
c. Retained Earning	5,520	6,645	4,076	2,723	2,542	20.38	-38.66	-6.64
d. Others Reserves	5,709	7,258	10,830	12,682	12,849	27.14	49.22	1.32
2 BORROWINGS	233,582	214,238	230,746	224,897	223,720	-8.28	7.71	-0.52
a. NRB	22,655	7,944	6,221	543	544	-64.94	-21.69	0.16
b. Others	210,926	206,294	224,525	224,354	223,176	-2.20	8.84	-0.52
3 DEPOSITS	159,023	167,093	176,661	191,599	193,359	5.07	5.73	0.92
4 BILLS PAYABLE	38	27	41	10	20	-27.62	52.50	95.13
5 OTHER LIABILITIES	42,123	46,185	56,740	73,606	77,749	9.64	22.85	5.63
a. Loan Loss Provision	11,708	18,383	21,865	29,428	30,096	57.01	18.94	2.27
b. Interest Suspense a/c	4,727	6,921	11,557	18,217	18,700	46.42	66.98	2.65
c. Others	25,688	20,881	23,318	25,961	28,953	-18.72	11.67	11.53
6 RECONCILIATION A/c	22,174	15,568	19,691	20,926	20,882	-29.79	26.48	-0.21
7 PROFIT & LOSS A/c	12,378	5,191	6,837	5,139	5,950	-58.06	31.70	15.78
Total	519,651	507,782	553,731	583,231	588,806	-2.28	9.05	0.96
Assets								
1 LIQUID FUNDS	20,320	26,963	34,592	23,854	26,386	32.70	28.29	10.62
a. Cash Balance	371	494	424	367	376	33.06	-14.19	2.42
b. Bank Balance	10,770	17,249	22,748	15,913	17,500	60.16	31.88	9.97
c. Money at Call	9,178	9,220	11,420	7,574	8,511	0.46	23.86	12.36
2 INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,154	1,111	39.23	-8.52	-3.71
3 SHARE & OTHER INVESTMENT	5,334	8,282	9,221	9,590	9,409	55.27	11.34	-1.88
4 LOANS & ADVANCES	449,686	432,237	455,853	484,871	487,155	-3.88	5.46	0.47
Institutional	90,239	72,928	59,060	47,024	46,120	-19.18	-19.02	-1.92
Individual	359,447	359,310	396,793	437,847	441,035	-0.04	10.43	0.73
5 FIXED ASSETS	3,073	3,258	4,150	4,472	4,940	6.01	27.38	10.47
6 OTHER ASSETS	18,137	20,078	28,488	37,450	38,014	10.70	41.89	1.51
7 EXPENSES NOT WRITTEN OFF	3	39	0	1	1	1069.70	-98.73	0.00
8 NON BANKING ASSETS	1	1	5	7	7	0.00	279.10	-3.32
9 RECONCILIATION A/c	22,176	14,809	19,991	21,006	20,912	-33.22	34.99	-0.45
10 PROFIT & LOSS A/c	160	1,054	461	827	871	558.67	-56.22	5.32
Total	519,651	507,782	553,731	583,231	588,806	-2.28	9.05	0.96
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	30,522	36,966	34,342	26,357	28,949	21.11	-7.10	9.84
2 COMMISSION/FEE EXPENSES	20	45	15	14	20	124.12	-66.55	44.73
3 EMPLOYEE EXPENSES	11,857	12,689	12,584	11,351	12,452	7.02	-0.83	9.70
4 OFFICE OPERATING EXPENSES	4,358	4,651	4,245	3,784	4,152	6.72	-8.72	9.71
5 NON OPERATING EXPENSES	20	14	64	9	12	-27.38	352.21	25.94
6 PROVISION FOR RISK	5,527	25,658	26,976	23,118	24,641	364.22	5.14	6.59
7 LOAN WRITTEN OFF	35	123	155	19	19	252.87	25.59	0.00
8 EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	0.00
9 PROVISION FOR STAFF BONUS	1,955	779	1,004	800	911	-60.14	28.78	13.86
10 PROVISION FOR INCOME TAX	5,462	2,486	2,992	2,370	2,651	-54.49	20.37	11.82
11 NET PROFIT	12,376	4,783	6,717	5,014	5,724	-61.35	40.44	14.15
TOTAL EXPENSES	72,151	87,444	89,095	72,837	79,531	21.20	1.89	9.19
Income								
1. INTEREST INCOME	59,985	61,707	58,836	49,417	54,869	2.87	-4.65	11.03
2. COMMISSION & DISCOUNT	1,442	618	762	837	938	-57.16	23.33	12.04
3 OTHER OPERATING INCOME	5,495	3,971	4,275	3,644	3,964	-27.73	7.65	8.78
4 NON OPERATING INCOME	446	158	146	91	95	-64.70	-7.46	5.45
5 PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	18,084	18,952	365.46	16.03	4.80
6 RECOVERY FOR WRITE BACK	6	4	17	12	14	-29.94	300.14	15.83
7 INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	49	53	77.81	5.22	7.75
8 NET LOSS	158	646	342	702	644	307.55	-47.01	-8.22
TOTAL INCOME	72,151	88,416	89,095	72,837	79,531	22.54	0.77	9.19
Miscellaneous Information								
No. of Total Staffs	23,303	22,493	21,727	21,468	21,795	-3.48	-3.41	1.52
No. of Total Branches	5,135	5,128	5,051	4,998	5,001	-0.14	-1.50	0.06
No. of Total Centers	428,783	445,666	459,319	470,491	471,838	3.94	3.06	0.29
No. of Total Groups	1,351,729	1,390,718	1,415,757	1,477,773	1,482,071	2.88	1.80	0.29
No. of Total Passive Groups	16,159	19,043	19,857	37,115	37,582	17.85	4.28	1.26
No. of Total Members	5,859,530	6,016,101	5,995,358	6,178,914	6,195,560	2.67	-0.34	0.27
No. of Total Passive Members	438,040	528,082	534,348	774,390	786,342	20.56	1.19	1.54
No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,698,779	2,704,662	-9.65	-10.75	0.22
No. of Total Overdue Borrowers	382,353	587,163	689,852	769,541	742,701	53.57	17.49	-3.49
No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,130,919	6,157,037	2.57	-0.39	0.43
Total Saving Amount (Rs million)	159,023	167,027	177,049	191,599	193,359	5.03	6.00	0.92

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,546.78
	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	872.71
2	BORROWINGS	7,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,700.64
	a. Current	269.42
	Domestic	269.42
	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	1.22
	Domestic	1.22
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	2,009.59
	1. Sundry Creditors	-
	2. Loan Loss Provision	804.73
	3. Interest Suspense a/c	-
	4. Others	1,204.86
6	Reconciliation A/c	-
7	Profit & Loss A/c	1,081.29
	TOTAL Liabilities	42,628.11
Assets		
1	LIQUID FUNDS	3,667.83
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	3,667.80
	1. In Nepal Rastra Bank	3,655.98
	Domestic Currency	3,655.98
	Foreign Currency	-
	2. "A" Class Licensed Institution	11.82
	Domestic Currency	11.82
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	6,169.52
	a. Govt. Securities	6,169.52
	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)	24,793.73
4.1	LOANS & ADVANCES	24,793.73
	a. Infrastructure Project	24,793.73
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	179.16
7	OTHER ASSETS	2,620.16
	a. Accrued Interest:	744.08
	Financial Institutions	-
	Government Enterprises	38.76
	Private Sector	705.33
	b. Staff Loans / Adv.	94.78
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	1,781.29
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	42,628.11

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	482.60
1.1 On Deposit Liabilities	326.83
1.2 On Borrowing	155.77
2. Commission Expense	0.04
3. Staff Expense	60.49
4. Office Operating Expenses	52.50
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	196.52
7.1 Loan loss Provision	196.52
7.1.1 General Loan loss Provision	91.92
7.1.1.1 Pass Loan Loss Provision	91.92
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	171.72
10. Provision for Income Tax	464.16
11. Others	-
12. Net Profit	1,081.29
Total Expenses	2,509.31

Income

1. Interest Income	2,250.67
1.1 On Loans and Advances	1,908.39
1.2 On Investment	159.05
1.2.1 Government Bonds	159.05
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	183.23
2. Commission and Discount	19.01
2.1 Bills Purchase and Discount	-
2.2 Commission	19.01
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	239.34
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,509.31

Districtwise List of Banks and Financial Institutions Branches (Jeth, 2082)

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	54	12	205	998,054	4,869
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	196	36	995	4,961,412	4,986
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	89	8	13	110	867,747	7,889
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	83	14	9	106	862,470	8,137
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		584	84	53	721	6,114,600	8,481
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	16	-	78	325,710	4,176
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	937	149	49	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	235	33	17	285	551,667	1,936
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	165	53	18	236	719,859	3,050
	Total		1,842	332	109	2,283	6,116,866	2,679
36	Gandaki	Gorkha	45	6	4	55	251,027	4,564
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	46	27	2	75	253,024	3,374
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		608	191	37	836	2,466,427	2,950

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	76	28	326	1,121,957	3,442
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	91	39	3	133	674,993	5,075
56	Lumbini	Banke	82	29	7	118	603,194	5,112
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			748	256	47	1,051	5,122,078	4,874
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	56	10	1	67	415,126	6,196
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			217	21	3	241	1,688,412	7,006
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	132	30	5	167	904,666	5,417
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	62	11	1	74	513,757	6,943
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			333	52	6	391	2,694,783	6,892
Grand Total			5,095	1,132	291	6,518	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,095	1,132	291	5,001		11,519
Population per Branch [*] (Served by A, B and C class BFI's)						4,474
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,532

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	763	196	36	853	995	1,848
Madhesh	584	84	53	1,033	721	1,754
Bagmati	1,842	332	109	754	2,283	3,037
Gandaki	608	191	37	563	836	1,399
Lumbini	748	256	47	1,096	1,051	2,147
Karnali	217	21	3	238	241	479
Sudur Paschim	333	52	6	464	391	855
Total	5,095	1,132	291	5,001	6,518	11,519

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43	5.31	1,325,517.52
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02	10.13	2,857,985.93	9.98	2,914,338.64
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21	9.50	538,720.87
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08	10.18	989,139.54	9.95	961,436.27
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44	10.17	622,777.84
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75	10.20	791,403.66
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84	2.34	293,534.43
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56	2.72	2,006.31
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09	-	289,346.28
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74	-	248,611.14
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12	-	39,838.34
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23	-	896.80
	Aggregate	8.41	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24	7.99	4,798,146.91	7.86	4,975,236.85	8.00	4,824,743.18

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	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	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	76,563.42	12.57	77,683.32
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69	11.99	884,037.28
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09	11.96	293,261.17
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10	12.10	179,123.11
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23	11.93	178,122.27
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64	12.44	787,996.26
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58	3.50	1,176.10
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44	11.71	237,490.23
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27	12.13	1,409,236.04
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	202,471.53
8	Margin Nature Loan	14.58	58,247.72	14.52	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
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.70	1,239,438.54	5.94	1,398,655.82	5.58	1,425,401.01	5.13	1,399,704.06	4.61	1,451,813.11
2	Fixed:	10.00	2,968,856.85	10.26	3,011,189.82	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	9.45	554,116.19	9.95	577,913.44	10.00	557,791.71	9.26	607,346.77	8.86	626,437.44
2.4	6-12 months	10.02	975,351.39	10.23	941,575.62	10.19	892,396.62	9.40	867,422.47	9.04	883,021.98
2.5	1-2 yrs	10.17	614,800.74	10.24	674,156.31	10.14	733,056.56	9.84	799,785.42	9.69	796,487.90
2.6	2 yrs and above	10.21	824,588.53	10.53	817,544.44	10.58	839,935.72	10.18	832,274.81	10.11	818,185.75
3	Call	2.34	294,389.50	2.43	288,614.85	2.36	282,186.19	2.08	307,902.17	2.12	308,925.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.66	1,927.06	2.78	1,772.05	2.68	2,073.60	2.72	1,882.74	2.63	1,926.99
6	Non interest bearing deposits	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	Aggregate	8.06	4,872,644.39	7.90	5,106,741.21	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		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.79	796,879.83	12.21	794,534.29	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	3.50	1,176.10	3.50	1,176.10
16	Others	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	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		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		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	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.36	1,443,931.33	11.55	1,474,123.68	12.26	1,498,289.09	12.09	1,519,085.14	11.83	1,561,806.85
2	Overdraft	13.84	92,864.19	13.65	92,543.15	13.91	91,694.66	13.70	91,867.20	13.15	91,755.71
3	Cash Credit Loan	12.36	536,208.65	12.31	553,366.10	12.37	546,536.62	12.35	550,285.98	11.87	615,436.37
4	Trust Receipt Loan/Import Loan	12.63	66,042.98	11.21	67,058.07	12.35	68,088.31	12.35	65,052.35	11.84	56,715.65
5	Short Term Working Capital/Demand Loan	12.55	847,215.38	12.43	854,213.42	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)	12.07	293,675.59	12.38	302,111.87	12.31	303,327.11	12.11	304,035.31	11.74	306,110.04
7	Real Estate Loan	12.49	209,411.66	12.60	208,295.03	12.55	211,894.45	12.42	211,213.89	11.98	210,984.08
8	Margin Nature Loan	13.14	60,700.81	12.94	63,332.32	12.92	63,600.31	12.81	63,678.26	12.33	65,861.99
9	Hire Purchase Loan	12.65	111,128.69	12.61	109,582.79	12.47	108,884.79	12.40	109,367.10	11.97	108,339.15
10	Deprived Sector Loan	10.93	268,736.54	10.90	273,238.38	10.86	270,351.22	10.62	267,507.94	10.63	268,901.71
11	Bills Purchased	12.72	4,022.94	13.10	5,072.90	12.10	5,006.69	12.05	4,853.68	12.07	4,845.71
12	Other Product	12.33	380,994.83	12.51	390,107.56	12.48	378,556.88	12.36	379,159.41	12.08	394,338.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	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)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
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
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
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
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
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
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
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
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
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58
	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

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)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
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
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
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
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
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
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
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
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
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	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
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
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
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
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
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
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
	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

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)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
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
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
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
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
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
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
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
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
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	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
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
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
	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

Overall Summary of Interest Rate on LCY Deposit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.69	1,737,642.58	3.43	1,724,414.19	3.38	1,776,234.36	3.32	1,912,128.44	3.34	1,917,693.89
2	Fixed:	8.15	3,130,250.88	7.93	3,178,536.06	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.38	574,607.89	6.20	559,022.50	5.67	595,514.54	5.34	615,704.36	5.08	612,431.62
2.4	6-12 months	7.07	1,039,688.07	6.69	998,673.91	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69
2.5	1-2 yrs	8.73	717,764.22	8.47	734,351.08	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91
2.6	2 yrs and above	10.30	798,190.72	9.98	886,488.58	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59
3	Call	1.60	388,617.03	1.45	361,813.59	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	1.21	2,272.26	1.20	2,234.71	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80
6	Non interest bearing deposits	-	378,161.20	-	328,841.18	-	337,667.97	-	360,956.81	-	351,865.63
6.1	Current	-	340,942.75	-	290,733.37	-	299,793.50	-	321,584.17	-	312,395.31
6.2	Margin	-	36,582.25	-	37,394.70	-	37,074.67	-	38,040.34	-	38,722.02
6.3	Other	-	636.20	-	713.11	-	799.80	-	1,332.31	-	748.29
	Aggregate	5.77	5,636,943.95	5.66	5,595,839.73	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.39	322,187.22	9.25	321,931.82	9.01	321,060.81	8.62	321,092.02	8.47	318,973.42
2	Fishery Related	8.90	14,393.66	8.81	14,372.28	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80
3	Mining Related	10.19	11,432.13	10.02	11,505.78	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90
4	Agriculture, Forestry & Beverage Production Related	9.87	256,118.29	9.59	256,225.86	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28
5	Non Food Production Related	9.62	539,680.47	10.04	540,323.92	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40
6	Construction	10.34	182,860.26	10.15	181,847.43	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05
7	Electricity, Gas and Water	10.01	363,987.12	9.75	370,693.56	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.07	65,917.18	9.85	67,349.35	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71
9	Transport, Communication and Public Utilities	10.43	69,369.12	10.29	70,465.59	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54
10	Wholesaler & Retailer	10.19	909,327.67	9.99	907,242.94	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32
11	Finance, Insurance and Real Estate	10.00	321,326.74	9.85	315,593.85	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91
12	Hotel or Restaurant	10.28	193,576.59	10.01	197,983.23	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33
13	Other Services	10.16	181,326.86	9.95	178,850.03	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49
14	Consumption Loans	10.75	841,140.71	10.55	842,602.28	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34
16	Others	10.37	248,547.63	10.56	244,615.77	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47
	Aggregate	9.93	4,522,367.75	9.68	4,522,779.79	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2081 (Mid July, 2024)		Saun, 2081 (Mid Aug, 2024)		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)		Kartik, 2081 (Mid Nov, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.33	1,689,689.38	10.13	1,692,750.36	9.90	1,718,491.16	9.61	1,734,321.28	9.39	1,734,865.25
2	Overdraft	11.33	92,019.65	11.08	88,878.48	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22
3	Cash Credit Loan	10.25	587,955.80	10.03	588,603.11	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82
4	Trust Receipt Loan/Import Loan	10.26	52,007.07	10.08	56,984.62	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72
5	Short Term Working Capital/Demand Loan	10.11	709,015.95	9.88	712,679.80	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.28	316,089.02	10.15	316,374.42	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57
7	Real Estate Loan	10.45	224,655.82	10.33	224,537.01	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85
8	Margin Nature Loan	10.50	70,344.73	10.18	71,693.11	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44
9	Hire Purchase Loan	10.52	106,859.97	10.32	107,065.51	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37
10	Deprived Sector Loan	9.15	267,360.18	8.99	263,633.44	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65
11	Bills Purchased	9.24	7,790.26	9.39	6,792.35	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63
12	Other Product	9.13	398,579.91	10.32	392,787.58	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93
	Aggregate	9.93	4,522,367.74	9.68	4,522,779.79	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72

Overall Summary of Interest Rate on LCY Deposit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.35	1,973,575.30	3.34	2,023,411.69	3.36	2,070,323.21	3.36	2,115,621.95	3.39	2,168,933.30
2	Fixed:	6.80	3,014,915.47	6.51	3,014,480.94	6.32	3,013,325.32	6.27	2,991,263.97	6.10	2,998,299.39
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	4.88	590,101.99	4.45	620,475.73	4.41	632,440.66	4.45	601,753.72	4.28	573,995.83
2.4	6-12 months	5.50	1,103,916.27	5.31	1,083,749.38	5.05	1,086,595.80	4.95	1,098,169.80	4.68	1,141,743.86
2.5	1-2 yrs	6.88	547,423.12	6.40	536,354.59	6.09	519,127.04	5.92	502,718.59	5.78	506,515.95
2.6	2 yrs and above	10.05	773,474.10	9.90	773,901.24	9.82	775,161.82	9.73	788,621.85	9.72	776,043.75
3	Call	1.28	441,253.72	1.21	420,342.28	1.25	405,740.89	1.27	405,557.00	1.23	402,816.31
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.28	2,074.30	2.34	1,953.90	2.32	1,905.35	2.31	1,864.74	2.34	1,866.85
6	Non interest bearing deposits	-	355,548.16	-	372,315.60	-	352,371.10	-	366,508.54	-	392,654.58
6.1	Current	-	314,474.24	-	332,924.01	-	312,812.40	-	324,894.56	-	350,854.94
6.2	Margin	-	39,055.11	-	38,720.90	-	38,701.20	-	40,160.09	-	41,070.07
6.3	Other	-	2,018.81	-	670.70	-	857.51	-	1,453.89	-	729.57
	Aggregate	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87	4.54	5,880,816.19	4.45	5,964,570.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.38	316,878.39	8.16	317,657.90	8.02	316,207.97	7.85	312,683.15	7.07	316,151.37
2	Fishery Related	8.10	14,638.75	7.91	14,775.46	7.75	14,792.91	7.62	14,936.51	7.27	14,956.54
3	Mining Related	8.76	9,787.44	8.52	9,654.64	8.33	10,329.11	8.09	10,761.69	7.71	10,815.59
4	Agriculture, Forestry & Beverage Production Related	8.70	255,507.86	8.48	260,556.22	8.19	262,227.75	7.98	273,046.85	7.75	275,635.55
5	Non Food Production Related	8.98	564,547.17	8.55	574,997.35	8.37	577,372.84	8.18	577,552.06	7.90	574,175.12
6	Construction	9.31	191,204.98	9.03	198,608.36	8.86	200,830.11	8.72	201,295.91	8.35	204,780.02
7	Electricity, Gas and Water	8.87	387,239.60	8.54	394,630.54	8.39	400,174.18	8.23	404,351.72	7.96	413,603.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.23	63,877.33	8.80	68,239.26	8.58	68,324.88	8.38	68,945.70	8.16	68,843.77
9	Transport, Communication and Public Utilities	9.26	56,702.42	8.91	59,086.96	8.70	59,526.11	8.53	59,843.71	8.16	61,162.08
10	Wholesaler & Retailer	9.11	945,754.44	8.86	954,572.34	8.56	950,507.83	8.38	951,121.27	8.08	958,556.60
11	Finance, Insurance and Real Estate	8.80	332,218.26	8.43	353,078.01	8.14	342,628.06	7.92	342,067.76	7.68	361,700.33
12	Hotel or Restaurant	9.10	209,717.62	8.78	206,783.35	8.51	212,475.55	8.34	213,768.38	8.10	213,070.61
13	Other Services	9.15	186,182.66	8.86	192,087.92	8.67	192,077.78	8.50	195,737.18	8.24	198,381.75
14	Consumption Loans	9.65	868,497.38	9.33	886,342.47	9.19	889,515.63	9.03	899,687.78	8.81	910,101.03
15	Local Government	3.50	1,175.71	3.50	1,175.71	3.50	1,175.70	3.50	1,175.69	3.50	1,185.37
16	Others	9.75	245,962.28	9.51	240,548.47	9.33	238,095.35	9.15	241,490.82	8.63	245,553.96
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,261.74	8.40	4,768,466.16	8.22	4,828,673.23

Overall Summary of Interest Rate on LCY Productwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37	8.54	1,759,868.96	8.30	1,768,462.30
2	Overdraft	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41	9.42	83,783.17	8.64	84,477.28
3	Cash Credit Loan	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47	8.41	606,354.04	8.25	615,381.02
4	Trust Receipt Loan/Import Loan	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16	8.34	66,545.68	8.03	62,825.28
5	Short Term Working Capital/Demand Loan	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59	7.95	813,490.16	7.31	832,782.62
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82	8.69	322,522.19	8.44	324,560.00
7	Real Estate Loan	9.41	234,057.36	9.14	229,909.23	8.91	232,995.14	8.72	234,940.31	8.55	235,083.50
8	Margin Nature Loan	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98	8.39	96,393.57	8.12	101,607.08
9	Hire Purchase Loan	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79	8.86	113,430.92	8.59	112,945.37
10	Deprived Sector Loan	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25	7.35	246,629.90	6.94	258,495.41
11	Bills Purchased	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78	8.43	8,386.29	7.92	9,626.85
12	Other Product	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13	8.92	416,120.98	8.79	422,426.52
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,258.89	8.40	4,768,466.16	8.22	4,828,673.23

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.38	2,187,061.43	3.38	2,241,267.72
2	Fixed:	5.97	3,000,919.43	5.92	3,024,455.50
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	4.24	578,621.85	4.28	734,990.38
2.4	6-12 months	4.54	1,132,247.44	4.54	1,039,182.83
2.5	1-2 yrs	5.68	518,218.69	5.64	506,795.00
2.6	2 yrs and above	9.57	771,831.44	9.66	743,487.28
3	Call	1.10	416,922.36	1.12	435,270.58
4	Certificate of Deposits	-	-	-	-
5	Other	2.31	1,877.58	2.22	2,017.04
6	Non interest bearing deposits	-	381,737.58	-	399,944.62
6.1	Current	-	339,735.87	-	356,067.67
6.2	Margin	-	41,209.24	-	42,512.68
6.3	Other	-	792.47	-	1,364.27
	Aggregate	4.37	5,988,518.37	4.29	6,102,955.46

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.55	315,042.00	7.40	320,822.90
2	Fishery Related	7.37	14,888.50	7.28	14,943.31
3	Mining Related	7.66	11,127.83	7.60	10,835.43
4	Agriculture, Forestry & Beverage Production Related	7.70	281,142.67	7.58	281,206.28
5	Non Food Production Related	7.86	569,805.38	7.74	559,791.64
6	Construction	8.42	206,591.60	8.31	207,343.18
7	Electricity, Gas and Water	7.94	420,374.96	7.71	422,861.76
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94
13	Other Services	8.21	193,623.60	8.06	195,842.43
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90
15	Local Government	3.50	1,186.67	3.50	1,187.58
16	Others	8.87	244,318.35	8.81	246,463.55
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.21	1,771,250.24	8.14	1,769,690.28
2	Overdraft	9.11	83,923.61	8.98	84,078.38
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73
4	Trust Receipt Loan/Import Loan	7.94	66,441.90	7.95	66,455.17
5	Short Term Working Capital/Demand Loan	7.62	836,640.30	7.49	835,662.95
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.43	325,363.27	8.33	326,726.01
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60
12	Other Product	8.72	426,507.90	8.60	478,299.51
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48

Annex-I

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