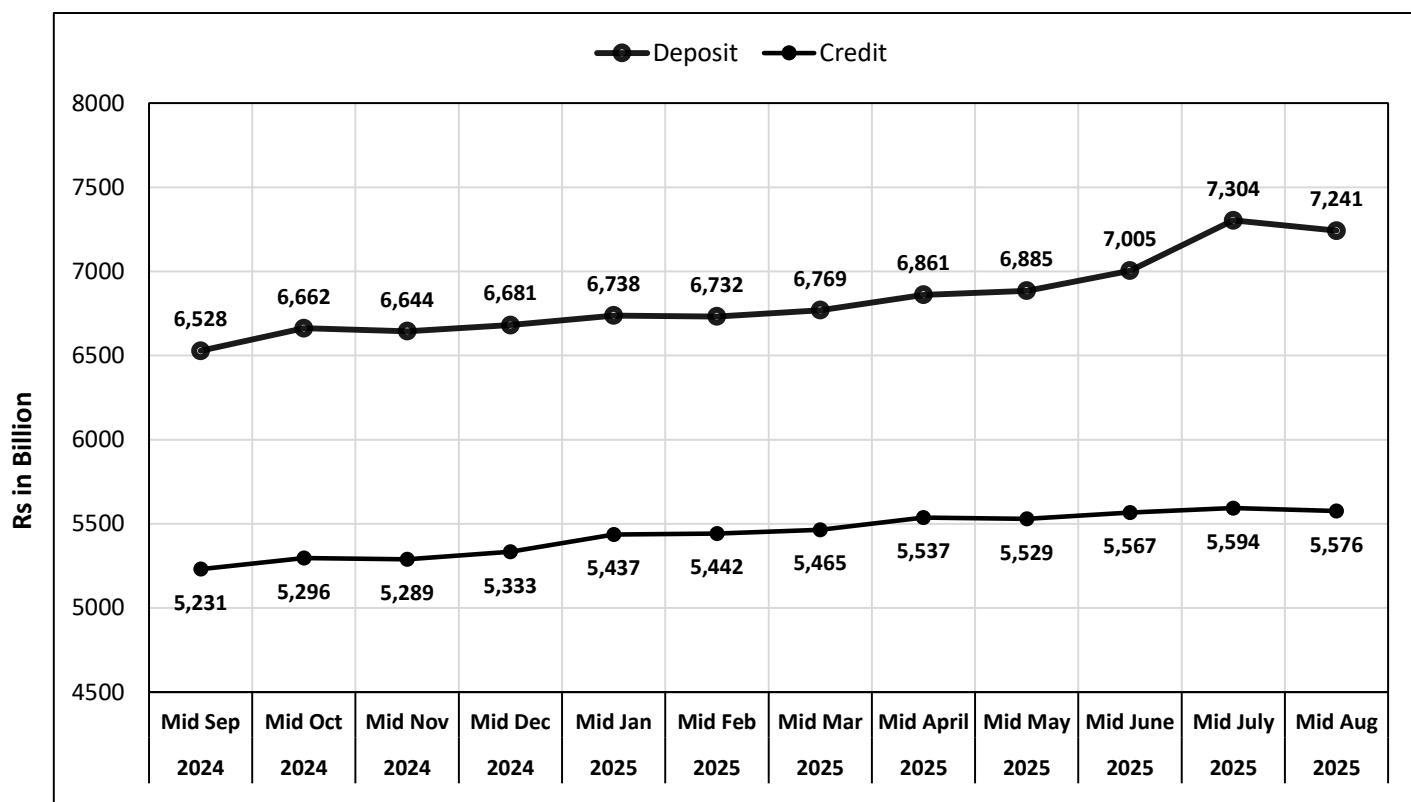


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Saun
(Mid-Aug, 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.
- 7 The statistics of Saun 2082 (Mid August 2025) includes statistics of Jeth 2082 (Mid June 2025) (other than Profit and Loss Account) for Karnali Development Bank Limited due to data unavailability.
The financial indicators of Microfinance institutions commencing from Asar 2082 (Mid July 2025) also includes NFRS based data based on data submitted by respective microfinance institutions due to applicability of NFRS from microfinance institutions from FY 2081.82
- 8

Major Financial Indicators

as on Saun End, 2082 (Mid-Aug, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	106.21	10.20	2.16	118.57
2	Total Credit/GDP	81.10	8.53	1.68	91.31
3	Total Credit/ Total Deposit**	76.35	83.62	77.84	77.01
4	CD Ratio*	75.48	83.28	77.81	76.19
5	Fixed Deposit/Total Deposit	47.78	48.22	65.29	48.14
6	Saving Deposit/Total Deposit	37.30	40.92	23.98	37.37
7	Current Deposit/Total Deposit	6.15	2.08	1.14	5.71
8	Call Deposit/Total Deposit	8.04	8.65	9.53	8.12
9	NPL/ Total Loan^	4.44	5.03	11.05	4.62
10	Total LLP /Total Loan	4.95	5.37	10.55	5.09
11	Deprived Sector Loan/Total Loan \$^	5.40	6.61	5.48	5.52
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.96	6.35	7.03	7.80
2	Investment in Gov. Securities/Total Deposit	15.33	14.04	11.34	15.15
3	Total Liquid Assets/Total Deposit	23.93	21.69	23.91	23.74
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.97	10.65	11.27	10.04
2	Total Capital/RWA	13.14	13.67	13.61	13.19
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,101	1,134	291	6,526
3	No. of Deposit Accounts	51,615,759	7,543,037	999,637	60,158,433
4	No. of Loan Accounts	1,643,791	266,884	58,572	1,969,247
5	No. of Branchless Banking Centers	810	6	-	816
6	No. of Branchless Banking Customers	275,153	1,029	-	276,182
7	No. of Mobile Banking Customers	24,014,023	3,677,476	297,209	27,988,708
8	No. of Internet Banking Customers	1,629,809	602,175	18,788	2,250,772
9	No. of ATMs	4,880	344	40	5,264
10	No. of Debit Cards	12,357,717	1,228,018	76,086	13,661,821
11	No. of Credit Cards	315,280	3,357	-	318,637
12	No. of Prepaid Cards	251,391	4,159	-	255,550
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.02			
	(a) Saving	3.07			
	(b) Fixed	5.33			
	(c) Call	1.04			
2	Wt. Avg Interest Rate on Credit	7.76			

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 Ashad 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-July	Mid-Aug	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	4/3
1	CAPITAL FUND	618,798	683,127	728,713	775,395	840,144	10.40	6.67	8.35
	a. Paid-up Capital	407,789	425,052	436,408	443,682	444,576	4.23	2.67	0.20
	b. Statutory Reserves	120,965	138,151	150,114	162,782	172,230	14.21	8.66	5.80
	c. Retained Earning	10,267	(6,633)	(21,577)	(31,473)	18,141	-164.61	225.30	-157.64
	d. Others Reserves	79,777	126,558	163,767	200,403	205,197	58.64	29.40	2.39
2	BORROWINGS	500,434	255,302	240,886	235,077	249,903	-48.98	-5.65	6.31
	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	9,133	11,727	-52.72	-63.30	28.40
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	33,256	34,754	10.98	-25.04	4.50
	d. Other Financial Ins.	6,027	6,467	8,037	7,243	8,489	7.30	24.27	17.21
	e. Bonds and Securities	136,986	163,416	177,211	185,012	194,499	19.29	8.44	5.13
3	DEPOSITS	5,159,175	5,771,238	6,495,583	7,303,531	7,241,230	11.86	12.55	-0.85
	a. Current	465,415	454,049	381,824	527,894	413,660	-2.44	-15.91	-21.64
	b. Savings	1,402,182	1,519,064	1,954,389	2,673,443	2,705,849	8.34	28.66	1.21
	c. Fixed	2,835,817	3,359,257	3,642,837	3,506,979	3,485,794	18.46	8.44	-0.60
	d. Call Deposits	391,068	390,785	472,514	547,192	587,837	-0.07	20.91	7.43
	e. Others	64,694	48,082	44,019	48,023	48,090	-25.68	-8.45	0.14
4	Bills Payable	2,782	3,189	3,117	3,242	3,591	14.61	-2.25	10.74
5	Other Liabilities	424,126	502,666	598,080	710,107	728,953	18.52	18.98	2.65
	1. Loan Loss Provision	110,300	168,124	230,012	285,008	284,029	52.42	36.81	-0.34
	2. Interest Suspense a/c	19,628	28,910	28,409	56,087	60,744	47.29	-1.73	8.30
	3. Others	294,198	305,633	339,659	369,012	384,181	3.89	11.13	4.11
6	Reconciliation A/c	512	471	3,179	4,343	1,694	-8.02	574.99	-60.98
7	Profit & Loss A/c	79,497	75,002	61,825	69,866	9,126	-5.65	-17.57	-86.94
TOTAL		6,785,324	7,290,996	8,131,382	9,101,560	9,074,641	7.45	11.53	-0.30
Assets									
1	LIQUID FUNDS	509,990	533,958	553,205	647,262	621,775	4.70	3.60	-3.94
	a. Cash Balance	111,631	102,134	103,855	101,206	95,051	-8.51	1.69	-6.08
	Nepalese Notes & Coins	108,250	99,262	100,579	97,078	91,049	-8.30	1.33	-6.21
	Foreign Currency	3,381	2,871	3,277	4,128	4,003	-15.06	14.11	-3.03
	b. Bank Balance	302,877	362,361	378,811	483,070	469,895	19.64	4.54	-2.73
	1. In Nepal Rastra Bank	220,659	288,687	330,452	385,908	381,730	30.83	14.47	-1.08
	2. "A"Class Licensed Institution	28,862	23,870	17,711	58,265	49,589	-17.30	-25.80	-14.89
	3. Other Financial Ins.	6,959	2,939	1,621	1,428	915	-57.76	-44.86	-35.95
	4. In Foreign banks	46,397	46,865	29,028	37,468	37,661	1.01	-38.06	0.51
	c. Money at Call	95,482	69,463	70,539	62,986	56,829	-27.25	1.55	-9.78
2	INVESTMENTS	911,435	1,049,633	1,471,177	1,743,212	1,686,758	15.16	40.16	-3.24
	a. Govt.Securities	909,783	1,029,807	1,164,295	1,172,419	1,097,043	13.19	13.06	-6.43
	b Others	1,651	19,827	306,882	570,793	589,715	1100.57	1447.82	3.32
3	SHARE & OTHER INVESTMENT	186,550	251,757	275,676	365,368	399,769	34.95	9.50	9.42
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,591,287	5,573,786	3.48	5.97	-0.31
	4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,581,202	5,563,530	3.50	5.91	-0.32
	a. Private Sector	4,493,912	4,687,782	4,952,707	5,355,346	5,351,437	4.31	5.65	-0.07
	b. Financial Institutions	212,907	183,328	202,802	222,405	207,647	-13.89	10.62	-6.64
	c. Government Organizations	2,231	2,697	6,202	3,450	4,446	20.86	129.96	28.86
	4.2 BILLS PURCHASED	4,487	3,600	6,954	10,086	10,256	-19.76	93.16	1.69
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,651	2,449	-16.19	92.13	-7.62
6	FIXED ASSETS	95,030	136,783	145,320	152,824	153,110	43.94	6.24	0.19
7	OTHER ASSETS	353,788	417,472	476,248	546,869	585,283	18.00	14.08	7.02
	a. Accrued Interests	199,589	244,588	282,704	315,816	340,618	22.55	15.58	7.85
	b. Others	154,198	172,884	193,544	231,053	244,664	12.12	11.95	5.89
8	Expenses not Written off	219	364	1,004	46	46	66.61	175.67	0.00
9	Non Banking Assets	10,521	18,689	35,509	50,551	50,563	77.62	90.01	0.03
10	Reconciliation Account	3,241	2,304	2,550	10	66	-28.90	10.66	545.59
11	Profit & Loss A/c	63	1,831	497	1,481	1,036	2827.13	-72.86	-30.06
TOTAL		6,785,324	7,290,996	8,131,382	9,101,560	9,074,641	7.45	11.53	-0.30

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	4/3
1	CAPITAL FUND	553,626	611,312	652,888	697,778	754,999	10.42	6.80	8.20
	a. Paid-up Capital	356,095	369,857	379,020	385,327	386,252	3.86	2.48	0.24
	b. Statutory Reserves	110,434	126,035	137,000	148,046	156,837	14.13	8.70	5.94
	c. Retained Earning	14,956	(1,180)	(13,948)	(19,371)	24,782	-107.89	1082.50	-227.93
	d. Others Reserves	72,140	116,599	150,815	183,775	187,129	61.63	29.34	1.82
2	BORROWINGS	462,083	243,416	231,919	225,206	239,744	-47.32	-4.72	6.46
	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	8,433	11,727	-57.92	-56.96	39.05
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	33,256	34,754	10.98	-25.04	4.50
	d. Other Financial Ins.	5,862	6,164	7,558	6,806	8,052	5.15	22.61	18.32
	e. Bonds and Securities	130,549	154,982	168,723	176,277	184,777	18.72	8.87	4.82
3	DEPOSITS	4,545,157	5,086,244	5,756,809	6,541,650	6,486,436	11.90	13.18	-0.84
	a. Current	453,605	441,571	368,702	508,974	399,192	-2.65	-16.50	-21.57
	b. Savings	1,261,715	1,366,476	1,752,143	2,391,430	2,419,285	8.30	28.22	1.16
	c. Fixed	2,436,953	2,898,148	3,177,768	3,112,938	3,099,364	18.93	9.65	-0.44
	d. Call Deposits	329,895	333,864	415,610	481,153	521,402	1.20	24.49	8.37
	e. Others	62,988	46,186	42,586	47,156	47,193	-26.68	-7.79	0.08
4	Bills Payable	2,740	3,163	3,095	3,230	3,575	15.45	-2.15	10.70
5	Other Liabilities	384,228	453,119	538,952	636,043	655,594	17.93	18.94	3.07
	1. Loan Loss Provision	95,409	147,603	201,267	246,562	245,236	54.71	36.36	-0.54
	2. Interest Suspense a/c	10,334	18,049	15,809	41,966	46,612	74.67	-12.41	11.07
	3. Others	278,486	287,467	321,875	347,515	363,746	3.22	11.97	4.67
6	Reconciliation A/c	516	470	3,177	4,315	1,672	-8.96	576.23	-61.25
7	Profit & Loss A/c	72,201	68,213	55,901	62,713	8,383	-5.52	-18.05	-86.63
TOTAL		6,020,551	6,465,937	7,242,741	8,170,934	8,150,404	7.40	12.01	-0.25
Assets									
1	LIQUID FUNDS	420,838	450,799	477,887	574,754	557,587	7.12	6.01	-2.99
	a. Cash Balance	102,537	92,853	95,352	92,517	87,145	-9.44	2.69	-5.81
	Nepalese Notes & Coins	99,279	90,215	92,309	88,822	83,488	-9.13	2.32	-6.00
	Foreign Currency	3,258	2,638	3,043	3,695	3,657	-19.01	15.33	-1.02
	b. Bank Balance	268,141	324,727	340,981	437,981	428,985	21.10	5.01	-2.05
	1. In Nepal Rastra Bank	203,810	263,539	301,463	353,434	350,878	29.31	14.39	-0.72
	2. "A"Class Licensed Institution	17,786	14,124	10,338	47,060	40,428	-20.59	-26.80	-14.09
	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	37,463	37,656	1.01	-38.06	0.51
	c. Money at Call	50,160	33,219	41,554	44,257	41,457	-33.78	25.09	-6.33
2	INVESTMENTS	820,456	937,730	1,330,657	1,599,985	1,537,068	14.29	41.90	-3.93
	a. Govt. Securities	818,804	918,942	1,049,313	1,070,576	994,621	12.23	14.19	-7.09
	b. Others	1,651	18,788	281,344	529,409	542,446	1037.69	1397.43	2.46
3	SHARE & OTHER INVESTMENT	175,230	238,878	262,629	349,567	381,333	36.32	9.94	9.09
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,960,492	4,950,268	3.12	5.91	-0.21
	4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,950,406	4,940,012	3.14	5.84	-0.21
	a. Private Sector	4,025,452	4,149,539	4,381,897	4,749,763	4,749,021	3.08	5.60	-0.02
	b. Financial Institutions	150,129	156,762	172,496	197,193	186,545	4.42	10.04	-5.40
	c. Government Organizations	2,231	2,690	6,194	3,450	4,446	20.53	130.31	28.86
	4.2 BILLS PURCHASED	4,487	3,600	6,954	10,086	10,256	-19.76	93.16	1.69
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,651	2,449	-16.19	92.13	-7.62
6	FIXED ASSETS	85,850	124,602	132,130	137,527	137,724	45.14	6.04	0.14
7	OTHER ASSETS	322,804	381,570	436,640	503,140	541,066	18.20	14.43	7.54
	a. Accrued Interests	177,208	218,341	255,668	289,037	311,956	23.21	17.10	7.93
	b. Others	145,596	163,228	180,972	214,102	229,110	12.11	10.87	7.01
8	Expenses not Written off	219	363	1,003	45	45	66.10	176.18	0.00
9	Non Banking Assets	8,665	15,306	30,176	42,773	42,807	76.65	97.15	0.08
10	Reconciliation Account	3,240	2,301	2,547	-	56	-29.00	10.70	0.00
11	Profit & Loss A/c	-	1,001	-	-	-	0.00	-100.00	0.00
TOTAL		6,020,551	6,465,937	7,242,741	8,170,934	8,150,404	7.40	12.01	-0.25

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	4/3
1 CAPITAL FUND		47,312	52,784	57,742	60,146	66,651	11.57	9.39	10.81
a. Paid-up Capital		36,994	40,207	42,171	43,055	43,024	8.69	4.88	-0.07
b. Statutory Reserves		7,072	8,341	9,318	10,724	11,233	17.94	11.72	4.74
c. Retained Earning		(282)	(355)	(878)	(3,457)	1,586	25.98	147.43	-145.86
d. Others Reserves		3,528	4,592	7,131	9,825	10,809	30.15	55.30	10.01
2 BORROWINGS		26,259	9,340	8,019	8,624	8,923	-64.43	-14.14	3.47
a. NRB		20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution		500	1,250	-	700	-	150.00	-100.00	-100.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		165	303	479	437	437	83.74	57.88	0.00
e. Bonds and Securities		5,490	7,486	7,540	7,487	8,486	36.38	0.71	13.34
3 DEPOSITS		509,490	571,573	610,171	630,437	623,060	12.19	6.75	-1.17
a. Current		9,932	11,059	11,513	16,950	12,967	11.35	4.10	-23.49
b. Savings		120,613	132,843	176,770	250,566	254,972	10.14	33.07	1.76
c. Fixed		327,121	380,584	374,776	308,219	300,420	16.34	-1.53	-2.53
d. Call Deposits		51,614	46,811	46,863	53,904	53,885	-9.31	0.11	-0.04
e. Others		211	275	249	798	816	30.45	-9.24	2.24
4 Bills Payable		42	23	21	13	15	-44.15	-9.55	22.76
5 Other Liabilities		23,291	30,451	36,086	48,936	47,277	30.74	18.50	-3.39
1. Loan Loss Provision		9,405	13,887	19,372	27,666	27,979	47.66	39.49	1.13
2. Interest Suspense a/c		1,129	1,931	2,459	3,366	3,394	70.95	27.37	0.81
3. Others		12,757	14,633	14,255	17,904	15,904	14.71	-2.58	-11.17
6 Reconciliation A/c		0	0	0	0	0	1400.00	-100.00	-50.00
7 Profit & Loss A/c		6,340	5,715	5,291	5,887	662	-9.85	-7.42	-88.75
TOTAL		612,733	669,886	717,330	754,042	746,589	9.33	7.08	-0.99
Assets									
1 LIQUID FUNDS		69,497	64,562	56,513	54,762	47,626	-7.10	-12.47	-13.03
a. Cash Balance		7,505	7,574	7,022	7,372	6,709	0.92	-7.29	-9.00
Nepalese Notes & Coins		7,383	7,341	6,788	6,940	6,363	-0.56	-7.53	-8.31
Foreign Currency		123	233	234	433	345	89.75	0.30	-20.19
b. Bank Balance		24,830	28,785	29,706	36,081	32,851	15.93	3.20	-8.95
1. In Nepal Rastra Bank		13,435	20,033	23,445	26,115	24,883	49.11	17.03	-4.72
2. "A"Class Licensed Institution		6,642	7,521	5,775	9,146	7,431	13.25	-23.21	-18.75
3. Other Financial Ins.		4,752	1,228	483	815	532	-74.15	-60.67	-34.74
4. In Foreign banks		2	2	2	5	5	0.00	0.00	0.00
c. Money at Call		37,162	28,203	19,786	11,308	8,067	-24.11	-29.85	-28.66
2 INVESTMENTS		68,793	91,763	114,973	118,004	121,680	33.39	25.29	3.11
a. Govt. Securities		68,793	90,725	92,535	86,899	87,486	31.88	2.00	0.68
b. Others		-	1,038	22,438	31,105	34,194	0.00	2061.03	9.93
3 SHARE & OTHER INVESTMENT		8,446	8,504	9,159	11,053	12,496	0.69	7.70	13.06
4 LOANS & ADVANCES									
(Including Bills Purchased)		444,934	471,886	501,432	526,613	520,976	6.06	6.26	-1.07
4.1 LOANS & ADVANCES		444,934	471,886	501,432	526,613	520,976	6.06	6.26	-1.07
a. Private Sector		386,815	451,918	476,949	504,466	501,319	16.83	5.54	-0.62
b. Financial Institutions		58,120	19,964	24,480	22,147	19,657	-65.65	22.62	-11.24
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	11,173	11,242	38.00	9.78	0.61
7 OTHER ASSETS		13,338	21,777	22,172	26,828	26,903	63.27	1.81	0.28
a. Accrued Interests		7,075	14,549	13,386	13,661	15,430	105.63	-8.00	12.95
b. Others		6,263	7,228	8,787	13,168	11,473	15.42	21.56	-12.87
8 Expenses not Written off		-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets		1,258	2,269	3,369	4,687	4,686	80.40	48.51	-0.02
10 Reconciliation Account		0	0	-	10	10	0.00	-100.00	0.20
11 Profit & Loss A/c		56	279	-	911	970	397.67	-100.00	6.53
TOTAL		612,733	669,886	717,330	754,042	746,589	9.33	7.08	-0.99

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	4/3
1 CAPITAL FUND	17,861	19,031	18,083	17,470	18,493	6.55	-4.98	5.85
a. Paid-up Capital	14,700	14,988	15,217	15,300	15,300	1.96	1.53	0.00
b. Statutory Reserves	3,459	3,775	3,796	4,011	4,160	9.13	0.55	3.71
c. Retained Earning	(4,408)	(5,098)	(6,751)	(8,645)	(8,227)	15.66	32.41	-4.84
d. Others Reserves	4,110	5,367	5,821	6,803	7,259	30.59	8.46	6.70
2 BORROWINGS	12,092	2,546	948	1,248	1,235	-78.94	-62.77	-0.97
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	1,248	1,235	0.06	0.01	-0.97
3 DEPOSITS	104,528	113,422	128,603	131,444	131,734	8.51	13.38	0.22
a. Current	1,878	1,419	1,609	1,971	1,501	-24.42	13.35	-23.83
b. Savings	19,854	19,745	25,477	31,448	31,591	-0.55	29.03	0.46
c. Fixed	71,743	80,525	90,293	85,822	86,011	12.24	12.13	0.22
d. Call Deposits	9,558	10,110	10,041	12,135	12,550	5.77	-0.69	3.41
e. Others	1,496	1,622	1,184	68	81	8.47	-27.02	18.15
4 Bills Payable	0	2	1	0	0	382.93	-74.24	-92.59
5 Other Liabilities	16,607	19,097	23,043	25,128	26,082	14.99	20.66	3.80
1. Loan Loss Provision	5,486	6,634	9,373	10,780	10,813	20.91	41.29	0.31
2. Interest Suspense a/c	8,165	8,930	10,140	10,755	10,738	9.36	13.56	-0.15
3. Others	2,955	3,533	3,529	3,593	4,531	19.56	-0.10	26.10
6 Reconciliation A/c	(4)	1	2	28	23	-125.50	105.88	-18.38
7 Profit & Loss A/c	957	1,073	633	1,266	81	12.19	-41.03	-93.62
TOTAL	152,040	155,172	171,311	176,585	177,649	2.06	10.40	0.60
Assets								
1 LIQUID FUNDS	19,655	18,596	18,804	17,746	16,561	-5.39	1.12	-6.68
a. Cash Balance	1,588	1,706	1,481	1,317	1,197	7.42	-13.18	-9.07
Nepalese Notes & Coins	1,588	1,706	1,481	1,317	1,197	7.42	-13.17	-9.07
Foreign Currency	0	0	0	0	0	116.67	-76.92	-46.15
b. Bank Balance	9,906	8,849	8,125	9,008	8,059	-10.68	-8.18	-10.54
1. In Nepal Rastra Bank	3,414	5,115	5,544	6,359	5,970	49.79	8.39	-6.12
2. "A"Class Licensed Institution	4,434	2,224	1,597	2,060	1,730	-49.85	-28.20	-16.02
3. Other Financial Ins.	2,058	1,510	984	590	359	-26.60	-34.83	-39.06
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,160	8,041	9,198	7,421	7,305	-1.46	14.38	-1.57
2 INVESTMENTS	22,186	20,140	25,547	25,223	28,010	-9.22	26.85	11.05
a. Govt. Securities	22,186	20,140	22,447	14,944	14,935	-9.22	11.45	-0.06
b. Others	-	-	3,100	10,278	13,075	0.00	0.00	27.20
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	4,748	5,940	52.20	-11.13	25.10
4 LOANS & ADVANCES	86,303	92,931	99,691	104,182	102,542	7.68	7.27	-1.57
(Including Bills Purchased)	86,303	92,931	99,691	104,182	102,542	7.68	7.27	-1.57
4.1 LOANS & ADVANCES	86,303	92,931	99,691	104,182	102,542	7.68	7.27	-1.57
a. Private Sector	81,645	86,325	93,861	101,116	101,097	5.73	8.73	-0.02
b. Financial Institutions	4,658	6,602	5,826	3,066	1,445	41.72	-11.75	-52.86
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	4,123	4,145	20.41	4.30	0.52
7 OTHER ASSETS	17,646	14,125	17,436	16,901	17,314	-19.95	23.44	2.45
a. Accrued Interests	15,306	11,697	13,651	13,118	13,233	-23.58	16.70	0.88
b. Others	2,340	2,428	3,785	3,783	4,081	3.76	55.93	7.88
8 Expenses not Written off	-	1	1	0	0	0.00	10.81	0.00
9 Non Banking Assets	599	1,114	1,964	3,091	3,070	85.87	76.36	-0.67
10 Reconciliation Account	(0)	3	3	0	-	-1440.91	1.02	-100.00
11 Profit & Loss A/c	6	551	497	571	66	8462.36	-9.74	-88.48
TOTAL	152,040	155,172	171,311	176,585	177,649	2.06	10.40	0.60

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	330,008	429,253	455,987	350,266	26,777	30.07	6.23	-92.36
1.1 Deposit Liabilities	305,976	402,421	431,908	328,104	25,015	31.52	7.33	-92.38
1.1.1 Saving A/c	76,032	88,065	79,278	77,164	7,054	15.83	-9.98	-90.86
1.1.2 Fixed A/c	223,748	305,845	344,566	244,252	17,418	36.69	12.66	-92.87
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	9,062	621	92.36	-12.13	-93.15
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	23,655	1,693	20.83	-6.86	-92.84
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	84,612	5,974	7.73	15.30	-92.94
1.1.2.4 Above 1 Year	81,297	138,814	166,377	126,923	9,130	70.75	19.86	-92.81
1.1.3 Call Deposit	6,111	8,461	8,034	6,655	540	38.45	-5.04	-91.89
1.1.4 Certificate of Deposits	85	51	30	32	3	-39.74	-41.40	-89.74
1.2 Others	24,032	26,832	24,079	22,163	1,762	11.65	-10.26	-92.05
2 Commission/Fee Expense	3,121	4,228	4,635	5,627	353	35.49	9.61	-93.73
3 Employees Expenses	53,727	55,126	63,661	68,118	5,352	2.60	15.48	-92.14
4 Office Operating Expenses	38,326	38,127	43,010	43,468	3,107	-0.52	12.81	-92.85
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	552	60	35.07	85.74	-89.12
7. Provision for Risk	25,497	65,952	85,515	89,979	345	158.67	29.66	-99.62
7.1 Loan loss Provision	25,367	65,818	85,205	89,474	337	159.46	29.46	-99.62
7.1.1 General Loan loss Provision	12,849	17,473	26,227	23,367	96	35.98	50.11	-99.59
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	14,567	65	18.37	31.70	-99.55
7.1.1.2 Watch List Provision	3,976	6,969	12,394	8,800	32	75.28	77.85	-99.64
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	65,706	241	277.53	23.05	-99.63
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	401	-	529.87	4.11	-100.00
7.2. Provision for Non-Banking Assets	13	89	153	3	8	563.22	72.55	171.33
7.3. Provision for Loss on Investment	98	16	31	-	-	-83.24	88.57	0.00
7.4. Provision for Loss of Other Assets	19	29	127	502	-	54.74	336.07	-100.00
8 Loan Written Off	1,607	2,823	4,026	8,709	32	75.65	42.60	-99.63
9 Provision for Staff Bonus	11,766	10,407	10,642	11,757	1,386	-11.55	2.26	-88.21
10 Provision for Income Tax	34,273	32,840	33,085	35,956	4,091	-4.18	0.75	-88.62
11 Others	7	79	165	8	0	1054.16	108.98	-99.75
12 Net Profit	83,438	77,771	70,918	78,796	9,375	-6.79	-8.81	-88.10
TOTAL EXPENSES	582,244	717,106	772,570	693,236	50,878	23.16	7.73	-92.66
Income								
1. Interest Income	509,366	641,877	674,109	567,194	44,606	26.01	5.02	-92.14
1.1. On Loans and Advance	464,186	572,265	588,296	480,770	36,619	23.28	2.80	-92.38
1.2. On Investment	38,306	57,477	66,519	64,883	5,559	50.05	15.73	-91.43
1.2.1 Government Bonds	35,010	53,207	59,980	56,244	4,673	51.98	12.73	-91.69
1.2.2 Foreign Bonds	341	228	499	477	36	-33.10	118.51	-92.55
1.2.3 NRB Bonds	343	558	960	2,858	358	62.57	72.14	-87.47
1.2.4 Deventure & Bonds	2,612	3,484	5,079	5,304	492	33.40	45.80	-90.73
1.3 Agency Balance	174	1,430	1,423	1,790	119	721.81	-0.48	-93.33
1.4 On Call Deposit	1,460	2,428	3,840	3,930	438	66.34	58.14	-88.86
1.5 Others	5,239	8,276	14,031	15,821	1,871	57.97	69.53	-88.17
2. Comission & Discount	27,259	29,086	35,259	39,774	3,616	6.70	21.23	-90.91
2.1 Bills Purchase & Discount	310	206	397	415	44	-33.51	92.78	-89.45
2.2 Comission	22,861	22,065	27,596	30,363	2,853	-3.49	25.07	-90.61
2.3 Others	4,088	6,815	7,267	8,996	720	66.72	6.63	-92.00
3 Income From Exchange Fluctuation	8,121	5,553	6,369	9,627	930	-31.62	14.70	-90.34
3.1 Due to Change in Exchange Rate	1,029	829	(311)	787	81	-19.43	-137.56	-89.70
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	8,840	849	-33.39	41.42	-90.40
4 Other Operating Income	12,504	11,095	10,946	13,321	748	-11.27	-1.35	-94.38
5 Non Operating Income	3,584	1,971	1,866	3,167	155	-45.00	-5.36	-95.10
6 Provision Written Back	20,530	27,558	43,240	58,456	630	34.23	56.90	-98.92
7 Recovery from Written off Loan	669	245	285	406	8	-63.34	16.44	-98.12
8 Income from Extra Ordinary Expenses	156	(1,060)	12	25	0	-780.07	-101.13	-100.00
9 Net Loss	56	780	485	1,268	185	1290.09	-37.87	-85.42
TOTAL INCOME	582,244	717,106	772,570	693,236	50,878	23.16	7.73	-92.66

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	284,750	364,419	396,012	306,738	23,562	27.98	8.67	-92.32
1.1 Deposit Liabilities	262,357	339,229	372,863	285,480	21,894	29.30	9.91	-92.33
1.1.1 Saving A/c	67,417	77,696	70,894	68,372	6,228	15.25	-8.76	-90.89
1.1.2 Fixed A/c	189,890	254,527	294,989	211,213	15,188	34.04	15.90	-92.81
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	7,301	541	100.87	2.52	-92.59
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	19,660	1,460	16.08	-3.71	-92.57
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	70,335	5,039	4.89	19.54	-92.84
1.1.2.4 Above 1 Year	75,530	125,810	150,210	113,916	8,148	66.57	19.39	-92.85
1.1.3 Call Deposit	4,966	6,963	6,951	5,863	473	40.23	-0.18	-91.93
1.1.4 Certificate of Deposits	85	43	30	32	3	-49.63	-29.89	-89.74
1.2 Others	22,393	25,190	23,148	21,257	1,668	12.49	-8.10	-92.15
2 Commission/Fee Expense	3,057	4,099	4,524	5,521	350	34.08	10.37	-93.66
3 Employees Expenses	47,172	47,816	55,898	60,031	4,673	1.37	16.90	-92.21
4 Office Operating Expenses	33,086	32,261	37,062	37,155	2,632	-2.49	14.88	-92.92
5 Exchange Fluctuation Loss	104	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	33	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	312	462	890	480	59	48.10	92.56	-87.74
7. Provision for Risk	21,637	57,437	74,107	74,263	107	165.46	29.02	-99.86
7.1 Loan loss Provision	21,538	57,424	74,018	74,000	99	166.62	28.90	-99.87
7.1.1 General Loan loss Provision	11,093	15,606	23,763	21,131	44	40.69	52.27	-99.79
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	13,316	33	27.84	35.89	-99.76
7.1.1.2 Watch List Provision	3,468	5,858	10,517	7,815	11	68.93	79.51	-99.86
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	52,532	55	291.76	20.98	-99.89
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	336	-	502.06	7.85	-100.00
7.2. Provision for Non-Banking Assets	-	0	55	3	8	0.00	0.00	171.33
7.3. Provision for Loss on Investment	95	13	31	-	-	-85.92	130.40	0.00
7.4. Provision for Loss of Other Assets	3	0	3	260	-	-99.42	14200.00	-100.00
8 Loan Written Off	1,489	2,602	3,786	8,241	32	74.70	45.50	-99.61
9 Provision for Staff Bonus	10,673	9,462	9,671	10,611	1,245	-11.34	2.21	-88.27
10 Provision for Income Tax	30,803	29,784	29,989	32,801	3,664	-3.31	0.69	-88.83
11 Others	7	72	165	8	0	969.44	128.52	-99.75
12 Net Profit	74,801	70,037	64,153	71,511	8,383	-6.37	-8.40	-88.28
TOTAL EXPENSES	507,892	618,452	676,255	607,360	44,707	21.77	9.35	-92.64
Income								
1. Interest Income	442,405	551,682	588,736	497,588	39,068	24.70	6.72	-92.15
1.1. On Loans and Advance	402,230	490,121	511,556	418,637	31,647	21.85	4.37	-92.44
1.2. On Investment	34,586	51,290	59,590	58,749	5,062	48.30	16.18	-91.38
1.2.1 Government Bonds	31,700	47,873	53,733	50,369	4,194	51.02	12.24	-91.67
1.2.2 Foreign Bonds	341	228	499	477	36	-33.10	118.51	-92.55
1.2.3 NRB Bonds	1	2	635	2,687	347	118.27	27870.93	-87.08
1.2.4 Deventure & Bonds	2,544	3,187	4,724	5,215	485	25.26	48.24	-90.69
1.3 Agency Balance	171	1,430	1,420	1,778	119	738.03	-0.73	-93.31
1.4 On Call Deposit	673	1,367	3,245	3,605	429	103.20	137.42	-88.11
1.5 Others	4,745	7,475	12,925	14,820	1,811	57.53	72.91	-87.78
2. Comission & Discount	25,927	27,763	33,790	37,791	3,484	7.08	21.71	-90.78
2.1 Bills Purchase & Discount	310	206	397	415	44	-33.51	92.78	-89.45
2.2 Comission	21,943	21,250	26,721	29,341	2,786	-3.16	25.75	-90.50
2.3 Others	3,674	6,307	6,671	8,035	654	71.64	5.78	-91.86
3 Income From Exchange Fluctuation	8,083	5,468	6,294	9,516	912	-32.36	15.12	-90.41
3.1 Due to Change in Exchange Rate	1,028	817	(317)	773	73	-20.55	-138.79	-90.51
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	8,743	839	-34.08	42.15	-90.40
4 Other Operating Income	10,325	9,218	8,654	10,711	603	-10.71	-6.12	-94.37
5 Non Operating Income	3,087	1,760	1,370	2,668	150	-42.99	-22.15	-94.38
6 Provision Written Back	17,299	23,391	37,139	48,685	485	35.22	58.78	-99.00
7 Recovery from Written off Loan	611	231	271	392	6	-62.25	17.32	-98.54
8 Income from Extra Ordinary Expenses	156	(1,060)	1	10	0	-780.39	-100.14	-100.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	607,360	44,707	21.77	9.35	-92.64

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	37,191	53,217	48,793	34,593	2,553	43.09	-8.31	-92.62
1.1 Deposit Liabilities	35,908	52,034	47,947	33,777	2,468	44.91	-7.85	-92.69
1.1.1 Saving A/c	7,117	8,737	6,896	7,413	705	22.77	-21.07	-90.49
1.1.2 Fixed A/c	27,825	42,073	40,214	25,736	1,712	51.21	-4.42	-93.35
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	1,472	68	89.95	-30.90	-95.41
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	3,229	183	43.05	-21.05	-94.33
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	11,301	727	19.71	-3.67	-93.56
1.1.2.4 Above 1 Year	3,944	9,226	12,112	9,734	734	133.90	31.28	-92.46
1.1.3 Call Deposit	967	1,215	836	628	52	25.67	-31.15	-91.72
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	816	85	-7.75	-28.48	-89.62
2 Commission/Fee Expense	63	120	103	96	2	90.32	-14.54	-97.45
3 Employees Expenses	5,225	5,838	6,202	6,432	523	11.72	6.23	-91.87
4 Office Operating Expenses	4,096	4,617	4,704	4,966	360	12.72	1.89	-92.74
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	18	0	4.25	-18.97	-100.00
7. Provision for Risk	3,329	7,125	9,415	14,054	157	114.07	32.13	-98.89
7.1 Loan loss Provision	3,301	7,064	9,268	13,812	157	114.01	31.20	-98.87
7.1.1 General Loan loss Provision	1,459	1,606	2,077	2,143	31	10.08	29.33	-98.57
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	1,248	(1)	-42.00	-35.03	-100.06
7.1.1.2 Watch List Provision	431	1,010	1,689	895	31	134.32	67.34	-96.49
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	11,643	126	190.81	33.39	-98.92
7.1.3 Additional Loan Loss Provision	2	106	52	25	-	5769.61	-50.90	-100.00
7.2. Provision for Non-Banking Assets	10	31	23	-	-	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	242	-	81.93	343.64	-100.00
8 Loan Written Off	36	150	148	255	-	313.67	-1.34	-100.00
9 Provision for Staff Bonus	987	844	868	961	129	-14.54	2.88	-86.54
10 Provision for Income Tax	3,010	2,604	3,011	2,628	350	-13.51	15.63	-86.70
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	6,050	816	-11.18	-4.23	-86.50
TOTAL EXPENSES	60,939	80,737	79,197	70,053	4,891	32.49	-1.91	-93.02
Income								
1. Interest Income	55,444	74,528	70,425	56,897	4,417	34.42	-5.51	-92.24
1.1. On Loans and Advance	51,703	68,237	63,418	50,838	3,941	31.98	-7.06	-92.25
1.2. On Investment	2,732	4,790	5,607	5,055	424	75.32	17.05	-91.62
1.2.1 Government Bonds	2,485	4,352	5,401	5,039	421	75.15	24.11	-91.64
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	16	2	76.65	-53.19	-86.63
1.2.4 Deventure & Bonds	1	2	2	0	0	195.24	-20.97	-8.33
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	174	2	28.13	-53.14	-98.92
1.5 Others	403	725	1,037	830	50	79.68	43.00	-93.95
2. Comission & Discount	1,051	1,030	1,171	1,576	106	-1.99	13.73	-93.27
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	801	52	-20.36	13.91	-93.54
2.3 Others	317	446	506	775	54	40.47	13.50	-92.99
3 Income From Exchange Fluctuation	38	85	74	111	17	125.49	-12.63	-84.43
3.1 Due to Change in Exchange Rate	1	12	5	13	8	1211.70	-56.45	-43.19
3.2 Due to Foreign Currency Trans.	37	73	69	98	10	97.80	-5.21	-90.10
4 Other Operating Income	1,684	1,601	1,916	2,033	118	-4.90	19.65	-94.19
5 Non Operating Income	219	114	278	295	4	-48.03	144.51	-98.63
6 Provision Written Back	2,407	3,135	5,325	8,223	105	30.26	69.88	-98.72
7 Recovery from Written off Loan	41	9	8	7	0	-78.36	-12.23	-95.87
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	911	122	318.71	-100.00	-86.56
TOTAL INCOME	60,939	80,737	79,197	70,053	4,891	32.49	-1.91	-93.02

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	8,067	11,618	11,182	8,936	662	44.02	-3.75	-92.59
1.1 Deposit Liabilities	7,710	11,159	11,098	8,846	653	44.72	-0.55	-92.62
1.1.1 Saving A/c	1,498	1,631	1,488	1,380	121	8.85	-8.75	-91.24
1.1.2 Fixed A/c	6,033	9,245	9,363	7,303	518	53.24	1.27	-92.91
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	288	12	30.29	-41.26	-95.73
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	766	50	30.63	5.13	-93.49
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	2,975	208	29.56	4.16	-93.02
1.1.2.4 Above 1 Year	1,823	3,778	4,055	3,274	248	107.21	7.32	-92.43
1.1.3 Call Deposit	179	283	247	164	15	58.07	-12.70	-91.13
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	90	9	28.87	-81.57	-89.66
2 Commission/Fee Expense	1	9	8	10	0	1093.67	-13.47	-96.51
3 Employees Expenses	1,329	1,472	1,562	1,655	156	10.73	6.09	-90.59
4 Office Operating Expenses	1,143	1,249	1,244	1,347	115	9.22	-0.36	-91.46
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	53	1	-80.63	112.19	-97.88
7. Provision for Risk	532	1,389	1,993	1,662	81	161.22	43.48	-95.11
7.1 Loan loss Provision	528	1,330	1,919	1,662	81	151.78	44.23	-95.11
7.1.1 General Loan loss Provision	298	261	388	93	22	-12.48	48.67	-76.37
7.1.1.1 Pass Loan Loss Provision	221	160	199	3	33	-27.62	24.79	987.46
7.1.1.2 Watch List Provision	77	101	188	90	(11)	30.77	86.43	-112.28
7.1.2 Special Loan Loss Provision	228	1,033	1,531	1,530	59	352.32	48.16	-96.13
7.1.3 Additional Loan Loss Provision	2	36	-	40	-	1738.07	-100.00	-100.00
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	-	0.00	-100.00	-100.00
8 Loan Written Off	81	71	92	212	-	-13.01	29.24	-100.00
9 Provision for Staff Bonus	106	101	102	184	12	-4.38	1.18	-93.71
10 Provision for Income Tax	460	452	86	527	77	-1.75	-81.03	-85.37
11 Others	0	7	1	-	-	5716.67	-92.69	0.00
12 Net Profit	1,666	1,543	836	1,235	175	-7.40	-45.80	-85.81
TOTAL EXPENSES	13,413	17,917	17,117	15,823	1,280	33.58	-4.46	-91.91
Income								
1. Interest Income	11,517	15,666	14,947	12,708	1,121	36.03	-4.59	-91.17
1.1. On Loans and Advance	10,253	13,907	13,322	11,295	1,031	35.64	-4.21	-90.87
1.2. On Investment	988	1,397	1,322	1,079	73	41.42	-5.42	-93.23
1.2.1 Government Bonds	826	983	847	836	58	19.00	-13.87	-93.04
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	155	9	25.54	1.39	-94.32
1.2.4 Deventure & Bonds	67	295	354	88	6	341.45	20.03	-93.13
1.3 Agency Balance	3	-	3	12	0	-100.00	0.00	-96.19
1.4 On Call Deposit	181	285	231	151	7	57.26	-19.03	-95.34
1.5 Others	91	76	69	171	10	-15.93	-9.42	-93.99
2. Comission & Discount	281	293	299	407	26	4.51	1.91	-93.61
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	221	14	24.94	-9.28	-93.50
2.3 Others	96	63	90	186	12	-34.69	42.98	-93.74
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	576	27	-44.38	36.26	-95.36
5 Non Operating Income	278	98	218	205	1	-64.92	122.96	-99.42
6 Provision Written Back	825	1,033	776	1,548	41	25.20	-24.87	-97.38
7 Recovery from Written off Loan	16	6	7	6	2	-66.22	25.64	-75.16
8 Income from Extra Ordinary Expenses	-	1	10	15	-	0.00	1994.00	-100.00
9 Net Loss	-	545	485	358	62	0.00	-11.09	-82.53
TOTAL INCOME	13,413	17,917	17,117	15,823	1,280	33.58	-4.46	-91.91

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	336,187	369,627	363,887	356,370	352,480	9.95	-1.55	-1.09
Fishery Related	13,234	15,012	16,213	16,261	16,296	13.44	8.00	0.22
Mining Related	8,789	11,789	11,898	11,755	11,392	34.13	0.92	-3.09
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	929,124	933,265	6.63	9.61	0.45
Construction	190,196	203,379	207,710	231,369	232,852	6.93	2.13	0.64
Electricity,Gas and Water	246,839	307,457	376,015	445,617	447,467	24.56	22.30	0.42
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	73,073	73,471	-3.00	-0.02	0.54
Transport, Communication and Public Utilities	100,909	98,130	88,555	83,318	84,616	-2.75	-9.76	1.56
Wholesaler & Retailer	947,619	983,500	999,438	1,033,161	1,028,991	3.79	1.62	-0.40
Finance, Insurance and Real Estate	375,243	365,559	396,355	440,738	422,656	-2.58	8.42	-4.10
Tourism Service**	200,494	211,160	231,556	257,021	258,623	5.32	9.66	0.62
Other Services	192,913	196,597	201,661	222,298	222,400	1.91	2.58	0.05
Consumption Loans	867,483	926,138	1,013,605	1,151,709	1,151,192	6.76	9.44	-0.04
Local Government	1,125	1,127	1,218	1,234	1,234	0.12	8.14	0.00
Others	421,635	337,541	331,052	338,556	337,202	-19.94	-1.92	-0.40
TOTAL	4,709,039	4,879,851	5,167,173	5,591,604	5,574,137	3.63	5.89	-0.31
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	2,067,510	2,072,445	31.98	22.25	0.24
Overdraft	718,773	230,782	124,431	111,286	107,724	-67.89	-46.08	-3.20
Cash Credit Loan	-	516,456	648,712	650,654	645,107	0.00	25.61	-0.85
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	125,187	126,552	-6.19	12.58	1.09
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	821,004	828,555	-13.20	-17.58	0.92
Residential Personal Home Loan (Up to Rs. 30 million)#	337,799	348,725	387,016	417,612	423,854	3.23	10.98	1.49
Real Estate Loan	228,255	249,588	268,158	275,962	271,879	9.35	7.44	-1.48
Margin Nature Loan	80,508	76,535	90,093	140,702	144,535	-4.93	17.71	2.72
Hire Purchase Loan	157,162	159,216	124,102	128,681	128,528	1.31	-22.05	-0.12
Deprived Sector Loan	335,623	308,356	312,186	296,260	278,941	-8.12	1.24	-5.85
Bills Purchased	3,130	4,271	7,815	12,372	12,246	36.46	82.99	-1.02
Other Product	558,470	452,502	465,365	544,374	533,771	-18.97	2.84	-1.95
Total	4,709,039	4,879,851	5,167,173	5,591,604	5,574,137	3.63	5.89	-0.31
Collateral wise								
Gold and Silver	52,782	55,533	58,489	83,287	84,050	5.21	5.32	0.92
Government Securities	783	3,239	3,160	4,606	4,599	313.70	-2.43	-0.14
Non Governmental Securities	61,272	58,566	81,671	131,074	137,840	-4.42	39.45	5.16
Fixed Deposit Receipts	64,221	58,120	41,599	40,045	36,834	-9.50	-28.43	-8.02
Own	64,006	57,887	41,348	33,779	30,574	-9.56	-28.57	-9.49
Other Licences Institutions	215	233	252	6,267	6,260	8.61	7.79	-0.11
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,941,355	4,933,490	4.82	7.13	-0.16
Fixed Assets	3,538,076	3,749,324	3,938,300	4,132,041	4,106,478	5.97	5.04	-0.62
Current Assets	578,047	565,372	684,244	809,314	827,012	-2.19	21.03	2.19
Against security of Bill	19,623	37,183	35,589	51,517	54,017	89.48	-4.29	4.85
Domestic Bills	880	771	1,112	5,629	5,444	-12.36	44.28	-3.29
Foreign Bills	18,744	36,412	34,477	45,887	48,573	94.26	-5.31	5.85
Against Guarantee	195,088	195,038	199,590	197,228	179,420	-0.03	2.33	-9.03
Government Guarantee	2,307	3,129	3,145	3,151	3,125	35.67	0.49	-0.82
Institutional Guarantee	136,841	127,020	147,144	148,915	132,573	-7.18	15.84	-10.97
Personal Guarantee	37,037	41,125	32,724	31,948	31,912	11.04	-20.43	-0.11
Collective Guarantee	7,418	7,239	3,388	1,203	1,117	-2.41	-53.19	-7.13
International Rated Foreign Bank's Guarantee	1,509	455	252	129	130	-69.84	-44.69	0.85
Other Guarantee	9,977	16,069	12,937	11,882	10,563	61.06	-19.49	-11.10
Credit Card	3,521	4,528	5,678	6,223	6,682	28.59	25.41	7.39
Others	195,625	152,948	118,852	136,269	137,205	-21.82	-22.29	0.69
Total	4,709,039	4,879,851	5,167,173	5,591,604	5,574,137	3.63	5.89	-0.31

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has revised upto Rs. 30 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-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	299,987	330,086	323,942	318,651	313,844	10.03	-1.86	-1.51
Fishery Related	11,666	13,237	14,394	14,575	14,444	13.47	8.74	-0.90
Mining Related	8,386	11,383	11,554	11,353	11,027	35.73	1.50	-2.87
Agriculture, Forestry, Bevarage & Non Food Production Related*	703,432	749,504	823,518	893,175	897,306	6.55	9.88	0.46
Construction	154,723	167,502	182,860	204,009	205,299	8.26	9.17	0.63
Electricity,Gas and Water	239,756	298,869	365,248	432,239	435,539	24.66	22.21	0.76
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	70,217	70,586	-2.97	-0.91	0.53
Transport, Communication and Public Utilities	82,970	83,643	77,219	72,590	73,870	0.81	-7.68	1.76
Wholesaler & Retailer	866,464	896,414	910,162	946,091	943,248	3.46	1.53	-0.30
Finance, Insurance and Real Estate	315,353	306,730	321,327	367,855	352,718	-2.73	4.76	-4.11
Tourism Service**	175,638	182,269	199,049	220,201	222,300	3.78	9.21	0.95
Other Services	177,350	178,117	181,572	200,279	200,680	0.43	1.94	0.20
Consumption Loans	757,464	768,478	841,225	960,879	961,322	1.45	9.47	0.05
Local Government	1,081	1,082	1,176	1,187	1,187	0.03	8.74	0.00
Others	311,215	260,185	248,572	249,845	249,350	-16.40	-4.46	-0.20
TOTAL	4,175,443	4,315,377	4,569,076	4,963,146	4,952,720	3.35	5.88	-0.21
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,816,132	1,821,050	32.48	22.75	0.27
Overdraft	619,856	164,141	92,020	86,617	84,210	-73.52	-43.94	-2.78
Cash Credit Loan	-	493,597	587,956	585,274	581,578	0.00	19.12	-0.63
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	125,187	126,552	-6.28	12.59	1.09
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	803,001	811,984	-14.19	-16.44	1.12
Residential Personal Home Loan (Up to Rs. 30 million)#	279,106	279,339	316,089	332,053	337,934	0.08	13.16	1.77
Real Estate Loan	199,641	217,964	224,656	230,937	226,014	9.18	3.07	-2.13
Margin Nature Loan	64,819	58,679	70,345	116,809	120,613	-9.47	19.88	3.26
Hire Purchase Loan	131,340	138,262	106,860	113,080	113,003	5.27	-22.71	-0.07
Deprived Sector Loan	279,646	262,365	267,360	256,784	242,593	-6.18	1.90	-5.53
Bills Purchased	3,130	4,271	7,815	12,372	12,246	36.46	82.99	-1.02
Other Product	481,430	385,119	398,673	484,899	474,942	-20.01	3.52	-2.05
Total	4,175,443	4,315,377	4,569,076	4,963,146	4,952,720	3.35	5.88	-0.21
Collateral wise								
Gold and Silver	47,816	50,575	53,423	76,977	77,753	5.77	5.63	1.01
Government Securities	722	3,200	3,160	4,606	4,599	343.23	-1.23	-0.14
Non Governmental Securities	47,841	43,198	64,671	108,380	115,110	-9.71	49.71	6.21
Fixed Deposit Receipts	49,275	47,972	33,532	33,784	31,161	-2.64	-30.10	-7.77
Own	49,060	47,738	33,283	27,523	24,901	-2.69	-30.28	-9.53
Other Licences Institutions	215	233	249	6,262	6,260	8.61	6.75	-0.03
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,396,202	4,389,194	4.34	7.25	-0.16
Fixed Assets	3,095,794	3,268,070	3,427,110	3,587,102	3,562,402	5.56	4.87	-0.69
Current Assets	577,997	565,333	684,086	809,100	826,792	-2.19	21.01	2.19
Against security of Bill	19,623	37,183	35,588	51,517	54,017	89.48	-4.29	4.85
Domestic Bills	880	771	1,112	5,629	5,444	-12.36	44.28	-3.29
Foreign Bills	18,744	36,412	34,476	45,887	48,573	94.26	-5.32	5.85
Against Guarantee	142,452	147,130	152,332	160,741	147,374	3.28	3.54	-8.32
Government Guarantee	2,237	3,065	3,087	3,091	3,065	36.99	0.73	-0.83
Institutional Guarantee	106,032	97,518	112,985	121,561	109,636	-8.03	15.86	-9.81
Personal Guarantee	21,700	27,919	22,293	24,003	23,913	28.66	-20.15	-0.38
Collective Guarantee	1,103	2,186	813	192	183	98.29	-62.80	-4.84
International Rated Foreign Bank's Guarantee	1,509	455	252	129	130	-69.84	-44.69	0.85
Other Guarantee	9,870	15,986	12,901	11,765	10,447	61.96	-19.29	-11.21
Credit Card	3,521	4,524	5,662	6,206	6,664	28.48	25.16	7.39
Others	190,401	148,194	109,512	124,733	126,848	-22.17	-26.10	1.70
Total	4,175,443	4,315,377	4,569,076	4,963,146	4,952,720	3.35	5.88	-0.21

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has revised upto Rs. 30 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-July	Mid-Aug	% Change		
	2022	2023	2025	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	29,913	32,930	33,225	30,558	31,550	10.09	0.89	3.24
Fishery Related	1,341	1,523	1,523	1,321	1,483	13.56	0.06	12.30
Mining Related	302	321	239	306	306	6.26	-25.50	0.04
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,206	29,095	30,311	31,394	31,349	11.03	4.18	-0.14
Construction	31,622	32,104	20,936	24,064	24,267	1.52	-34.79	0.84
Electricity,Gas and Water	6,488	7,578	9,835	12,965	11,471	16.80	29.77	-11.52
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,054	2,068	1.11	22.35	0.71
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,127	8,039	-20.55	-20.49	-1.08
Wholesaler & Retailer	68,458	73,242	74,853	73,112	71,758	6.99	2.20	-1.85
Finance, Insurance and Real Estate	47,742	46,985	61,373	59,585	57,877	-1.58	30.62	-2.87
Tourism Service**	20,443	24,215	27,181	31,978	31,492	18.45	12.25	-1.52
Other Services	13,088	15,561	17,064	18,380	18,306	18.89	9.66	-0.40
Consumption Loans	81,687	128,117	142,214	158,224	157,424	56.84	11.00	-0.51
Local Government	8	9	6	12	12	12.09	-31.37	0.00
Others	98,812	66,870	68,896	72,119	71,116	-32.33	3.03	-1.39
TOTAL	441,783	471,382	498,615	524,199	518,519	6.70	5.78	-1.08
Productwise								
Term Loan	130,209	167,740	199,355	220,267	219,842	28.82	18.85	-0.19
Overdraft	87,233	59,343	28,465	19,982	18,930	-31.97	-52.03	-5.26
Cash Credit Loan	-	19,124	52,999	57,854	56,150	0.00	177.14	-2.95
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	12,531	11,289	37.47	-62.74	-9.91
Residential Personal Home Loan (Up to Rs. 30 million)#	48,705	57,643	57,999	70,682	70,932	18.35	0.62	0.35
Real Estate Loan	18,717	21,884	33,368	33,340	34,328	16.92	52.48	2.96
Margin Nature Loan	11,773	14,165	15,594	19,541	19,609	20.31	10.09	0.35
Hire Purchase Loan	21,814	17,352	13,990	12,233	12,088	-20.45	-19.38	-1.18
Deprived Sector Loan	49,167	40,153	38,068	33,924	32,108	-18.33	-5.19	-5.35
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	43,844	43,243	-12.11	0.33	-1.37
Total	441,783	471,382	498,615	524,199	518,519	6.70	5.78	-1.08
Collateral wise								
Gold and Silver	3,982	3,931	3,936	5,493	5,506	-1.28	0.12	0.24
Government Securities	6	7	-	-	-	13.90	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	19,450	19,503	16.05	10.29	0.27
Fixed Deposit Receipts	12,219	8,314	6,702	4,901	4,430	-31.96	-19.39	-9.60
Own	12,219	8,314	6,700	4,896	4,430	-31.96	-19.42	-9.51
Other Licences Institutions	-	-	2	5	-	0.00	0.00	-100.00
Collateral of Properties	367,503	403,350	430,261	456,190	455,045	9.75	6.67	-0.25
Fixed Assets	367,493	403,343	430,127	456,085	454,934	9.76	6.64	-0.25
Current Assets	9	7	134	105	111	-27.57	1866.47	5.93
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	32,110	29,030	-9.09	-2.46	-9.59
Government Guarantee	29	25	18	21	21	-16.24	-28.80	0.00
Institutional Guarantee	25,284	24,532	28,799	24,497	21,503	-2.97	17.40	-12.22
Personal Guarantee	13,999	11,873	9,086	6,469	6,459	-15.18	-23.48	-0.15
Collective Guarantee	6,314	5,052	2,575	1,011	934	-19.99	-49.04	-7.56
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	112	112	-13.88	-39.05	-0.34
Credit Card	-	4	16	17	18	0.00	343.53	7.42
Others	1,654	1,785	3,446	6,039	4,987	7.93	93.07	-17.42
Total	441,783	471,382	498,615	524,199	518,519	6.70	5.78	-1.08

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has revised upto Rs. 30 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-July	Mid-Aug	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	6,287	6,611	6,720	7,161	7,086	5.15	1.66	-1.05
Fishery Related	227	253	296	365	370	11.20	17.05	1.42
Mining Related	101	85	105	96	58	-15.67	22.89	-39.04
Agriculture, Forestry, Bevarage & Non Food Production Related*	4,263	3,937	3,894	4,554	4,609	-7.65	-1.08	1.20
Construction	3,851	3,774	3,914	3,296	3,286	-2.02	3.72	-0.32
Electricity,Gas and Water	595	1,009	932	412	457	69.75	-7.62	10.96
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	803	816	-14.88	32.87	1.68
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,602	2,707	-14.70	-25.82	4.07
Wholesaler & Retailer	12,697	13,844	14,423	13,958	13,985	9.04	4.18	0.20
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,297	12,061	-2.51	15.30	-9.30
Tourism Service**	4,413	4,676	5,326	4,843	4,831	5.96	13.91	-0.25
Other Services	2,475	2,919	3,025	3,640	3,414	17.96	3.65	-6.20
Consumption Loans	28,332	29,543	30,166	32,605	32,446	4.27	2.11	-0.49
Local Government	36	36	36	36	36	0.00	0.06	0.00
Others	11,608	10,486	13,584	16,592	16,736	-9.67	29.54	0.86
TOTAL	91,813	93,091	99,482	104,259	102,898	1.39	6.86	-1.31
Productwise				-				
Term Loan	18,225	22,909	26,667	31,111	31,552	25.70	16.40	1.42
Overdraft	11,684	7,297	3,946	4,687	4,584	-37.55	-45.92	-2.20
Cash Credit Loan	-	3,735	7,757	7,526	7,379	0.00	107.67	-1.94
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	5,472	5,282	-0.37	3.03	-3.47
Residential Personal Home Loan (Up to Rs. 30 million)#	9,988	11,743	12,928	14,877	14,988	17.57	10.09	0.75
Real Estate Loan	9,897	9,740	10,133	11,685	11,537	-1.58	4.04	-1.26
Margin Nature Loan	3,915	3,691	4,155	4,352	4,313	-5.73	12.55	-0.88
Hire Purchase Loan	4,007	3,602	3,253	3,368	3,436	-10.11	-9.71	2.03
Deprived Sector Loan	6,811	5,838	6,758	5,552	4,240	-14.29	15.76	-23.63
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	15,630	15,586	-13.69	-4.77	-0.29
Total	91,813	93,091	99,482	104,259	102,898	1.39	6.86	-1.31
Collateral wise								
Gold and Silver	983	1,027	1,131	816	791	4.48	10.08	-3.18
Government Securities	55	32	0	-	-	-41.42	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,244	3,227	7.90	12.00	-0.55
Fixed Deposit Receipts	2,727	1,835	1,366	1,361	1,243	-32.73	-25.56	-8.62
Own	2,727	1,835	1,365	1,360	1,243	-32.73	-25.59	-8.57
Other Licences Institutions	-	-	1	1	0	0.00	0.00	-95.77
Collateral of Properties	74,829	77,944	81,087	88,963	89,251	4.16	4.03	0.32
Fixed Assets	74,789	77,912	81,063	88,854	89,143	4.18	4.04	0.33
Current Assets	40	32	24	109	108	-19.97	-26.17	-0.64
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,959	6,382	6,754	4,378	3,017	-8.29	5.83	-31.09
Government Guarantee	40	40	40	40	40	0.00	0.08	0.00
Institutional Guarantee	5,525	4,971	5,360	2,857	1,433	-10.03	7.84	-49.84
Personal Guarantee	1,338	1,332	1,345	1,476	1,539	-0.42	0.98	4.29
Collective Guarantee	1	0	0	0	0	-71.01	-30.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	5	5	-29.99	-78.84	-5.83
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,497	5,370	-16.84	98.48	-2.31
Total	91,813	93,091	99,482	104,259	102,898	1.39	6.86	-1.31

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has revised upto Rs. 30 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	FBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,574.45	53,416.28	63,793.24	67,361.68	21,787.47	37,571.70	20,510.13	31,931.83	29,298.62	19,035.19	37,289.77	45,623.68	30,948.63
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	10,042.37	22,581.66	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	8,823.45	12,716.71	16,588.11	13,726.48	7,189.17	7,491.96	4,541.01	7,716.25	5,662.99	3,301.83	6,233.15	7,316.26	5,805.21
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(339.63)	(487.64)	4,773.06	491.36	1,993.33	(7,097.55)	1,174.10	4,889.94	(2,648.31)	1,072.94	(2,794.02)	3,005.37	1,862.79
	g. Others Reserves Fund	15,396.60	25,549.84	15,375.07	19,015.24	2,562.60	14,068.35	3,895.87	6,142.48	11,366.37	3,008.18	7,624.77	10,955.54	9,190.66
2	BORROWINGS	3,495.63	5,060.00	12,214.31	12,835.00	2,400.00	8,048.98	13,278.21	6,603.61	12,752.26	7,425.05	24,401.00	8,567.18	20,431.52
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	-	300.00	0.00	-	70.05	9,000.00	1,008.72	-
	c. Foreign Banks and Fin. Ins.	-	-	-	2,795.00	-	-	-	-	-	2,101.50	1,401.00	558.46	5,868.22
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	4,132.95	-	-	-	-	-	8.80
	e. Bonds and Securities	3,495.63	5,000.00	12,207.11	10,040.00	2,400.00	8,048.98	8,845.26	6,603.61	12,752.26	5,253.50	14,000.00	7,000.00	14,162.56
3	DEPOSITS	326,891.31	497,776.76	536,999.98	474,178.52	129,390.26	317,725.47	200,583.95	300,931.00	321,085.18	182,850.06	363,309.17	369,089.25	265,974.00
	a. Current	24,033.20	36,378.37	47,592.77	29,731.04	24,103.83	16,989.73	10,012.66	17,038.03	10,918.78	9,396.18	24,371.62	15,921.95	17,077.81
	Domestic	23,681.50	36,210.02	40,964.82	24,948.51	16,621.08	12,873.14	9,432.21	16,215.52	10,617.21	9,127.81	24,127.90	14,042.85	14,578.40
	Foreign	351.70	168.36	6,627.95	4,782.53	7,482.76	4,116.60	580.45	822.51	301.57	268.36	243.72	1,879.10	499.42
	b. Savings	163,968.67	241,963.20	201,063.55	141,005.56	59,985.10	99,772.32	63,436.88	86,147.05	120,155.84	86,003.46	120,445.03	155,631.16	102,873.21
	Domestic	163,941.65	241,924.33	196,940.60	138,998.26	55,886.05	98,141.25	62,887.43	85,928.17	120,104.46	85,779.68	119,858.94	154,597.16	102,582.36
	Foreign	27.03	38.88	4,122.95	2,007.30	4,099.05	1,631.07	549.45	218.88	51.38	223.78	586.08	1,034.01	290.85
	c. Fixed	114,328.99	188,234.02	239,820.17	251,023.09	33,270.45	164,189.50	110,112.79	169,697.52	165,871.34	72,960.97	181,459.16	164,390.50	123,292.97
	Domestic	113,133.70	183,701.92	235,027.72	240,994.47	30,497.26	149,570.62	100,862.76	165,331.92	165,865.65	71,704.09	173,420.50	161,130.88	122,917.56
	Foreign	1,195.29	4,532.10	4,792.45	10,028.62	2,773.20	14,618.88	9,250.03	4,365.60	5.68	1,256.88	8,038.66	3,259.62	375.41
	d. Call Deposits	21,663.39	29,440.56	44,745.11	47,918.90	10,619.54	33,748.17	15,183.69	25,150.55	23,950.46	12,679.86	34,631.27	30,610.65	22,955.71
	Domestic	21,639.38	26,424.62	43,360.48	42,819.16	7,314.69	29,932.05	9,941.31	24,439.00	23,879.04	11,867.31	34,106.21	30,210.41	22,657.10
	Foreign	24.01	3,015.94	1,384.63	5,099.74	3,304.85	3,816.12	5,242.38	711.55	71.42	812.56	525.06	400.24	298.61
	e. Others	2,897.05	1,760.60	3,778.37	4,499.93	1,411.33	3,025.75	1,837.93	2,897.86	188.76	1,809.59	2,402.10	2,534.99	1,774.29
	Domestic	2,136.01	1,760.60	3,759.36	3,963.08	1,323.87	2,230.20	1,367.30	2,897.23	181.09	1,802.70	2,386.49	2,528.34	1,774.29
	Foreign	761.04	-	19.01	536.85	87.46	795.55	470.63	0.63	7.67	6.89	15.61	6.65	-
4	Bills Payable	16.42	188.62	1,602.20	30.39	413.03	53.09	257.53	144.89	60.18	277.31	200.39	40.33	-
5	Other Liabilities	39,142.32	38,552.49	57,740.47	66,317.06	9,170.75	36,098.60	15,267.58	18,838.59	42,283.39	9,817.75	48,456.85	27,808.62	30,845.84
	1. Sundry Creditors	832.79	1,712.82	27,648.95	6,419.90	563.13	151.72	2,498.86	1,877.23	14,126.99	1,664.21	13,565.95	46.58	5,461.92
	2. Loan Loss Provision	11,944.52	12,124.49	20,107.85	21,601.45	2,106.82	19,784.86	5,557.54	3,294.11	12,921.95	5,765.12	25,981.57	13,463.83	7,345.29
	3. Interest Suspense a/c	7,149.26	10,394.42	2,044.79	2,359.61	177.48	3,588.07	1,936.57	151.47	-	440.22	4,371.86	637.63	757.37
	4. Others	19,215.75	14,320.76	7,938.88	35,936.10	6,323.32	12,573.95	5,274.60	13,515.78	15,234.45	1,948.20	4,537.47	13,660.57	17,281.25
6	Reconciliation A/c	974.34	152.96	-	2.36	-	-	-	0.44	-	-	-	-	-
7	Profit & Loss A/c	552.72	558.30	716.40	634.23	271.63	408.94	158.93	483.90	319.37	265.23	492.44	394.45	401.35
	TOTAL Liabilities	409,647.18	595,705.40	673,066.59	621,359.23	163,433.13	399,906.79	250,056.33	358,934.27	405,798.99	219,670.58	474,149.62	451,523.51	348,601.34
Assets														
1	LIQUID FUNDS	53,719.63	51,910.84	31,836.99	29,612.72	26,041.45	28,180.25	15,096.31	69,213.73	24,423.99	11,576.63	24,132.15	19,608.04	16,290.67
	a. Cash Balance	7,390.79	7,851.92	5,965.31	6,382.16	1,139.59	3,828.92	848.86	2,297.31	7,690.49	2,355.09	7,004.74	4,312.85	2,957.20
	Nepalese Notes & Coins	7,339.94	7,734.68	5,611.35	6,074.37	1,063.73	3,579.49	836.07	2,257.37	7,457.55	2,125.47	6,706.27	4,130.11	2,707.11
	Foreign Currency	50.85	117.25	353.96	307.79	75.86	249.43	12.79	39.95	232.94	229.63	298.46	182.74	250.09
	b. Bank Balance	46,278.84	29,509.02	25,871.68	23,230.57	6,561.66	23,373.19	10,005.85	65,916.42	16,733.50	9,221.54	17,127.42	15,295.19	13,333.47
	1. In Nepal Rastra Bank	15,272.59	26,814.27	23,803.33	19,271.25	5,678.55	20,027.72	7,946.72	62,419.75	15,074.24	7,642.81	16,284.60	14,009.02	12,161.06
	Domestic Currency	15,272.59	29,219.87	23,692.31	19,040.50	5,442.94	19,883.43	7,837.06	62,377.58	15,026.43	7,552.36	16,059.82	13,903.38	12,004.39
	Foreign Currency	-	(2,405.59)	111.01	230.74	235.61	144.28	109.66	42.17	47.81	90.45	224.78	105.64	156.68
	2. "A" Class Licensed Institution	29,453.34	1,835.74	79.37	1,678.41	59.30	122.81	594.52	398.97	585.45	568.65	225.29	198.74	587.37
	Domestic Currency	29,453.34	1,749.69	79.37	1,667.41	59.30	122.81	594.52	245.13	585.45	302.49	223.04	195.90	257.02
	Foreign Currency	-	86.04	-	11.00	-	-	-	153.83	-	266.15	2.25	2.84	330.34
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,552.91	859.01	1,988.98	2,280.91	823.80	3,219.88	1,464.60	3,097.70	1,073.81	1,010.08	617.53	1,087.43	585.04
	c. Money at Call	50.00	14,549.90	-	-	18,340.20	978.14	4,241.60	1,000.00	-	-	-	-	-
	Domestic Currency	50.00	500.00	-	-	-	-	2,000.00	1,000.00	-	-	-	-	-
	Foreign Currency	-	14,049.90	-	-	18,340.20	978.14	2,241.60	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	57,621.89	163,028.49	112,896.26	128,822.80	35,475.78	57,960.04	54,531.19	29,044.09	94,760.10	37,095.28	97,795.81	85,023.05	54,812.03
	a. Govt. Securities	57,621.89	91,528.49	70,722.43	64,991.95	16,025.78	37,460.04	29,325.12	29,044.09	43,860.10	30,887.55	86,595.81	37,290.70	45,212.03
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S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	39,158.97	67,697.10	22,951.96	33,705.57	32,601.76	38,054.71	23,686.71	7,440.79	(1.07)	(1,208.28)	5,572.86	2,091.33	1,721.64
	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	-	-	-	-	-	-	-	-	87.09	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,467.78	13,800.60	3,925.49	6,280.53	6,066.47	5,314.08	3,869.33	1,506.55	108.17	17.25	896.79	267.64	316.72
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-
	f. Retained Earning	2,877.98	5,381.23	775.45	2,780.81	1,909.57	1,045.11	4,115.76	769.09	(481.16)	(1,761.95)	298.30	26.07	154.80
	g. Others Reserves Fund	6,525.28	10,399.43	3,482.00	5,241.65	6,259.01	8,153.03	2,120.10	868.69	12.26	33.59	821.51	538.85	33.01
2	BORROWINGS	23,734.82	24,088.98	6,012.67	12,369.41	15,974.84	8,542.17	11,508.62	995.08	-	-	747.21	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	448.32	-	500.00	400.00	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	13,063.32	-	2,802.00	4,062.90	-	2,101.50	-	-	-	-	-	-
	d. Other Financial Ins.	2,804.66	338.34	-	-	-	700.50	-	-	-	-	-	-	-
	e. Bonds and Securities	20,481.85	10,687.32	5,471.23	9,167.41	11,911.94	7,841.67	9,407.12	995.08	-	-	747.21	-	-
3	DEPOSITS	293,105.23	583,009.19	212,209.18	263,414.98	281,384.75	341,284.98	225,242.90	54,380.05	412.69	4,324.06	54,476.09	16,281.98	6,850.11
	a. Current	17,708.40	35,196.48	9,112.96	7,630.52	15,764.75	16,886.24	15,326.27	1,119.79	15.22	268.95	803.95	750.88	168.94
	Domestic	17,322.21	32,667.50	8,784.73	7,277.53	14,799.01	16,564.18	14,747.20	1,119.79	15.22	268.95	803.95	750.88	168.94
	Foreign	386.20	2,528.98	328.22	352.99	965.74	322.06	579.08	-	-	-	-	-	-
	b. Savings	102,230.83	219,482.69	76,869.87	58,031.84	106,807.28	129,562.87	83,849.02	25,271.44	72.82	2,641.64	21,105.46	6,847.40	2,362.26
	Domestic	102,228.91	218,714.43	76,548.83	57,963.87	106,459.48	129,457.81	81,539.08	25,262.87	72.82	2,641.64	21,105.46	6,847.40	2,362.26
	Foreign	1.92	768.26	321.04	67.97	347.80	105.06	2,309.94	8.56	-	-	-	-	-
	c. Fixed	154,332.47	281,319.25	106,826.03	174,352.46	127,812.34	168,670.90	107,398.61	23,611.61	266.54	859.72	27,614.07	6,379.83	3,905.61
	Domestic	154,332.47	277,239.13	103,743.83	169,953.79	123,982.64	167,674.57	106,195.56	23,611.61	266.54	859.72	27,614.07	6,379.83	3,905.61
	Foreign	-	4,080.11	3,082.21	4,398.67	3,829.71	996.34	1,203.06	-	-	-	-	-	-
	d. Call Deposits	17,886.52	42,776.52	18,250.70	20,496.57	27,856.65	23,439.71	17,397.56	3,821.65	56.73	553.75	4,933.46	2,288.17	413.23
	Domestic	17,886.52	42,509.38	18,153.22	20,415.38	23,513.34	23,312.92	15,277.12	3,821.65	54.90	553.75	4,933.46	2,288.17	413.23
	Foreign	-	267.13	97.48	81.18	4,343.31	126.79	2,120.44	-	1.82	-	-	-	-
	e. Others	947.01	4,234.26	1,149.61	2,903.59	3,143.72	2,725.25	1,271.43	555.57	1.38	-	19.15	15.69	0.07
	Domestic	947.01	4,071.05	1,149.61	2,701.38	2,940.02	2,725.25	1,246.47	555.57	1.38	-	19.15	15.69	0.07
	Foreign	-	163.21	-	202.21	203.69	-	24.96	-	-	-	-	-	-
4	Bills Payable	-	15.43	208.54	50.09	10.35	-	6.32	7.22	-	-	7.35	-	-
5	Other Liabilities	44,389.60	54,306.11	21,164.43	23,478.35	30,669.15	30,729.25	10,516.90	4,519.10	254.68	3,210.98	3,526.66	1,323.51	139.52
	1. Sundry Creditors	9,946.91	3,509.78	12.41	123.93	121.12	2,099.23	86.72	23.61	17.29	363.09	69.74	14.61	8.51
	2. Loan Loss Provision	9,343.20	22,029.74	9,175.01	11,627.83	9,155.38	15,158.06	6,747.62	2,567.85	135.33	1,818.05	2,160.00	933.31	75.31
	3. Interest Suspense a/c	2,644.92	-	1,475.91	1,374.00	1,402.90	5,705.20	-	689.30	38.80	901.10	-	-	-
	4. Others	22,454.57	28,766.59	10,501.09	10,352.59	19,989.75	7,766.76	3,682.55	1,238.33	63.26	128.74	1,296.92	375.59	55.70
6	Reconciliation A/c	541.60	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	3.75	784.54	272.46	504.96	466.77	302.33	390.26	-	-	-	69.57	-	9.77
	TOTAL Liabilities	400,933.96	729,901.35	262,819.23	333,523.36	361,107.62	418,913.44	271,351.70	67,342.25	666.29	6,326.76	64,399.73	19,696.81	8,721.04
Assets														
1	LIQUID FUNDS	18,111.65	37,209.50	18,651.58	17,749.80	20,876.43	21,987.11	21,357.91	4,788.37	180.11	63.28	4,047.31	1,605.00	431.46
	a. Cash Balance	4,740.15	6,008.09	3,209.14	3,391.51	3,399.13	4,161.13	2,211.11	576.01	16.23	2.55	512.47	377.74	47.66
	Nepalese Notes & Coins	4,728.84	5,763.00	3,105.84	3,200.66	3,002.34	4,027.69	2,036.57	543.56	16.23	2.55	511.90	377.74	47.66
	Foreign Currency	11.31	245.09	103.29	190.85	396.79	133.44	174.54	32.46	-	-	0.57	-	-
	b. Bank Balance	13,371.51	31,201.41	13,233.80	14,358.29	17,388.82	17,825.98	19,146.80	2,332.72	75.40	45.98	3,534.84	749.00	306.90
	1. In Nepal Rastra Bank	12,628.18	27,277.99	8,073.60	12,499.07	14,805.70	15,358.54	13,828.54	2,273.92	75.40	45.98	2,211.57	571.88	291.56
	Domestic Currency	12,590.68	27,128.40	7,967.19	10,641.54	12,758.97	15,306.69	10,543.13	2,258.96	75.40	45.98	2,200.81	571.88	291.56
	Foreign Currency	37.50	149.59	106.41	1,857.54	2,046.73	51.85	3,285.41	14.96	-	-	10.77	-	-
	2. "A" Class Licensed Institution	574.52	674.52	460.82	250.29	750.38	949.72	379.97	55.08	-	-	1,229.81	177.12	15.29
	Domestic Currency	83.87	616.27	280.16	161.21	750.38	675.25	374.59	-	-	-	1,222.70	177.12	15.29
	Foreign Currency	490.65	58.25	180.66	89.09	-	274.47	5.37	55.08	-	-	7.11	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	91.75	-	0.05
	4. In Foreign Banks	168.81	3,248.90	4,699.38	1,608.93	1,832.74	1,496.93	4,938.29	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	2,208.65	-	88.47	-	-	1,879.64	88.48	14.75	-	478.26	76.90
	Domestic Currency	-	-	1,000.23	-	-	-	-	1,879.64	88.48	14.75	-	478.25	76.90
	Foreign Currency	-	-	1,208.42	-	88.47	-	-	-	-	-	-	0.01	-
2	INVESTMENT IN SECURITIES	88,773.55	161,007.03	39,961.10	48,867.04	41,956.70	105,413.38	42,222.34	11,742.85	4.00	-	10,399.79	3,542.07	2,106.63
	a. Govt. Securities	64,507.38	91,894.58	28,993.20	47,167.04	25,632.07	69,913.38	25,947.84	9,442.85	4.00	-	9,599.79	845.09	106.63
	b. NRB Bond	24,266.18	69,112.45	10,967.90	1,700.00	16,324.63	35,500.00	15,500.00	2,300.00	-	-	800.00	2,696.98	2,000.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	774.49	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	23,131.51	32,651.45	5,159.94	17,371.62	20,015.12	18,133.20	9,096.41	1,095.94	20.57	-	995.80	657.48	48.45
	a. Interbank Lending	700.50	(0.00)	-	2,000.00	3,082.20	-	1,420.80	-	-	-	-	-	-
	b. Non Residents	-	24,180.69	2,504.01	10,605.57	9,919.08	7,129.41	4,390.13	-	-	-	-	-	-
	c. Others	22,431.01</												

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,976.46	9,317.11	6,003.52	721.73	6,542.79	7,343.85	6,918.98	515.87	368.26	582.48	742.55	1,047.90
	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	759.45
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,019.88	1,596.87	991.68	75.00	839.50	1,270.05	1,142.79	83.60	9.62	64.65	25.85	247.23
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	1,462.50	714.98	607.59	(23.69)	(780.46)	680.46	431.44	(193.25)	(8.44)	(463.25)	152.57	(287.96)
	g. Others Reserves Fund	1,447.14	1,324.74	893.39	121.50	2,087.96	517.64	1,721.07	68.05	17.07	146.75	25.41	229.73
2	BORROWINGS	1,667.71	997.06	997.11	-	1,500.00	1,000.37	999.59	1.67	-	-	17.08	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	417.71	-	-	-	-	0.37	-	1.67	-	-	17.08	-
	e. Bonds and Securities	1,250.00	997.06	997.11	-	1,500.00	1,000.00	999.59	-	-	-	-	-
3	DEPOSITS	117,424.01	90,976.03	63,647.80	2,030.88	61,621.19	71,882.26	58,109.27	5,589.14	1,382.32	7,287.02	6,385.33	3,942.32
	a. Current	2,749.06	1,572.20	1,240.77	35.55	1,700.32	1,075.67	1,054.86	101.87	41.99	165.29	102.05	102.28
	Domestic	2,749.02	1,572.20	1,240.77	35.55	1,693.18	1,075.67	1,054.85	101.87	41.99	165.29	102.05	102.28
	Foreign	0.04	-	-	-	7.14	-	0.01	-	-	-	-	-
	b. Savings	45,561.96	41,802.73	22,708.98	290.14	29,997.05	31,411.98	18,973.84	1,750.02	467.17	2,282.39	1,424.71	784.69
	Domestic	45,557.77	41,802.73	22,708.98	290.14	29,995.33	31,411.98	18,973.84	1,750.02	467.17	2,282.39	1,424.71	784.69
	Foreign	4.19	-	-	-	1.72	-	-	-	-	-	-	-
	c. Fixed	60,007.99	37,461.21	35,291.07	1,496.97	23,474.64	35,537.95	32,784.66	3,024.09	787.86	3,560.37	4,355.36	2,746.97
	Domestic	60,007.99	37,461.21	35,291.07	1,496.97	23,474.64	35,537.95	32,784.66	3,024.09	787.86	3,560.37	4,355.36	2,746.97
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	9,018.03	10,117.00	4,406.99	206.28	6,375.44	3,843.95	5,271.88	713.03	85.30	1,276.97	503.20	307.97
	Domestic	9,018.03	10,117.00	4,406.99	206.28	6,375.44	3,843.95	5,271.88	713.03	85.30	1,276.97	503.20	307.97
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	86.97	22.89	-	1.93	73.73	12.71	24.02	0.13	-	2.00	-	0.41
	Domestic	86.97	22.89	-	1.93	73.73	12.71	24.02	0.13	-	2.00	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.19	0.05	-	-	-	-	0.66	-	-	-	-	-
5	Other Liabilities	7,498.43	5,866.27	3,582.14	268.26	5,222.26	3,515.06	6,325.39	538.45	69.08	1,099.73	317.39	846.73
	1. Sundry Creditors	-	12.88	1.58	6.52	20.91	149.61	58.95	1.11	7.03	8.63	0.66	36.92
	2. Loan Loss Provision	3,591.26	3,892.39	2,503.76	154.25	4,117.49	2,481.04	2,548.37	228.58	24.68	608.96	138.57	225.35
	3. Interest Suspense a/c	-	-	-	93.61	-	266.32	1,150.72	65.42	-	152.97	35.49	402.85
	4. Others	3,907.17	1,960.99	1,076.81	13.88	1,083.86	618.09	2,567.34	243.33	37.38	329.17	142.67	181.61
6	Reconciliation A/c	0.04	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	157.28	133.97	-	-	87.51	85.68	110.80	-	0.69	3.24	3.63	-
	TOTAL Liabilities	138,724.13	107,290.49	74,230.57	3,020.88	74,973.75	83,827.21	72,464.70	6,645.11	1,820.34	8,972.47	7,465.98	5,836.95
Assets													
1	LIQUID FUNDS	7,809.79	6,714.80	4,063.14	1,258.60	4,478.98	4,339.24	4,677.92	681.40	350.16	1,482.07	654.84	489.56
	a. Cash Balance	1,501.30	743.67	487.16	19.75	898.66	658.74	593.68	69.96	25.24	113.25	64.52	30.71
	Nepalese Notes & Coins	1,453.10	616.05	475.97	19.75	773.79	658.74	593.20	69.96	25.24	113.25	64.52	30.71
	Foreign Currency	48.21	127.62	11.20	-	124.87	-	0.48	-	-	-	-	-
	b. Bank Balance	4,428.67	5,971.14	3,575.98	1,238.85	2,582.29	2,967.19	4,084.24	221.38	77.72	345.03	313.79	205.12
	1. In Nepal Rastra Bank	4,424.93	3,515.39	2,489.21	106.61	2,500.59	2,961.83	2,559.51	221.38	-	344.71	288.57	205.12
	Domestic Currency	4,416.53	3,489.99	2,489.14	106.61	2,499.88	2,961.83	2,559.51	221.38	-	344.71	288.57	205.12
	Foreign Currency	8.40	25.40	0.07	-	0.71	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.75	2,360.99	1,009.82	915.11	81.70	5.31	1,492.85	-	58.32	0.32	25.22	-
	Domestic Currency	-	2,342.74	1,006.77	915.11	81.70	4.23	1,482.44	-	58.32	0.32	25.22	-
	Foreign Currency	3.75	18.26	3.04	-	-	1.09	10.41	-	-	-	-	-
	3. Other Financial Ins.	-	94.75	76.95	217.13	-	0.05	31.87	-	19.40	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,879.81	-	-	-	998.02	713.31	-	390.07	247.20	1,023.78	276.53	253.73
	Domestic Currency	1,879.81	-	-	-	939.33	713.31	-	390.07	247.20	1,023.78	276.53	253.73
	Foreign Currency	-	-	-	-	58.69	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	20,785.88	18,782.75	11,517.99	-	11,410.08	15,673.55	11,533.28	1,900.00	208.31	613.22	1,459.42	1,459.80
	a. Govt. Securities	13,702.80	13,143.20	9,717.99	-	10,810.08	11,532.05	7,250.21	-	208.31	613.22	509.42	359.80
	b. NRB Bond	7,083.08	5,639.55	1,800.00	-	600.00	4,141.50	4,283.08	1,900.00	-	-	950.00	1,100.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	2,604.33	1,342.75	1,220.21	-	1,250.99	588.60	2,349.60	113.72	88.39	56.27	63.34	176.80
	a. Interbank Lending	1,500.00	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,104.33	1,342.75	1,220.21	-	1,250.99	588.60	2,349.60	113.72	88.39	56.27	63.34	176.80
4	LOANS & ADVANCES (Including Bills Purchased)	101,828.49	75,666.50	54,310.07	1,304.99	51,416.61	60,054.30	49,173.85	3,423.90	941.18	5,964.43	4,878.41	2,794.98
	4.1 LOANS & ADVANCES	101,828.49	75,666.50	54,310.07	1,304.99	51,416.61	60,054.30	49,173.85	3,423.90	941.18	5,964.43	4,878.41	2,794.98
	a. Private Sector	99,814.29	71,445.03	52,019.61	1,304.99	48,660.44	58,484.07	48,722.48	3,423.90	941.18	5,598.89	4,878.41	2,713.10
	b. Financial Institutions	2,014.20	4,221.47	2,290.46	-	2,756.17	1,570.23	451.37	-	-	365.54	-	81.88
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-</	

S.N.	BFI Name	NSML	GURKHAFIC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	GMBFL
Liabilities														
1	CAPITAL FUND	363.65	1,226.81	2,121.07	1,364.91	1,112.42	678.06	(15.51)	735.36	1,157.51	764.99	419.60	95.37	1,554.28
	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	260.95	285.98	243.13	75.25	184.35	267.15	194.64	24.89	97.16	343.20	213.74
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,929.34)	(572.38)	(264.92)	62.80	(309.52)	(425.76)	(1,136.89)	(1,560.13)	(371.04)	12.11	(613.58)	(1,185.51)	(1.71)
	g. Others Reserves Fund	1,810.33	476.92	1,176.44	16.12	273.44	180.47	246.56	945.78	384.59	107.25	97.40	(0.00)	330.07
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	251.93	9,318.43	12,118.96	8,086.51	5,906.66	7,262.18	2,881.01	7,262.04	7,626.14	3,218.34	2,823.14	27.03	8,267.10
	a. Current	-	105.09	18.75	20.95	74.98	203.92	14.14	77.17	24.76	62.08	96.73	-	67.16
	Domestic	-	105.09	18.75	20.95	74.98	203.92	14.14	77.17	24.76	62.08	96.73	-	67.16
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.44	2,353.42	2,956.63	1,721.25	1,767.93	1,649.31	1,143.41	1,925.60	1,968.06	844.70	694.17	22.31	1,767.18
	Domestic	32.44	2,353.42	2,956.63	1,721.25	1,767.93	1,649.31	1,143.41	1,925.60	1,968.06	844.70	694.17	22.31	1,767.18
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,816.65	8,452.79	5,880.57	3,669.29	4,374.78	1,652.47	4,898.42	4,911.22	1,971.44	1,762.29	-	5,200.55
	Domestic	-	5,816.65	8,452.79	5,880.57	3,669.29	4,374.78	1,652.47	4,898.42	4,911.22	1,971.44	1,762.29	-	5,200.55
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.70	1,043.26	687.59	463.74	394.47	1,028.63	70.99	360.82	722.10	340.11	269.95	-	1,232.01
	Domestic	185.70	1,043.26	687.59	463.74	394.47	1,028.63	70.99	360.82	722.10	340.11	269.95	-	1,232.01
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.79	-	3.20	-	-	5.54	-	0.04	-	-	-	4.73	0.20
	Domestic	33.79	-	3.20	-	-	5.54	-	0.04	-	-	-	4.73	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	0.01	-	-	-	-	-
5	Other Liabilities	8,096.09	1,712.23	1,756.29	320.06	466.44	527.68	1,921.46	1,761.72	755.27	58.31	358.68	3,978.19	608.39
	1. Sundry Creditors	20.16	31.95	-	25.04	14.74	16.98	12.04	5.09	20.55	-	3.67	144.99	20.82
	2. Loan Loss Provision	2,187.12	1,114.02	577.74	178.54	262.09	231.51	1,223.80	1,554.08	526.89	-	236.28	663.53	315.60
	3. Interest Suspense a/c	5,743.78	417.02	-	17.02	-	3.87	622.30	-	-	-	49.57	3,117.85	112.16
	4. Others	145.03	149.24	1,178.55	99.47	189.62	275.32	63.32	202.56	207.82	58.31	69.15	51.83	159.81
6	Reconciliation A/c	22.28	-	-	-	-	(0.20)	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	15.02	6.80	-	6.41	5.05	1.16	4.19	-	-	4.76
	TOTAL Liabilities	8,733.95	12,257.47	16,245.05	9,786.51	7,492.32	8,467.72	4,793.37	9,764.17	9,540.08	4,045.83	3,601.42	4,100.60	10,434.53
Assets														
1	LIQUID FUNDS	114.35	1,224.66	3,069.28	569.32	552.35	804.00	1,021.79	1,998.91	908.79	590.36	256.24	167.92	1,218.82
	a. Cash Balance	-	193.52	191.09	30.32	30.66	55.59	25.64	105.87	93.82	24.26	35.86	0.14	49.96
	Nepalese Notes & Coins	-	193.52	191.09	30.32	30.66	55.59	25.64	105.87	93.82	24.26	35.86	0.14	49.94
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.33	416.81	535.70	364.60	521.70	317.39	134.33	795.17	814.97	142.68	220.38	167.78	335.91
	1. In Nepal Rastra Bank	0.07	416.81	535.70	364.60	245.46	290.41	131.25	635.75	389.14	142.68	119.91	9.07	331.85
	Domestic Currency	0.07	416.81	535.70	364.60	245.46	290.41	131.25	635.75	389.14	142.68	119.91	9.07	331.85
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.26	-	-	-	235.08	26.96	3.07	159.41	317.49	-	74.31	158.50	4.04
	Domestic Currency	1.26	-	-	-	235.08	26.96	3.07	159.41	317.49	-	74.31	158.50	4.04
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	41.16	0.02	0.00	-	108.34	-	26.16	0.20	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	113.02	614.33	2,342.49	174.41	-	431.02	861.83	1,097.87	-	423.43	-	-	832.95
	Domestic Currency	113.02	614.33	2,342.49	174.41	-	431.02	861.83	1,097.87	-	423.43	-	-	832.95
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,750.00	1,643.38	2,254.64	1,665.00	1,610.00	-	134.73	2,619.20	931.14	609.28	-	2,309.88
	a. Govt. Securities	1.00	650.00	1,643.38	1,904.64	415.00	460.00	-	134.73	819.20	931.14	141.16	-	1,609.88
	b. NRB Bond	-	2,100.00	-	350.00	1,250.00	1,150.00	-	-	1,800.00	-	468.13	-	700.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	298.66	563.51	213.50	200.59	134.71	39.50	86.29	627.07	388.76	263.76	0.03	682.56
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	298.66	563.51	213.50	200.59	134.71	39.50	86.29	627.07	388.76	263.76	0.03	682.56
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,463.49	8,845.38	6,400.83	4,316.24	5,022.31	2,572.64	5,862.73	4,936.41	1,837.85	1,999.88	663.53	5,509.81
	4.1 LOANS & ADVANCES	2,192.25	6,463.49	8,845.38	6,400.83	4,316.24	5,022.31	2,572.64	5,862.73	4,936.41	1,837.85	1,999.88	663.53	5,509.81
	a. Private Sector	2,192.25	6,427.34	8,621.31	6,320.17	4,316.24	4,848.61	2,522.78	5,817.76	4,878.05	1,837.77	1,999.88	663.53	5,443.91
	b. Financial Institutions	-	36.15	224.07	80.66	-	173.70	49.86	44.97	58.36	0.08	-	-	65.90
	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	18.76	147.29	652.91	113.76	296.26	377.57	54.						

S.N.	BFI Name	ECFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	2,184.93	2,447.36	1,234.59
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	447.95	423.51	172.60
	e. Share Premium	-	-	1.14
	f. Retained Earning	238.86	317.43	(199.04)
	g. Others Reserves Fund	314.65	354.87	138.44
2	BORROWINGS	486.76	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	486.76	500.00	-
3	DEPOSITS	20,631.35	23,403.66	8,707.35
	a. Current	227.13	314.17	92.06
	Domestic	227.13	314.17	92.06
	Foreign	-	-	-
	b. Savings	5,829.08	4,010.01	2,121.15
	Domestic	5,829.08	4,010.01	2,121.15
	Foreign	-	-	-
	c. Fixed	13,055.10	16,263.78	5,354.70
	Domestic	13,055.10	16,263.78	5,354.70
	Foreign	-	-	-
	d. Call Deposits	1,498.87	2,815.65	1,128.04
	Domestic	1,498.87	2,815.65	1,128.04
	Foreign	-	-	-
	e. Others	21.17	0.05	11.41
	Domestic	21.17	0.05	11.41
	Foreign	-	-	-
4	Bills Payable	0.02	-	-
5	Other Liabilities	740.27	1,495.73	678.92
	1. Sundry Creditors	186.00	32.68	17.85
	2. Loan Loss Provision	370.64	710.52	435.66
	3. Interest Suspense a/c	-	142.17	109.47
	4. Others	183.63	610.36	115.94
6	Reconciliation A/c	-	-	0.61
7	Profit & Loss A/c	17.85	5.77	13.78
	TOTAL Liabilities	24,061.18	27,852.52	10,635.25
Assets				
1	LIQUID FUNDS	1,873.31	1,089.66	611.88
	a. Cash Balance	187.53	98.25	44.19
	Nepalese Notes & Coins	187.40	98.25	44.19
	Foreign Currency	0.13	-	-
	b. Bank Balance	1,685.79	991.41	407.68
	1. In Nepal Rastra Bank	900.08	844.11	407.68
	Domestic Currency	900.08	844.11	407.68
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	608.39	141.19	-
	Domestic Currency	608.39	141.19	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	177.32	6.12	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	160.00
	Domestic Currency	-	-	160.00
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	2,552.50	5,836.67	1,632.85
	a. Govt. Securities	2,552.50	1,880.19	1,432.85
	b. NRB Bond	-	3,956.48	200.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	1,493.88	413.85	232.35
	a. Interbank Lending	1,000.00	-	-
	b. Non Residents	-	-	-
	c. Others	493.88	413.85	232.35
	LOANS & ADVANCES (Including Bills Purchased)	17,168.49	18,710.12	7,245.47
4	4.1 LOANS & ADVANCES	17,168.49	18,710.12	7,245.47
	a. Private Sector	16,954.06	18,333.04	7,207.51
	b. Financial Institutions	214.42	377.08	37.96
	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	366.76	706.57	300.89
7	OTHER ASSETS	588.25	989.38	400.94
	a. Accrued Interest:	128.45	173.73	163.92
	Financial Institutions	94.44	53.08	108.69
	Government Enterprises	34.01	37.66	20.03
	Private Sector	(0.00)	82.98	35.20
	b. Staff Loans / Adv.	172.54	358.86	112.89
	c. Sundry Debtors	30.95	1.51	23.77
	d. Cash In Transit	-	-	-
	e. Others	256.30	455.28	100.35
8	Expenses not Written off	-	-	-
9	Non Banking Assets	18.00	106.27	210.87
10	Reconciliation Account	-	-	-
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	24,061.18	27,852.52	10,635.25

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	1,001.26	1,375.87	1,952.50	1,730.28	299.70	1,268.68	794.77
1.1 On Deposit Liabilities	970.28	1,338.89	1,859.39	1,629.01	276.28	1,198.87	725.12
1.1.1 Saving Account	418.02	575.34	556.88	337.94	141.77	316.46	152.13
1.1.2 Fixed Account	542.94	749.48	1,258.47	1,242.59	121.70	844.16	550.67
1.1.2.1 Up to 3 months Fixed Account	56.31	-	377.54	2.68	-	-	22.07
1.1.2.2 3 to 6 months Fixed Account	78.79	-	188.77	-	8.97	-	17.59
1.1.2.3 6 months to 1 year Fixed Account	135.03	-	339.79	-	89.73	844.16	48.27
1.1.2.4 Above 1 year Fixed Account	272.81	749.48	352.37	1,239.91	23.00	-	462.74
1.1.3 Call Deposit	9.33	14.07	44.04	48.48	12.80	38.25	22.32
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	30.98	36.98	93.11	101.27	23.42	69.81	69.65
2. Commission Expense	20.96	31.98	57.09	34.30	36.44	-	13.15
3. Staff Expense	318.75	358.16	316.58	232.50	76.05	205.35	138.24
4. Office Operating Expenses	111.77	77.44	172.70	175.81	51.14	161.68	82.76
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	-	-	-	-	64.66	-	11.30
7.1 Loan loss Provision	-	-	-	-	64.66	-	11.30
7.1.1 General Loan loss Provision	-	-	-	-	27.75	-	11.20
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	11.20
7.1.1.2 Watch List Provision	-	-	-	-	27.75	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	36.90	-	0.09
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	-	-	-	8.74	-	0.14	-
9. Provision for Staff Bonus	39.22	41.98	113.71	100.98	43.12	65.66	25.23
10. Provision for Income Tax	192.39	239.27	307.03	274.60	116.41	182.01	68.11
11. Others	-	-	-	-	-	-	-
12. Net Profit	552.72	558.30	716.40	634.23	271.63	408.94	158.93
Total Expenses	2,237.06	2,683.00	3,636.00	3,191.45	959.13	2,292.46	1,292.48
Income							
1. Interest Income	1,880.82	2,359.47	3,197.36	2,824.31	686.62	2,053.27	1,126.55
1.1 On Loans and Advances	1,574.39	1,787.58	2,673.71	2,304.92	517.66	1,736.55	863.66
1.2 On Investment	148.64	519.72	382.22	255.25	91.67	177.61	164.81
1.2.1 Government Bonds	148.64	89.33	303.03	255.25	85.76	177.61	147.55
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	159.92	79.18	-	-	-	17.26
1.2.4 Debenture & Bonds	-	270.47	-	-	5.92	-	-
1.3 On Agency Balance	2.95	-	-	105.05	0.75	-	0.93
1.4 On Call Deposit	-	52.17	99.30	-	64.11	-	-
1.5 On Others	154.84	-	42.13	159.08	12.43	139.12	97.15
2. Commission and Discount	121.21	18.50	324.50	171.63	157.21	91.42	115.09
2.1 Bills Purchase and Discount	-	-	-	-	2.73	-	0.14
2.2 Commission	121.21	15.61	86.46	171.63	128.83	62.17	36.25
2.3 Others	-	2.88	238.04	-	25.65	29.25	78.70
3. Exchange Flactuation Income	10.56	21.97	85.71	69.62	61.09	79.87	22.02
3.1 Due to Change in Exchange Rate	-	4.01	17.87	10.54	0.16	-	0.11
3.2 Due to Foreign Currency Transaction	10.56	17.96	67.84	59.08	60.92	79.87	21.92
4. Other Operating Income	41.21	143.72	26.91	70.42	6.66	17.89	0.07
5. Non Operating Income	-	21.75	-	55.47	-	-	0.07
6. Write Back from Provisions for loss	183.26	117.60	-	-	46.96	50.01	28.67
7. Recovery of written-off Loan	-	-	1.52	-	0.58	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,237.06	2,683.00	3,636.00	3,191.45	959.13	2,292.46	1,292.48

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	962.37	1,339.43	668.34	1,509.68	1,353.33	1,069.92	1,020.74
1.1 On Deposit Liabilities	912.48	1,243.90	609.99	1,360.71	1,288.82	916.39	934.04
1.1.1 Saving Account	219.46	329.93	243.32	312.81	444.41	260.02	267.79
1.1.2 Fixed Account	664.78	885.91	355.09	1,018.04	807.98	637.84	656.35
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	294.37	-	-	-	-	240.23	-
1.1.2.3 6 months to 1 year Fixed Account	149.91	-	5.44	-	510.73	258.92	656.32
1.1.2.4 Above 1 year Fixed Account	220.50	885.91	349.66	1,018.04	297.25	138.69	0.03
1.1.3 Call Deposit	28.24	28.07	11.58	29.87	36.43	18.53	9.90
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	49.89	95.53	58.35	148.97	64.51	153.52	86.70
2. Commission Expense	1.95	7.46	5.58	33.44	0.00	-	3.08
3. Staff Expense	154.56	214.58	184.02	319.63	327.76	208.83	305.54
4. Office Operating Expenses	116.93	157.84	86.00	142.96	180.45	167.42	91.97
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	7.59	0.25	-	-	23.07	0.06
7. Provision for Risk	-	27.76	-	-	-	8.86	7.95
7.1 Loan loss Provision	-	27.76	-	-	-	8.86	-
7.1.1 General Loan loss Provision	-	-	-	-	-	8.86	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	8.86	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	27.76	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	7.95
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	76.81	50.69	42.10	86.10	62.61	63.95	3.04
10. Provision for Income Tax	207.38	136.87	113.67	282.47	169.05	174.18	54.10
11. Others	-	-	-	-	-	-	-
12. Net Profit	483.90	319.37	265.23	492.44	394.45	401.35	3.75
Total Expenses	2,003.90	2,261.61	1,365.18	2,866.72	2,487.65	2,117.56	1,490.23

Income

1. Interest Income	1,723.21	2,118.09	1,179.65	2,382.29	2,190.22	1,852.23	1,374.33
1.1 On Loans and Advances	1,372.98	1,758.48	991.31	1,961.22	1,371.51	1,551.84	996.82
1.2 On Investment	347.69	230.62	151.46	301.07	283.47	225.68	257.57
1.2.1 Government Bonds	310.91	227.49	-	301.07	278.57	214.59	257.57
1.2.2 Foreign Bonds	32.09	-	1.71	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	4.69	3.14	149.75	-	4.90	11.09	-
1.3 On Agency Balance	-	0.70	-	-	1.15	0.99	-
1.4 On Call Deposit	-	128.28	-	-	56.25	23.95	-
1.5 On Others	2.55	-	36.89	120.00	477.83	49.78	119.94
2. Commission and Discount	249.78	129.18	157.33	403.82	140.88	196.36	84.02
2.1 Bills Purchase and Discount	4.27	0.12	-	-	23.05	10.09	-
2.2 Commission	245.51	129.06	141.70	402.57	102.55	15.02	68.77
2.3 Others	-	-	15.63	1.25	15.28	171.26	15.26
3. Exchange Flactuation Income	30.89	14.34	28.19	47.35	50.47	42.32	10.34
3.1 Due to Change in Exchange Rate	-	-	5.35	6.03	1.69	16.37	-
3.2 Due to Foreign Currency Transaction	30.89	14.34	22.83	41.32	48.78	25.95	10.34
4. Other Operating Income	0.02	-	0.01	32.79	90.54	26.65	21.49
5. Non Operating Income	-	-	-	0.47	15.13	-	0.01
6. Write Back from Provisions for loss	-	-	-	-	-	-	0.03
7. Recovery of written-off Loan	-	-	-	-	0.42	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	(0.02)	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,003.90	2,261.61	1,365.18	2,866.72	2,487.65	2,117.56	1,490.23

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	2,054.58	822.62	1,184.58	1,046.48	1,211.42	895.22	216.45
1.1 On Deposit Liabilities	1,884.82	769.83	1,087.09	939.88	1,142.17	805.55	207.11
1.1.1 Saving Account	510.24	192.81	159.60	270.59	310.13	208.74	69.41
1.1.2 Fixed Account	1,330.26	557.74	906.93	640.53	829.80	587.18	134.80
1.1.2.1 Up to 3 months Fixed Account	-	82.63	-	0.08	-	-	-
1.1.2.2 3 to 6 months Fixed Account	184.43	63.54	379.56	3.68	-	-	0.66
1.1.2.3 6 months to 1 year Fixed Account	494.51	344.86	377.77	196.13	-	587.18	37.68
1.1.2.4 Above 1 year Fixed Account	651.32	66.70	149.60	440.64	829.80	-	96.46
1.1.3 Call Deposit	44.32	19.28	20.56	25.43	2.24	9.63	2.90
1.1.4 Certificate of Deposit	-	-	-	3.33	-	-	-
1.2 On Borrowing	169.75	52.79	97.49	106.61	69.25	89.67	9.34
2. Commission Expense	59.57	11.06	-	30.95	2.90	-	0.56
3. Staff Expense	363.17	142.90	119.62	261.03	298.21	127.99	50.64
4. Office Operating Expenses	243.36	107.27	66.01	155.74	180.09	102.58	36.33
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.34	-	-	-	27.58	-	-
7. Provision for Risk	-	-	(13.55)	-	-	0.21	32.25
7.1 Loan loss Provision	-	-	(13.55)	-	-	0.21	32.25
7.1.1 General Loan loss Provision	-	-	(4.24)	-	-	0.21	-
7.1.1.1 Pass Loan Loss Provision	-	-	12.55	-	-	-	-
7.1.1.2 Watch List Provision	-	-	(16.79)	-	-	0.21	-
7.1.2 Special Loan Loss Provision	-	-	(9.31)	-	-	-	32.25
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	-	-	-	-	-	23.55	-
9. Provision for Staff Bonus	124.53	44.38	80.29	74.09	44.49	61.97	9.62
10. Provision for Income Tax	336.23	126.96	217.66	200.05	98.11	167.44	25.99
11. Others	-	-	-	-	-	0.02	-
12. Net Profit	784.54	272.46	504.96	466.77	302.33	390.26	60.63
Total Expenses	3,966.30	1,527.65	2,159.58	2,235.11	2,165.13	1,769.23	432.48

Income

1. Interest Income	3,485.16	1,367.26	1,957.67	1,888.92	1,937.64	1,482.45	363.52
1.1 On Loans and Advances	2,836.87	1,193.79	1,661.93	1,668.26	1,548.49	1,275.33	322.74
1.2 On Investment	401.50	154.54	244.71	172.39	359.27	191.99	29.21
1.2.1 Government Bonds	394.71	154.54	238.61	161.76	257.01	189.88	29.21
1.2.2 Foreign Bonds	-	-	-	-	-	1.74	-
1.2.3 NRB Bonds	-	-	-	-	90.73	-	-
1.2.4 Debenture & Bonds	6.79	-	6.11	10.64	11.53	0.37	-
1.3 On Agency Balance	-	5.12	0.19	-	1.08	-	-
1.4 On Call Deposit	-	3.86	-	0.76	-	-	0.31
1.5 On Others	246.80	9.95	50.84	47.51	28.80	15.13	11.26
2. Commission and Discount	381.69	100.52	111.63	289.01	214.15	26.14	8.08
2.1 Bills Purchase and Discount	-	0.23	-	-	3.11	-	-
2.2 Commission	381.69	48.26	111.45	289.01	202.54	26.14	0.30
2.3 Others	-	52.03	0.18	-	8.50	-	7.78
3. Exchange Flactuation Income	88.80	49.50	36.68	56.71	36.96	68.89	1.26
3.1 Due to Change in Exchange Rate	4.69	-	(1.07)	0.18	2.10	5.34	-
3.2 Due to Foreign Currency Transaction	84.10	49.50	37.74	56.53	34.86	63.55	1.26
4. Other Operating Income	8.33	8.77	53.06	-	(23.83)	78.72	3.85
5. Non Operating Income	-	1.60	(0.29)	0.47	0.22	54.93	-
6. Write Back from Provisions for loss	-	-	-	-	-	58.01	55.61
7. Recovery of written-off Loan	2.32	-	0.83	-	-	0.06	0.15
8. Income from Extra Ordinary transactions	-	-	-	-	-	0.02	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,966.30	1,527.65	2,159.58	2,235.11	2,165.13	1,769.23	432.48

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	2.23	7.75	226.26	52.03	27.47	497.25	358.76
1.1 On Deposit Liabilities	2.23	7.75	220.63	52.03	27.47	470.14	351.33
1.1.1 Saving Account	0.20	3.16	51.17	16.31	6.17	121.40	125.42
1.1.2 Fixed Account	1.95	4.35	165.97	33.56	20.86	340.94	214.44
1.1.2.1 Up to 3 months Fixed Account	0.15	-	3.42	-	0.83	6.34	12.03
1.1.2.2 3 to 6 months Fixed Account	0.34	-	35.68	4.63	1.04	38.66	19.45
1.1.2.3 6 months to 1 year Fixed Account	0.47	-	72.33	0.09	7.30	212.61	124.83
1.1.2.4 Above 1 year Fixed Account	1.00	4.35	54.54	28.84	11.68	83.33	58.13
1.1.3 Call Deposit	0.07	0.24	3.48	2.16	0.44	7.81	11.47
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	5.63	-	-	27.11	7.43
2. Commission Expense	0.00	-	0.45	0.19	-	-	0.27
3. Staff Expense	1.35	2.76	52.86	13.28	4.61	106.80	84.43
4. Office Operating Expenses	1.08	1.17	43.63	11.75	3.77	62.31	64.74
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.00	-	-	-	-
7. Provision for Risk	0.27	-	-	127.99	-	-	-
7.1 Loan loss Provision	0.27	-	-	127.99	-	-	-
7.1.1 General Loan loss Provision	0.49	-	-	30.42	-	-	-
7.1.1.1 Pass Loan Loss Provision	(0.33)	-	-	-	-	-	-
7.1.1.2 Watch List Provision	0.83	-	-	30.42	-	-	-
7.1.2 Special Loan Loss Provision	(0.23)	-	-	97.57	-	-	-
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	-	-	11.04	-	1.40	24.97	21.27
10. Provision for Income Tax	-	-	29.81	-	4.19	67.41	57.42
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	69.57	-	9.77	157.28	133.97
Total Expenses	4.92	11.68	433.62	205.24	51.20	916.02	720.86

Income

1. Interest Income	1.83	2.95	410.44	45.66	48.42	866.79	682.56
1.1 On Loans and Advances	1.83	2.94	362.26	36.27	46.86	788.58	596.28
1.2 On Investment	-	-	44.67	8.93	-	63.32	76.66
1.2.1 Government Bonds	-	-	44.67	8.93	-	63.32	76.66
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	-	0.00	0.00	0.00	-	0.00	0.00
1.5 On Others	-	-	3.51	0.46	1.57	14.89	9.62
2. Commission and Discount	0.02	-	22.70	5.63	0.02	1.35	10.86
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	-	0.82	0.46	0.01	1.34	10.79
2.3 Others	-	-	21.87	5.17	0.01	0.01	0.07
3. Exchange Flactuation Income	-	-	0.32	0.00	-	1.63	5.64
3.1 Due to Change in Exchange Rate	-	-	0.30	0.00	-	0.86	4.41
3.2 Due to Foreign Currency Transaction	-	-	0.02	-	-	0.77	1.23
4. Other Operating Income	0.24	-	0.02	-	2.76	45.05	21.75
5. Non Operating Income	-	-	0.15	-	-	1.21	0.05
6. Write Back from Provisions for loss	-	-	-	49.75	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	2.84	8.73	-	104.21	-	-	-
Total Income	4.92	11.68	433.62	205.24	51.20	916.02	720.86

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	266.70	11.40	251.73	290.48	258.13	25.09	6.76
1.1 On Deposit Liabilities	259.06	11.40	240.26	283.62	248.96	25.09	6.76
1.1.1 Saving Account	62.84	1.53	88.77	85.22	56.27	5.34	1.48
1.1.2 Fixed Account	191.83	9.54	144.45	195.16	186.71	19.11	5.20
1.1.2.1 Up to 3 months Fixed Account	3.09	-	0.73	-	38.37	-	0.82
1.1.2.2 3 to 6 months Fixed Account	19.44	-	6.34	-	36.88	3.67	1.13
1.1.2.3 6 months to 1 year Fixed Account	78.76	7.25	28.44	123.45	7.98	9.67	1.98
1.1.2.4 Above 1 year Fixed Account	90.54	2.29	108.94	71.71	103.47	5.78	1.27
1.1.3 Call Deposit	4.38	0.33	7.04	3.25	5.99	0.65	0.08
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	7.64	-	11.47	6.86	9.17	-	-
2. Commission Expense	0.96	-	-	-	-	0.00	-
3. Staff Expense	59.47	2.04	46.08	50.08	26.05	6.33	3.15
4. Office Operating Expenses	36.82	1.19	36.34	32.64	11.76	5.35	1.03
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	-	(3.98)	-	-	-	-	-
7.1 Loan loss Provision	-	(3.98)	-	-	-	-	-
7.1.1 General Loan loss Provision	-	(0.19)	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	(0.36)	-	-	-	-	-
7.1.1.2 Watch List Provision	-	0.17	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(3.79)	-	-	-	-	-
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	14.88	-	13.89	13.60	17.59	-	-
10. Provision for Income Tax	40.17	-	37.51	36.72	47.48	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	93.72	-	87.51	85.68	110.80	-	0.69
Total Expenses	512.72	10.65	473.07	509.20	471.81	36.77	11.63

Income

1. Interest Income	472.47	8.58	441.43	487.58	459.28	30.65	10.56
1.1 On Loans and Advances	427.21	8.58	390.28	422.97	417.89	26.18	10.41
1.2 On Investment	45.26	-	49.14	60.40	37.28	4.47	0.05
1.2.1 Government Bonds	45.26	-	49.14	60.40	36.40	4.36	0.05
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	0.87	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.11	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	-	1.46	-	-	-	0.11
1.5 On Others	-	-	0.55	4.21	4.11	-	-
2. Commission and Discount	32.14	0.04	1.11	20.08	0.54	1.18	0.49
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	32.14	0.03	1.11	0.67	0.54	1.18	0.49
2.3 Others	-	0.01	-	19.41	-	-	-
3. Exchange Flactuation Income	0.36	-	8.08	-	-	-	-
3.1 Due to Change in Exchange Rate	0.32	-	1.73	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.04	-	6.36	-	-	-	-
4. Other Operating Income	7.75	0.23	19.99	1.53	11.63	0.12	0.57
5. Non Operating Income	-	-	2.45	-	0.20	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	0.15	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	1.80	-	-	-	4.83	-
Total Income	512.72	10.65	473.07	509.20	471.81	36.77	11.63

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	26.50	27.92	22.39	0.18	41.22	65.82	43.95
1.1 On Deposit Liabilities	26.50	27.92	22.39	0.18	41.22	65.82	43.95
1.1.1 Saving Account	5.62	4.38	3.27	0.03	7.49	14.05	6.67
1.1.2 Fixed Account	19.52	23.18	18.52	-	33.51	51.48	36.59
1.1.2.1 Up to 3 months Fixed Account	-	1.74	-	-	4.94	0.64	-
1.1.2.2 3 to 6 months Fixed Account	6.82	8.36	-	-	6.37	0.28	1.63
1.1.2.3 6 months to 1 year Fixed Account	5.96	8.46	-	-	13.86	0.03	19.01
1.1.2.4 Above 1 year Fixed Account	6.74	4.62	18.52	-	8.33	50.53	15.95
1.1.3 Call Deposit	1.35	0.37	0.60	0.15	0.21	0.29	0.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	7.88	5.22	4.57	0.32	9.05	25.32	4.61
4. Office Operating Expenses	5.83	4.70	2.62	0.28	25.31	10.53	3.88
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	-	-	-	-	2.31	-	-
7.1 Loan loss Provision	-	-	-	-	2.31	-	-
7.1.1 General Loan loss Provision	-	-	-	-	(4.28)	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	(6.57)	-	-
7.1.1.2 Watch List Provision	-	-	-	-	2.29	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	6.59	-	-
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	0.51	0.58	0.14	-	-	-	2.38
10. Provision for Income Tax	1.39	1.55	0.38	-	-	39.53	6.44
11. Others	-	-	-	-	-	-	-
12. Net Profit	3.24	3.63	0.88	-	-	92.41	15.02
Total Expenses	45.35	43.60	30.96	0.77	77.89	233.60	76.28

Income

1. Interest Income	43.04	41.38	29.67	0.11	61.06	221.83	72.83
1.1 On Loans and Advances	40.22	39.86	25.17	0.06	55.40	211.12	71.56
1.2 On Investment	2.83	1.52	2.38	-	3.48	7.28	1.27
1.2.1 Government Bonds	2.83	0.20	2.38	-	3.48	7.28	1.27
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1.32	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	-	0.00	0.06	-	3.43	-
1.5 On Others	-	-	2.12	-	2.18	-	-
2. Commission and Discount	0.07	1.76	0.01	-	0.01	3.88	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.07	1.76	0.01	-	0.01	3.88	0.02
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	2.24	0.46	1.00	-	1.37	7.80	1.74
5. Non Operating Income	-	-	0.28	-	0.14	0.09	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	1.69
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	0.66	15.31	-	-
Total Income	45.35	43.60	30.96	0.77	77.89	233.60	76.28

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhhi
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Expenses

1. Interest Expense	32.05	30.40	18.97	39.00	37.00	15.74	14.95
1.1 On Deposit Liabilities	32.05	30.40	18.97	38.45	37.00	15.74	14.95
1.1.1 Saving Account	6.97	5.31	5.85	8.49	8.43	3.24	2.70
1.1.2 Fixed Account	24.60	24.06	13.06	29.39	28.56	12.02	11.46
1.1.2.1 Up to 3 months Fixed Account	-	2.52	0.24	-	-	0.72	0.51
1.1.2.2 3 to 6 months Fixed Account	-	5.09	0.40	1.99	2.58	2.24	0.47
1.1.2.3 6 months to 1 year Fixed Account	24.60	9.35	4.63	8.92	18.20	5.44	5.03
1.1.2.4 Above 1 year Fixed Account	-	7.10	7.78	18.48	7.78	3.62	5.45
1.1.3 Call Deposit	0.47	1.03	0.06	0.56	-	0.48	0.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.56	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	8.96	9.14	1.47	9.49	7.30	2.73	6.72
4. Office Operating Expenses	5.33	10.85	2.30	5.54	6.48	1.68	3.43
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.29	-	-	-	-	-
7. Provision for Risk	-	16.60	-	-	-	-	44.44
7.1 Loan loss Provision	-	16.60	-	-	-	-	44.44
7.1.1 General Loan loss Provision	-	4.09	-	-	-	-	44.44
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	44.44
7.1.1.2 Watch List Provision	-	4.09	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	12.51	-	-	-	-	-
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	-	0.19	1.02	1.59	0.13	-	-
10. Provision for Income Tax	2.92	0.53	2.75	9.30	0.50	1.80	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	6.80	1.23	6.41	5.05	1.16	4.19	-
Total Expenses	56.04	69.24	32.92	69.98	52.56	26.13	69.54

Income

1. Interest Income	52.85	46.54	32.80	48.16	51.19	21.36	22.66
1.1 On Loans and Advances	49.18	41.07	32.80	47.94	47.03	21.07	20.61
1.2 On Investment	2.24	4.67	-	-	4.12	-	1.94
1.2.1 Government Bonds	2.24	-	-	-	-	-	1.94
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.67	-	-	4.12	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.43	0.54	-	-	0.04	-	0.11
1.5 On Others	-	0.26	-	0.22	-	0.29	-
2. Commission and Discount	2.69	0.09	0.02	0.52	1.37	0.69	0.88
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.69	0.09	0.02	0.46	1.37	0.07	0.06
2.3 Others	-	-	-	0.06	-	0.61	0.82
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	0.51	2.08	0.09	0.61	0.00	4.09	-
5. Non Operating Income	-	0.80	0.00	-	-	-	0.05
6. Write Back from Provisions for loss	-	18.53	-	20.29	-	-	-
7. Recovery of written-off Loan	-	1.20	-	0.40	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	45.96
Total Income	56.04	69.24	32.92	69.98	52.56	26.13	69.54

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.02	40.36	106.88	111.08	42.44
1.1 On Deposit Liabilities	0.02	40.02	102.54	107.05	42.44
1.1.1 Saving Account	0.02	6.12	20.27	14.34	7.64
1.1.2 Fixed Account	-	32.34	79.83	89.45	32.83
1.1.2.1 Up to 3 months Fixed Account	-	2.00	0.70	-	-
1.1.2.2 3 to 6 months Fixed Account	-	5.50	1.33	15.77	6.19
1.1.2.3 6 months to 1 year Fixed Account	-	10.72	38.27	36.06	13.53
1.1.2.4 Above 1 year Fixed Account	-	14.12	39.53	37.62	13.11
1.1.3 Call Deposit	0.00	1.56	2.44	3.26	1.97
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	0.35	4.34	4.03	-
2. Commission Expense	-	0.19	0.15	-	-
3. Staff Expense	0.54	7.59	21.75	27.95	8.35
4. Office Operating Expenses	0.10	4.74	10.17	15.70	6.15
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	0.12	0.72	-
7. Provision for Risk	-	-	-	17.86	-
7.1 Loan loss Provision	-	-	-	17.86	-
7.1.1 General Loan loss Provision	-	-	-	(22.32)	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	(4.93)	-
7.1.1.2 Watch List Provision	-	-	-	(17.40)	-
7.1.2 Special Loan Loss Provision	-	-	-	40.19	-
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	-	0.76	2.83	0.95	1.58
10. Provision for Income Tax	-	2.04	7.65	2.78	0.43
11. Others	-	-	-	-	-
12. Net Profit	-	4.76	17.85	5.77	13.78
Total Expenses	0.66	60.44	167.42	182.81	72.72

Income

1. Interest Income	-	58.65	160.97	174.34	66.45
1.1 On Loans and Advances	-	50.32	146.58	150.82	60.02
1.2 On Investment	-	6.06	10.56	23.28	5.74
1.2.1 Government Bonds	-	-	10.56	23.28	5.74
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	6.06	-	-	-
1.3 On Agency Balance	-	-	-	-	0.46
1.4 On Call Deposit	-	0.98	-	0.24	0.18
1.5 On Others	-	1.30	3.83	-	0.05
2. Commission and Discount	-	1.75	5.33	8.46	0.29
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.07	5.33	-	0.29
2.3 Others	-	1.69	-	8.46	0.00
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	-	0.04	1.12	0.02	6.28
5. Non Operating Income	0.10	-	-	-	(0.30)
6. Write Back from Provisions for loss	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	0.56	-	-	-	-
Total Income	0.66	60.44	167.42	182.81	72.72

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,927.61	20,548.76	19,510.47	16,322.56	13,231.36	13,882.04	7,861.06	11,223.89
Fishery Related	725.70	1,241.88	672.19	824.79	-	314.82	53.27	164.91
Mining Related	2,947.41	111.45	421.04	963.74	-	-	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	46,836.71	34,287.62	77,609.34	100,583.41	12,845.32	86,059.15	43,649.15	52,663.68
Construction	3,505.12	3,633.76	24,698.21	6,660.31	8,789.45	2,357.42	920.60	4,153.76
Electricity,Gas and Water	16,170.17	25,197.14	40,667.22	32,350.26	8,850.48	20,289.69	10,050.48	20,059.18
Metal Products, Mach. & Ele. Eqp.	2,622.09	3,501.21	6,887.66	4,780.58	959.07	9,299.76	2,576.16	3,139.01
Tras., Com. and Public Utilities	1,223.97	3,332.74	5,109.67	4,932.94	1,207.48	4,958.65	203.30	2,033.57
Wholesaler & Retailer	39,821.62	65,552.50	93,058.34	68,192.06	21,640.09	44,464.42	31,262.74	51,691.81
Finance, Insurance and Real Estate	7,393.97	19,977.74	19,415.41	33,288.21	4,155.94	17,113.24	6,804.28	20,756.36
Tourism Service**	9,296.33	18,702.49	10,949.93	22,506.85	1,031.78	12,733.48	7,268.28	4,933.87
Other Services	7,976.91	9,820.33	13,198.10	19,627.15	1,561.78	9,196.28	2,175.71	7,763.36
Consumption Loans	77,378.30	96,799.63	78,827.61	36,623.52	12,676.18	15,663.86	20,657.19	40,044.33
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	12,765.65	3,039.59	40,583.82	6,840.43	1,722.27	14,216.38	10,290.44	10,674.16
TOTAL sectorwise	235,591.55	305,746.82	431,609.03	354,891.44	88,810.01	250,821.13	143,994.37	229,301.89

Product Wise

Term Loan	58,690.20	84,971.89	128,373.09	113,428.54	12,281.67	104,439.43	47,452.72	79,497.99
Overdraft	7,072.10	5,605.80	2,951.69	2,198.49	102.36	3,113.07	125.17	3,169.95
Cash Credit Loan	19,068.91	62,640.43	1,917.16	23,787.36	7,228.24	47,201.05	20,284.36	45,515.07
Trust Receipt Loan/Import Loan	2,091.91	1,988.31	18,449.18	17,872.36	4,026.84	12,958.83	6,289.77	11,540.30
Short Term Working Capital/Demand Loan	21,091.65	23,454.14	100,387.68	129,732.45	26,155.78	34,325.34	19,905.16	26,959.27
Residential Personal Home Loan (Up to Rs. 30 million)#	11,674.31	30,267.00	29,831.38	7,797.11	8,320.17	5,396.17	2,657.13	24,345.67
Real Estate Loan	9,645.90	9,956.26	22,538.37	24,109.10	8,834.82	11,242.32	3,834.53	7,322.76
Margin Nature Loan	7,528.06	6,198.04	16,577.09	3,247.75	-	2,810.18	623.76	3,550.28
Hire Purchase Loan	2,479.62	9,574.90	11,462.95	5,069.89	1,470.01	6,753.72	2,975.95	5,719.65
Deprived Sector Loan	11,819.64	15,345.42	20,203.26	18,767.62	4,281.02	10,904.66	7,239.04	10,796.37
Bills Purchased	-	8.51	13.89	60.45	3,527.55	-	0.08	725.58
Other Product	84,429.24	55,736.12	78,903.28	8,820.31	12,581.56	11,676.37	32,606.69	10,159.01
Total Product wise Loan	235,591.55	305,746.82	431,609.03	354,891.44	88,810.01	250,821.13	143,994.37	229,301.89

Collateral Wise

Gold and Silver	36,578.75	27,575.73	1,936.71	2,541.76	-	-	-	-
Government Securities	74.62	0.85	5.50	12.04	4,500.00	-	-	0.13
Non Governmental Securities	7,528.46	6,198.04	17,868.71	3,243.67	-	2,810.18	623.76	4,420.28
Fixed Deposit Receipts	840.08	1,468.97	1,328.01	2,090.73	6,106.63	1,379.97	1,108.15	1,822.99
Own	839.44	1,468.97	1,328.01	1,848.93	102.36	1,379.97	1,108.15	1,822.99
Other Licences Institutions	0.64	-	-	241.80	6,004.28	-	-	-
Collateral of Properties	179,035.47	243,623.32	382,968.07	313,593.43	68,516.82	236,668.08	117,572.09	201,227.81
Fixed Assets	120,024.85	241,737.02	271,719.79	297,909.54	57,171.05	229,463.15	58,545.83	110,530.69
Current Assets	59,010.62	1,886.30	111,248.27	15,683.88	11,345.77	7,204.93	59,026.26	90,697.12
Against security of Bill	14.99	13.63	9,496.00	-	-	-	6,297.17	9,495.94
Domestic Bills	1.71	-	2,449.33	-	-	-	-	-
Foreign Bills	13.28	13.63	7,046.67	-	-	-	6,297.17	9,495.94
Against Guarantee	8,133.04	26,815.21	10,819.20	4,822.82	2,876.51	9,594.89	6,782.37	10,181.74
Government Guarantee	275.15	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,171.50	9,397.53	8,666.55	4,280.62	2,737.70	-	6,626.32	9,664.47
Personal Guarantee	1,620.80	17,170.26	1,769.50	153.02	-	-	-	318.53
Collective Guarantee	4.51	30.82	3.60	5.75	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	130.03	-	-
Other Guarantee	61.08	-	0.03	-	-	9,464.86	-	-
Credit Card	0.05	18.59	1,208.37	269.30	366.98	368.01	-	138.05
Others	3,386.10	32.49	5,978.46	28,317.69	6,443.07	-	11,610.83	2,014.95
Total	235,591.55	305,746.82	431,609.03	354,891.44	88,810.01	250,821.13	143,994.37	229,301.89

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	22,113.83	5,205.71	11,762.25	12,527.67	14,800.32	50,576.11	21,986.65	13,803.21
Fishery Related	2,714.87	265.73	921.60	792.08	878.13	903.41	752.84	384.72
Mining Related	-	263.10	1,032.45	45.23	613.62	1,425.38	120.17	1,179.02
Agriculture, Forestry, Bevarage & Non Food Production Related*	10,064.12	33,874.68	48,979.64	44,860.63	32,440.24	18,742.50	93,109.09	21,576.88
Construction	21,723.01	8,367.05	16,035.80	20,556.51	4,341.05	12,418.44	9,319.09	16,231.61
Electricity,Gas and Water	6,148.17	14,091.56	34,735.83	29,885.51	19,641.32	9,625.90	27,339.66	22,014.60
Metal Products, Mach. & Ele. Eqp.	577.26	1,333.60	4,107.11	7,815.36	3,051.59	560.87	5,935.67	348.06
Tras., Com. and Public Utilities	680.94	1,597.61	4,919.50	5,955.45	3,866.19	4,706.51	7,847.22	4,051.86
Wholesaler & Retailer	56,673.74	26,614.38	46,367.75	50,153.77	49,827.76	37,257.22	92,185.33	30,369.12
Finance, Insurance and Real Estate	6,585.47	7,599.08	20,852.04	26,420.87	15,209.42	4,926.91	41,086.18	6,693.17
Tourism Service**	2,706.11	5,843.07	15,490.38	12,091.79	7,849.41	7,109.41	20,828.85	4,209.29
Other Services	5,393.75	7,372.27	9,910.36	13,674.29	10,540.12	7,895.92	21,050.29	8,379.75
Consumption Loans	78,776.12	14,411.20	74,774.50	60,395.98	48,272.64	26,589.87	103,045.35	45,200.72
Local Government	-	-	-	231.20	150.07	-	-	-
Others	16,699.38	22,322.37	394.28	774.27	14,112.20	30,778.73	29.54	990.10
TOTAL sectorwise	230,856.79	149,161.41	290,283.50	286,180.61	225,594.08	213,517.18	444,635.92	175,432.10

Product Wise

Term Loan	80,434.68	71,918.58	142,535.45	93,846.31	107,529.67	45,456.41	185,007.82	79,366.85
Overdraft	1,463.80	1,016.62	2,543.96	3,528.06	2,498.22	18,438.32	8,948.47	5,209.41
Cash Credit Loan	53,285.24	20,976.09	41,148.43	18,134.06	24,131.88	1,055.90	58,464.71	6,556.07
Trust Receipt Loan/Import Loan	67.01	5,626.43	5,034.36	8,839.82	5,732.60	798.30	11,226.16	1,818.47
Short Term Working Capital/Demand Loan	9,639.91	22,186.26	33,719.71	56,264.68	31,398.22	105,980.72	58,346.98	17,592.50
Residential Personal Home Loan (Up to Rs. 30 million)#	45,990.07	6,578.57	12,446.14	18,839.19	15,538.77	10,484.85	43,081.35	12,045.75
Real Estate Loan	23,865.34	1,734.55	7,757.31	15,564.08	3,926.81	2,356.24	16,755.89	3,964.48
Margin Nature Loan	2,094.91	2,659.99	11,250.97	8,228.09	9,767.24	5,332.16	12,898.51	6,761.75
Hire Purchase Loan	2,184.33	3,537.93	4,585.13	3,029.68	4,347.44	4,740.34	15,615.37	4,476.32
Deprived Sector Loan	6,802.68	6,891.27	12,270.28	13,461.45	11,002.34	16,245.28	21,581.70	11,680.06
Bills Purchased	-	1,916.96	603.22	65.44	306.87	-	630.09	-
Other Product	5,028.81	4,118.15	16,388.55	46,379.75	9,414.03	2,628.66	12,078.87	25,960.45
Total Product wise Loan	230,856.79	149,161.41	290,283.50	286,180.61	225,594.08	213,517.18	444,635.92	175,432.10

Collateral Wise

Gold and Silver	11.70	223.86	4.72	751.64	16.15	4.75	-	712.70
Government Securities	-	-	-	-	3.70	-	-	1.05
Non Governmental Securities	2,094.91	2,659.99	11,219.73	8,418.09	9,979.29	-	12,898.51	6,856.64
Fixed Deposit Receipts	1,340.83	415.68	1,259.09	1,607.48	1,911.79	710.65	2,361.29	1,138.04
Own	1,340.83	415.68	1,259.09	1,607.48	1,911.79	710.65	2,361.29	1,124.85
Other Licences Institutions	-	-	-	-	-	-	-	13.20
Collateral of Properties	217,300.59	126,469.53	263,634.41	263,071.40	198,795.07	212,801.78	396,046.65	150,579.89
Fixed Assets	214,815.23	85,949.77	252,663.60	218,908.58	117,352.54	212,801.78	242,878.62	99,254.57
Current Assets	2,485.35	40,519.77	10,970.81	44,162.82	81,442.53	-	153,168.03	51,325.32
Against security of Bill	-	1,916.96	2,347.08	133.59	4,606.25	-	15,650.20	2,697.61
Domestic Bills	-	1,916.96	-	-	79.24	-	-	26.03
Foreign Bills	-	-	2,347.08	133.59	4,527.02	-	15,650.20	2,671.58
Against Guarantee	9,022.60	6,115.92	10,944.20	9,618.82	8,419.80	-	483.44	836.04
Government Guarantee	0.18	-	238.34	231.20	149.93	-	324.52	7.16
Institutional Guarantee	8,595.19	5,363.12	10,570.40	9,362.51	7,745.46	-	-	183.18
Personal Guarantee	-	573.72	111.98	25.11	244.63	-	158.92	626.95
Collective Guarantee	-	-	23.48	-	-	-	-	0.21
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	427.23	179.08	-	-	279.78	-	-	18.53
Credit Card	253.72	335.17	795.57	324.59	881.49	-	667.69	249.96
Others	832.44	11,024.30	78.70	2,255.02	980.54	-	16,528.14	12,360.18
Total	230,856.79	149,161.41	290,283.50	286,180.61	225,594.08	213,517.18	444,635.92	175,432.10

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	18,242.44	13,943.05	11,347.60	8,027.28	1,178.90	64.54	507.76	1,857.79
Fishery Related	740.53	700.99	463.45	927.73	89.41	-	-	23.36
Mining Related	139.97	1,355.07	187.72	-	2.28	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	22,886.49	37,356.12	45,242.08	33,639.44	1,060.39	0.96	538.04	2,005.65
Construction	13,640.69	6,436.95	14,128.63	7,381.32	7,610.95	44.11	39.52	951.67
Electricity,Gas and Water	23,466.62	30,609.17	19,621.99	24,724.13	429.67	-	-	1,853.05
Metal Products, Mach. & Ele. Eqp.	2,581.22	4,447.32	4,349.12	1,713.51	301.72	2.69	-	182.30
Tras., Com. and Public Utilities	3,683.25	6,598.97	3,279.32	3,680.50	440.71	11.63	128.32	718.05
Wholesaler & Retailer	26,583.61	50,503.18	35,323.73	25,705.23	9,955.69	21.68	895.14	6,171.01
Finance, Insurance and Real Estate	35,706.01	19,083.31	26,305.90	13,344.84	4,754.46	-	160.00	5,030.71
Tourism Service**	20,307.01	10,302.24	21,833.94	6,305.75	890.06	25.33	-	1,959.39
Other Services	7,700.47	7,767.07	20,852.08	8,824.00	457.35	0.79	256.33	1,753.96
Consumption Loans	28,024.78	50,284.37	33,685.53	19,189.89	18,081.53	145.00	22.33	17,285.18
Local Government	-	-	-	-	-	-	-	3.34
Others	22,148.14	5,843.65	2,832.38	32,292.23	92.86	2.95	-	5,321.82
TOTAL sectorwise	225,851.24	245,231.46	239,453.47	185,755.83	45,345.97	319.69	2,547.43	45,117.27

Product Wise

Term Loan	78,281.31	100,490.66	109,459.86	97,587.28	18,514.31	174.03	711.63	21,127.44
Overdraft	9,419.12	5,298.21	1,040.60	466.69	2,304.11	40.84	105.70	1,780.55
Cash Credit Loan	29,049.11	44,162.74	26,702.81	30,268.40	5,548.04	4.90	721.54	4,384.95
Trust Receipt Loan/Import Loan	806.40	5,061.27	3,035.53	3,288.21	-	-	-	-
Short Term Working Capital/Demand Loan	13,754.43	35,831.75	32,879.48	12,377.48	166.31	-	-	516.30
Residential Personal Home Loan (Up to Rs. 30 million)#	9,024.43	19,368.94	13,381.87	10,864.82	7,389.69	22.37	39.52	7,306.10
Real Estate Loan	23,656.86	5,004.39	17,043.22	6,901.26	1,084.88	7.50	160.00	3,149.23
Margin Nature Loan	9,699.83	2,786.07	5,840.61	2,757.35	2,214.30	-	-	1,581.00
Hire Purchase Loan	6,022.61	6,686.16	5,456.89	6,814.49	1,207.39	17.27	128.32	1,606.37
Deprived Sector Loan	10,905.87	11,734.58	11,623.68	9,036.85	3,422.63	25.64	15.43	3,156.19
Bills Purchased	3,169.83	279.40	170.81	767.39	-	-	-	-
Other Product	32,061.45	8,527.30	12,818.10	4,625.61	3,494.31	27.13	665.30	509.14
Total Product wise Loan	225,851.24	245,231.46	239,453.47	185,755.83	45,345.97	319.69	2,547.43	45,117.27

Collateral Wise

Gold and Silver	7,387.11	0.20	7.09	-	480.23	-	-	181.93
Government Securities	-	-	1.20	-	-	-	-	-
Non Governmental Securities	9,816.93	2,557.53	5,915.61	-	2,362.72	-	-	1,581.00
Fixed Deposit Receipts	1,484.83	679.70	742.51	1,363.17	670.73	23.98	22.33	324.32
Own	1,484.83	679.70	742.51	1,363.17	670.73	23.98	22.33	324.32
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	190,245.40	233,160.78	219,747.24	174,136.09	37,399.04	235.48	2,525.10	39,952.03
Fixed Assets	186,877.50	217,584.93	175,631.67	150,580.94	37,351.73	235.48	2,525.10	39,952.03
Current Assets	3,367.91	15,575.84	44,115.57	23,555.14	47.31	-	-	-
Against security of Bill	-	204.98	375.35	767.39	-	-	-	-
Domestic Bills	-	202.57	0.77	767.39	-	-	-	-
Foreign Bills	-	2.40	374.58	-	-	-	-	-
Against Guarantee	12,610.32	723.36	8,555.25	18.38	3,483.69	11.46	-	3,078.00
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	12,402.40	26.98	7,842.40	-	3,273.43	-	-	1,754.64
Personal Guarantee	53.57	579.50	488.30	18.38	110.06	11.46	-	1,093.09
Collective Guarantee	-	14.36	100.00	-	2.44	-	-	230.27
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.63	15.45	-	-	97.76	-	-	-
Credit Card	263.36	194.85	188.86	139.52	-	-	-	-
Others	4,043.29	7,710.07	3,920.36	9,331.29	949.56	48.76	-	-
Total	225,851.24	245,231.46	239,453.47	185,755.83	45,345.97	319.69	2,547.43	45,117.27

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	956.43	213.69	3,044.65	3,703.33	5,308.19	69.60	3,572.21	3,177.36
Fishery Related	14.30	27.99	143.48	352.31	105.27	37.99	149.01	344.77
Mining Related	-	-	4.71	146.49	-	-	42.45	110.39
Agriculture, Forestry, Bevarage & Non Food Production Related*	810.59	268.45	4,279.32	3,436.52	2,517.27	145.79	4,798.51	8,120.21
Construction	29.55	307.06	550.79	7,058.61	933.92	165.89	2,134.03	2,032.11
Electricity,Gas and Water	1.50	208.59	2,994.92	501.43	1,316.15	-	1,899.15	-
Metal Products, Mach. & Ele. Eqp.	1.46	12.03	230.16	343.68	187.52	10.76	399.94	208.75
Tras., Com. and Public Utilities	240.66	179.77	1,332.91	1,468.07	836.36	47.91	522.53	810.86
Wholesaler & Retailer	3,894.28	625.92	12,283.40	8,552.72	6,755.06	185.56	4,533.03	10,747.83
Finance, Insurance and Real Estate	681.03	685.92	12,616.39	11,985.42	4,742.99	58.59	4,863.07	5,215.14
Tourism Service**	456.10	173.16	5,530.15	4,261.05	1,580.59	17.12	2,200.22	10,896.65
Other Services	693.55	70.51	1,896.50	2,601.28	2,117.13	-	1,206.78	4,055.07
Consumption Loans	4,928.32	3,044.10	21,437.38	23,468.99	18,633.40	216.99	13,225.60	12,666.60
Local Government	-	-	-	-	0.35	-	7.82	-
Others	1.66	143.85	33,155.70	7,786.59	9,275.87	348.78	11,862.25	1,668.55
TOTAL sectorwise	12,709.43	5,961.05	99,500.43	75,666.50	54,310.07	1,304.99	51,416.61	60,054.30

Product Wise

Term Loan	4,340.69	2,282.32	47,533.11	26,054.67	32,226.17	344.72	23,713.24	23,664.96
Overdraft	406.31	80.95	2,240.87	2,396.92	2,835.90	285.60	2,755.57	654.91
Cash Credit Loan	3,380.15	-	8,198.82	8,495.87	3,802.25	-	5,870.47	9,877.35
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	120.58	432.18	3,495.86	1,660.67	341.17	164.24	1,305.50	703.84
Residential Personal Home Loan (Up to Rs. 30 million)#	1,677.94	1,000.53	15,146.63	12,054.52	5,333.27	232.97	6,476.64	4,476.54
Real Estate Loan	489.09	55.15	8,775.35	7,511.51	2,197.98	58.59	1,396.11	5,117.83
Margin Nature Loan	434.12	235.30	3,827.49	2,826.62	1,937.51	-	1,732.41	2,477.52
Hire Purchase Loan	514.43	277.64	1,843.47	2,176.72	963.94	44.47	790.19	883.68
Deprived Sector Loan	626.58	478.69	5,541.47	4,363.78	3,318.62	68.40	2,959.81	2,972.30
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	719.56	1,118.30	2,897.37	8,125.21	1,353.26	105.99	4,416.68	9,225.37
Total Product wise Loan	12,709.43	5,961.05	99,500.43	75,666.50	54,310.07	1,304.99	51,416.61	60,054.30

Collateral Wise

Gold and Silver	336.36	-	956.49	1,127.48	937.08	-	524.19	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	434.12	235.30	3,827.49	2,778.31	1,937.51	-	1,741.80	2,477.52
Fixed Deposit Receipts	95.79	28.74	602.91	521.86	416.19	90.90	536.69	333.53
Own	95.79	28.74	602.91	521.86	416.19	90.90	536.69	333.53
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,594.93	5,051.58	86,369.61	65,332.48	48,331.75	1,214.09	43,432.10	55,931.89
Fixed Assets	11,594.93	5,051.58	86,369.61	65,290.48	48,331.75	1,214.09	43,410.01	55,931.89
Current Assets	-	-	-	41.99	-	-	22.09	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	246.58	643.93	5,289.83	5,777.34	2,683.14	-	5,143.22	1,174.64
Government Guarantee	-	-	-	-	0.35	-	3.13	-
Institutional Guarantee	191.98	643.93	1,961.96	5,208.94	2,290.46	-	3,994.34	1,173.84
Personal Guarantee	54.60	-	2,826.07	444.66	374.38	-	1,074.59	0.00
Collective Guarantee	-	-	501.79	113.64	17.95	-	67.41	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	10.10	-	-	3.76	-
Credit Card	-	-	-	18.24	-	-	-	-
Others	1.66	1.50	2,454.10	110.80	4.41	-	38.60	136.74
Total	12,709.43	5,961.05	99,500.43	75,666.50	54,310.07	1,304.99	51,416.61	60,054.30

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,407.90	268.93	306.37	559.08	352.82	153.63	0.00	672.45
Fishery Related	187.18	-	2.47	5.45	-	23.59	-	22.76
Mining Related	-	-	-	-	-	4.50	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,963.95	141.33	18.31	172.13	72.08	31.64	63.70	193.06
Construction	1,147.20	88.50	0.04	234.30	939.09	125.59	-	50.00
Electricity,Gas and Water	2,207.42	58.00	-	1.48	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	164.46	-	4.08	-	18.78	2.88	-	-
Tras., Com. and Public Utilities	787.30	154.23	0.14	117.23	242.36	137.26	9.03	115.50
Wholesaler & Retailer	5,136.35	477.29	96.78	1,135.15	290.69	162.87	77.40	820.13
Finance, Insurance and Real Estate	5,841.93	84.22	7.55	731.65	418.15	310.31	90.40	352.13
Tourism Service**	2,977.65	200.36	41.03	86.29	196.69	79.86	20.70	254.50
Other Services	2,600.94	76.40	2.10	410.34	106.54	214.33	-	215.59
Consumption Loans	18,725.73	835.38	356.05	2,429.12	1,922.62	969.81	218.92	1,410.29
Local Government	-	-	-	-	-	-	33.18	-
Others	25.84	974.19	106.25	30.58	318.60	578.71	1,678.92	2,357.07
TOTAL sectorwise	49,173.85	3,358.83	941.18	5,912.79	4,878.41	2,794.98	2,192.25	6,463.49

Product Wise

Term Loan	12,976.73	882.77	315.87	2,690.54	2,289.07	619.27	344.07	3,091.01
Overdraft	2,591.78	40.27	71.71	153.66	184.58	145.36	-	285.00
Cash Credit Loan	5,036.01	219.08	71.03	450.19	88.85	-	-	212.38
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,994.71	107.89	-	279.76	-	197.15	96.65	310.44
Residential Personal Home Loan (Up to Rs. 30 million)#	7,521.66	640.78	-	674.15	939.09	352.04	530.32	703.02
Real Estate Loan	3,727.64	50.00	-	244.07	302.57	222.83	1,027.29	316.34
Margin Nature Loan	1,880.17	72.36	-	174.36	215.41	384.06	26.19	389.50
Hire Purchase Loan	1,149.55	109.46	7.63	141.32	226.53	152.97	120.35	141.09
Deprived Sector Loan	3,820.91	290.00	166.47	570.80	310.53	121.65	33.18	448.10
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,474.68	946.22	308.46	533.96	321.78	599.65	14.20	566.63
Total Product wise Loan	49,173.85	3,358.83	941.18	5,912.79	4,878.41	2,794.98	2,192.25	6,463.49

Collateral Wise

Gold and Silver	281.52	103.26	94.97	355.69	127.14	-	-	100.41
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,880.17	72.36	-	174.36	-	-	26.19	389.50
Fixed Deposit Receipts	640.10	25.47	8.47	39.98	48.29	71.80	0.05	63.10
Own	640.10	25.47	8.47	39.98	48.29	71.80	0.05	63.10
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,650.07	2,133.48	837.74	4,819.15	4,234.42	2,223.70	453.91	5,755.40
Fixed Assets	45,650.07	2,133.48	837.74	4,819.15	4,234.42	2,222.70	360.48	5,755.40
Current Assets	-	-	-	-	-	0.99	93.43	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	686.75	34.22	-	523.61	253.16	110.32	33.18	155.09
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	392.89	34.22	-	467.29	115.58	83.92	-	36.15
Personal Guarantee	276.67	-	-	56.32	137.58	26.40	-	118.94
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	35.23	990.04	-	-	215.41	389.16	1,678.92	-
Total	49,173.85	3,358.83	941.18	5,912.79	4,878.41	2,794.98	2,192.25	6,463.49

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	450.89	535.56	375.67	500.14	557.20	372.30	293.58	510.90
Fishery Related	8.80	37.99	31.80	45.64	-	14.82	22.03	9.69
Mining Related	10.10	-	-	-	-	-	28.73	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	566.66	149.14	343.24	265.38	191.19	369.11	157.95	24.70
Construction	290.54	265.59	446.67	280.26	-	123.91	282.93	10.70
Electricity, Gas and Water	88.09	-	28.53	-	-	-	62.37	-
Metal Products, Mach. & Ele. Eqp.	311.09	33.60	26.23	22.39	-	70.55	76.74	24.12
Tras., Com. and Public Utilities	749.14	58.44	64.74	38.37	-	174.08	203.20	-
Wholesaler & Retailer	1,386.93	485.96	366.72	916.21	1,024.16	1,220.24	499.67	488.09
Finance, Insurance and Real Estate	972.84	1,266.85	316.44	740.18	157.23	578.01	168.17	80.15
Tourism Service**	783.54	291.77	67.02	56.72	129.29	478.18	55.47	32.16
Other Services	398.33	541.85	15.18	147.17	-	130.57	66.21	0.46
Consumption Loans	2,794.39	1,429.77	1,406.80	1,969.39	20.37	2,241.83	1,630.55	750.40
Local Government	-	-	-	-	-	-	-	-
Others	162.98	1,304.32	827.21	40.45	493.19	89.12	1,388.82	19.31
TOTAL sectorwise	8,974.31	6,400.83	4,316.24	5,022.31	2,572.64	5,862.73	4,936.41	1,950.67

Product Wise

Term Loan	1,627.80	1,288.99	319.21	558.28	86.35	2,468.09	1,616.28	639.14
Overdraft	-	391.70	445.14	269.53	334.79	99.48	101.06	262.55
Cash Credit Loan	-	82.86	374.67	-	1,002.38	842.94	249.85	279.43
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,368.50	231.16	53.54	84.04	-	214.04	479.92	37.75
Residential Personal Home Loan (Up to Rs. 30 million)#	568.67	767.82	842.42	324.56	5.32	600.01	697.06	30.71
Real Estate Loan	670.60	1,320.68	312.18	575.60	107.60	555.94	165.89	52.98
Margin Nature Loan	200.39	468.88	289.18	167.05	-	53.97	174.33	-
Hire Purchase Loan	947.19	42.32	116.88	96.18	-	448.79	167.64	3.06
Deprived Sector Loan	418.15	155.16	328.06	215.06	123.63	368.80	110.79	102.83
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,173.01	1,651.26	1,234.94	2,732.01	912.55	210.68	1,173.60	542.21
Total Product wise Loan	8,974.31	6,400.83	4,316.24	5,022.31	2,572.64	5,862.73	4,936.41	1,950.67

Collateral Wise

Gold and Silver	690.12	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	216.45	468.88	291.23	167.05	-	53.97	174.33	-
Fixed Deposit Receipts	129.36	46.84	53.67	57.35	14.07	136.70	60.60	32.54
Own	129.33	46.84	53.67	57.35	14.07	136.70	60.60	32.54
Other Licences Institutions	0.03	-	-	-	-	-	-	-
Collateral of Properties	7,431.99	5,804.45	3,838.87	4,559.20	107.60	5,581.87	4,610.07	1,918.13
Fixed Assets	7,431.99	5,804.45	3,838.87	4,545.66	107.60	5,581.87	4,610.07	1,918.13
Current Assets	-	-	-	13.54	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	406.03	80.66	132.43	238.22	-	90.20	87.05	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	222.16	80.66	0.98	144.72	-	16.22	83.88	-
Personal Guarantee	183.87	-	126.46	93.51	-	73.97	3.09	-
Collective Guarantee	-	-	-	-	-	-	0.08	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	100.35	-	0.03	0.48	2,450.96	-	4.36	-
Total	8,974.31	6,400.83	4,316.24	5,022.31	2,572.64	5,862.73	4,936.41	1,950.67

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	200.58	49.19	223.88	944.37	767.04	479.00
Fishery Related	1.50	-	8.42	62.68	11.76	68.33
Mining Related	-	-	0.88	14.23	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	6.31	199.99	112.49	877.05	464.34	593.12
Construction	213.48	-	449.87	398.42	-	347.81
Electricity,Gas and Water	20.00	-	-	212.83	18.74	26.49
Metal Products, Mach. & Ele. Eqp.	11.97	-	14.36	80.06	40.95	101.33
Tras., Com. and Public Utilities	155.81	2.94	12.05	280.53	131.92	574.47
Wholesaler & Retailer	162.09	68.51	517.34	2,389.55	2,070.59	1,328.73
Finance, Insurance and Real Estate	294.95	-	349.42	2,448.88	3,279.88	654.67
Tourism Service**	52.00	37.24	220.84	1,459.29	429.15	382.92
Other Services	33.59	-	69.30	892.32	539.28	149.88
Consumption Loans	838.60	1.55	1,367.33	5,381.90	7,542.36	2,471.72
Local Government	2.63	-	-	-	-	-
Others	120.34	304.11	2,163.62	1,726.36	3,414.11	67.02
TOTAL sectorwise	2,113.85	663.53	5,509.81	17,168.49	18,710.12	7,245.47

Product Wise

Term Loan	977.85	345.91	482.24	8,096.17	6,176.80	2,814.66
Overdraft	97.55	-	-	857.56	1,240.51	53.79
Cash Credit Loan	210.11	108.00	-	2,731.82	425.45	859.44
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	228.11	80.40	596.78	303.49
Residential Personal Home Loan (Up to Rs. 30 million)#	230.93	-	1,166.83	1,798.26	5,437.23	932.72
Real Estate Loan	76.77	191.51	325.74	2,085.96	2,902.80	626.77
Margin Nature Loan	107.87	-	466.44	526.74	804.36	254.35
Hire Purchase Loan	154.05	-	43.45	417.45	103.61	481.36
Deprived Sector Loan	208.88	-	201.04	307.53	749.13	347.81
Bills Purchased	-	-	-	-	-	-
Other Product	49.84	18.11	2,595.96	266.58	273.45	571.08
Total Product wise Loan	2,113.85	663.53	5,509.81	17,168.49	18,710.12	7,245.47

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	107.87	-	-	526.75	804.38	-
Fixed Deposit Receipts	50.14	-	49.65	236.34	153.24	87.89
Own	50.14	-	49.65	236.34	153.24	87.89
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,749.44	663.53	4,921.50	16,116.17	16,784.18	6,730.92
Fixed Assets	1,749.44	663.53	4,921.50	16,116.17	16,784.18	6,730.92
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	206.39	-	66.67	282.08	968.31	160.26
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	109.69	-	65.90	144.50	377.08	67.39
Personal Guarantee	90.53	-	0.78	137.58	591.23	92.87
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.54	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	471.99	7.14	-	266.40
Total	2,113.85	663.53	5,509.81	17,168.49	18,710.12	7,245.47

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-July	Mid-Aug	% 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	69,040	76,406	18.17	5.94	10.67
	a. Paid-up Capital	30,093	34,388	35,835	38,429	38,433	14.27	4.21	0.01
	b. Statutory Reserves	9,012	11,190	12,274	13,620	14,230	24.16	9.69	4.48
	c. Retained Earning	5,520	6,645	4,076	2,639	9,258	20.38	-38.66	250.79
	d. Others Reserves	5,709	7,258	10,830	14,351	14,484	27.14	49.22	0.93
2	BORROWINGS	233,582	214,238	230,746	239,468	219,154	-8.28	7.71	-8.48
	a. NRB	22,655	7,944	6,221	544	6,697	-64.94	-21.69	1131.16
	b. Others	210,926	206,294	224,525	238,924	212,458	-2.20	8.84	-11.08
3	DEPOSITS	159,023	167,093	176,661	199,756	199,638	5.07	5.73	-0.06
4	BILLS PAYABLE	38	27	41	19	23	-27.62	52.50	22.86
5	OTHER LIABILITIES	42,123	46,185	56,740	61,892	68,282	9.64	22.85	10.33
	a. Loan Loss Provision	11,708	18,383	21,865	24,267	28,916	57.01	18.94	19.16
	b. Interest Suspense a/c	4,727	6,921	11,557	13,601	14,423	46.42	66.98	6.05
	c. Others	25,688	20,881	23,318	24,024	24,943	-18.72	11.67	3.83
6	RECONCILIATION A/c	22,174	15,568	19,691	19,387	20,018	-29.79	26.48	3.25
7	PROFIT & LOSS A/c	12,378	5,191	6,837	8,876	584	-58.06	31.70	-93.42
	Total	519,651	507,782	553,731	598,438	584,105	-2.28	9.05	-2.40
Assets									
1	LIQUID FUNDS	20,320	26,963	34,592	42,568	27,648	32.70	28.29	-35.05
	a. Cash Balance	371	494	424	325	299	33.06	-14.19	-8.19
	b. Bank Balance	10,770	17,249	22,748	30,375	17,957	60.16	31.88	-40.88
	c. Money at Call	9,178	9,220	11,420	11,867	9,392	0.46	23.86	-20.86
2	INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,080	1,130	39.23	-8.52	4.63
3	SHARE & OTHER INVESTMENT	5,334	8,282	9,221	9,420	9,516	55.27	11.34	1.02
4	LOANS & ADVANCES	449,686	432,237	455,853	489,673	490,240	-3.88	5.46	0.12
	Institutional	90,239	72,928	59,060	48,804	46,300	-19.18	-19.02	-5.13
	Individual	359,447	359,310	396,793	440,869	443,940	-0.04	10.43	0.70
5	FIXED ASSETS	3,073	3,258	4,150	4,535	4,476	6.01	27.38	-1.31
6	OTHER ASSETS	18,137	20,078	28,488	30,297	30,704	10.70	41.89	1.34
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	0.87
9	RECONCILIATION A/c	22,176	14,809	19,991	20,277	20,084	-33.22	34.99	-0.95
10	PROFIT & LOSS A/c	160	1,054	461	581	298	558.67	-56.22	-48.69
	Total	519,651	507,782	553,731	598,438	584,105	-2.28	9.05	-2.40
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	30,522	36,966	34,342	31,513	2,613	21.11	-7.10	-91.71
2	COMMISSION/FEE EXPENSES	20	45	15	25	0	124.12	-66.55	-99.04
3	EMPLOYEE EXPENSES	11,857	12,689	12,584	14,088	1,162	7.02	-0.83	-91.76
4	OFFICE OPERATING EXPENSES	4,358	4,651	4,245	4,683	333	6.72	-8.72	-92.90
5	NON OPERATING EXPENSES	20	14	64	48	0	-27.38	352.21	-99.81
6	PROVISION FOR RISK	5,527	25,658	26,976	26,315	2,279	364.22	5.14	-91.34
7	LOAN WRITTEN OFF	35	123	155	41	-	252.87	25.59	-100.00
8	EXTRAORDINARY EXPENSES	18	0	1	0	-	-99.36	769.89	-100.00
9	PROVISION FOR STAFF BONUS	1,955	779	1,004	1,354	85	-60.14	28.78	-93.70
10	PROVISION FOR INCOME TAX	5,462	2,486	2,992	4,523	241	-54.49	20.37	-94.67
11	NET PROFIT	12,376	4,783	6,717	8,931	584	-61.35	40.44	-93.46
	TOTAL EXPENSES	72,151	87,444	89,095	91,522	7,297	21.20	1.89	-92.03
Income									
1	INTEREST INCOME	59,985	61,707	58,836	62,791	5,134	2.87	-4.65	-91.82
2	COMMISSION & DISCOUNT	1,442	618	762	1,282	127	-57.16	23.33	-90.11
3	OTHER OPERATING INCOME	5,495	3,971	4,275	4,294	194	-27.73	7.65	-95.48
4	NON OPERATING INCOME	446	158	146	130	9	-64.70	-7.46	-93.38
5	PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	22,381	1,534	365.46	16.03	-93.15
6	RECOVERY FOR WRITE BACK	6	4	17	17	1	-29.94	300.14	-93.65
7	INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	79	-	77.81	5.22	-100.00
8	NET LOSS	158	646	342	549	299	307.55	-47.01	-45.57
	TOTAL INCOME	72,151	88,416	89,095	91,522	7,297	22.54	0.77	-92.03
Miscellaneous Information									
	No. of Total Staffs	23,303	22,493	21,727	21,717	21,817	-3.48	-3.41	0.46
	No. of Total Branches	5,135	5,128	5,051	5,004	5,002	-0.14	-1.50	-0.04
	No. of Total Centers	428,783	445,666	459,319	473,465	468,650	3.94	3.06	-1.02
	No. of Total Groups	1,351,729	1,390,718	1,415,757	1,478,427	1,479,872	2.88	1.80	0.10
	No. of Total Passive Groups	16,159	19,043	19,857	38,277	38,252	17.85	4.28	-0.07
	No. of Total Members	5,859,530	6,016,101	5,995,358	6,221,295	6,240,157	2.67	-0.34	0.30
	No. of Total Passive Members	438,040	528,082	534,348	802,163	798,967	20.56	1.19	-0.40
	No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,706,681	2,683,411	-9.65	-10.75	-0.86
	No. of Total Overdue Borrowers	382,353	587,163	689,852	624,835	709,833	53.57	17.49	13.60
	No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,184,054	6,240,689	2.57	-0.39	0.92
	Total Saving Amount (Rs million)	159,023	167,027	177,049	199,756	199,632	5.03	6.00	-0.06

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	25,757.99
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,551.39
	e. Share Premium	-
	f. Retained Earning	2,026.27
	g. Others Reserves Fund	580.32
2	BORROWINGS	7,339.81
	a. NRB	-
	b. Interbank Borrowing	50.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,738.00
	a. Current	306.78
	Domestic	306.78
	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	1,962.73
	1. Sundry Creditors	-
	2. Loan Loss Provision	664.22
	3. Interest Suspense a/c	-
	4. Others	1,298.51
6	Reconciliation A/c	-
7	Profit & Loss A/c	85.75
	TOTAL Liabilities	42,884.28
Assets		
1	LIQUID FUNDS	134.88
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	134.85
	1. In Nepal Rastra Bank	126.54
	Domestic Currency	126.54
	Foreign Currency	-
	2. "A" Class Licensed Institution	8.31
	Domestic Currency	8.31
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	10,990.76
	a. Govt. Securities	10,990.76
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,171.20
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,171.20
4	LOANS & ADVANCES (Including Bills Purchased)	25,149.24
4.1	LOANS & ADVANCES	25,149.24
	a. Infrastructure Project	25,149.24
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	178.08
7	OTHER ASSETS	1,260.13
	a. Accrued Interest:	602.90
	Financial Institutions	-
	Government Enterprises	81.74
	Private Sector	521.17
	b. Staff Loans / Adv.	124.78
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	532.44
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	42,884.28

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	82.44
1.1 On Deposit Liabilities	43.07
1.2 On Borrowing	39.37
2. Commission Expense	0.01
3. Staff Expense	4.89
4. Office Operating Expenses	4.18
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	1.85
7.1 Loan loss Provision	1.85
7.1.1 General Loan loss Provision	1.85
7.1.1.1 Pass Loan Loss Provision	1.85
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	-
9. Provision for Staff Bonus	13.61
10. Provision for Income Tax	36.75
11. Others	-
12. Net Profit	85.75
Total Expenses	229.48

Income

1. Interest Income	221.61
1.1 On Loans and Advances	178.30
1.2 On Investment	28.97
1.2.1 Government Bonds	28.97
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	14.34
2. Commission and Discount	6.05
2.1 Bills Purchase and Discount	-
2.2 Commission	6.05
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	-
6. Write Back from Provisions for loss	1.82
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	229.48

Districtwise List of Banks and Financial Institutions Branches (Saun, 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	134	39	13	186	926,962	4,984
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		764	196	36	996	4,961,412	4,981
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	84	12	3	99	739,953	7,474
17	Madhesh	Dhanusa	89	8	13	110	867,747	7,889
18	Madhesh	Mahottari	65	8	10	83	706,994	8,518
19	Madhesh	Sarlahi	83	15	9	107	862,470	8,060
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		586	86	53	725	6,114,600	8,434
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	1	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	938	149	49	1,136	2,041,587	1,797
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		1,843	332	110	2,285	6,116,866	2,677
36	Gandaki	Gorkha	45	6	3	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	204	77	19	300	600,051	2,000
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	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	70	24	8	102	378,079	3,707
	Total		609	191	36	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	133	30	5	168	904,666	5,385
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			334	52	6	392	2,694,783	6,874
Grand Total			5,101	1,134	291	6,526	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,101	1,134	291	5,002		11,528
Population per Branch [*] (Served by A, B and C class BFI's)						4,469
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,530

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	764	196	36	856	996	1,852
Madhesh	586	86	53	1,033	725	1,758
Bagmati	1,843	332	110	751	2,285	3,036
Gandaki	609	191	36	563	836	1,399
Lumbini	748	256	47	1,097	1,051	2,148
Karnali	217	21	3	238	241	479
Sudur Paschim	334	52	6	464	392	856
Total	5,101	1,134	291	5,002	6,526	11,528

* 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)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.38	2,187,061.43	3.38	2,241,267.72	3.37	2,373,020.52	3.07	2,400,480.83
2	Fixed:	5.97	3,000,919.43	5.92	3,024,455.50	5.79	3,032,365.87	5.33	3,017,281.03
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	4.14	557,148.82	3.97	554,539.95
2.4	6-12 months	4.54	1,132,247.44	4.54	1,039,182.83	4.36	1,117,775.30	3.92	1,103,559.64
2.5	1-2 yrs	5.68	518,218.69	5.64	506,795.00	5.22	574,912.05	5.07	583,036.31
2.6	2 yrs and above	9.57	771,831.44	9.66	743,487.28	9.43	782,529.71	8.49	776,145.13
3	Call	1.10	416,922.36	1.12	435,270.58	1.05	454,357.90	1.04	489,658.65
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.31	1,877.58	2.22	2,017.04	2.18	2,196.77	2.44	2,218.37
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	518,314.49	-	406,311.34
6.1	Current	-	339,735.87	-	356,067.67	-	477,031.54	-	364,781.92
6.2	Margin	-	41,209.24	-	42,512.68	-	39,974.05	-	40,537.59
6.3	Other	-	792.47	-	1,364.27	-	1,308.89	-	991.83
	Aggregate	4.37	5,988,518.37	4.29	6,102,955.46	4.19	6,380,255.55	4.02	6,315,950.22

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.55	315,042.00	7.40	320,822.90	7.37	313,407.40	7.27	309,185.97
2	Fishery Related	7.37	14,888.50	7.28	14,943.31	7.22	14,575.32	7.14	14,444.64
3	Mining Related	7.66	11,127.83	7.60	10,835.43	7.59	11,128.61	7.48	10,649.65
4	Agriculture, Forestry & Beverage Production Related	7.70	281,142.67	7.58	281,206.28	7.49	287,162.48	7.39	286,888.96
5	Non Food Production Related	7.86	569,805.38	7.74	559,791.64	7.64	550,722.93	7.55	558,261.01
6	Construction	8.42	206,591.60	8.31	207,343.18	8.20	203,554.74	8.11	204,838.17
7	Electricity, Gas and Water	7.94	420,374.96	7.71	422,861.76	7.61	431,277.17	7.51	434,726.81
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	7.78	67,936.89	7.65	67,942.56
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09	7.98	64,942.04	7.87	66,114.88
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	7.87	943,655.11	7.74	939,658.57
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04	7.35	366,807.93	7.26	351,651.17
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	7.80	225,294.73	7.70	217,994.54
13	Other Services	8.21	193,623.60	8.06	195,842.43	7.99	200,107.47	7.88	200,505.32
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	8.61	960,782.22	8.50	961,208.43
15	Local Government	3.50	1,186.67	3.50	1,187.58	3.50	1,186.63	3.50	1,186.63
16	Others	8.87	244,318.35	8.81	246,463.55	8.78	240,461.01	8.64	249,106.23
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.21	1,771,250.24	8.14	1,769,690.28	8.00	1,803,110.36	7.88	1,807,679.48
2	Overdraft	9.11	83,923.61	8.98	84,078.38	8.62	86,616.53	8.47	84,210.10
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	7.90	585,254.48	7.51	581,557.81
4	Trust Receipt Loan/Import Loan	7.94	66,441.90	7.95	66,455.17	7.82	59,151.51	7.66	62,816.34
5	Short Term Working Capital/Demand Loan	7.62	836,640.30	7.49	835,662.95	7.37	802,075.91	7.27	811,087.49
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.43	325,363.27	8.33	326,726.01	8.24	332,053.27	8.16	337,933.67
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43	8.25	230,937.27	8.15	226,014.49
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40	7.86	116,809.47	7.77	120,612.64
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49	8.39	113,079.79	8.28	113,003.37
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51	6.84	256,784.17	6.72	242,593.08
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	7.55	12,341.36	7.93	12,044.72
12	Other Product	8.72	426,507.90	8.60	478,299.51	8.56	484,788.59	7.03	474,810.32
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51

Annex-I

Name list of Banks and Financial Institutions
(Mid-Aug, 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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