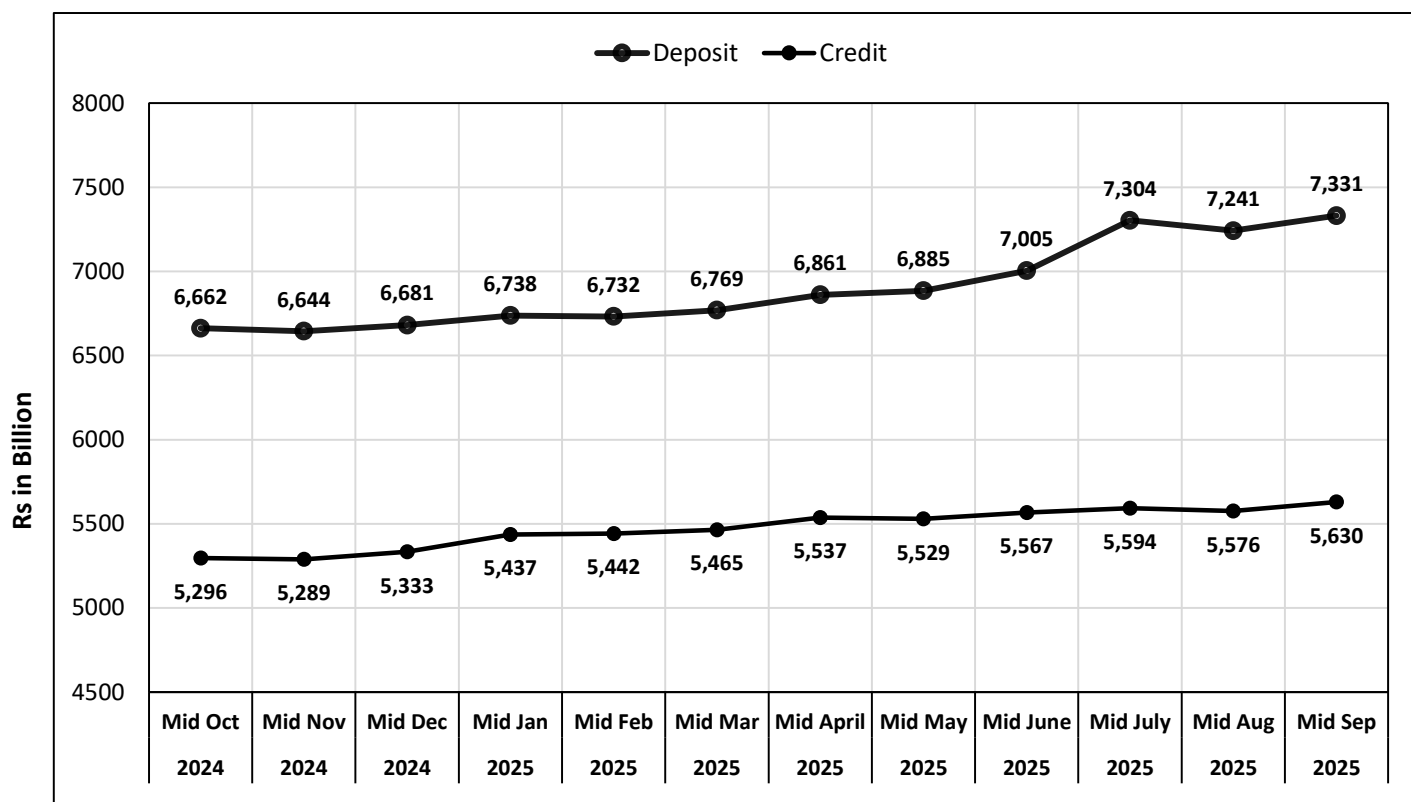


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Bhadau
(Mid-Sept, 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.
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

Major Financial Indicators
as on Bhadau End, 2082 (Mid-Sept, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	107.75	10.15	2.15	120.05
2	Total Credit/GDP	81.93	8.56	1.69	92.18
3	Total Credit/ Total Deposit**	76.04	84.35	78.68	76.79
4	CD Ratio*	75.10	84.01	78.37	75.90
5	Fixed Deposit/Total Deposit	47.30	47.06	65.49	47.60
6	Saving Deposit/Total Deposit	37.68	42.20	24.15	37.82
7	Current Deposit/Total Deposit	6.39	2.14	1.03	5.93
8	Call Deposit/Total Deposit	7.92	8.47	9.28	7.99
9	NPL/ Total Loan^	4.44	5.03	11.05	4.62
10	Total LLP /Total Loan	4.91	5.34	10.58	5.06
11	Deprived Sector Loan/Total Loan \$^	5.40	6.61	5.48	5.52
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.14	6.34	6.82	7.96
2	Investment in Gov. Securities/Total Deposit	15.12	14.17	11.58	14.98
3	Total Liquid Assets/Total Deposit	23.90	22.03	23.17	23.73
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.88	10.54	11.16	9.95
2	Total Capital/RWA	13.03	13.64	13.56	13.09
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	51,856,252	7,578,060	1,019,281	60,453,593
4	No. of Loan Accounts	1,662,342	267,303	63,589	1,993,234
5	No. of Branchless Banking Centers	801	6	-	807
6	No. of Branchless Banking Customers	276,781	1,029	-	277,810
7	No. of Mobile Banking Customers	24,216,992	3,720,083	303,031	28,240,106
8	No. of Internet Banking Customers	1,653,625	605,634	19,003	2,278,262
9	No. of ATMs	4,908	344	40	5,292
10	No. of Debit Cards	12,444,742	1,240,508	78,289	13,763,539
11	No. of Credit Cards	317,930	3,413	-	321,343
12	No. of Prepaid Cards	252,860	4,213	-	257,073
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.96			
	(a) Saving	3.06			
	(b) Fixed	5.66			
	(c) Call	1.02			
2	Wt. Avg Interest Rate on Credit	7.66			

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-Aug	Mid-Sept	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	618,798	683,127	728,713	840,144	837,738	10.40	6.67	-0.29
	a. Paid-up Capital	407,789	425,052	436,408	444,576	444,576	4.23	2.67	0.00
	b. Statutory Reserves	120,965	138,151	150,114	172,230	172,927	14.21	8.66	0.40
	c. Retained Earning	10,267	(6,633)	(21,577)	18,141	13,550	-164.61	225.30	-25.31
	d. Others Reserves	79,777	126,558	163,767	205,197	206,685	58.64	29.40	0.73
2	BORROWINGS	500,434	255,302	240,886	249,903	244,640	-48.98	-5.65	-2.11
	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	11,727	12,026	-52.72	-63.30	2.55
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	34,754	29,164	10.98	-25.04	-16.08
	d. Other Financial Ins.	6,027	6,467	8,037	8,489	8,517	7.30	24.27	0.33
	e. Bonds and Securities	136,986	163,416	177,211	194,499	194,499	19.29	8.44	0.00
3	DEPOSITS	5,159,175	5,771,238	6,495,583	7,241,230	7,331,425	11.86	12.55	1.25
	a. Current	465,415	454,049	381,824	413,660	435,059	-2.44	-15.91	5.17
	b. Savings	1,402,182	1,519,064	1,954,389	2,705,849	2,772,673	8.34	28.66	2.47
	c. Fixed	2,835,817	3,359,257	3,642,837	3,485,794	3,490,100	18.46	8.44	0.12
	d. Call Deposits	391,068	390,785	472,514	587,837	586,008	-0.07	20.91	-0.31
	e. Others	64,694	48,082	44,019	48,090	47,585	-25.68	-8.45	-1.05
4	Bills Payable	2,782	3,189	3,117	3,591	5,032	14.61	-2.25	40.16
5	Other Liabilities	424,126	502,666	598,080	728,953	755,066	18.52	18.98	3.58
	1. Loan Loss Provision	110,300	168,124	230,012	284,029	284,710	52.42	36.81	0.24
	2. Interest Suspense a/c	19,628	28,910	28,409	60,744	64,060	47.29	-1.73	5.46
	3. Others	294,198	305,633	339,659	384,181	406,295	3.89	11.13	5.76
6	Reconciliation A/c	512	471	3,179	1,694	476	-8.02	574.99	-71.88
7	Profit & Loss A/c	79,497	75,002	61,825	9,126	17,953	-5.65	-17.57	96.73
TOTAL		6,785,324	7,290,996	8,131,382	9,074,641	9,192,330	7.45	11.53	1.30
Assets									
1	LIQUID FUNDS	509,990	533,958	553,205	621,775	641,875	4.70	3.60	3.23
	a. Cash Balance	111,631	102,134	103,855	95,051	101,694	-8.51	1.69	6.99
	Nepalese Notes & Coins	108,250	99,262	100,579	91,049	98,128	-8.30	1.33	7.78
	Foreign Currency	3,381	2,871	3,277	4,003	3,566	-15.06	14.11	-10.90
	b. Bank Balance	302,877	362,361	378,811	469,895	482,069	19.64	4.54	2.59
	1. In Nepal Rastra Bank	220,659	288,687	330,452	381,730	390,475	30.83	14.47	2.29
	2. "A"Class Licensed Institution	28,862	23,870	17,711	49,589	49,239	-17.30	-25.80	-0.70
	3. Other Financial Ins.	6,959	2,939	1,621	915	985	-57.76	-44.86	7.71
	4. In Foreign banks	46,397	46,865	29,028	37,661	41,370	1.01	-38.06	9.85
	c. Money at Call	95,482	69,463	70,539	56,829	58,112	-27.25	1.55	2.26
2	INVESTMENTS	911,435	1,049,633	1,471,177	1,686,758	1,714,050	15.16	40.16	1.62
	a. Govt. Securities	909,783	1,029,807	1,164,295	1,097,043	1,097,894	13.19	13.06	0.08
	b Others	1,651	19,827	306,882	589,715	616,155	1100.57	1447.82	4.48
3	SHARE & OTHER INVESTMENT	186,550	251,757	275,676	399,769	395,447	34.95	9.50	-1.08
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,573,786	5,627,385	3.48	5.97	0.96
	4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,563,530	5,617,513	3.50	5.91	0.97
	a. Private Sector	4,493,912	4,687,782	4,952,707	5,351,437	5,404,449	4.31	5.65	0.99
	b. Financial Institutions	212,907	183,328	202,802	207,647	207,489	-13.89	10.62	-0.08
	c. Government Organizations	2,231	2,697	6,202	4,446	5,575	20.86	129.96	25.38
	4.2 BILLS PURCHASED	4,487	3,600	6,954	10,256	9,872	-19.76	93.16	-3.74
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,449	2,409	-16.19	92.13	-1.67
6	FIXED ASSETS	95,030	136,783	145,320	153,110	152,826	43.94	6.24	-0.19
7	OTHER ASSETS	353,788	417,472	476,248	585,283	602,404	18.00	14.08	2.93
	a. Accrued Interests	199,589	244,588	282,704	340,618	367,839	22.55	15.58	7.99
	b. Others	154,198	172,884	193,544	244,664	234,565	12.12	11.95	-4.13
8	Expenses not Written off	219	364	1,004	46	49	66.61	175.67	8.08
9	Non Banking Assets	10,521	18,689	35,509	50,563	50,752	77.62	90.01	0.37
10	Reconciliation Account	3,241	2,304	2,550	66	4,776	-28.90	10.66	7152.70
11	Profit & Loss A/c	63	1,831	497	1,036	358	2827.13	-72.86	-65.47
TOTAL		6,785,324	7,290,996	8,131,382	9,074,641	9,192,330	7.45	11.53	1.30

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	553,626	611,312	652,888	754,999	753,226	10.42	6.80	-0.23
	a. Paid-up Capital	356,095	369,857	379,020	386,252	386,252	3.86	2.48	0.00
	b. Statutory Reserves	110,434	126,035	137,000	156,837	157,439	14.13	8.70	0.38
	c. Retained Earning	14,956	(1,180)	(13,948)	24,782	21,048	-107.89	1082.50	-15.07
	d. Others Reserves	72,140	116,599	150,815	187,129	188,487	61.63	29.34	0.73
2	BORROWINGS	462,083	243,416	231,919	239,744	234,482	-47.32	-4.72	-2.20
	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	11,727	12,026	-57.92	-56.96	2.55
	c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	34,754	29,164	10.98	-25.04	-16.08
	d. Other Financial Ins.	5,862	6,164	7,558	8,052	8,081	5.15	22.61	0.35
	e. Bonds and Securities	130,549	154,982	168,723	184,777	184,778	18.72	8.87	0.00
3	DEPOSITS	4,545,157	5,086,244	5,756,809	6,486,436	6,580,274	11.90	13.18	1.45
	a. Current	453,605	441,571	368,702	399,192	420,450	-2.65	-16.50	5.33
	b. Savings	1,261,715	1,366,476	1,752,143	2,419,285	2,479,392	8.30	28.22	2.48
	c. Fixed	2,436,953	2,898,148	3,177,768	3,099,364	3,112,400	18.93	9.65	0.42
	d. Call Deposits	329,895	333,864	415,610	521,402	521,352	1.20	24.49	-0.01
	e. Others	62,988	46,186	42,586	47,193	46,680	-26.68	-7.79	-1.09
4	Bills Payable	2,740	3,163	3,095	3,575	5,022	15.45	-2.15	40.46
5	Other Liabilities	384,228	453,119	538,952	655,594	681,970	17.93	18.94	4.02
	1. Loan Loss Provision	95,409	147,603	201,267	245,236	245,839	54.71	36.36	0.25
	2. Interest Suspense a/c	10,334	18,049	15,809	46,612	49,302	74.67	-12.41	5.77
	3. Others	278,486	287,467	321,875	363,746	386,829	3.22	11.97	6.35
6	Reconciliation A/c	516	470	3,177	1,672	240	-8.96	576.23	-85.62
7	Profit & Loss A/c	72,201	68,213	55,901	8,383	16,599	-5.52	-18.05	98.01
TOTAL		6,020,551	6,465,937	7,242,741	8,150,404	8,271,812	7.40	12.01	1.49
Assets									
1	LIQUID FUNDS	420,838	450,799	477,887	557,587	577,985	7.12	6.01	3.66
	a. Cash Balance	102,537	92,853	95,352	87,145	93,503	-9.44	2.69	7.29
	Nepalese Notes & Coins	99,279	90,215	92,309	83,488	90,285	-9.13	2.32	8.14
	Foreign Currency	3,258	2,638	3,043	3,657	3,217	-19.01	15.33	-12.02
	b. Bank Balance	268,141	324,727	340,981	428,985	442,004	21.10	5.01	3.03
	1. In Nepal Rastra Bank	203,810	263,539	301,463	350,878	359,098	29.31	14.39	2.34
	2. "A"Class Licensed Institution	17,786	14,124	10,338	40,428	41,518	-20.59	-26.80	2.70
	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	37,656	41,364	1.01	-38.06	9.85
	c. Money at Call	50,160	33,219	41,554	41,457	42,478	-33.78	25.09	2.46
2	INVESTMENTS	820,456	937,730	1,330,657	1,537,068	1,568,408	14.29	41.90	2.04
	a. Govt. Securities	818,804	918,942	1,049,313	994,621	994,840	12.23	14.19	0.02
	b. Others	1,651	18,788	281,344	542,446	573,568	1037.69	1397.43	5.74
3	SHARE & OTHER INVESTMENT	175,230	238,878	262,629	381,333	378,341	36.32	9.94	-0.78
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,950,268	5,001,212	3.12	5.91	1.03
	4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,940,012	4,991,341	3.14	5.84	1.04
	a. Private Sector	4,025,452	4,149,539	4,381,897	4,749,021	4,798,635	3.08	5.60	1.04
	b. Financial Institutions	150,129	156,762	172,496	186,545	187,131	4.42	10.04	0.31
	c. Government Organizations	2,231	2,690	6,194	4,446	5,575	20.53	130.31	25.38
	4.2 BILLS PURCHASED	4,487	3,600	6,954	10,256	9,872	-19.76	93.16	-3.74
5	LOANS AGT. COLLECTED BILLS	951	797	1,532	2,449	2,409	-16.19	92.13	-1.67
6	FIXED ASSETS	85,850	124,602	132,130	137,724	137,550	45.14	6.04	-0.13
7	OTHER ASSETS	322,804	381,570	436,640	541,066	558,187	18.20	14.43	3.16
	a. Accrued Interests	177,208	218,341	255,668	311,956	336,964	23.21	17.10	8.02
	b. Others	145,596	163,228	180,972	229,110	221,223	12.11	10.87	-3.44
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	42,807	42,910	76.65	97.15	0.24
10	Reconciliation Account	3,240	2,301	2,547	56	4,764	-29.00	10.70	8440.66
11	Profit & Loss A/c	-	1,001	-	-	-	0.00	-100.00	0.00
TOTAL		6,020,551	6,465,937	7,242,741	8,150,404	8,271,812	7.40	12.01	1.49

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND		47,312	52,784	57,742	66,651	66,022	11.57	9.39	-0.94
a. Paid-up Capital		36,994	40,207	42,171	43,024	43,024	8.69	4.88	0.00
b. Statutory Reserves		7,072	8,341	9,318	11,233	11,322	17.94	11.72	0.80
c. Retained Earning		(282)	(355)	(878)	1,586	682	25.98	147.43	-57.00
d. Others Reserves		3,528	4,592	7,131	10,809	10,995	30.15	55.30	1.72
2 BORROWINGS		26,259	9,340	8,019	8,923	8,923	-64.43	-14.14	0.00
a. NRB		20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution		500	1,250	-	-	-	150.00	-100.00	0.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		165	303	479	437	437	83.74	57.88	0.00
e. Bonds and Securities		5,490	7,486	7,540	8,486	8,486	36.38	0.71	0.00
3 DEPOSITS		509,490	571,573	610,171	623,060	619,777	12.19	6.75	-0.53
a. Current		9,932	11,059	11,513	12,967	13,252	11.35	4.10	2.20
b. Savings		120,613	132,843	176,770	254,972	261,559	10.14	33.07	2.58
c. Fixed		327,121	380,584	374,776	300,420	291,667	16.34	-1.53	-2.91
d. Call Deposits		51,614	46,811	46,863	53,885	52,466	-9.31	0.11	-2.63
e. Others		211	275	249	816	832	30.45	-9.24	1.94
4 Bills Payable		42	23	21	15	11	-44.15	-9.55	-31.72
5 Other Liabilities		23,291	30,451	36,086	47,277	46,933	30.74	18.50	-0.73
1. Loan Loss Provision		9,405	13,887	19,372	27,979	27,939	47.66	39.49	-0.15
2. Interest Suspense a/c		1,129	1,931	2,459	3,394	3,656	70.95	27.37	7.72
3. Others		12,757	14,633	14,255	15,904	15,339	14.71	-2.58	-3.55
6 Reconciliation A/c		0	0	0	0	209	1400.00	-100.00	523275.00
7 Profit & Loss A/c		6,340	5,715	5,291	662	1,220	-9.85	-7.42	84.30
TOTAL		612,733	669,886	717,330	746,589	743,095	9.33	7.08	-0.47
Assets									
1 LIQUID FUNDS		69,497	64,562	56,513	47,626	48,669	-7.10	-12.47	2.19
a. Cash Balance		7,505	7,574	7,022	6,709	7,017	0.92	-7.29	4.59
Nepalese Notes & Coins		7,383	7,341	6,788	6,363	6,668	-0.56	-7.53	4.79
Foreign Currency		123	233	234	345	349	89.75	0.30	0.94
b. Bank Balance		24,830	28,785	29,706	32,851	32,286	15.93	3.20	-1.72
1. In Nepal Rastra Bank		13,435	20,033	23,445	24,883	25,421	49.11	17.03	2.16
2. "A"Class Licensed Institution		6,642	7,521	5,775	7,431	6,238	13.25	-23.21	-16.05
3. Other Financial Ins.		4,752	1,228	483	532	621	-74.15	-60.67	16.78
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	8,067	9,366	-24.11	-29.85	16.11
2 INVESTMENTS		68,793	91,763	114,973	121,680	118,329	33.39	25.29	-2.75
a. Govt. Securities		68,793	90,725	92,535	87,486	87,839	31.88	2.00	0.40
b Others		-	1,038	22,438	34,194	30,490	0.00	2061.03	-10.83
3 SHARE & OTHER INVESTMENT		8,446	8,504	9,159	12,496	10,562	0.69	7.70	-15.48
4 LOANS & ADVANCES									
(Including Bills Purchased)		444,934	471,886	501,432	520,976	522,804	6.06	6.26	0.35
4.1 LOANS & ADVANCES		444,934	471,886	501,432	520,976	522,804	6.06	6.26	0.35
a. Private Sector		386,815	451,918	476,949	501,319	503,954	16.83	5.54	0.53
b. Financial Institutions		58,120	19,964	24,480	19,657	18,851	-65.65	22.62	-4.10
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	11,242	11,153	38.00	9.78	-0.79
7 OTHER ASSETS		13,338	21,777	22,172	26,903	26,572	63.27	1.81	-1.23
a. Accrued Interests		7,075	14,549	13,386	15,430	17,072	105.63	-8.00	10.64
b. Others		6,263	7,228	8,787	11,473	9,500	15.42	21.56	-17.20
8 Expenses not Written off		-	-	-	-	4	0.00	0.00	0.00
9 Non Banking Assets		1,258	2,269	3,369	4,686	4,773	80.40	48.51	1.87
10 Reconciliation Account		0	0	-	10	10	0.00	-100.00	0.00
11 Profit & Loss A/c		56	279	-	970	219	397.67	-100.00	-77.42
TOTAL		612,733	669,886	717,330	746,589	743,095	9.33	7.08	-0.47

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2022	2023	2024	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	17,861	19,031	18,083	18,493	18,489	6.55	-4.98	-0.02
	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	4,160	4,166	9.13	0.55	0.13
	c. Retained Earning	(4,408)	(5,098)	(6,751)	(8,227)	(8,179)	15.66	32.41	-0.57
	d. Others Reserves	4,110	5,367	5,821	7,259	7,203	30.59	8.46	-0.78
2	BORROWINGS	12,092	2,546	948	1,235	1,235	-78.94	-62.77	0.00
	a. NRB	9,957	49	-	-	-	-99.51	-100.00	0.00
	b. "A"Class Licensed Institution	1,188	1,550	-	-	-	30.49	-100.00	0.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	947	948	948	1,235	1,235	0.06	0.01	0.00
3	DEPOSITS	104,528	113,422	128,603	131,734	131,374	8.51	13.38	-0.27
	a. Current	1,878	1,419	1,609	1,501	1,357	-24.42	13.35	-9.60
	b. Savings	19,854	19,745	25,477	31,591	31,722	-0.55	29.03	0.41
	c. Fixed	71,743	80,525	90,293	86,011	86,033	12.24	12.13	0.03
	d. Call Deposits	9,558	10,110	10,041	12,550	12,190	5.77	-0.69	-2.87
	e. Others	1,496	1,622	1,184	81	72	8.47	-27.02	-10.41
4	Bills Payable	0	2	1	0	0	382.93	-74.24	1700.00
5	Other Liabilities	16,607	19,097	23,043	26,082	26,163	14.99	20.66	0.31
	1. Loan Loss Provision	5,486	6,634	9,373	10,813	10,933	20.91	41.29	1.11
	2. Interest Suspense a/c	8,165	8,930	10,140	10,738	11,103	9.36	13.56	3.40
	3. Others	2,955	3,533	3,529	4,531	4,127	19.56	-0.10	-8.91
6	Reconciliation A/c	(4)	1	2	23	27	-125.50	105.88	18.16
7	Profit & Loss A/c	957	1,073	633	81	134	12.19	-41.03	66.09
TOTAL		152,040	155,172	171,311	177,649	177,423	2.06	10.40	-0.13
Assets									
1	LIQUID FUNDS	19,655	18,596	18,804	16,561	15,222	-5.39	1.12	-8.09
	a. Cash Balance	1,588	1,706	1,481	1,197	1,175	7.42	-13.18	-1.88
	Nepalese Notes & Coins	1,588	1,706	1,481	1,197	1,175	7.42	-13.17	-1.88
	Foreign Currency	0	0	0	0	0	116.67	-76.92	0.00
	b. Bank Balance	9,906	8,849	8,125	8,059	7,779	-10.68	-8.18	-3.47
	1. In Nepal Rastra Bank	3,414	5,115	5,544	5,970	5,956	49.79	8.39	-0.23
	2. "A"Class Licensed Institution	4,434	2,224	1,597	1,730	1,482	-49.85	-28.20	-14.29
	3. Other Financial Ins.	2,058	1,510	984	359	341	-26.60	-34.83	-5.22
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,160	8,041	9,198	7,305	6,268	-1.46	14.38	-14.20
2	INVESTMENTS	22,186	20,140	25,547	28,010	27,312	-9.22	26.85	-2.49
	a. Govt. Securities	22,186	20,140	22,447	14,935	15,215	-9.22	11.45	1.87
	b. Others	-	-	3,100	13,075	12,097	0.00	0.00	-7.48
3	SHARE & OTHER INVESTMENT	2,875	4,375	3,888	5,940	6,544	52.20	-11.13	10.18
4	LOANS & ADVANCES								
	(Including Bills Purchased)	86,303	92,931	99,691	102,542	103,368	7.68	7.27	0.81
	4.1 LOANS & ADVANCES	86,303	92,931	99,691	102,542	103,368	7.68	7.27	0.81
	a. Private Sector	81,645	86,325	93,861	101,097	101,860	5.73	8.73	0.75
	b. Financial Institutions	4,658	6,602	5,826	1,445	1,508	41.72	-11.75	4.35
	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	4,145	4,123	20.41	4.30	-0.54
7	OTHER ASSETS	17,646	14,125	17,436	17,314	17,645	-19.95	23.44	1.91
	a. Accrued Interests	15,306	11,697	13,651	13,233	13,803	-23.58	16.70	4.31
	b. Others	2,340	2,428	3,785	4,081	3,842	3.76	55.93	-5.86
8	Expenses not Written off	-	1	1	0	0	0.00	10.81	0.00
9	Non Banking Assets	599	1,114	1,964	3,070	3,069	85.87	76.36	-0.05
10	Reconciliation Account	(0)	3	3	-	2	-1440.91	1.02	0.00
11	Profit & Loss A/c	6	551	497	66	139	8462.36	-9.74	110.74
TOTAL		152,040	155,172	171,311	177,649	177,423	2.06	10.40	-0.13

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	330,008	429,253	455,987	26,777	53,263	30.07	6.23	98.91
1.1 Deposit Liabilities	305,976	402,421	431,908	25,015	49,735	31.52	7.33	98.82
1.1.1 Saving A/c	76,032	88,065	79,278	7,054	14,188	15.83	-9.98	101.14
1.1.2 Fixed A/c	223,748	305,845	344,566	17,418	34,501	36.69	12.66	98.08
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	621	2,472	92.36	-12.13	297.92
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	1,693	2,847	20.83	-6.86	68.15
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	5,974	11,246	7.73	15.30	88.27
1.1.2.4 Above 1 Year	81,297	138,814	166,377	9,130	17,936	70.75	19.86	96.45
1.1.3 Call Deposit	6,111	8,461	8,034	540	1,039	38.45	-5.04	92.49
1.1.4 Certificate of Deposits	85	51	30	3	7	-39.74	-41.40	99.70
1.2 Others	24,032	26,832	24,079	1,762	3,528	11.65	-10.26	100.22
2 Commission/Fee Expense	3,121	4,228	4,635	353	775	35.49	9.61	119.75
3 Employees Expenses	53,727	55,126	63,661	5,352	11,655	2.60	15.48	117.76
4 Office Operating Expenses	38,326	38,127	43,010	3,107	7,042	-0.52	12.81	126.62
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	60	75	35.07	85.74	25.11
7. Provision for Risk	25,497	65,952	85,515	345	786	158.67	29.66	128.00
7.1 Loan loss Provision	25,367	65,818	85,205	337	750	159.46	29.46	122.70
7.1.1 General Loan loss Provision	12,849	17,473	26,227	96	218	35.98	50.11	126.34
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	65	113	18.37	31.70	73.71
7.1.1.2 Watch List Provision	3,976	6,969	12,394	32	106	75.28	77.85	234.42
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	241	532	277.53	23.05	121.24
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	-	-	529.87	4.11	0.00
7.2. Provision for Non-Banking Assets	13	89	153	8	25	563.22	72.55	218.87
7.3. Provision for Loss on Investment	98	16	31	-	11	-83.24	88.57	0.00
7.4. Provision for Loss of Other Assets	19	29	127	-	-	54.74	336.07	0.00
8 Loan Written Off	1,607	2,823	4,026	32	100	75.65	42.60	206.85
9 Provision for Staff Bonus	11,766	10,407	10,642	1,386	2,725	-11.55	2.26	96.64
10 Provision for Income Tax	34,273	32,840	33,085	4,091	8,023	-4.18	0.75	96.13
11 Others	7	79	165	0	0	1054.16	108.98	0.00
12 Net Profit	83,438	77,771	70,918	9,375	18,339	-6.79	-8.81	95.62
TOTAL EXPENSES	582,244	717,106	772,570	50,878	102,784	23.16	7.73	102.02
Income								
1. Interest Income	509,366	641,877	674,109	44,606	88,864	26.01	5.02	99.22
1.1. On Loans and Advance	464,186	572,265	588,296	36,619	73,177	23.28	2.80	99.83
1.2. On Investment	38,306	57,477	66,519	5,559	11,194	50.05	15.73	101.38
1.2.1 Government Bonds	35,010	53,207	59,980	4,673	9,302	51.98	12.73	99.04
1.2.2 Foreign Bonds	341	228	499	36	77	-33.10	118.51	115.42
1.2.3 NRB Bonds	343	558	960	358	816	62.57	72.14	127.92
1.2.4 Deventure & Bonds	2,612	3,484	5,079	492	999	33.40	45.80	103.22
1.3 Agency Balance	174	1,430	1,423	119	245	721.81	-0.48	105.06
1.4 On Call Deposit	1,460	2,428	3,840	438	898	66.34	58.14	105.27
1.5 Others	5,239	8,276	14,031	1,871	3,351	57.97	69.53	79.07
2. Comission & Discount	27,259	29,086	35,259	3,616	7,258	6.70	21.23	100.72
2.1 Bills Purchase & Discount	310	206	397	44	72	-33.51	92.78	63.69
2.2 Comission	22,861	22,065	27,596	2,853	5,753	-3.49	25.07	101.69
2.3 Others	4,088	6,815	7,267	720	1,434	66.72	6.63	99.14
3 Income From Exchange Fluctuation	8,121	5,553	6,369	930	1,847	-31.62	14.70	98.64
3.1 Due to Change in Exchange Rate	1,029	829	(311)	81	120	-19.43	-137.56	48.34
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	849	1,726	-33.39	41.42	103.44
4 Other Operating Income	12,504	11,095	10,946	748	2,409	-11.27	-1.35	221.85
5 Non Operating Income	3,584	1,971	1,866	155	1,188	-45.00	-5.36	666.33
6 Provision Written Back	20,530	27,558	43,240	630	789	34.23	56.90	25.20
7 Recovery from Written off Loan	669	245	285	8	67	-63.34	16.44	774.84
8 Income from Extra Ordinary Expenses	156	(1,060)	12	0	1	-780.07	-101.13	0.00
9 Net Loss	56	780	485	185	361	1290.09	-37.87	95.18
TOTAL INCOME	582,244	717,106	772,570	50,878	102,784	23.16	7.73	102.02

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	284,750	364,419	396,012	23,562	46,914	27.98	8.67	99.11
1.1 Deposit Liabilities	262,357	339,229	372,863	21,894	43,562	29.30	9.91	98.97
1.1.1 Saving A/c	67,417	77,696	70,894	6,228	12,524	15.25	-8.76	101.07
1.1.2 Fixed A/c	189,890	254,527	294,989	15,188	30,119	34.04	15.90	98.30
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	541	2,321	100.87	2.52	328.78
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	1,460	2,404	16.08	-3.71	64.65
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	5,039	9,420	4.89	19.54	86.94
1.1.2.4 Above 1 Year	75,530	125,810	150,210	8,148	15,975	66.57	19.39	96.05
1.1.3 Call Deposit	4,966	6,963	6,951	473	912	40.23	-0.18	92.67
1.1.4 Certificate of Deposits	85	43	30	3	7	-49.63	-29.89	99.70
1.2 Others	22,393	25,190	23,148	1,668	3,353	12.49	-8.10	100.96
2 Commission/Fee Expense	3,057	4,099	4,524	350	763	34.08	10.37	118.18
3 Employees Expenses	47,172	47,816	55,898	4,673	10,107	1.37	16.90	116.27
4 Office Operating Expenses	33,086	32,261	37,062	2,632	5,671	-2.49	14.88	115.47
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	59	72	48.10	92.56	22.69
7. Provision for Risk	21,637	57,437	74,107	107	285	165.46	29.02	166.13
7.1 Loan loss Provision	21,538	57,424	74,018	99	267	166.62	28.90	168.74
7.1.1 General Loan loss Provision	11,093	15,606	23,763	44	129	40.69	52.27	195.02
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	33	69	27.84	35.89	110.95
7.1.1.2 Watch List Provision	3,468	5,858	10,517	11	60	68.93	79.51	440.25
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	55	138	291.76	20.98	147.99
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	-	-	502.06	7.85	0.00
7.2. Provision for Non-Banking Assets	-	0	55	8	8	0.00	0.00	0.00
7.3. Provision for Loss on Investment	95	13	31	-	11	-85.92	130.40	0.00
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.42	14200.00	0.00
8 Loan Written Off	1,489	2,602	3,786	32	80	74.70	45.50	148.04
9 Provision for Staff Bonus	10,673	9,462	9,671	1,245	2,467	-11.34	2.21	98.12
10 Provision for Income Tax	30,803	29,784	29,989	3,664	7,309	-3.31	0.69	99.49
11 Others	7	72	165	0	0	969.44	128.52	0.00
12 Net Profit	74,801	70,037	64,153	8,383	16,599	-6.37	-8.40	98.01
TOTAL EXPENSES	507,892	618,452	676,255	44,707	90,269	21.77	9.35	101.91
Income								
1. Interest Income	442,405	551,682	588,736	39,068	78,253	24.70	6.72	100.30
1.1. On Loans and Advance	402,230	490,121	511,556	31,647	63,799	21.85	4.37	101.59
1.2. On Investment	34,586	51,290	59,590	5,062	10,203	48.30	16.18	101.56
1.2.1 Government Bonds	31,700	47,873	53,733	4,194	8,348	51.02	12.24	99.05
1.2.2 Foreign Bonds	341	228	499	36	77	-33.10	118.51	115.42
1.2.3 NRB Bonds	1	2	635	347	792	118.27	27870.93	128.08
1.2.4 Deventure & Bonds	2,544	3,187	4,724	485	986	25.26	48.24	103.22
1.3 Agency Balance	171	1,430	1,420	119	244	738.03	-0.73	105.05
1.4 On Call Deposit	673	1,367	3,245	429	885	103.20	137.42	106.54
1.5 Others	4,745	7,475	12,925	1,811	3,122	57.53	72.91	72.42
2. Comission & Discount	25,927	27,763	33,790	3,484	6,982	7.08	21.71	100.40
2.1 Bills Purchase & Discount	310	206	397	44	72	-33.51	92.78	63.69
2.2 Comission	21,943	21,250	26,721	2,786	5,617	-3.16	25.75	101.58
2.3 Others	3,674	6,307	6,671	654	1,294	71.64	5.78	97.82
3 Income From Exchange Fluctuation	8,083	5,468	6,294	912	1,817	-32.36	15.12	99.18
3.1 Due to Change in Exchange Rate	1,028	817	(317)	73	111	-20.55	-138.79	50.59
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	839	1,707	-34.08	42.15	103.42
4 Other Operating Income	10,325	9,218	8,654	603	1,869	-10.71	-6.12	209.77
5 Non Operating Income	3,087	1,760	1,370	150	1,028	-42.99	-22.15	586.06
6 Provision Written Back	17,299	23,391	37,139	485	253	35.22	58.78	-47.74
7 Recovery from Written off Loan	611	231	271	6	65	-62.25	17.32	1029.14
8 Income from Extra Ordinary Expenses	156	(1,060)	1	0	1	-780.39	-100.14	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	44,707	90,269	21.77	9.35	101.91

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	37,191	53,217	48,793	2,553	5,036	43.09	-8.31	97.26
1.1 Deposit Liabilities	35,908	52,034	47,947	2,468	4,879	44.91	-7.85	97.65
1.1.1 Saving A/c	7,117	8,737	6,896	705	1,424	22.77	-21.07	102.04
1.1.2 Fixed A/c	27,825	42,073	40,214	1,712	3,356	51.21	-4.42	96.08
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	68	128	89.95	-30.90	88.86
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	183	349	43.05	-21.05	90.71
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	727	1,417	19.71	-3.67	94.80
1.1.2.4 Above 1 Year	3,944	9,226	12,112	734	1,463	133.90	31.28	99.35
1.1.3 Call Deposit	967	1,215	836	52	99	25.67	-31.15	90.06
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	85	157	-7.75	-28.48	85.72
2 Commission/Fee Expense	63	120	103	2	11	90.32	-14.54	332.79
3 Employees Expenses	5,225	5,838	6,202	523	1,227	11.72	6.23	134.53
4 Office Operating Expenses	4,096	4,617	4,704	360	758	12.72	1.89	110.30
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	0	0	4.25	-18.97	0.00
7. Provision for Risk	3,329	7,125	9,415	157	256	114.07	32.13	63.50
7.1 Loan loss Provision	3,301	7,064	9,268	157	239	114.01	31.20	52.37
7.1.1 General Loan loss Provision	1,459	1,606	2,077	31	58	10.08	29.33	87.80
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	(1)	(1)	-42.00	-35.03	60.87
7.1.1.2 Watch List Provision	431	1,010	1,689	31	59	134.32	67.34	87.24
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	126	181	190.81	33.39	43.72
7.1.3 Additional Loan Loss Provision	2	106	52	-	-	5769.61	-50.90	0.00
7.2. Provision for Non-Banking Assets	10	31	23	-	17	206.92	-24.12	0.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.73	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	-	81.93	343.64	0.00
8 Loan Written Off	36	150	148	-	18	313.67	-1.34	0.00
9 Provision for Staff Bonus	987	844	868	129	238	-14.54	2.88	83.96
10 Provision for Income Tax	3,010	2,604	3,011	350	643	-13.51	15.63	83.99
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	816	1,505	-11.18	-4.23	84.39
TOTAL EXPENSES	60,939	80,737	79,197	4,891	9,692	32.49	-1.91	98.17
Income								
1. Interest Income	55,444	74,528	70,425	4,417	8,630	34.42	-5.51	95.37
1.1. On Loans and Advance	51,703	68,237	63,418	3,941	7,586	31.98	-7.06	92.46
1.2. On Investment	2,732	4,790	5,607	424	843	75.32	17.05	98.96
1.2.1 Government Bonds	2,485	4,352	5,401	421	838	75.15	24.11	98.90
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	2	5	76.65	-53.19	110.45
1.2.4 Deventure & Bonds	1	2	2	0	0	195.24	-20.97	100.00
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	2	3	28.13	-53.14	48.15
1.5 Others	403	725	1,037	50	198	79.68	43.00	294.92
2. Comission & Discount	1,051	1,030	1,171	106	224	-1.99	13.73	111.22
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	52	112	-20.36	13.91	116.78
2.3 Others	317	446	506	54	112	40.47	13.50	105.93
3 Income From Exchange Fluctuation	38	85	74	17	29	125.49	-12.63	70.35
3.1 Due to Change in Exchange Rate	1	12	5	8	10	1211.70	-56.45	26.47
3.2 Due to Foreign Currency Trans.	37	73	69	10	20	97.80	-5.21	104.96
4 Other Operating Income	1,684	1,601	1,916	118	340	-4.90	19.65	187.73
5 Non Operating Income	219	114	278	4	128	-48.03	144.51	3053.58
6 Provision Written Back	2,407	3,135	5,325	105	106	30.26	69.88	0.96
7 Recovery from Written off Loan	41	9	8	0	0	-78.36	-12.23	50.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	122	234	318.71	-100.00	91.43
TOTAL INCOME	60,939	80,737	79,197	4,891	9,692	32.49	-1.91	98.17

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	8,067	11,618	11,182	662	1,313	44.02	-3.75	98.24
1.1 Deposit Liabilities	7,710	11,159	11,098	653	1,295	44.72	-0.55	98.24
1.1.1 Saving A/c	1,498	1,631	1,488	121	241	8.85	-8.75	99.28
1.1.2 Fixed A/c	6,033	9,245	9,363	518	1,025	53.24	1.27	98.07
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	12	23	30.29	-41.26	86.89
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	50	94	30.63	5.13	87.86
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	208	410	29.56	4.16	97.48
1.1.2.4 Above 1 Year	1,823	3,778	4,055	248	499	107.21	7.32	101.18
1.1.3 Call Deposit	179	283	247	15	28	58.07	-12.70	95.33
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	9	18	28.87	-81.57	98.49
2 Commission/Fee Expense	1	9	8	0	1	1093.67	-13.47	211.76
3 Employees Expenses	1,329	1,472	1,562	156	321	10.73	6.09	106.01
4 Office Operating Expenses	1,143	1,249	1,244	115	613	9.22	-0.36	432.80
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	1	3	-80.63	112.19	151.33
7. Provision for Risk	532	1,389	1,993	81	245	161.22	43.48	201.96
7.1 Loan loss Provision	528	1,330	1,919	81	245	151.78	44.23	201.96
7.1.1 General Loan loss Provision	298	261	388	22	31	-12.48	48.67	43.05
7.1.1.1 Pass Loan Loss Provision	221	160	199	33	45	-27.62	24.79	36.57
7.1.1.2 Watch List Provision	77	101	188	(11)	(14)	30.77	86.43	23.68
7.1.2 Special Loan Loss Provision	228	1,033	1,531	59	214	352.32	48.16	260.74
7.1.3 Additional Loan Loss Provision	2	36	-	-	-	1738.07	-100.00	0.00
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1618.99	29.14	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	-	-	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	-	1	-13.01	29.24	0.00
9 Provision for Staff Bonus	106	101	102	12	21	-4.38	1.18	78.74
10 Provision for Income Tax	460	452	86	77	71	-1.75	-81.03	-8.26
11 Others	0	7	1	-	-	5716.67	-92.69	0.00
12 Net Profit	1,666	1,543	836	175	235	-7.40	-45.80	33.91
TOTAL EXPENSES	13,413	17,917	17,117	1,280	2,823	33.58	-4.46	120.58
Income								
1. Interest Income	11,517	15,666	14,947	1,121	1,981	36.03	-4.59	76.68
1.1. On Loans and Advance	10,253	13,907	13,322	1,031	1,792	35.64	-4.21	73.83
1.2. On Investment	988	1,397	1,322	73	148	41.42	-5.42	103.03
1.2.1 Government Bonds	826	983	847	58	116	19.00	-13.87	99.55
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	9	20	25.54	1.39	125.71
1.2.4 Deventure & Bonds	67	295	354	6	12	341.45	20.03	103.30
1.3 Agency Balance	3	-	3	0	1	-100.00	0.00	106.52
1.4 On Call Deposit	181	285	231	7	10	57.26	-19.03	43.45
1.5 Others	91	76	69	10	30	-15.93	-9.42	196.88
2. Comission & Discount	281	293	299	26	52	4.51	1.91	101.31
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	14	24	24.94	-9.28	68.89
2.3 Others	96	63	90	12	28	-34.69	42.98	141.41
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	27	199	-44.38	36.26	645.53
5 Non Operating Income	278	98	218	1	33	-64.92	122.96	2659.32
6 Provision Written Back	825	1,033	776	41	430	25.20	-24.87	960.86
7 Recovery from Written off Loan	16	6	7	2	2	-66.22	25.64	0.00
8 Income from Extra Ordinary Expenses	-	1	10	-	-	0.00	1994.00	0.00
9 Net Loss	-	545	485	62	127	0.00	-11.09	102.51
TOTAL INCOME	13,413	17,917	17,117	1,280	2,823	33.58	-4.46	120.58

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	336,187	369,627	363,887	352,480	352,572	9.95	-1.55	0.03
Fishery Related	13,234	15,012	16,213	16,296	16,266	13.44	8.00	-0.18
Mining Related	8,789	11,789	11,898	11,392	11,103	34.13	0.92	-2.54
Agriculture, Forestry, Bevarage & Non Food Production Related*	733,900	782,536	857,723	933,265	943,586	6.63	9.61	1.11
Construction	190,196	203,379	207,710	232,852	237,409	6.93	2.13	1.96
Electricity,Gas and Water	246,839	307,457	376,015	447,467	448,788	24.56	22.30	0.30
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	73,471	75,862	-3.00	-0.02	3.26
Transport, Communication and Public Utilities	100,909	98,130	88,555	84,616	88,082	-2.75	-9.76	4.10
Wholesaler & Retailer	947,619	983,500	999,438	1,028,991	1,042,987	3.79	1.62	1.36
Finance, Insurance and Real Estate	375,243	365,559	396,355	422,656	422,487	-2.58	8.42	-0.04
Tourism Service**	200,494	211,160	231,556	258,623	256,235	5.32	9.66	-0.92
Other Services	192,913	196,597	201,661	222,400	230,554	1.91	2.58	3.67
Consumption Loans	867,483	926,138	1,013,605	1,151,192	1,163,857	6.76	9.44	1.10
Local Government	1,125	1,127	1,218	1,234	1,229	0.12	8.14	-0.38
Others	421,635	337,541	331,052	337,202	336,037	-19.94	-1.92	-0.35
TOTAL	4,709,039	4,879,851	5,167,173	5,574,137	5,627,054	3.63	5.89	0.95
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	2,072,445	2,090,639	31.98	22.25	0.88
Overdraft	718,773	230,782	124,431	107,724	107,238	-67.89	-46.08	-0.45
Cash Credit Loan	-	516,456	648,712	645,107	661,778	0.00	25.61	2.58
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	126,552	133,629	-6.19	12.58	5.59
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	828,555	823,296	-13.20	-17.58	-0.63
Residential Personal Home Loan (Up to Rs. 30 million)#	337,799	348,725	387,016	423,854	427,339	3.23	10.98	0.82
Real Estate Loan	228,255	249,588	268,158	271,879	271,501	9.35	7.44	-0.14
Margin Nature Loan	80,508	76,535	90,093	144,535	145,609	-4.93	17.71	0.74
Hire Purchase Loan	157,162	159,216	124,102	128,528	129,270	1.31	-22.05	0.58
Deprived Sector Loan	335,623	308,356	312,186	278,941	279,087	-8.12	1.24	0.05
Bills Purchased	3,130	4,271	7,815	12,246	11,827	36.46	82.99	-3.42
Other Product	558,470	452,502	465,365	533,771	545,841	-18.97	2.84	2.26
Total	4,709,039	4,879,851	5,167,173	5,574,137	5,627,054	3.63	5.89	0.95
Collateral wise								
Gold and Silver	52,782	55,533	58,489	84,050	85,810	5.21	5.32	2.09
Government Securities	783	3,239	3,160	4,599	4,603	313.70	-2.43	0.09
Non Governmental Securities	61,272	58,566	81,671	137,840	139,147	-4.42	39.45	0.95
Fixed Deposit Receipts	64,221	58,120	41,599	36,834	36,183	-9.50	-28.43	-1.77
Own	64,006	57,887	41,348	30,574	29,923	-9.56	-28.57	-2.13
Other Licences Institutions	215	233	252	6,260	6,260	8.61	7.79	-0.01
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,933,490	4,993,113	4.82	7.13	1.21
Fixed Assets	3,538,076	3,749,324	3,938,300	4,106,478	4,145,179	5.97	5.04	0.94
Current Assets	578,047	565,372	684,244	827,012	847,934	-2.19	21.03	2.53
Against security of Bill	19,623	37,183	35,589	54,017	55,110	89.48	-4.29	2.02
Domestic Bills	880	771	1,112	5,444	5,340	-12.36	44.28	-1.91
Foreign Bills	18,744	36,412	34,477	48,573	49,771	94.26	-5.31	2.47
Against Guarantee	195,088	195,038	199,590	179,420	172,231	-0.03	2.33	-4.01
Government Guarantee	2,307	3,129	3,145	3,125	3,168	35.67	0.49	1.37
Institutional Guarantee	136,841	127,020	147,144	132,573	124,888	-7.18	15.84	-5.80
Personal Guarantee	37,037	41,125	32,724	31,912	32,661	11.04	-20.43	2.35
Collective Guarantee	7,418	7,239	3,388	1,117	1,053	-2.41	-53.19	-5.75
International Rated Foreign Bank's Guarantee	1,509	455	252	130	149	-69.84	-44.69	14.77
Other Guarantee	9,977	16,069	12,937	10,563	10,312	61.06	-19.49	-2.37
Credit Card	3,521	4,528	5,678	6,682	6,500	28.59	25.41	-2.72
Others	195,625	152,948	118,852	137,205	134,357	-21.82	-22.29	-2.08
Total	4,709,039	4,879,851	5,167,173	5,574,137	5,627,054	3.63	5.89	0.95

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-Aug	Mid-Sept	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	299,987	330,086	323,942	313,844	311,218	10.03	-1.86	-0.84
Fishery Related	11,666	13,237	14,394	14,444	14,363	13.47	8.74	-0.56
Mining Related	8,386	11,383	11,554	11,027	10,691	35.73	1.50	-3.05
Agriculture, Forestry, Bevarage & Non Food Production Related*	703,432	749,504	823,518	897,306	907,340	6.55	9.88	1.12
Construction	154,723	167,502	182,860	205,299	208,845	8.26	9.17	1.73
Electricity,Gas and Water	239,756	298,869	365,248	435,539	440,038	24.66	22.21	1.03
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	70,586	72,979	-2.97	-0.91	3.39
Transport, Communication and Public Utilities	82,970	83,643	77,219	73,870	77,379	0.81	-7.68	4.75
Wholesaler & Retailer	866,464	896,414	910,162	943,248	956,944	3.46	1.53	1.45
Finance, Insurance and Real Estate	315,353	306,730	321,327	352,718	353,996	-2.73	4.76	0.36
Tourism Service**	175,638	182,269	199,049	222,300	219,480	3.78	9.21	-1.27
Other Services	177,350	178,117	181,572	200,680	208,652	0.43	1.94	3.97
Consumption Loans	757,464	768,478	841,225	961,322	972,351	1.45	9.47	1.15
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	249,350	248,160	-16.40	-4.46	-0.48
TOTAL	4,175,443	4,315,377	4,569,076	4,952,720	5,003,624	3.35	5.88	1.03
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,821,050	1,835,967	32.48	22.75	0.82
Overdraft	619,856	164,141	92,020	84,210	83,879	-73.52	-43.94	-0.39
Cash Credit Loan	-	493,597	587,956	581,578	597,947	0.00	19.12	2.81
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	126,552	133,629	-6.28	12.59	5.59
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	811,984	809,485	-14.19	-16.44	-0.31
Residential Personal Home Loan (Up to Rs. 30 million)#	279,106	279,339	316,089	337,934	340,137	0.08	13.16	0.65
Real Estate Loan	199,641	217,964	224,656	226,014	226,172	9.18	3.07	0.07
Margin Nature Loan	64,819	58,679	70,345	120,613	121,708	-9.47	19.88	0.91
Hire Purchase Loan	131,340	138,262	106,860	113,003	113,616	5.27	-22.71	0.54
Deprived Sector Loan	279,646	262,365	267,360	242,593	242,769	-6.18	1.90	0.07
Bills Purchased	3,130	4,271	7,815	12,246	11,827	36.46	82.99	-3.42
Other Product	481,430	385,119	398,673	474,942	486,488	-20.01	3.52	2.43
Total	4,175,443	4,315,377	4,569,076	4,952,720	5,003,624	3.35	5.88	1.03
Collateral wise								
Gold and Silver	47,816	50,575	53,423	77,753	79,435	5.77	5.63	2.16
Government Securities	722	3,200	3,160	4,599	4,603	343.23	-1.23	0.09
Non Governmental Securities	47,841	43,198	64,671	115,110	116,432	-9.71	49.71	1.15
Fixed Deposit Receipts	49,275	47,972	33,532	31,161	31,090	-2.64	-30.10	-0.23
Own	49,060	47,738	33,283	24,901	24,831	-2.69	-30.28	-0.28
Other Licences Institutions	215	233	249	6,260	6,259	8.61	6.75	-0.01
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,389,194	4,443,795	4.34	7.25	1.24
Fixed Assets	3,095,794	3,268,070	3,427,110	3,562,402	3,596,081	5.56	4.87	0.95
Current Assets	577,997	565,333	684,086	826,792	847,714	-2.19	21.01	2.53
Against security of Bill	19,623	37,183	35,588	54,017	55,110	89.48	-4.29	2.02
Domestic Bills	880	771	1,112	5,444	5,340	-12.36	44.28	-1.91
Foreign Bills	18,744	36,412	34,476	48,573	49,771	94.26	-5.32	2.47
Against Guarantee	142,452	147,130	152,332	147,374	140,551	3.28	3.54	-4.63
Government Guarantee	2,237	3,065	3,087	3,065	3,108	36.99	0.73	1.40
Institutional Guarantee	106,032	97,518	112,985	109,636	102,146	-8.03	15.86	-6.83
Personal Guarantee	21,700	27,919	22,293	23,913	24,770	28.66	-20.15	3.58
Collective Guarantee	1,103	2,186	813	183	181	98.29	-62.80	-0.71
International Rated Foreign Bank's Guarantee	1,509	455	252	130	149	-69.84	-44.69	14.77
Other Guarantee	9,870	15,986	12,901	10,447	10,196	61.96	-19.29	-2.40
Credit Card	3,521	4,524	5,662	6,664	6,481	28.48	25.16	-2.75
Others	190,401	148,194	109,512	126,848	126,127	-22.17	-26.10	-0.57
Total	4,175,443	4,315,377	4,569,076	4,952,720	5,003,624	3.35	5.88	1.03

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-Aug	Mid-Sept	% Change		
	2022	2023	2025	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	29,913	32,930	33,225	31,550	34,106	10.09	0.89	8.10
Fishery Related	1,341	1,523	1,523	1,483	1,536	13.56	0.06	3.55
Mining Related	302	321	239	306	306	6.26	-25.50	-0.13
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,206	29,095	30,311	31,349	31,649	11.03	4.18	0.95
Construction	31,622	32,104	20,936	24,267	25,295	1.52	-34.79	4.23
Electricity,Gas and Water	6,488	7,578	9,835	11,471	8,288	16.80	29.77	-27.75
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,068	2,070	1.11	22.35	0.08
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,039	8,033	-20.55	-20.49	-0.08
Wholesaler & Retailer	68,458	73,242	74,853	71,758	71,854	6.99	2.20	0.13
Finance, Insurance and Real Estate	47,742	46,985	61,373	57,877	56,337	-1.58	30.62	-2.66
Tourism Service**	20,443	24,215	27,181	31,492	31,995	18.45	12.25	1.60
Other Services	13,088	15,561	17,064	18,306	18,468	18.89	9.66	0.89
Consumption Loans	81,687	128,117	142,214	157,424	158,948	56.84	11.00	0.97
Local Government	8	9	6	12	7	12.09	-31.37	-40.80
Others	98,812	66,870	68,896	71,116	71,171	-32.33	3.03	0.08
TOTAL	441,783	471,382	498,615	518,519	520,061	6.70	5.78	0.30
Productwise								
Term Loan	130,209	167,740	199,355	219,842	222,995	28.82	18.85	1.43
Overdraft	87,233	59,343	28,465	18,930	18,828	-31.97	-52.03	-0.54
Cash Credit Loan	-	19,124	52,999	56,150	56,330	0.00	177.14	0.32
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	11,289	8,521	37.47	-62.74	-24.52
Residential Personal Home Loan (Up to Rs. 30 million)#	48,705	57,643	57,999	70,932	71,886	18.35	0.62	1.34
Real Estate Loan	18,717	21,884	33,368	34,328	33,624	16.92	52.48	-2.05
Margin Nature Loan	11,773	14,165	15,594	19,609	19,805	20.31	10.09	1.00
Hire Purchase Loan	21,814	17,352	13,990	12,088	12,103	-20.45	-19.38	0.12
Deprived Sector Loan	49,167	40,153	38,068	32,108	32,097	-18.33	-5.19	-0.03
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	43,243	43,873	-12.11	0.33	1.46
Total	441,783	471,382	498,615	518,519	520,061	6.70	5.78	0.30
Collateral wise								
Gold and Silver	3,982	3,931	3,936	5,506	5,591	-1.28	0.12	1.54
Government Securities	6	7	-	-	-	13.90	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	19,503	19,615	16.05	10.29	0.58
Fixed Deposit Receipts	12,219	8,314	6,702	4,430	4,065	-31.96	-19.39	-8.25
Own	12,219	8,314	6,700	4,430	4,065	-31.96	-19.42	-8.25
Other Licences Institutions	-	-	2	-	-	0.00	0.00	0.00
Collateral of Properties	367,503	403,350	430,261	455,045	459,206	9.75	6.67	0.91
Fixed Assets	367,493	403,343	430,127	454,934	459,094	9.76	6.64	0.91
Current Assets	9	7	134	111	112	-27.57	1866.47	0.72
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	29,030	28,588	-9.09	-2.46	-1.52
Government Guarantee	29	25	18	21	21	-16.24	-28.80	0.00
Institutional Guarantee	25,284	24,532	28,799	21,503	21,252	-2.97	17.40	-1.17
Personal Guarantee	13,999	11,873	9,086	6,459	6,333	-15.18	-23.48	-1.95
Collective Guarantee	6,314	5,052	2,575	934	871	-19.99	-49.04	-6.74
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	112	111	-13.88	-39.05	-0.11
Credit Card	-	4	16	18	19	0.00	343.53	5.70
Others	1,654	1,785	3,446	4,987	2,977	7.93	93.07	-40.31
Total	441,783	471,382	498,615	518,519	520,061	6.70	5.78	0.30

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-Aug	Mid-Sept	% Change		
	2022	2023	2024	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6,287	6,611	6,720	7,086	7,247	5.15	1.66	2.27
Fishery Related	227	253	296	370	368	11.20	17.05	-0.62
Mining Related	101	85	105	58	106	-15.67	22.89	81.04
Agriculture, Forestry, Bevarage & Non Food Production Related*	4,263	3,937	3,894	4,609	4,597	-7.65	-1.08	-0.27
Construction	3,851	3,774	3,914	3,286	3,270	-2.02	3.72	-0.48
Electricity,Gas and Water	595	1,009	932	457	463	69.75	-7.62	1.21
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	816	813	-14.88	32.87	-0.37
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,707	2,670	-14.70	-25.82	-1.39
Wholesaler & Retailer	12,697	13,844	14,423	13,985	14,188	9.04	4.18	1.45
Finance, Insurance and Real Estate	12,149	11,844	13,655	12,061	12,154	-2.51	15.30	0.77
Tourism Service**	4,413	4,676	5,326	4,831	4,760	5.96	13.91	-1.46
Other Services	2,475	2,919	3,025	3,414	3,434	17.96	3.65	0.58
Consumption Loans	28,332	29,543	30,166	32,446	32,557	4.27	2.11	0.34
Local Government	36	36	36	36	36	0.00	0.06	0.00
Others	11,608	10,486	13,584	16,736	16,706	-9.67	29.54	-0.18
TOTAL	91,813	93,091	99,482	102,898	103,369	1.39	6.86	0.46
Productwise				-				
Term Loan	18,225	22,909	26,667	31,552	31,677	25.70	16.40	0.39
Overdraft	11,684	7,297	3,946	4,584	4,530	-37.55	-45.92	-1.17
Cash Credit Loan	-	3,735	7,757	7,379	7,501	0.00	107.67	1.65
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	5,282	5,289	-0.37	3.03	0.14
Residential Personal Home Loan (Up to Rs. 30 million)#	9,988	11,743	12,928	14,988	15,317	17.57	10.09	2.19
Real Estate Loan	9,897	9,740	10,133	11,537	11,705	-1.58	4.04	1.45
Margin Nature Loan	3,915	3,691	4,155	4,313	4,097	-5.73	12.55	-5.01
Hire Purchase Loan	4,007	3,602	3,253	3,436	3,551	-10.11	-9.71	3.32
Deprived Sector Loan	6,811	5,838	6,758	4,240	4,222	-14.29	15.76	-0.43
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	15,586	15,481	-13.69	-4.77	-0.68
Total	91,813	93,091	99,482	102,898	103,369	1.39	6.86	0.46
Collateral wise								
Gold and Silver	983	1,027	1,131	791	783	4.48	10.08	-0.90
Government Securities	55	32	0	-	-	-41.42	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,227	3,100	7.90	12.00	-3.92
Fixed Deposit Receipts	2,727	1,835	1,366	1,243	1,028	-32.73	-25.56	-17.33
Own	2,727	1,835	1,365	1,243	1,028	-32.73	-25.59	-17.33
Other Licences Institutions	-	-	1	0	0	0.00	0.00	0.00
Collateral of Properties	74,829	77,944	81,087	89,251	90,112	4.16	4.03	0.96
Fixed Assets	74,789	77,912	81,063	89,143	90,005	4.18	4.04	0.97
Current Assets	40	32	24	108	107	-19.97	-26.17	-0.59
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,959	6,382	6,754	3,017	3,092	-8.29	5.83	2.50
Government Guarantee	40	40	40	40	40	0.00	0.08	0.00
Institutional Guarantee	5,525	4,971	5,360	1,433	1,491	-10.03	7.84	4.00
Personal Guarantee	1,338	1,332	1,345	1,539	1,557	-0.42	0.98	1.18
Collective Guarantee	1	0	0	0	0	-71.01	-30.00	-12.50
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	5	4	-29.99	-78.84	-2.43
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,370	5,254	-16.84	98.48	-2.16
Total	91,813	93,091	99,482	102,898	103,369	1.39	6.86	0.46

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	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,629.47	53,416.28	63,624.68	67,361.68	21,671.95	37,535.26	20,510.13	31,926.80	29,298.62	18,907.37	37,289.77	45,374.64	30,757.90
	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	8,881.47	12,782.22	16,588.11	13,726.48	7,185.95	7,483.89	4,541.01	7,716.97	5,662.99	3,276.27	6,233.15	7,316.26	5,805.21
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(1,283.16)	(1,236.93)	4,773.06	491.36	1,996.85	(6,989.35)	1,174.10	4,880.39	(2,648.31)	936.37	(2,794.02)	3,005.37	1,862.79
	g. Others Reserves Fund	16,337.14	26,233.62	15,206.51	19,015.24	2,446.79	13,931.78	3,895.87	6,146.27	11,366.37	3,042.49	7,624.77	10,706.49	8,999.93
2	BORROWINGS	3,495.68	5,060.00	12,214.31	10,040.00	2,400.00	8,049.16	13,001.81	6,603.61	12,752.26	7,623.14	24,588.00	8,140.15	21,733.67
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	-	-	0.00	-	253.89	9,178.00	578.10	1,268.55
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	2,115.75	1,410.00	562.05	5,901.88
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	4,156.55	-	-	-	-	-	8.80
	e. Bonds and Securities	3,495.68	5,000.00	12,207.11	10,040.00	2,400.00	8,049.16	8,845.26	6,603.61	12,752.26	5,253.50	14,000.00	7,000.00	14,162.56
3	DEPOSITS	334,700.58	516,618.19	549,030.58	484,836.46	133,565.52	319,822.88	202,791.16	306,163.34	330,004.92	186,586.65	365,815.91	369,910.52	268,370.91
	a. Current	23,563.22	37,654.86	48,872.39	37,715.18	25,430.91	21,470.26	9,515.91	18,579.47	11,534.83	10,385.44	23,869.60	16,097.70	16,884.49
	Domestic	23,300.52	37,502.95	42,114.34	32,689.59	19,347.27	17,256.45	8,979.06	17,643.41	11,424.94	10,215.76	23,692.13	14,433.70	16,442.86
	Foreign	262.70	151.91	6,758.05	5,025.59	6,083.64	4,213.81	536.85	936.06	109.90	169.68	177.47	1,664.00	441.63
	b. Savings	167,468.87	250,304.96	207,683.42	144,158.83	61,458.71	100,368.57	64,824.54	88,694.68	123,238.74	88,129.40	123,706.08	159,648.51	105,267.93
	Domestic	167,445.41	250,267.82	203,658.42	142,107.99	57,264.08	98,829.32	64,236.41	88,470.72	123,184.29	87,894.49	122,937.08	158,576.17	104,962.72
	Foreign	23.46	37.14	4,025.00	2,050.84	4,194.63	1,539.25	588.12	223.96	54.44	234.91	769.00	1,072.34	305.22
	c. Fixed	117,213.12	193,743.07	242,316.68	249,784.02	32,337.64	161,702.20	112,031.84	173,704.29	170,216.06	73,732.14	179,008.13	163,392.18	123,005.17
	Domestic	116,010.99	189,180.10	237,389.43	239,645.63	29,249.30	147,805.15	100,474.59	169,308.92	170,209.45	72,613.00	173,126.46	160,079.44	122,574.39
	Foreign	1,202.13	4,562.97	4,927.24	10,138.39	3,088.34	13,897.04	11,557.25	4,395.37	6.61	1,119.13	5,881.68	3,312.74	430.78
	d. Call Deposits	23,433.98	33,396.85	46,369.43	48,734.19	12,772.85	33,283.32	14,663.95	22,590.97	24,837.14	12,544.98	36,871.94	28,229.94	21,420.39
	Domestic	23,409.78	30,339.68	44,042.77	40,185.78	9,634.97	29,539.25	9,384.36	22,175.88	24,779.13	11,699.55	35,649.72	27,786.26	21,004.14
	Foreign	24.19	3,057.16	2,326.66	8,548.41	3,137.88	3,744.08	5,279.58	415.08	58.01	845.43	1,222.22	443.67	416.25
	e. Others	3,021.39	1,518.45	3,788.66	4,444.25	1,565.42	2,998.53	1,754.92	2,593.93	178.15	1,794.69	2,360.15	2,542.19	1,792.93
	Domestic	2,184.51	1,518.45	3,769.54	3,913.11	1,281.83	2,235.58	1,359.45	2,593.30	170.43	1,787.78	2,334.18	2,535.50	1,792.93
	Foreign	836.88	-	19.12	531.14	283.59	762.95	395.47	0.63	7.72	6.90	25.97	6.69	-
4	Bills Payable	16.42	1,322.56	1,985.33	55.19	415.00	57.04	249.70	130.19	47.30	249.96	167.76	30.36	-
5	Other Liabilities	37,841.87	36,628.32	58,987.39	68,602.00	7,548.74	38,557.98	14,843.21	21,175.45	44,228.42	10,701.59	50,385.94	29,585.91	32,518.99
	1. Sundry Creditors	952.46	2,255.99	26,880.92	7,122.76	(6.90)	131.14	1,434.88	2,020.50	14,805.92	1,651.64	14,123.59	49.00	6,258.16
	2. Loan Loss Provision	11,775.85	12,087.34	20,107.85	21,594.18	2,137.11	20,251.89	5,549.41	3,296.28	13,105.79	5,969.30	25,981.57	13,463.83	7,362.58
	3. Interest Suspense a/c	8,311.63	11,569.41	2,279.27	2,359.61	198.26	3,759.59	1,912.29	157.52	-	594.24	4,371.86	335.90	756.86
	4. Others	16,801.92	10,715.58	9,719.36	37,525.45	5,220.27	14,415.35	5,946.63	15,701.16	16,316.71	2,486.42	5,908.92	15,737.17	18,141.39
6	Reconciliation A/c	221.51	(0.01)	-	10.71	-	7.68	-	0.44	-	-	-	-	-
7	Profit & Loss A/c	842.82	885.85	1,327.14	1,264.40	532.22	370.75	354.56	912.83	495.19	481.95	1,056.86	974.12	849.01
	TOTAL Liabilities	415,748.36	613,931.18	687,169.44	632,170.44	166,133.44	404,400.75	251,750.56	366,912.66	416,826.70	224,550.65	479,304.24	454,015.69	354,230.49
Assets														
1	LIQUID FUNDS	56,400.56	55,825.54	31,104.92	35,746.98	25,147.03	30,679.40	14,882.03	68,652.37	23,582.70	12,732.22	25,766.25	21,553.46	16,260.32
	a. Cash Balance	7,727.01	8,298.41	6,164.42	7,095.96	1,009.01	3,735.48	1,053.96	2,443.76	7,947.35	2,587.50	7,509.12	4,645.48	3,823.50
	Nepalese Notes & Coins	7,679.01	8,187.70	5,724.33	6,819.25	941.88	3,577.50	1,041.41	2,398.84	7,759.91	2,501.20	7,224.99	4,576.24	3,389.55
	Foreign Currency	48.00	110.71	440.09	276.71	67.13	157.98	12.55	44.92	187.44	86.30	284.14	69.24	433.95
	b. Bank Balance	47,673.55	32,758.89	24,940.50	26,975.67	5,945.05	26,943.91	9,630.42	64,508.61	15,635.35	10,144.72	18,257.12	16,907.98	12,436.82
	1. In Nepal Rastra Bank	16,734.97	29,240.58	22,700.46	20,098.11	5,103.45	23,378.88	8,921.78	61,248.59	14,286.13	8,596.08	17,149.76	15,274.98	11,431.34
	Domestic Currency	16,734.97	29,155.28	22,556.77	19,883.90	4,881.67	23,274.62	8,627.50	61,194.29	14,233.53	8,476.33	17,083.01	15,254.74	11,288.64
	Foreign Currency	-	85.30	143.69	214.21	221.78	104.26	294.28	54.30	52.60	119.75	66.75	20.24	142.70
	2. "A" Class Licensed Institution	29,362.62	2,637.40	49.01	1,930.41	47.89	218.74	451.12	411.77	622.38	621.64	249.32	474.46	496.10
	Domestic Currency	29,362.62	2,628.06	49.01	1,919.41	47.89	218.74	451.12	259.06	622.38	375.39	246.93	466.86	156.14
	Foreign Currency	-	9.35	-	11.00	-	-	-	152.72	-	246.25	2.39	7.59	339.95
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,575.96	880.91	2,191.03	4,947.15	793.71	3,343.50	257.51	2,848.24	726.84	927.00	858.04	1,158.54	509.38
	c. Money at Call	1,000.00	14,768.25	-	1,675.36	18,192.97	-	4,197.65	1,700.00	-	-	-	-	-
	Domestic Currency	1,000.00	-	-	1,000.00	-	-	3,000.00	1,700.00	-	-	-	-	-
	Foreign Currency	-	14,768.25	-	675.36	18,192.97	-	1,197.65	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	58,152.56	167,937.64	120,200.28	132,627.11	39,682.76	61,196.61	52,810.19	26,633.70	111,130.48	36,629.60	91,595.81	80,931.89	54,697.06
	a. Govt. Securities	58,152.56	91,195.59	71,556.40	61,657.06	12,458.89	37,696.61	29,325.12	26,633.70	42,899.21	30,887.55	91,595.81	37,024.04	45,212.03

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	39,120.44	67,656.16	22,913.82	33,573.65	32,612.78	38,010.97	23,033.56	7,505.38	34.67	(2,212.49)	5,552.14	2,091.33	1,720.37
	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	-	-	-	-	-	-	-	-	109.72	-	-	-	-
	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	4,383.82	1,515.92	108.17	17.25	915.66	267.64	318.62
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-
	f. Retained Earning	2,877.98	5,381.44	775.45	2,785.34	1,909.57	1,045.11	2,104.14	747.34	(468.60)	(2,766.16)	166.80	26.07	148.50
	g. Others Reserves Fund	6,486.75	10,358.28	3,443.86	5,105.20	6,270.03	8,109.30	2,964.08	945.66	12.80	33.59	913.42	538.85	36.15
2	BORROWINGS	23,610.92	21,709.19	5,935.82	11,985.41	15,469.67	8,546.67	11,522.12	995.08	-	-	747.21	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	324.42	-	423.15	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	10,683.53	-	2,818.00	3,557.73	-	2,115.00	-	-	-	-	-	-
	d. Other Financial Ins.	2,804.66	338.34	-	-	-	705.00	-	-	-	-	-	-	-
	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	291,745.26	590,391.84	211,292.52	263,455.90	288,161.99	341,790.60	225,218.21	53,437.60	389.04	4,317.14	54,180.50	16,217.23	7,439.26
	a. Current	16,920.76	37,166.42	9,436.29	7,902.95	15,393.59	17,345.81	14,709.58	1,117.45	16.71	270.17	859.19	599.13	196.90
	Domestic	16,696.39	34,619.04	9,119.05	7,608.21	14,461.03	17,003.18	14,217.44	1,117.45	16.71	270.17	859.19	599.13	196.90
	Foreign	224.36	2,547.38	317.24	294.73	932.56	342.63	492.14	-	-	-	-	-	-
	b. Savings	104,105.84	223,700.05	77,009.75	60,432.43	110,111.80	132,654.78	86,424.02	25,326.39	83.14	3,009.76	21,822.74	6,886.60	2,349.24
	Domestic	104,103.76	222,920.11	76,696.76	60,369.67	109,787.41	132,550.15	84,070.93	25,318.53	83.14	3,009.76	21,822.74	6,886.60	2,349.24
	Foreign	2.08	779.94	313.00	62.77	324.39	104.63	2,353.09	7.86	-	-	-	-	-
	c. Fixed	153,704.61	282,928.33	105,226.89	173,692.98	131,921.26	167,764.22	104,975.52	22,503.50	236.63	449.12	26,017.75	6,453.43	4,489.75
	Domestic	153,704.61	278,783.87	102,096.29	169,692.40	128,033.67	166,736.47	103,755.88	22,503.50	236.63	449.12	26,017.75	6,453.43	4,489.75
	Foreign	-	4,144.47	3,130.60	4,000.59	3,887.59	1,027.75	1,219.64	-	-	-	-	-	-
	d. Call Deposits	16,153.89	42,476.43	18,444.72	18,523.16	27,416.70	21,395.99	17,790.90	3,914.88	51.19	588.08	5,460.98	2,263.69	403.30
	Domestic	16,153.89	42,199.13	18,363.94	18,454.97	23,455.93	21,238.59	15,949.16	3,914.88	51.19	588.08	5,460.98	2,263.69	403.30
	Foreign	-	277.30	80.78	68.19	3,960.77	157.40	1,841.74	-	-	-	-	-	-
	e. Others	860.17	4,120.62	1,174.86	2,904.39	3,318.64	2,629.80	1,318.20	575.39	1.38	-	19.84	14.38	0.07
	Domestic	860.17	3,956.30	1,174.86	2,701.03	3,113.78	2,629.80	1,318.20	575.39	1.38	-	19.84	14.38	0.07
	Foreign	-	164.32	-	203.36	204.86	-	-	-	-	-	-	-	-
4	Bills Payable	-	47.63	105.36	115.86	16.21	-	9.66	4.12	-	-	3.31	-	-
5	Other Liabilities	50,039.48	54,609.53	22,819.43	25,470.69	32,057.55	33,566.95	11,800.10	4,769.55	259.60	3,157.78	3,646.64	1,424.22	157.87
	1. Sundry Creditors	10,176.91	4,831.47	12.38	151.81	108.71	2,510.06	105.09	18.72	17.60	97.13	88.47	13.20	-
	2. Loan Loss Provision	9,343.20	21,979.34	9,175.01	11,585.21	9,155.38	15,158.06	6,759.32	2,580.95	141.00	1,953.91	2,160.00	995.91	75.31
	3. Interest Suspense a/c	2,342.55	-	1,531.00	1,374.00	1,449.30	5,998.61	-	668.50	40.82	981.83	-	-	-
	4. Others	28,176.81	27,798.72	12,101.05	12,359.67	21,344.17	9,900.21	4,935.70	1,501.37	60.19	124.92	1,398.17	415.11	82.55
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	209.34	-	-	-
7	Profit & Loss A/c	589.87	1,628.26	557.63	1,046.72	1,030.99	676.02	721.55	-	-	-	163.95	-	20.48
	TOTAL Liabilities	405,105.96	736,042.62	263,624.57	335,648.22	369,349.19	422,591.21	272,305.20	66,711.72	683.30	5,471.77	64,293.76	19,732.77	9,337.98
Assets														
1	LIQUID FUNDS	20,215.72	38,098.79	18,612.11	17,929.53	20,979.75	23,093.31	20,721.89	4,746.68	101.58	255.07	3,795.39	2,124.15	565.05
	a. Cash Balance	4,927.53	6,801.80	3,412.23	3,447.57	3,612.41	4,702.05	2,558.14	585.93	16.93	23.88	585.34	314.17	46.30
	Nepalese Notes & Coins	4,914.99	6,633.39	3,365.96	3,333.85	3,401.06	4,564.55	2,249.63	556.56	16.93	23.88	584.92	314.17	46.30
	Foreign Currency	12.54	168.41	46.27	113.72	211.35	137.50	308.51	29.37	-	-	0.42	-	-
	b. Bank Balance	15,288.19	31,296.99	14,700.10	14,481.96	16,923.07	18,391.26	18,163.75	2,225.34	30.28	7.37	3,210.05	1,038.51	345.39
	1. In Nepal Rastra Bank	14,319.99	25,801.69	8,087.32	12,241.80	15,307.59	15,327.84	13,846.47	2,171.89	30.28	7.37	2,287.39	870.10	329.82
	Domestic Currency	14,214.31	25,586.17	8,023.59	10,381.14	14,166.60	15,264.43	10,538.12	2,157.26	30.28	7.37	2,274.40	870.10	329.82
	Foreign Currency	105.68	215.52	63.73	1,860.66	1,140.99	63.41	3,308.35	14.64	-	-	12.99	-	-
	2. "A" Class Licensed Institution	781.28	390.43	540.77	281.36	506.28	1,169.22	276.23	49.73	-	-	843.20	168.41	15.52
	Domestic Currency	98.61	323.89	362.27	187.29	506.28	836.55	266.82	-	-	-	835.45	168.41	15.52
	Foreign Currency	682.68	66.54	178.50	94.06	-	332.67	9.40	49.73	-	-	7.75	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	77.75	-	0.05
	4. In Foreign Banks	186.92	5,104.88	6,072.01	1,958.80	1,109.20	1,873.41	4,041.05	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	499.78	-	444.27	-	-	1,935.42	54.37	223.82	-	771.47	173.36
	Domestic Currency	-	-	-	-	-	-	-	1,935.42	54.37	223.82	-	771.47	173.36
	Foreign Currency	-	-	499.78	-	444.27	-	-	-	-	-	-	0.00	-
2	INVESTMENT IN SECURITIES	93,490.24	158,597.67	38,732.17	49,167.04	47,320.26	104,101.42	42,773.59	11,095.78	4.00	-	10,187.82	2,843.16	2,354.00
	a. Govt. Securities	65,393.11	92,272.54	30,431.55	48,167.04	25,585.71	70,101.42	26,594.12	9,345.78	4.00	-	10,187.82	843.16	204.00
	b. NRB Bond	28,097.13	66,325.13	8,300.63	1,000.00	21,734.55	34,000.00	15,400.00	1,750.00	-	-	2,000.00	2,150.00	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	779.47	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	21,947.93	34,092.19	5,157.26	15,152.86	19,348.45	18,295.58	7,905.88	1,113.94	10.46	-	1,023.05	657.48	48.45
	a. Interbank Lending	-	705.25	-	-	3,057.98	-	84.60	-	-	-	-	-	-
	b. Non Residents	-	24,967.65	2,529.87	10,454.78	10,071.59	7,893.60	4,419.41	-	-	-	-	-	-
	c. Others	21,947.93	8,419.29	2,627.39										

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,976.46	9,286.68	6,104.41	721.74	6,542.79	7,343.89	7,136.51	522.60	370.97	582.48	742.51	1,050.25
	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	1,625.00	1,017.51	75.00	839.50	1,270.05	1,142.79	87.57	11.04	64.65	25.85	247.05
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	1,462.50	714.98	587.58	(27.50)	(780.46)	680.46	730.94	(222.57)	(7.37)	(463.25)	152.52	(287.96)
	g. Others Reserves Fund	1,447.14	1,266.19	988.49	125.32	2,087.96	517.67	1,639.10	100.15	17.31	146.75	25.41	232.26
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	116,760.18	90,020.80	63,163.63	1,905.84	63,056.83	71,225.65	57,429.97	5,264.84	1,385.07	7,210.41	6,372.54	3,981.33
	a. Current	2,994.97	1,587.11	1,155.15	33.84	1,593.82	1,191.27	1,205.88	103.25	26.16	191.85	109.49	88.41
	Domestic	2,994.93	1,587.11	1,155.15	33.84	1,586.63	1,191.27	1,205.87	103.25	26.16	191.85	109.49	88.41
	Foreign	0.03	-	-	-	7.19	-	0.01	-	-	-	-	-
	b. Savings	47,761.37	43,118.37	23,538.67	283.37	30,092.83	31,837.60	19,486.05	1,739.23	452.78	2,256.27	1,515.02	811.40
	Domestic	47,757.06	43,118.37	23,538.67	283.37	30,091.10	31,837.60	19,486.05	1,739.23	452.78	2,256.27	1,515.02	811.40
	Foreign	4.31	-	-	-	1.73	-	-	-	-	-	-	-
	c. Fixed	57,798.99	35,238.82	34,231.25	1,508.60	24,761.33	35,050.88	31,392.39	2,836.07	826.29	3,645.80	4,226.05	2,850.27
	Domestic	57,798.99	35,238.82	34,231.25	1,508.60	24,761.33	35,050.88	31,392.39	2,836.07	826.29	3,645.80	4,226.05	2,850.27
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	8,118.11	10,055.92	4,238.56	78.42	6,534.68	3,133.18	5,322.53	586.17	79.85	1,114.49	521.98	230.85
	Domestic	8,118.11	10,055.92	4,238.56	78.42	6,534.68	3,133.18	5,322.53	586.17	79.85	1,114.49	521.98	230.85
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	86.73	20.58	-	1.61	74.18	12.71	23.12	0.13	-	2.00	-	0.41
	Domestic	86.73	20.58	-	1.61	74.18	12.71	23.12	0.13	-	2.00	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.25	0.81	-	-	-	-	2.08	-	-	-	-	-
5	Other Liabilities	5,737.55	6,063.15	3,706.51	270.97	5,395.55	3,828.82	6,503.24	492.75	69.59	1,127.38	321.81	858.14
	1. Sundry Creditors	-	8.07	3.57	5.46	18.56	167.11	56.78	1.13	7.03	8.16	(0.60)	33.22
	2. Loan Loss Provision	3,328.40	3,892.39	2,504.41	153.87	4,117.49	2,481.04	2,548.37	233.26	24.68	608.96	138.57	225.35
	3. Interest Suspense a/c	-	-	-	93.61	-	288.58	1,377.89	-	-	168.83	35.51	404.52
	4. Others	2,409.15	2,162.68	1,198.53	18.03	1,259.49	892.10	2,520.19	258.36	37.88	341.42	148.33	195.06
6	Reconciliation A/c	0.01	-	-	-	(0.00)	-	-	-	-	-	-	-
7	Profit & Loss A/c	361.72	274.61	-	-	170.25	175.56	36.61	-	4.50	2.44	10.17	-
	TOTAL Liabilities	136,503.89	106,643.11	73,971.66	2,898.55	76,665.43	83,574.29	72,108.01	6,281.87	1,830.14	8,922.71	7,464.11	5,889.72
Assets													
1	LIQUID FUNDS	7,742.73	6,809.67	4,115.15	1,129.63	4,563.22	4,768.40	4,185.62	908.57	303.49	1,524.73	1,029.67	453.87
	a. Cash Balance	1,409.49	957.74	570.10	16.22	910.43	742.53	548.91	64.48	28.50	122.44	73.40	25.70
	Nepalese Notes & Coins	1,345.73	821.50	561.13	16.22	801.08	742.53	548.37	64.48	28.50	122.44	73.40	25.70
	Foreign Currency	63.76	136.24	8.97	-	109.34	-	0.54	-	-	-	-	-
	b. Bank Balance	4,420.48	5,851.93	3,545.05	1,113.41	2,831.39	3,055.36	3,636.71	245.59	64.35	349.14	315.48	223.10
	1. In Nepal Rastra Bank	4,416.35	3,756.87	2,511.72	100.84	2,748.35	3,050.70	3,325.73	183.03	-	348.82	281.80	223.10
	Domestic Currency	4,408.25	3,727.65	2,511.65	100.84	2,730.98	3,050.70	3,325.73	183.03	-	348.82	281.80	223.10
	Foreign Currency	8.10	29.22	0.07	-	17.37	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	4.13	2,030.01	906.29	795.45	83.04	4.60	1,184.11	62.56	57.04	0.32	33.68	-
	Domestic Currency	-	2,011.79	903.14	795.45	83.04	4.23	1,174.09	62.56	57.04	0.32	33.68	-
	Foreign Currency	4.13	18.22	3.15	-	-	0.38	10.02	-	-	-	-	-
	3. Other Financial Ins.	-	65.04	127.04	217.13	-	0.05	126.87	-	7.30	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,912.76	-	-	-	821.40	970.51	-	598.50	210.65	1,053.15	640.79	205.07
	Domestic Currency	1,912.76	-	-	-	807.14	970.51	-	598.50	210.65	1,053.15	640.79	205.07
	Foreign Currency	-	-	-	-	14.26	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	21,302.80	18,426.14	10,928.85	-	12,710.08	13,867.55	11,687.28	1,300.00	218.30	413.60	990.00	1,559.80
	a. Govt. Securities	13,702.80	13,145.41	9,904.65	-	10,810.08	11,532.05	7,037.28	-	218.30	413.60	490.00	359.80
	b. NRB Bond	7,600.00	5,280.73	1,024.20	-	1,900.00	2,335.50	4,650.00	1,300.00	-	-	500.00	1,200.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,104.33	1,304.28	1,199.14	-	1,241.82	593.60	1,937.64	113.72	90.54	56.27	66.96	174.36
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,104.33	1,304.28	1,199.14	-	1,241.82	593.60	1,937.64	113.72	90.54	56.27	66.96	174.36
	LOANS & ADVANCES (Including Bills Purchased)	102,586.98	75,150.80	54,490.05	1,302.54	51,872.06	60,837.87	48,984.29	3,405.60	990.94	6,039.75	4,954.17	2,760.81
	4.1 LOANS & ADVANCES	102,586.98	75,150.80	54,490.05	1,302.54	51,872.06	60,837.87	48,984.29	3,405.60	990.94	6,039.75	4,954.17	2,760.81
	a. Private Sector	100,353.92	71,558.50	52,416.14	1,302.54	49,030.55	59,251.50	48,531.65	3,405.60	990.94	5,674.21	4,954.17	2,679.50
	b. Financial Institutions	2,233.07	3,592.30	2,073.91	-	2,841.51	1,586.37	452.64	-	-	365.54	-	81.32
	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	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL
Liabilities														
1	CAPITAL FUND	363.70	1,221.60	2,050.31	1,375.65	1,112.10	680.98	(15.50)	735.36	1,142.54	764.99	420.19	95.38	1,627.25
	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	262.20	287.12	242.74	76.79	184.35	266.14	197.52	24.89	97.16	343.20	214.87
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,929.29)	(572.31)	(279.75)	63.75	(314.21)	(420.31)	(1,136.89)	(1,560.13)	(334.12)	12.11	(612.99)	(1,185.50)	(18.59)
	g. Others Reserves Fund	1,810.33	471.65	1,119.27	24.79	278.20	176.39	246.56	946.79	329.82	107.25	97.40	(0.00)	418.79
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	251.91	9,195.85	12,189.70	8,186.43	6,045.48	7,325.78	2,720.64	7,329.71	7,681.68	3,102.81	2,818.99	27.03	8,127.06
	a. Current	-	127.03	19.63	23.47	74.17	122.16	14.26	71.55	25.02	61.13	68.18	-	70.28
	Domestic	-	127.03	19.63	23.47	74.17	122.16	14.26	71.55	25.02	61.13	68.18	-	70.28
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.41	2,411.64	2,916.88	1,777.44	1,696.60	1,751.89	1,046.59	1,920.95	1,972.58	843.97	723.56	22.31	1,681.55
	Domestic	32.41	2,411.64	2,916.88	1,777.44	1,696.60	1,751.89	1,046.59	1,920.95	1,972.58	843.97	723.56	22.31	1,681.55
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,488.51	8,560.16	5,952.97	3,861.32	4,482.85	1,588.28	4,961.26	4,949.06	1,973.57	1,776.37	-	5,283.44
	Domestic	-	5,488.51	8,560.16	5,952.97	3,861.32	4,482.85	1,588.28	4,961.26	4,949.06	1,973.57	1,776.37	-	5,283.44
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.70	1,168.66	689.95	432.55	413.39	964.84	71.52	375.95	735.02	224.13	250.88	-	1,091.58
	Domestic	185.70	1,168.66	689.95	432.55	413.39	964.84	71.52	375.95	735.02	224.13	250.88	-	1,091.58
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.79	-	3.08	-	-	4.04	-	0.01	-	-	-	4.73	0.20
	Domestic	33.79	-	3.08	-	-	4.04	-	0.01	-	-	-	4.73	0.20
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	0.21	-	-	-	-	-
5	Other Liabilities	8,132.40	1,712.16	1,178.27	353.98	471.66	552.70	1,960.26	1,902.27	771.28	70.49	362.56	3,986.97	687.92
	1. Sundry Creditors	20.18	20.22	-	23.81	14.74	17.35	12.38	4.77	12.71	-	3.48	144.85	20.81
	2. Loan Loss Provision	2,187.12	1,107.23	577.74	177.99	262.09	236.84	1,223.80	1,666.82	526.89	-	235.08	663.53	315.60
	3. Interest Suspense a/c	5,779.95	425.94	-	26.89	-	21.67	651.73	-	-	-	47.04	3,126.73	130.61
	4. Others	145.15	158.78	600.52	125.28	194.84	276.84	72.35	230.68	231.68	70.49	76.96	51.85	220.90
6	Reconciliation A/c	22.28	-	-	-	-	4.53	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	5.83	6.80	-	0.88	-	15.55	6.31	-	-	10.42
	TOTAL Liabilities	8,770.28	12,129.61	15,667.01	9,921.89	7,636.05	8,563.99	4,666.27	9,967.55	9,611.04	3,944.59	3,601.74	4,109.38	10,452.65
Assets														
1	LIQUID FUNDS	113.72	1,107.14	2,416.35	567.32	523.35	706.09	875.45	1,822.83	856.72	510.64	305.55	166.93	1,341.11
	a. Cash Balance	-	202.37	185.18	34.74	37.60	56.13	18.59	106.27	83.95	24.55	31.53	0.36	49.96
	Nepalese Notes & Coins	-	202.37	185.18	34.74	37.60	56.13	18.59	106.27	83.95	24.55	31.53	0.36	49.94
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.31	421.59	567.71	356.01	485.74	302.36	126.20	524.48	772.77	188.21	274.03	166.57	365.84
	1. In Nepal Rastra Bank	0.07	421.59	567.71	356.01	249.89	288.09	123.12	367.79	339.84	188.21	148.92	9.07	361.66
	Domestic Currency	0.07	421.59	567.71	356.01	249.89	288.09	123.12	367.79	339.84	188.21	148.92	9.07	361.66
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.24	-	-	-	202.52	14.25	3.07	156.69	302.60	-	99.21	157.29	4.16
	Domestic Currency	1.24	-	-	-	202.52	14.25	3.07	156.69	302.60	-	99.21	157.29	4.16
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	33.33	0.02	0.00	-	130.33	-	25.90	0.20	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	112.41	483.18	1,663.46	176.57	-	347.60	730.67	1,192.08	-	297.88	-	-	925.31
	Domestic Currency	112.41	483.18	1,663.46	176.57	-	347.60	730.67	1,192.08	-	297.88	-	-	925.31
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,700.00	1,643.38	2,404.64	1,865.00	1,610.00	-	469.00	2,719.20	876.83	291.16	-	2,109.88
	a. Govt. Securities	1.00	650.00	1,643.38	1,904.64	415.00	460.00	-	469.00	819.20	876.83	141.16	-	1,609.88
	b. NRB Bond	-	2,050.00	-	500.00	1,450.00	1,150.00	-	-	1,900.00	-	150.00	-	500.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	290.29	563.51	214.05	200.12	141.59	39.50	86.29	605.68	388.99	399.85	0.03	823.42
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	290.29	563.51	214.05	200.12	141.59	39.50	86.29	605.68	388.99	399.85	0.03	823.42
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,492.16	9,050.60	6,346.47	4,278.01	5,172.70	2,562.55	5,770.89	5,073.08	1,858.83	2,125.84	663.53	5,448.28
	4.1 LOANS & ADVANCES	2,192.25	6,492.16	9,050.60	6,346.47	4,278.01	5,172.70	2,562.55	5,770.89	5,073.08	1,858.83	2,125.84	663.53	5,448.28
	a. Private Sector	2,192.25	6,456.77	8,826.53	6,265.81	4,278.01	4,998.99	2,512.83	5,726.20	5,049.01	1,858.76	2,015.75	663.53	5,382.39
	b. Financial Institutions	-	35.39	224.07	80.66	-	173.70	49.72	44.69	24.07	0.08	110.09	-	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	147.27	652.93	115.46	296.26	375.90	54.05						

S.N.	BFI Name	KFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	2,184.93	2,444.94	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	422.54	172.60
	e. Share Premium	-	-	1.14
	f. Retained Earning	238.86	357.03	(199.04)
	g. Others Reserves Fund	314.65	313.83	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	20,736.95	22,781.23	8,871.51
	a. Current	262.65	245.56	83.78
	Domestic	262.65	245.56	83.78
	Foreign	-	-	-
	b. Savings	5,753.29	4,269.03	2,089.51
	Domestic	5,753.29	4,269.03	2,089.51
	Foreign	-	-	-
	c. Fixed	13,209.96	15,519.81	5,575.36
	Domestic	13,209.96	15,519.81	5,575.36
	Foreign	-	-	-
	d. Call Deposits	1,485.19	2,746.78	1,122.85
	Domestic	1,485.19	2,746.78	1,122.85
	Foreign	-	-	-
	e. Others	25.85	0.05	-
	Domestic	25.85	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.16	-	-
5	Other Liabilities	911.63	1,546.03	704.39
	1. Sundry Creditors	246.69	28.27	15.38
	2. Loan Loss Provision	370.64	720.69	435.66
	3. Interest Suspense a/c	230.92	142.25	114.69
	4. Others	63.37	654.83	138.65
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	36.94	32.19	19.28
	TOTAL Liabilities	24,357.37	27,304.40	10,829.77
Assets				
1	LIQUID FUNDS	1,765.73	1,121.34	567.40
	a. Cash Balance	176.70	86.24	55.01
	Nepalese Notes & Coins	176.58	86.24	55.01
	Foreign Currency	0.13	-	-
	b. Bank Balance	1,589.02	1,035.09	378.99
	1. In Nepal Rastra Bank	1,039.05	892.84	378.99
	Domestic Currency	1,039.05	892.84	378.99
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	404.90	136.55	-
	Domestic Currency	404.90	136.55	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	145.07	5.70	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	133.40
	Domestic Currency	-	-	133.40
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	2,552.50	4,727.09	1,782.85
	a. Govt. Securities	2,552.50	1,880.19	1,432.85
	b. NRB Bond	-	2,846.90	350.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	1,843.88	418.16	230.75
	a. Interbank Lending	1,350.00	-	-
	b. Non Residents	-	-	-
	c. Others	493.88	418.16	230.75
	LOANS & ADVANCES (Including Bills Purchased)	17,069.99	19,195.85	7,306.34
4.1	LOANS & ADVANCES	17,069.99	19,195.85	7,306.34
	a. Private Sector	16,855.56	18,819.52	7,278.84
	b. Financial Institutions	214.42	376.33	27.50
	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	367.08	680.40	300.20
7	OTHER ASSETS	740.20	1,060.89	429.50
	a. Accrued Interest:	256.60	330.96	190.17
	Financial Institutions	226.33	160.29	131.13
	Government Enterprises	30.27	46.90	13.50
	Private Sector	-	123.77	45.54
	b. Staff Loans / Adv.	167.53	359.16	114.46
	c. Sundry Debtors	48.41	0.04	23.78
	d. Cash In Transit	-	-	-
	e. Others	267.65	370.73	101.09
8	Expenses not Written off	-	-	-
9	Non Banking Assets	18.00	100.67	210.87
10	Reconciliation Account	-	-	1.85
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	24,357.37	27,304.40	10,829.77

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	1,999.35	2,775.21	3,906.50	3,424.79	600.06	2,517.38	1,608.62
1.1 On Deposit Liabilities	1,936.66	2,700.91	3,723.08	3,232.50	555.54	2,377.95	1,443.58
1.1.1 Saving Account	845.40	1,162.05	1,126.72	679.38	286.33	632.32	306.02
1.1.2 Fixed Account	1,072.91	1,510.35	2,506.14	2,455.64	242.03	1,670.25	1,097.27
1.1.2.1 Up to 3 months Fixed Account	109.06	-	751.84	5.21	-	-	43.97
1.1.2.2 3 to 6 months Fixed Account	153.49	-	375.92	-	17.81	-	35.04
1.1.2.3 6 months to 1 year Fixed Account	269.53	-	676.66	-	178.10	1,670.25	96.18
1.1.2.4 Above 1 year Fixed Account	540.83	1,510.35	701.72	2,450.43	46.12	-	922.07
1.1.3 Call Deposit	18.35	28.51	90.22	97.48	27.18	75.39	40.30
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	62.69	74.30	183.42	192.28	44.52	139.43	165.03
2. Commission Expense	50.45	67.07	142.43	64.64	40.29	-	20.94
3. Staff Expense	663.83	1,017.61	758.39	493.85	169.65	435.82	275.91
4. Office Operating Expenses	225.20	251.14	376.29	375.56	105.39	327.97	174.00
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	-	-	-	-	102.89	-	30.73
7.1 Loan loss Provision	-	-	-	-	102.89	-	20.12
7.1.1 General Loan loss Provision	-	-	-	-	66.05	-	18.83
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	10.18
7.1.1.2 Watch List Provision	-	-	-	-	66.05	-	8.66
7.1.2 Special Loan Loss Provision	-	-	-	-	36.84	-	1.29
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	10.61
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	8.74	2.34	24.96	-
9. Provision for Staff Bonus	60.60	66.60	210.66	204.52	84.48	63.54	56.28
10. Provision for Income Tax	308.51	379.65	568.78	576.32	228.10	201.07	151.95
11. Others	-	-	-	-	-	-	-
12. Net Profit	842.82	885.85	1,327.14	1,264.40	532.22	370.75	354.56
Total Expenses	4,150.76	5,443.13	7,290.18	6,412.83	1,865.42	3,941.48	2,672.99

Income

1. Interest Income	3,457.88	4,731.34	6,330.41	5,623.91	1,351.74	4,000.05	2,331.81
1.1 On Loans and Advances	2,841.53	3,572.58	5,290.64	4,607.09	1,009.04	3,352.41	1,694.76
1.2 On Investment	294.02	1,050.27	753.86	504.62	186.27	352.22	435.26
1.2.1 Government Bonds	294.02	164.28	592.02	504.62	174.39	352.22	302.83
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	326.74	161.84	-	-	-	132.43
1.2.4 Debenture & Bonds	-	559.25	-	-	11.89	-	-
1.3 On Agency Balance	19.87	0.00	-	204.71	1.45	-	1.70
1.4 On Call Deposit	-	108.50	202.25	-	129.85	-	-
1.5 On Others	302.46	-	83.66	307.49	25.12	295.42	200.09
2. Commission and Discount	217.24	42.56	687.84	322.71	324.36	165.83	244.41
2.1 Bills Purchase and Discount	-	-	-	-	5.14	-	0.28
2.2 Commission	217.24	37.85	181.63	322.71	258.24	116.28	110.64
2.3 Others	-	4.71	506.20	-	60.98	49.55	133.49
3. Exchange Flactuation Income	25.12	40.79	179.65	160.69	118.27	137.11	53.80
3.1 Due to Change in Exchange Rate	-	5.24	38.27	12.51	0.19	-	2.36
3.2 Due to Foreign Currency Transaction	25.12	35.55	141.38	148.19	118.08	137.11	51.43
4. Other Operating Income	98.59	307.52	86.83	154.62	13.38	35.90	0.11
5. Non Operating Income	0.00	165.76	-	142.68	0.92	6.30	0.11
6. Write Back from Provisions for loss	351.92	154.75	-	7.27	54.91	(417.02)	42.75
7. Recovery of written-off Loan	-	0.39	5.46	0.95	1.85	13.32	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,150.76	5,443.13	7,290.18	6,412.83	1,865.42	3,941.48	2,672.99

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	1,931.12	2,687.46	1,341.89	2,968.04	2,680.51	2,117.55	2,016.00
1.1 On Deposit Liabilities	1,833.13	2,496.39	1,224.95	2,665.67	2,547.87	1,805.47	1,843.20
1.1.1 Saving Account	442.74	659.94	489.36	618.14	879.14	518.60	540.77
1.1.2 Fixed Account	1,336.67	1,788.10	713.43	1,988.83	1,597.39	1,254.02	1,287.27
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	1,254.02	-
1.1.2.2 3 to 6 months Fixed Account	591.89	-	-	-	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	301.42	-	10.84	-	1,008.95	-	1,287.20
1.1.2.4 Above 1 year Fixed Account	443.36	1,788.10	702.59	1,988.83	588.44	-	0.06
1.1.3 Call Deposit	53.72	48.35	22.16	58.70	71.35	32.85	15.16
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	97.99	191.07	116.94	302.37	132.64	312.08	172.80
2. Commission Expense	9.31	37.84	15.91	65.54	0.50	-	3.98
3. Staff Expense	315.62	487.60	454.53	603.28	659.91	448.97	612.99
4. Office Operating Expenses	256.79	429.08	183.08	272.83	384.81	344.12	198.80
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	18.59	0.83	0.05	-	23.07	0.16
7. Provision for Risk	-	211.61	-	-	-	26.15	7.95
7.1 Loan loss Provision	-	211.61	-	-	-	26.15	-
7.1.1 General Loan loss Provision	-	-	-	-	-	26.15	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	26.15	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	211.61	-	-	-	-	-
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	-	20.24	-	-	-	-	-
9. Provision for Staff Bonus	144.01	78.60	76.50	191.63	154.62	137.69	42.92
10. Provision for Income Tax	391.21	212.22	206.55	667.79	417.48	390.23	225.67
11. Others	-	-	-	-	-	-	-
12. Net Profit	912.83	495.19	481.95	1,056.86	974.12	849.01	589.87
Total Expenses	3,960.90	4,678.42	2,761.25	5,826.03	5,271.95	4,336.79	3,698.33

Income

1. Interest Income	3,451.16	4,234.17	2,376.83	4,843.58	4,446.90	3,667.65	3,464.85
1.1 On Loans and Advances	2,758.67	3,509.11	2,010.26	4,004.85	3,266.75	3,075.59	2,695.92
1.2 On Investment	686.77	459.98	300.64	623.57	563.00	450.40	518.68
1.2.1 Government Bonds	607.44	453.70	-	623.57	553.19	429.49	518.68
1.2.2 Foreign Bonds	69.64	-	3.42	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	9.69	6.28	297.21	-	9.81	20.91	-
1.3 On Agency Balance	-	1.08	-	-	1.54	2.29	-
1.4 On Call Deposit	-	264.00	-	-	114.77	59.52	-
1.5 On Others	5.72	-	65.94	215.16	500.83	79.86	250.25
2. Commission and Discount	413.98	272.21	292.49	696.95	300.37	375.33	157.69
2.1 Bills Purchase and Discount	5.92	0.34	-	-	37.62	16.53	0.01
2.2 Commission	408.06	271.86	259.09	694.31	217.88	36.55	152.91
2.3 Others	-	-	33.40	2.64	44.86	322.25	4.77
3. Exchange Flactuation Income	84.54	34.48	59.50	84.15	100.07	77.34	11.53
3.1 Due to Change in Exchange Rate	-	-	10.46	18.65	(1.20)	24.24	-
3.2 Due to Foreign Currency Transaction	84.54	34.48	49.04	65.49	101.27	53.09	11.53
4. Other Operating Income	11.22	-	32.42	199.79	164.46	216.47	64.20
5. Non Operating Income	-	137.57	-	1.55	258.28	-	0.00
6. Write Back from Provisions for loss	-	-	-	-	-	-	0.05
7. Recovery of written-off Loan	-	-	-	-	1.59	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.29	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,960.90	4,678.42	2,761.25	5,826.03	5,271.95	4,336.79	3,698.33

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	4,117.52	1,621.42	2,356.05	2,070.09	2,398.02	1,776.67	424.29
1.1 On Deposit Liabilities	3,782.74	1,515.82	2,161.88	1,858.17	2,258.96	1,597.22	405.60
1.1.1 Saving Account	1,027.96	390.07	326.36	545.78	624.46	422.23	135.59
1.1.2 Fixed Account	2,663.30	1,092.28	1,801.57	1,256.87	1,630.17	1,154.76	264.05
1.1.2.1 Up to 3 months Fixed Account	-	156.85	-	0.08	-	-	-
1.1.2.2 3 to 6 months Fixed Account	353.20	121.63	747.27	7.50	-	-	0.67
1.1.2.3 6 months to 1 year Fixed Account	999.38	680.36	745.36	340.54	-	1,154.76	73.09
1.1.2.4 Above 1 year Fixed Account	1,310.72	133.44	308.95	908.75	1,630.17	-	190.29
1.1.3 Call Deposit	91.47	33.47	33.95	48.87	4.33	20.23	5.95
1.1.4 Certificate of Deposit	-	-	-	6.65	-	-	-
1.2 On Borrowing	334.78	105.60	194.17	211.92	139.06	179.45	18.69
2. Commission Expense	121.34	24.43	-	68.60	30.13	-	2.24
3. Staff Expense	703.77	308.77	347.14	489.17	595.83	264.76	109.91
4. Office Operating Expenses	537.74	221.92	154.26	285.66	350.44	215.96	101.13
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.09	-	-	-	28.45	-	-
7. Provision for Risk	(50.41)	-	(56.17)	-	-	12.51	30.77
7.1 Loan loss Provision	(50.41)	-	(56.17)	-	-	12.51	30.77
7.1.1 General Loan loss Provision	-	-	5.65	-	-	12.51	-
7.1.1.1 Pass Loan Loss Provision	-	-	32.46	-	-	-	-
7.1.1.2 Watch List Provision	-	-	(26.82)	-	-	12.51	-
7.1.2 Special Loan Loss Provision	(50.41)	-	(61.82)	-	-	-	30.77
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	-	-	-	-	-	24.16	13.21
9. Provision for Staff Bonus	258.45	89.65	166.28	163.65	101.25	114.59	17.06
10. Provision for Income Tax	697.83	249.18	449.84	441.85	235.23	309.76	46.05
11. Others	-	-	-	-	-	0.02	-
12. Net Profit	1,628.26	557.63	1,046.72	1,030.99	676.02	721.55	107.46
Total Expenses	8,015.60	3,072.99	4,464.12	4,550.02	4,415.36	3,439.99	852.12

Income

1. Interest Income	6,965.98	2,714.29	3,943.09	3,770.99	3,670.06	2,876.63	786.88
1.1 On Loans and Advances	5,670.13	2,380.94	3,357.04	3,343.02	2,892.50	2,466.52	698.66
1.2 On Investment	807.28	300.02	491.07	328.55	715.41	380.71	58.82
1.2.1 Government Bonds	793.70	300.02	478.86	307.36	521.10	376.47	58.82
1.2.2 Foreign Bonds	-	-	-	-	-	3.50	-
1.2.3 NRB Bonds	-	-	-	-	170.64	-	-
1.2.4 Debenture & Bonds	13.58	-	12.21	21.19	23.67	0.74	-
1.3 On Agency Balance	-	8.63	0.19	-	2.37	-	-
1.4 On Call Deposit	-	4.72	-	1.78	-	-	0.76
1.5 On Others	488.57	19.98	94.80	97.64	59.78	29.39	28.63
2. Commission and Discount	746.10	215.74	211.31	665.21	572.26	57.52	18.22
2.1 Bills Purchase and Discount	-	0.39	-	-	5.37	-	-
2.2 Commission	746.10	107.83	206.94	665.21	548.08	57.52	0.84
2.3 Others	-	107.53	4.36	-	18.81	-	17.38
3. Exchange Flactuation Income	202.63	67.10	57.77	109.96	90.81	121.73	1.72
3.1 Due to Change in Exchange Rate	7.96	-	(2.27)	(19.23)	4.16	9.17	-
3.2 Due to Foreign Currency Transaction	194.67	67.10	60.05	129.19	86.64	112.56	1.72
4. Other Operating Income	61.57	71.78	104.12	-	81.80	164.42	4.11
5. Non Operating Income	-	4.08	146.95	2.94	0.43	160.35	-
6. Write Back from Provisions for loss	-	-	-	-	-	58.61	41.04
7. Recovery of written-off Loan	39.32	-	0.88	0.31	-	0.64	0.15
8. Income from Extra Ordinary transactions	-	-	-	0.61	-	0.09	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,015.60	3,072.99	4,464.12	4,550.02	4,415.36	3,439.99	852.12

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	4.35	14.48	455.44	103.79	57.78	978.69	709.87
1.1 On Deposit Liabilities	4.35	14.48	432.15	103.79	57.78	930.23	695.00
1.1.1 Saving Account	0.40	7.05	104.95	32.67	12.11	246.92	254.72
1.1.2 Fixed Account	3.81	6.94	320.03	67.12	44.97	668.62	416.89
1.1.2.1 Up to 3 months Fixed Account	0.26	-	6.89	-	1.80	12.81	19.96
1.1.2.2 3 to 6 months Fixed Account	0.68	-	65.78	9.07	2.25	69.50	37.33
1.1.2.3 6 months to 1 year Fixed Account	0.91	-	138.57	0.18	15.74	419.31	243.86
1.1.2.4 Above 1 year Fixed Account	1.96	6.94	108.79	57.87	25.18	167.00	115.73
1.1.3 Call Deposit	0.13	0.48	7.17	4.00	0.70	14.68	23.39
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	23.29	-	-	48.47	14.86
2. Commission Expense	0.03	-	2.15	1.39	-	-	0.64
3. Staff Expense	4.00	7.02	106.41	39.76	16.48	219.33	215.94
4. Office Operating Expenses	2.96	3.68	81.10	21.62	6.37	139.27	122.18
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	5.93	-	-	206.17	-	-	-
7.1 Loan loss Provision	5.93	-	-	206.17	-	-	-
7.1.1 General Loan loss Provision	1.59	-	-	53.96	-	-	-
7.1.1.1 Pass Loan Loss Provision	(0.21)	-	-	-	-	-	-
7.1.1.2 Watch List Provision	1.79	-	-	53.96	-	-	-
7.1.2 Special Loan Loss Provision	4.35	-	-	152.21	-	-	-
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	-	-	26.02	-	2.93	57.42	43.59
10. Provision for Income Tax	-	-	70.26	-	8.78	155.02	117.69
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	163.95	-	20.48	361.72	274.61
Total Expenses	17.27	25.17	905.34	372.73	112.81	1,911.45	1,484.52

Income

1. Interest Income	3.12	7.72	832.56	105.73	105.43	1,773.57	1,366.24
1.1 On Loans and Advances	3.12	7.72	719.21	88.86	96.35	1,572.24	1,190.78
1.2 On Investment	-	-	91.04	16.41	0.10	126.63	149.93
1.2.1 Government Bonds	-	-	91.04	16.41	0.10	126.63	149.93
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	0.03	0.00	0.00	0.04	0.01
1.5 On Others	-	-	22.29	0.46	8.99	74.65	25.53
2. Commission and Discount	0.10	-	41.05	12.96	0.09	8.10	24.77
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.10	-	2.22	1.56	0.06	7.06	24.41
2.3 Others	-	-	38.83	11.40	0.03	1.04	0.36
3. Exchange Flactuation Income	-	-	0.46	0.00	-	2.82	8.43
3.1 Due to Change in Exchange Rate	-	-	0.43	0.00	-	1.38	5.29
3.2 Due to Foreign Currency Transaction	-	-	0.03	-	-	1.45	3.14
4. Other Operating Income	2.22	0.01	31.00	-	7.29	92.16	84.99
5. Non Operating Income	-	-	0.25	2.19	-	34.80	0.09
6. Write Back from Provisions for loss	-	-	-	65.34	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	11.84	17.44	-	186.51	-	-	-
Total Income	17.27	25.17	905.34	372.73	112.81	1,911.45	1,484.52

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	525.71	22.46	505.36	575.28	489.43	48.13	13.61
1.1 On Deposit Liabilities	510.43	22.46	482.43	561.63	489.43	48.13	13.61
1.1.1 Saving Account	129.02	2.91	178.49	171.58	113.79	10.25	2.88
1.1.2 Fixed Account	374.32	19.09	289.73	386.27	363.30	36.94	10.55
1.1.2.1 Up to 3 months Fixed Account	5.80	-	1.49	-	73.70	-	1.61
1.1.2.2 3 to 6 months Fixed Account	37.07	-	13.31	-	74.91	7.20	2.27
1.1.2.3 6 months to 1 year Fixed Account	149.37	14.05	57.30	243.76	9.80	18.34	4.12
1.1.2.4 Above 1 year Fixed Account	182.08	5.04	217.62	142.52	204.89	11.40	2.56
1.1.3 Call Deposit	7.09	0.46	14.21	3.78	12.33	0.94	0.18
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	15.29	-	22.94	13.65	-	-	-
2. Commission Expense	4.09	-	-	-	-	0.00	-
3. Staff Expense	153.34	3.96	106.05	124.36	57.36	18.97	6.60
4. Office Operating Expenses	76.11	2.57	76.39	56.50	34.28	11.02	3.49
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	-	(4.36)	-	-	17.41	-	-
7.1 Loan loss Provision	-	(4.36)	-	-	-	-	-
7.1.1 General Loan loss Provision	-	2.17	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	(0.91)	-	-	-	-	-
7.1.1.2 Watch List Provision	-	3.08	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(6.53)	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	17.41	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	2.52	-	-	-	2.66	-	-
9. Provision for Staff Bonus	28.21	-	27.02	27.87	5.81	-	-
10. Provision for Income Tax	76.17	-	72.97	75.24	15.69	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	177.72	-	170.25	175.56	36.61	-	4.50
Total Expenses	1,043.87	24.62	958.05	1,034.81	659.26	78.12	28.21

Income

1. Interest Income	941.25	23.19	849.23	987.44	592.98	57.24	25.76
1.1 On Loans and Advances	850.29	23.19	745.02	855.19	505.35	48.67	19.62
1.2 On Investment	90.95	-	98.48	118.89	72.03	8.57	1.28
1.2.1 Government Bonds	90.95	-	98.48	118.89	70.75	8.36	1.28
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	1.27	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.22	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.01	-	1.82	-	0.01	-	0.11
1.5 On Others	-	-	3.91	13.37	15.60	-	4.75
2. Commission and Discount	62.07	0.08	3.01	45.51	1.44	2.70	0.07
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	62.07	0.07	3.01	2.69	1.44	2.70	0.07
2.3 Others	-	0.01	-	42.82	-	-	-
3. Exchange Flactuation Income	0.57	-	15.47	-	-	-	-
3.1 Due to Change in Exchange Rate	0.43	-	2.13	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.14	-	13.33	-	-	-	-
4. Other Operating Income	39.99	0.59	41.01	1.86	23.49	0.40	2.38
5. Non Operating Income	-	-	49.34	-	41.04	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	0.30	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	0.77	-	-	-	17.78	-
Total Income	1,043.87	24.62	958.05	1,034.81	659.26	78.12	28.21

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	52.44	54.69	44.85	0.36	79.97	130.52	87.93
1.1 On Deposit Liabilities	52.44	54.69	44.85	0.36	79.97	130.52	87.93
1.1.1 Saving Account	11.21	9.16	6.60	0.05	14.46	27.32	13.56
1.1.2 Fixed Account	38.62	44.80	37.24	-	65.14	102.62	73.00
1.1.2.1 Up to 3 months Fixed Account	-	3.21	-	-	9.50	2.76	-
1.1.2.2 3 to 6 months Fixed Account	13.03	16.16	-	-	12.58	1.37	3.58
1.1.2.3 6 months to 1 year Fixed Account	12.05	16.29	-	-	26.58	4.71	37.68
1.1.2.4 Above 1 year Fixed Account	13.54	9.14	37.24	-	16.47	93.78	31.74
1.1.3 Call Deposit	2.61	0.74	1.01	0.31	0.37	0.58	1.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	23.41	13.79	12.92	0.72	19.12	41.04	13.57
4. Office Operating Expenses	12.66	6.72	6.61	0.52	32.10	423.12	8.09
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	-	-	-	-	-	-	-
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
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	0.39	1.62	-	-	-	-	0.92
10. Provision for Income Tax	1.05	4.36	-	-	-	40.01	2.50
11. Others	-	-	-	-	-	-	-
12. Net Profit	2.44	10.17	-	-	-	93.51	5.83
Total Expenses	92.39	91.35	64.38	1.60	131.20	728.20	118.85

Income

1. Interest Income	87.18	84.16	60.48	0.11	118.93	258.17	111.00
1.1 On Loans and Advances	81.85	79.52	51.11	0.06	104.77	237.83	106.18
1.2 On Investment	5.32	4.63	4.85	-	6.97	14.16	4.82
1.2.1 Government Bonds	5.32	1.28	4.85	-	6.97	14.16	4.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	3.35	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	0.01	0.00	0.06	0.00	6.18	0.00
1.5 On Others	-	-	4.52	-	7.18	-	-
2. Commission and Discount	0.30	3.52	0.05	-	0.06	5.24	0.05
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.30	3.52	0.05	-	0.06	5.24	0.05
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	4.90	3.67	1.61	-	4.06	125.83	4.18
5. Non Operating Income	-	-	0.28	-	0.44	0.21	1.38
6. Write Back from Provisions for loss	-	-	-	-	4.48	338.75	2.23
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	1.96	1.49	3.22	-	-
Total Income	92.39	91.35	64.38	1.60	131.20	728.20	118.85

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
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Expenses

1. Interest Expense	63.93	61.34	36.51	77.76	73.68	31.22	29.18
1.1 On Deposit Liabilities	63.93	61.34	36.51	76.76	73.68	31.22	29.18
1.1.1 Saving Account	14.17	10.96	11.07	16.50	16.90	6.44	5.33
1.1.2 Fixed Account	48.61	48.35	25.33	59.13	56.79	23.89	23.02
1.1.2.1 Up to 3 months Fixed Account	-	2.52	0.48	-	-	1.45	1.02
1.1.2.2 3 to 6 months Fixed Account	-	5.09	0.82	3.81	5.06	4.32	0.92
1.1.2.3 6 months to 1 year Fixed Account	48.61	9.35	8.69	18.60	36.75	10.84	10.20
1.1.2.4 Above 1 year Fixed Account	-	31.38	15.35	36.72	14.98	7.28	10.89
1.1.3 Call Deposit	1.14	2.04	0.11	1.13	-	0.89	0.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.00	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	22.63	19.32	3.96	19.83	16.49	8.12	11.24
4. Office Operating Expenses	9.75	17.64	4.29	11.71	11.38	3.23	8.67
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	1.20	-	-	-	-	-
7. Provision for Risk	-	16.38	-	156.87	-	-	43.98
7.1 Loan loss Provision	-	16.38	-	156.87	-	-	43.98
7.1.1 General Loan loss Provision	-	3.72	-	9.82	-	-	43.98
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	43.98
7.1.1.2 Watch List Provision	-	3.72	-	9.82	-	-	-
7.1.2 Special Loan Loss Provision	-	12.65	-	147.04	-	-	-
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	-	-	-	-	-	0.68	-
9. Provision for Staff Bonus	-	1.42	0.14	-	2.47	-	-
10. Provision for Income Tax	2.09	3.84	0.38	(30.17)	6.66	2.70	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	4.87	8.97	0.88	-	15.55	6.31	-
Total Expenses	103.27	130.11	46.16	236.00	126.23	52.27	93.06

Income

1. Interest Income	97.20	86.28	40.23	94.72	99.59	43.48	45.13
1.1 On Loans and Advances	86.92	75.44	40.23	93.97	89.13	42.13	41.15
1.2 On Investment	4.43	9.42	-	0.29	10.42	-	3.77
1.2.1 Government Bonds	4.43	-	-	0.29	-	-	3.77
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	9.42	-	-	10.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	1.01	-	0.00	0.04	0.00	0.21
1.5 On Others	5.85	0.41	-	0.45	-	1.36	-
2. Commission and Discount	3.85	0.16	0.04	0.70	3.22	1.70	2.04
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.85	0.16	0.04	0.58	3.22	0.21	0.10
2.3 Others	-	-	-	0.12	-	1.49	1.94
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	2.22	5.52	5.88	0.78	23.41	7.09	-
5. Non Operating Income	-	17.16	0.01	0.12	-	-	2.34
6. Write Back from Provisions for loss	-	19.78	-	64.41	-	-	-
7. Recovery of written-off Loan	-	1.20	-	0.40	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	74.88	-	-	43.56
Total Income	103.27	130.11	46.16	236.00	126.23	52.27	93.06

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.04	78.95	213.57	219.00	84.41
1.1 On Deposit Liabilities	0.04	78.28	204.90	210.93	84.41
1.1.1 Saving Account	0.04	12.01	39.53	30.44	15.58
1.1.2 Fixed Account	-	63.11	160.74	173.49	64.98
1.1.2.1 Up to 3 months Fixed Account	-	3.92	1.30	-	-
1.1.2.2 3 to 6 months Fixed Account	-	11.15	2.74	30.02	12.20
1.1.2.3 6 months to 1 year Fixed Account	-	21.55	76.60	71.84	28.06
1.1.2.4 Above 1 year Fixed Account	-	26.50	80.10	71.63	24.72
1.1.3 Call Deposit	0.01	3.15	4.63	7.01	3.85
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	0.68	8.67	8.07	-
2. Commission Expense	-	0.20	0.86	-	-
3. Staff Expense	1.06	15.86	41.14	51.07	22.97
4. Office Operating Expenses	0.44	9.35	19.58	33.86	12.81
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	0.92	0.72	-
7. Provision for Risk	-	-	-	28.03	-
7.1 Loan loss Provision	-	-	-	28.03	-
7.1.1 General Loan loss Provision	-	-	-	(26.15)	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	1.02	-
7.1.1.2 Watch List Provision	-	-	-	(27.17)	-
7.1.2 Special Loan Loss Provision	-	-	-	54.18	-
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	-	1.65	5.86	5.14	3.06
10. Provision for Income Tax	-	4.47	15.83	14.10	8.26
11. Others	-	-	-	-	-
12. Net Profit	-	10.42	36.94	32.19	19.28
Total Expenses	1.54	120.91	334.72	384.10	150.80

Income

1. Interest Income	-	116.22	320.75	358.36	130.72
1.1 On Loans and Advances	-	99.31	293.50	311.91	118.05
1.2 On Investment	-	12.32	19.56	45.87	11.36
1.2.1 Government Bonds	-	-	19.56	45.87	11.36
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	12.32	-	-	-
1.3 On Agency Balance	-	-	-	-	0.95
1.4 On Call Deposit	-	1.67	-	0.58	0.31
1.5 On Others	-	2.92	7.69	-	0.05
2. Commission and Discount	-	3.96	9.88	20.80	0.62
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.20	9.88	-	0.62
2.3 Others	-	3.76	-	20.80	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	-	0.73	3.99	4.94	9.03
5. Non Operating Income	0.10	-	0.09	-	10.42
6. Write Back from Provisions for loss	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	1.44	-	-	-	-
Total Income	1.54	120.91	334.72	384.10	150.80

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,804.76	20,681.65	19,468.31	17,917.52	12,844.30	13,782.43	7,883.82	11,062.07
Fishery Related	722.37	1,245.87	668.87	819.43	-	314.28	53.27	127.07
Mining Related	2,594.93	111.45	410.78	963.30	-	10.21	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	46,951.08	34,898.70	77,322.14	100,959.52	12,860.71	85,861.81	43,160.31	56,490.21
Construction	3,507.91	3,706.27	25,448.17	6,886.03	8,831.60	2,357.84	923.09	4,285.18
Electricity,Gas and Water	16,009.87	25,338.83	40,861.91	32,373.48	8,434.51	17,642.64	10,058.09	20,238.09
Metal Products, Mach. & Ele. Eqp.	2,638.75	3,605.97	7,120.60	4,799.10	1,423.80	9,432.19	2,591.53	3,625.30
Tras., Com. and Public Utilities	1,235.12	3,391.58	5,357.94	5,299.17	1,718.91	5,295.23	202.51	2,216.65
Wholesaler & Retailer	40,450.69	67,149.53	95,415.46	67,569.87	22,428.47	44,309.19	32,195.66	53,863.45
Finance, Insurance and Real Estate	7,521.04	20,261.38	20,630.89	33,020.84	4,345.64	17,044.63	6,702.21	21,460.38
Tourism Service**	9,340.30	18,850.96	10,917.79	22,801.71	974.87	12,739.91	7,262.06	4,969.42
Other Services	7,010.43	9,849.58	13,405.27	19,191.45	1,552.39	9,487.96	2,227.98	8,414.53
Consumption Loans	78,957.92	98,088.15	79,179.31	37,172.52	12,637.13	15,647.31	21,015.29	40,420.15
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	12,788.40	3,243.65	40,938.99	6,957.20	1,144.05	14,500.04	10,282.57	10,125.65
TOTAL sectorwise	236,533.56	310,423.57	437,146.42	357,125.75	89,335.20	248,697.60	144,780.09	237,298.13

Product Wise

Term Loan	57,817.88	84,951.76	128,439.28	113,723.46	11,804.22	101,492.96	47,378.73	80,669.69
Overdraft	7,027.96	5,581.07	2,911.99	2,236.18	97.85	3,096.45	132.57	3,132.78
Cash Credit Loan	17,100.06	64,262.30	1,804.25	24,012.96	7,449.59	47,559.85	20,282.61	45,427.90
Trust Receipt Loan/Import Loan	2,523.87	2,112.74	19,010.99	20,684.36	4,629.52	12,366.86	5,252.93	12,505.20
Short Term Working Capital/Demand Loan	20,416.54	24,317.03	103,664.74	128,352.07	27,146.76	35,121.67	21,465.08	31,262.26
Residential Personal Home Loan (Up to Rs. 30 million)#	11,977.23	30,833.42	29,906.33	7,815.05	8,333.15	5,391.44	2,717.38	24,587.25
Real Estate Loan	9,409.65	9,846.05	22,602.45	24,063.66	9,013.95	11,241.75	3,827.23	7,584.83
Margin Nature Loan	7,339.64	6,406.37	16,438.77	3,535.54	-	2,981.03	590.66	3,590.29
Hire Purchase Loan	2,463.05	9,675.84	11,583.69	5,129.68	1,409.45	6,768.76	3,013.81	6,546.73
Deprived Sector Loan	11,785.69	15,185.27	21,211.21	18,346.15	4,470.04	10,788.63	7,175.42	10,949.18
Bills Purchased	2.80	8.51	5.85	106.83	2,634.00	10.65	0.08	668.01
Other Product	88,669.18	57,243.21	79,566.87	9,119.81	12,346.68	11,877.56	32,943.59	10,374.01
Total Product wise Loan	236,533.56	310,423.57	437,146.42	357,125.75	89,335.20	248,697.60	144,780.09	237,298.13

Collateral Wise

Gold and Silver	37,683.69	28,018.37	2,047.14	2,614.47	-	-	-	-
Government Securities	74.59	0.85	8.30	10.41	4,500.00	-	-	0.10
Non Governmental Securities	7,339.54	6,406.37	18,132.19	3,535.54	-	2,981.03	590.66	4,460.29
Fixed Deposit Receipts	829.74	1,429.12	1,288.07	2,246.44	6,102.13	1,393.32	1,167.63	2,030.63
Own	829.12	1,429.12	1,288.07	2,004.86	97.85	1,393.32	1,167.63	2,030.63
Other Licences Institutions	0.62	-	-	241.58	6,004.28	-	-	-
Collateral of Properties	179,097.50	247,815.92	386,519.99	317,875.85	68,853.42	234,403.40	119,471.98	208,356.61
Fixed Assets	118,884.04	245,623.35	276,084.98	297,447.00	56,494.68	226,999.61	58,711.59	113,502.85
Current Assets	60,213.47	2,192.57	110,435.01	20,428.85	12,358.74	7,403.79	60,760.39	94,853.76
Against security of Bill	45.40	13.65	8,450.09	3.52	-	-	5,258.13	9,901.14
Domestic Bills	2.40	-	2,408.52	-	-	-	-	-
Foreign Bills	43.00	13.65	6,041.57	3.52	-	-	5,258.13	9,901.14
Against Guarantee	8,145.40	26,690.85	10,675.99	4,629.20	2,924.27	9,563.65	6,681.48	10,345.89
Government Guarantee	320.06	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,109.46	9,110.87	8,477.16	4,087.08	2,785.46	-	6,525.43	9,828.37
Personal Guarantee	1,650.33	17,332.57	1,815.79	152.98	-	-	-	318.78
Collective Guarantee	4.48	30.82	3.49	5.70	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	149.23	-	-
Other Guarantee	61.07	-	0.03	-	-	9,414.42	-	-
Credit Card	0.05	16.01	1,217.74	261.34	356.97	356.21	-	113.60
Others	3,317.64	32.42	8,806.90	25,948.99	6,598.42	-	11,610.20	2,089.87
Total	236,533.56	310,423.57	437,146.42	357,125.75	89,335.20	248,697.60	144,780.09	237,298.13

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	21,833.68	5,111.21	11,756.30	12,513.05	14,701.25	50,486.47	22,047.35	13,571.48
Fishery Related	2,703.80	256.74	915.99	786.63	882.56	882.92	749.13	383.58
Mining Related	-	249.73	1,062.55	45.27	665.10	1,415.33	121.16	738.81
Agriculture, Forestry, Bevarage & Non Food Production Related*	9,997.68	34,853.82	49,215.22	45,427.23	32,368.29	20,381.67	94,577.62	21,224.11
Construction	21,538.38	8,892.02	16,051.93	21,163.45	4,384.41	12,366.88	9,393.60	16,741.32
Electricity,Gas and Water	2,147.86	14,351.07	42,970.96	29,822.50	19,877.82	10,053.98	27,154.44	21,183.06
Metal Products, Mach. & Ele. Eqp.	571.15	1,360.91	4,088.61	8,214.47	3,010.22	552.43	6,086.22	390.37
Tras., Com. and Public Utilities	667.63	1,737.86	4,931.12	6,324.45	4,425.38	4,851.07	8,318.99	4,105.12
Wholesaler & Retailer	56,172.69	28,070.48	46,961.95	49,880.19	51,319.56	37,351.64	94,153.54	31,258.80
Finance, Insurance and Real Estate	6,544.28	7,392.56	20,760.72	26,407.43	15,131.05	5,059.03	41,524.64	6,592.87
Tourism Service**	2,684.97	5,849.56	15,371.68	12,040.64	7,943.57	7,148.59	20,923.79	391.88
Other Services	5,333.56	8,507.59	9,886.23	15,491.54	10,625.84	8,109.40	21,902.99	12,302.68
Consumption Loans	77,648.54	15,334.19	75,411.89	61,147.02	48,836.09	26,726.76	104,737.21	45,552.79
Local Government	-	-	-	231.20	150.07	-	-	-
Others	16,573.04	21,120.11	413.13	805.37	14,407.23	30,812.11	31.52	948.08
TOTAL sectorwise	224,417.25	153,087.86	299,798.29	290,300.46	228,728.44	216,198.28	451,722.20	175,384.95

Product Wise

Term Loan	79,507.10	73,204.84	149,701.68	94,249.49	108,418.96	47,386.25	186,101.94	80,378.89
Overdraft	1,418.38	1,009.75	2,454.28	3,470.42	2,468.76	18,836.95	8,890.86	4,980.30
Cash Credit Loan	52,846.85	21,030.98	40,704.23	18,841.74	40,637.25	1,047.83	58,614.52	6,499.70
Trust Receipt Loan/Import Loan	79.29	5,715.85	5,956.62	8,235.04	7,288.24	768.86	13,018.08	1,769.02
Short Term Working Capital/Demand Loan	5,613.19	23,563.01	35,276.90	59,892.16	15,323.36	106,204.84	60,858.43	16,729.52
Residential Personal Home Loan (Up to Rs. 30 million)#	45,218.08	6,574.49	12,435.20	18,955.46	15,840.70	10,297.56	43,724.63	12,223.45
Real Estate Loan	23,542.39	1,597.61	7,712.44	15,460.50	4,063.18	2,486.92	16,775.84	3,951.92
Margin Nature Loan	2,306.32	3,323.31	10,536.68	7,599.93	9,324.15	5,624.64	13,269.84	6,744.43
Hire Purchase Loan	2,106.40	3,547.24	4,394.57	3,050.37	4,332.46	4,813.98	15,514.24	4,583.71
Deprived Sector Loan	6,713.35	6,997.67	12,343.77	13,369.53	10,824.04	16,081.87	21,801.38	11,462.32
Bills Purchased	-	1,961.15	609.87	114.32	360.58	-	615.13	-
Other Product	5,065.90	4,561.96	17,672.03	47,061.48	9,846.74	2,648.58	12,537.29	26,061.68
Total Product wise Loan	224,417.25	153,087.86	299,798.29	290,300.46	228,728.44	216,198.28	451,722.20	175,384.95

Collateral Wise

Gold and Silver	11.68	239.55	4.69	779.51	14.50	4.75	-	702.90
Government Securities	-	2.12	-	-	4.99	-	-	0.49
Non Governmental Securities	2,306.32	3,323.31	10,718.67	7,789.93	9,904.47	-	13,269.84	6,842.89
Fixed Deposit Receipts	1,363.26	421.03	1,197.57	1,531.60	1,946.74	660.09	2,324.68	1,004.28
Own	1,363.26	421.03	1,197.57	1,531.60	1,946.74	660.09	2,324.68	991.27
Other Licences Institutions	-	-	-	-	-	-	-	13.01
Collateral of Properties	214,619.81	128,624.02	272,700.22	267,543.69	200,658.45	215,533.44	402,498.74	153,576.36
Fixed Assets	212,145.22	86,904.31	262,198.84	222,762.38	118,991.42	215,533.44	246,221.52	100,522.14
Current Assets	2,474.59	41,719.71	10,501.38	44,781.31	81,667.04	-	156,277.22	53,054.22
Against security of Bill	-	1,961.15	3,196.64	122.96	6,041.54	-	15,897.02	2,675.41
Domestic Bills	-	1,961.15	-	-	83.48	-	-	25.94
Foreign Bills	-	-	3,196.64	122.96	5,958.06	-	15,897.02	2,649.48
Against Guarantee	4,983.90	5,913.79	11,095.27	9,886.18	8,143.88	-	478.12	1,569.14
Government Guarantee	0.18	-	238.34	231.20	149.93	-	324.52	5.23
Institutional Guarantee	4,563.80	5,257.48	10,726.29	9,631.44	7,775.73	-	-	183.18
Personal Guarantee	-	481.00	108.25	23.54	218.22	-	153.60	1,363.96
Collective Guarantee	-	-	22.39	-	-	-	-	0.20
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	419.92	175.31	-	-	-	-	-	16.58
Credit Card	240.48	328.77	787.45	323.07	875.61	-	596.47	266.31
Others	891.80	12,274.11	97.78	2,323.53	1,138.25	-	16,657.34	8,747.16
Total	224,417.25	153,087.86	299,798.29	290,300.46	228,728.44	216,198.28	451,722.20	175,384.95

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,492.67	14,210.23	11,073.87	7,975.47	1,143.13	64.44	504.04	2,853.48
Fishery Related	743.17	718.43	458.95	930.11	88.11	-	-	75.86
Mining Related	138.31	1,756.47	185.93	-	2.46	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	24,429.21	36,031.96	46,452.34	33,876.63	1,059.74	0.96	538.04	2,046.88
Construction	14,149.08	6,428.38	14,269.35	7,519.85	7,581.64	44.09	37.61	944.61
Electricity,Gas and Water	26,160.91	30,755.55	19,633.96	24,968.43	429.35	-	-	853.00
Metal Products, Mach. & Ele. Eqp.	2,607.24	4,816.50	4,337.28	1,706.34	302.33	2.69	-	176.16
Tras., Com. and Public Utilities	3,660.35	6,704.22	3,289.44	3,646.34	444.39	11.48	124.41	709.26
Wholesaler & Retailer	25,668.50	50,471.31	35,848.82	26,404.41	9,950.63	21.57	876.67	6,223.44
Finance, Insurance and Real Estate	35,941.96	18,768.81	26,045.67	12,840.29	4,632.40	-	160.00	4,939.05
Tourism Service**	20,550.09	10,339.75	21,888.90	6,489.78	964.58	25.31	-	1,979.69
Other Services	7,957.42	7,917.73	20,594.59	8,882.86	456.27	0.76	253.18	1,756.85
Consumption Loans	27,888.82	52,069.55	34,620.26	19,260.46	17,842.10	137.21	13.46	17,484.32
Local Government	-	-	-	-	-	-	-	3.34
Others	22,191.05	5,566.59	2,826.47	32,484.67	105.05	2.95	-	5,293.51
TOTAL sectorwise	227,578.79	246,555.46	241,525.85	186,985.62	45,002.17	311.45	2,507.40	45,339.45

Product Wise

Term Loan	81,968.58	101,598.87	109,166.72	98,006.08	18,634.99	173.44	708.60	20,789.12
Overdraft	9,327.33	5,333.02	1,025.97	446.57	2,259.24	38.14	95.38	1,758.18
Cash Credit Loan	28,804.40	44,145.38	26,693.62	30,180.69	5,526.61	4.90	715.49	4,519.57
Trust Receipt Loan/Import Loan	764.40	4,567.65	3,312.12	3,067.81	-	-	-	-
Short Term Working Capital/Demand Loan	11,015.46	35,911.26	34,413.28	12,937.83	166.57	-	-	529.33
Residential Personal Home Loan (Up to Rs. 30 million)#	9,084.46	19,791.89	13,480.69	10,949.01	7,364.34	22.35	37.61	7,397.61
Real Estate Loan	23,863.15	5,078.60	16,987.12	7,062.31	1,081.29	7.50	160.00	3,148.49
Margin Nature Loan	9,612.62	2,896.64	6,367.85	3,218.77	2,080.72	-	-	1,603.14
Hire Purchase Loan	6,042.43	6,715.28	5,167.75	6,756.95	1,195.69	17.12	124.41	1,606.04
Deprived Sector Loan	10,818.44	11,320.55	12,098.65	9,025.42	3,274.60	25.45	12.97	3,497.62
Bills Purchased	3,680.68	305.18	62.09	681.19	-	-	-	-
Other Product	32,596.84	8,891.13	12,749.99	4,653.00	3,418.14	22.57	652.94	490.35
Total Product wise Loan	227,578.79	246,555.46	241,525.85	186,985.62	45,002.17	311.45	2,507.40	45,339.45

Collateral Wise

Gold and Silver	7,308.54	0.20	5.13	-	479.59	-	-	178.69
Government Securities	-	-	1.20	-	-	-	-	-
Non Governmental Securities	9,719.56	2,668.11	6,442.85	-	2,179.77	-	-	1,603.14
Fixed Deposit Receipts	1,516.38	561.32	719.66	1,356.47	618.64	19.42	13.46	308.81
Own	1,516.38	561.32	719.66	1,356.47	618.64	19.42	13.46	308.81
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	194,701.16	235,123.93	220,868.45	174,951.92	37,337.46	232.35	2,493.94	40,264.62
Fixed Assets	190,990.92	220,886.12	174,298.88	150,877.25	37,287.21	232.35	2,493.94	40,264.62
Current Assets	3,710.24	14,237.82	46,569.57	24,074.68	50.25	-	-	-
Against security of Bill	-	245.01	617.48	681.19	-	-	-	-
Domestic Bills	-	176.34	0.76	681.19	-	-	-	-
Foreign Bills	-	68.67	616.72	-	-	-	-	-
Against Guarantee	9,669.36	733.87	8,402.73	17.70	3,436.08	11.09	-	2,984.19
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,371.03	25.26	7,687.48	-	3,226.33	-	-	1,663.73
Personal Guarantee	52.88	589.78	490.69	17.70	109.61	11.09	-	1,086.38
Collective Guarantee	-	14.36	100.00	-	2.40	-	-	234.09
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.73	17.40	-	-	97.75	-	-	-
Credit Card	209.04	200.18	192.42	139.31	-	-	-	-
Others	4,454.75	7,022.85	4,275.93	9,839.03	950.64	48.60	-	-
Total	227,578.79	246,555.46	241,525.85	186,985.62	45,002.17	311.45	2,507.40	45,339.45

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	951.81	204.34	4,474.07	3,774.59	5,388.03	69.40	3,585.29	3,213.96
Fishery Related	14.01	29.89	141.83	352.15	103.31	37.99	150.83	346.36
Mining Related	-	-	5.47	146.51	-	-	43.23	108.24
Agriculture, Forestry, Bevarage & Non Food Production Related*	812.68	284.81	4,310.70	3,689.69	2,551.96	139.29	4,748.18	8,248.31
Construction	28.68	316.58	555.96	7,253.54	1,843.62	167.26	2,131.65	1,939.25
Electricity,Gas and Water	1.50	199.03	981.20	395.63	1,321.56	-	1,895.77	-
Metal Products, Mach. & Ele. Eqp.	1.45	12.03	227.29	348.73	185.90	10.74	400.94	214.85
Tras., Com. and Public Utilities	237.21	175.53	1,317.89	1,440.62	842.11	47.78	531.18	814.79
Wholesaler & Retailer	3,895.50	644.57	12,389.30	8,565.67	6,693.28	185.76	4,494.75	10,728.05
Finance, Insurance and Real Estate	679.65	641.63	12,948.40	11,310.49	3,467.22	58.55	4,936.51	5,363.75
Tourism Service**	456.13	193.42	5,578.21	4,276.67	1,587.73	17.07	2,204.46	11,200.71
Other Services	692.02	141.56	1,879.37	2,607.93	2,216.84	-	1,207.64	4,078.14
Consumption Loans	5,039.66	3,205.27	21,621.68	23,138.21	19,240.52	226.17	13,808.81	12,863.80
Local Government	-	-	-	-	0.35	-	3.13	-
Others	1.69	153.16	33,494.06	7,850.37	9,047.60	342.53	11,729.70	1,717.65
TOTAL sectorwise	12,811.99	6,201.81	99,925.44	75,150.80	54,490.05	1,302.54	51,872.06	60,837.87

Product Wise

Term Loan	4,371.95	2,458.94	48,551.74	26,257.80	33,524.13	355.26	23,910.22	24,090.69
Overdraft	399.12	88.11	2,162.94	2,383.21	2,815.18	281.81	2,871.22	654.74
Cash Credit Loan	3,375.21	-	8,254.23	8,672.34	3,795.89	-	5,844.19	9,868.86
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	121.43	394.24	1,372.74	1,067.82	338.08	165.60	1,337.86	714.03
Residential Personal Home Loan (Up to Rs. 30 million)#	1,708.66	1,023.25	15,241.34	12,134.34	5,622.16	234.15	6,679.31	4,656.82
Real Estate Loan	487.88	55.15	9,001.80	7,488.47	1,053.01	58.55	1,373.93	5,158.98
Margin Nature Loan	461.02	288.68	4,017.46	2,780.29	1,939.95	-	1,772.82	2,449.18
Hire Purchase Loan	514.94	277.63	1,836.28	2,159.58	1,038.83	40.05	781.38	894.62
Deprived Sector Loan	620.87	477.80	5,657.40	4,373.00	3,025.15	68.29	2,895.47	3,036.06
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	750.91	1,138.02	3,829.50	7,833.96	1,337.67	98.84	4,405.68	9,313.90
Total Product wise Loan	12,811.99	6,201.81	99,925.44	75,150.80	54,490.05	1,302.54	51,872.06	60,837.87

Collateral Wise

Gold and Silver	367.50	-	992.33	1,101.61	976.23	-	513.20	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	461.02	288.68	3,956.16	2,727.91	1,939.95	-	1,782.15	2,449.18
Fixed Deposit Receipts	99.55	28.37	555.96	454.45	361.45	83.76	527.20	270.84
Own	99.55	28.37	555.96	454.45	361.45	83.76	527.20	270.84
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,637.89	5,283.87	88,650.59	65,610.13	48,743.54	1,218.78	43,363.83	56,716.10
Fixed Assets	11,637.89	5,283.87	88,650.59	65,570.31	48,743.54	1,218.78	43,341.71	56,716.10
Current Assets	-	-	-	39.82	-	-	22.12	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	244.34	599.39	5,313.95	5,122.17	2,462.92	-	5,635.49	1,268.59
Government Guarantee	-	-	-	-	0.35	-	3.13	-
Institutional Guarantee	191.87	599.39	2,101.30	4,579.75	2,073.91	-	4,527.93	1,267.79
Personal Guarantee	52.47	-	2,773.62	422.09	370.92	-	1,033.74	0.00
Collective Guarantee	-	-	439.04	110.17	17.74	-	67.12	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	10.17	-	-	3.57	-
Credit Card	-	-	-	19.28	-	-	-	-
Others	1.69	1.50	456.45	115.26	5.97	-	50.18	133.17
Total	12,811.99	6,201.81	99,925.44	75,150.80	54,490.05	1,302.54	51,872.06	60,837.87

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,351.24	271.48	319.87	565.86	371.23	153.12	0.00	682.25
Fishery Related	187.38	-	2.46	5.44	-	23.59	-	22.73
Mining Related	-	-	-	-	-	4.50	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,821.74	140.55	18.36	169.87	67.00	31.29	63.70	191.14
Construction	1,155.05	87.04	-	229.54	978.52	125.50	-	50.00
Electricity,Gas and Water	2,151.24	58.00	-	1.48	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	164.18	-	4.04	-	18.76	2.87	-	-
Tras., Com. and Public Utilities	785.83	168.32	0.12	128.39	253.43	155.69	9.03	117.97
Wholesaler & Retailer	5,166.98	477.21	100.36	1,149.79	290.85	164.78	77.40	824.06
Finance, Insurance and Real Estate	5,900.46	83.89	7.49	792.02	415.29	307.95	90.40	352.44
Tourism Service**	2,975.23	199.96	40.83	92.79	201.83	82.58	20.70	252.67
Other Services	2,573.83	76.15	2.07	418.96	106.52	214.26	-	216.42
Consumption Loans	18,724.62	866.75	382.08	2,389.06	1,964.47	958.08	218.92	1,407.05
Local Government	-	-	-	-	-	-	33.18	-
Others	26.53	976.24	113.26	30.04	286.27	536.61	1,678.92	2,375.44
TOTAL sectorwise	48,984.29	3,405.60	990.94	5,973.25	4,954.17	2,760.81	2,192.25	6,492.16

Product Wise

Term Loan	12,905.07	883.94	337.83	2,698.31	2,342.94	621.51	344.07	3,105.58
Overdraft	2,571.71	40.68	74.85	148.12	185.40	134.13	-	281.68
Cash Credit Loan	4,918.24	215.00	70.92	460.15	88.26	-	-	218.65
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,904.96	121.74	-	286.70	-	200.84	96.65	310.40
Residential Personal Home Loan (Up to Rs. 30 million)#	7,492.24	639.49	-	653.34	978.52	350.62	530.32	712.54
Real Estate Loan	3,894.11	50.00	-	301.41	303.49	221.04	1,027.29	317.39
Margin Nature Loan	1,960.78	90.99	-	175.47	184.08	358.53	26.19	376.72
Hire Purchase Loan	1,121.40	109.35	7.63	139.41	238.49	158.35	120.35	143.25
Deprived Sector Loan	3,799.95	291.19	173.05	566.49	301.80	118.77	33.18	458.56
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,415.82	963.23	326.67	543.85	331.19	597.03	14.20	567.39
Total Product wise Loan	48,984.29	3,405.60	990.94	5,973.25	4,954.17	2,760.81	2,192.25	6,492.16

Collateral Wise

Gold and Silver	272.92	116.68	95.00	363.28	134.21	-	-	92.15
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,960.78	90.99	-	175.47	-	-	26.19	376.72
Fixed Deposit Receipts	608.46	23.40	6.00	44.17	40.66	64.43	0.05	59.75
Own	608.46	23.40	6.00	44.17	40.66	64.43	0.05	59.75
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,422.08	2,147.36	889.94	4,851.89	4,341.54	2,240.04	453.91	5,797.14
Fixed Assets	45,422.08	2,147.36	889.94	4,851.89	4,341.54	2,239.05	360.48	5,797.14
Current Assets	-	-	-	-	-	0.99	93.43	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	684.11	33.89	-	538.45	253.68	109.77	33.18	166.40
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	392.94	33.89	-	480.98	111.80	83.33	-	35.39
Personal Guarantee	273.97	-	-	57.47	141.88	26.44	-	131.00
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	35.94	993.28	-	-	184.08	346.57	1,678.92	-
Total	48,984.29	3,405.60	990.94	5,973.25	4,954.17	2,760.81	2,192.25	6,492.16

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	506.56	547.82	371.77	522.39	576.09	366.87	290.81	513.61
Fishery Related	8.80	37.93	31.53	45.29	-	14.82	22.03	7.28
Mining Related	10.10	-	-	-	-	-	28.85	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	557.57	149.13	357.04	272.84	171.21	369.11	156.52	24.70
Construction	323.45	210.58	438.58	300.65	-	122.97	294.08	10.70
Electricity,Gas and Water	88.07	-	28.53	5.60	-	-	62.33	-
Metal Products, Mach. & Ele. Eqp.	313.71	33.54	25.54	22.36	-	70.55	76.36	19.47
Tras., Com. and Public Utilities	692.32	56.42	66.15	37.53	-	169.91	203.91	-
Wholesaler & Retailer	1,383.10	485.52	315.59	942.95	1,023.25	1,215.19	492.31	494.72
Finance, Insurance and Real Estate	968.88	1,267.44	361.38	783.20	157.18	565.52	169.55	81.12
Tourism Service**	789.55	277.74	67.58	57.47	129.31	462.00	55.41	32.08
Other Services	414.30	541.13	15.11	137.14	-	129.89	65.73	0.14
Consumption Loans	2,849.26	1,429.71	1,337.15	2,004.85	19.27	2,195.59	1,666.39	770.15
Local Government	-	-	-	-	-	-	-	-
Others	144.93	1,309.52	862.06	40.41	486.24	88.46	1,376.97	17.67
TOTAL sectorwise	9,050.60	6,346.47	4,278.01	5,172.70	2,562.55	5,770.89	4,961.27	1,971.65

Product Wise

Term Loan	1,639.03	1,233.76	329.49	574.05	86.33	2,422.43	1,605.06	646.27
Overdraft	-	407.34	436.89	275.26	332.29	102.26	100.54	251.11
Cash Credit Loan	-	79.69	330.16	-	981.52	842.47	256.38	280.90
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,372.33	216.51	53.48	83.21	-	213.54	479.73	38.13
Residential Personal Home Loan (Up to Rs. 30 million)#	565.96	756.35	835.36	344.35	5.28	595.62	749.40	30.63
Real Estate Loan	667.37	1,330.57	357.16	653.24	107.60	543.75	167.73	52.39
Margin Nature Loan	206.68	472.21	253.57	164.86	-	52.50	184.47	-
Hire Purchase Loan	1,029.86	40.47	114.92	103.88	-	440.89	164.60	3.01
Deprived Sector Loan	407.86	153.21	318.18	212.82	120.00	361.52	113.66	108.31
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,161.51	1,656.36	1,248.82	2,761.03	929.53	195.92	1,139.68	560.89
Total Product wise Loan	9,050.60	6,346.47	4,278.01	5,172.70	2,562.55	5,770.89	4,961.27	1,971.65

Collateral Wise

Gold and Silver	691.25	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	223.34	472.21	255.62	164.86	-	52.50	184.47	-
Fixed Deposit Receipts	97.48	46.45	52.12	60.20	13.99	123.91	41.28	21.85
Own	97.45	46.45	52.12	60.20	13.99	123.91	41.28	21.85
Other Licences Institutions	0.03	-	-	-	-	-	-	-
Collateral of Properties	7,510.46	5,747.16	3,838.37	4,711.14	107.60	5,506.43	4,644.76	1,866.68
Fixed Assets	7,510.46	5,747.16	3,838.37	4,698.24	107.60	5,506.43	4,644.76	1,866.68
Current Assets	-	-	-	12.91	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	427.50	80.66	131.87	236.02	-	88.05	85.95	83.13
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	222.16	80.66	0.98	144.72	-	15.94	82.76	76.21
Personal Guarantee	205.34	-	125.90	91.30	-	72.12	3.12	6.92
Collective Guarantee	-	-	-	-	-	-	0.07	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	100.57	-	0.03	0.48	2,440.96	-	4.80	-
Total	9,050.60	6,346.47	4,278.01	5,172.70	2,562.55	5,770.89	4,961.27	1,971.65

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	208.77	49.19	227.48	975.27	769.28	486.22
Fishery Related	1.50	-	9.35	62.70	11.70	68.27
Mining Related	-	-	0.88	14.23	47.23	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	6.31	199.99	123.25	876.40	463.23	583.35
Construction	209.55	-	451.32	398.41	-	334.17
Electricity, Gas and Water	19.99	-	-	212.83	18.73	26.49
Metal Products, Mach. & Ele. Eqp.	11.96	-	13.39	80.06	40.78	102.68
Tras., Com. and Public Utilities	156.35	2.94	11.96	278.69	127.29	583.61
Wholesaler & Retailer	180.53	68.51	521.04	2,440.23	2,199.83	1,359.43
Finance, Insurance and Real Estate	278.72	-	342.74	2,368.25	3,415.77	643.22
Tourism Service**	51.19	37.24	220.02	1,413.12	427.41	384.26
Other Services	33.39	-	72.01	932.58	512.67	149.22
Consumption Loans	845.48	1.55	1,293.72	5,285.91	7,755.92	2,518.39
Local Government	2.63	-	-	-	-	-
Others	119.48	304.11	2,161.13	1,731.32	3,406.02	67.02
TOTAL sectorwise	2,125.84	663.53	5,448.28	17,069.99	19,195.85	7,306.34

Product Wise

Term Loan	988.60	345.91	471.28	8,078.57	6,325.59	2,858.98
Overdraft	97.61	-	-	850.87	1,210.56	49.84
Cash Credit Loan	226.52	108.00	-	2,805.06	502.11	869.82
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	242.41	82.90	593.31	306.01
Residential Personal Home Loan (Up to Rs. 30 million)#	244.70	-	1,153.42	1,795.68	5,707.40	939.22
Real Estate Loan	80.58	191.51	319.05	2,003.54	3,039.06	625.79
Margin Nature Loan	80.47	-	404.91	499.55	764.14	252.23
Hire Purchase Loan	156.04	-	53.35	427.28	105.91	488.35
Deprived Sector Loan	205.52	-	208.89	316.45	745.57	339.13
Bills Purchased	-	-	-	-	-	-
Other Product	45.81	18.11	2,594.98	210.08	202.21	576.98
Total Product wise Loan	2,125.84	663.53	5,448.28	17,069.99	19,195.85	7,306.34

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	80.47	-	-	499.55	764.16	-
Fixed Deposit Receipts	46.12	-	49.81	172.06	84.16	94.24
Own	46.12	-	49.81	172.06	84.16	94.24
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,799.96	663.53	4,921.36	16,115.38	17,390.84	6,797.12
Fixed Assets	1,799.96	663.53	4,921.36	16,115.38	17,390.84	6,797.12
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	199.30	-	66.67	275.85	956.70	151.35
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	104.89	-	65.90	144.50	376.33	56.89
Personal Guarantee	88.36	-	0.78	131.35	580.37	94.45
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.42	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	410.44	7.14	-	263.63
Total	2,125.84	663.53	5,448.28	17,069.99	19,195.85	7,306.34

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% 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	76,406	76,435	18.17	5.94	0.04
	a. Paid-up Capital	30,093	34,388	35,835	38,433	38,452	14.27	4.21	0.05
	b. Statutory Reserves	9,012	11,190	12,274	14,230	14,250	24.16	9.69	0.14
	c. Retained Earning	5,520	6,645	4,076	9,258	9,232	20.38	-38.66	-0.28
	d. Others Reserves	5,709	7,258	10,830	14,484	14,501	27.14	49.22	0.12
2	BORROWINGS	233,582	214,238	230,746	219,154	218,248	-8.28	7.71	-0.41
	a. NRB	22,655	7,944	6,221	6,697	6,601	-64.94	-21.69	-1.44
	b. Others	210,926	206,294	224,525	212,458	211,647	-2.20	8.84	-0.38
3	DEPOSITS	159,023	167,093	176,661	199,638	200,397	5.07	5.73	0.38
4	BILLS PAYABLE	38	27	41	23	18	-27.62	52.50	-20.87
5	OTHER LIABILITIES	42,123	46,185	56,740	68,282	71,867	9.64	22.85	5.25
	a. Loan Loss Provision	11,708	18,383	21,865	28,916	29,404	57.01	18.94	1.69
	b. Interest Suspense a/c	4,727	6,921	11,557	14,423	14,944	46.42	66.98	3.62
	c. Others	25,688	20,881	23,318	24,943	27,519	-18.72	11.67	10.33
6	RECONCILIATION A/c	22,174	15,568	19,691	20,018	20,184	-29.79	26.48	0.83
7	PROFIT & LOSS A/c	12,378	5,191	6,837	584	1,054	-58.06	31.70	80.40
	Total	519,651	507,782	553,731	584,105	588,203	-2.28	9.05	0.70
Assets									
1	LIQUID FUNDS	20,320	26,963	34,592	27,648	27,071	32.70	28.29	-2.09
	a. Cash Balance	371	494	424	299	364	33.06	-14.19	22.01
	b. Bank Balance	10,770	17,249	22,748	17,957	17,764	60.16	31.88	-1.08
	c. Money at Call	9,178	9,220	11,420	9,392	8,943	0.46	23.86	-4.78
2	INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,130	1,091	39.23	-8.52	-3.43
3	SHARE & OTHER INVESTMENT	5,334	8,282	9,221	9,516	9,912	55.27	11.34	4.16
4	LOANS & ADVANCES	449,686	432,237	455,853	490,240	492,936	-3.88	5.46	0.55
	Institutional	90,239	72,928	59,060	46,300	45,344	-19.18	-19.02	-2.07
	Individual	359,447	359,310	396,793	443,940	447,592	-0.04	10.43	0.82
5	FIXED ASSETS	3,073	3,258	4,150	4,476	4,479	6.01	27.38	0.06
6	OTHER ASSETS	18,137	20,078	28,488	30,704	32,034	10.70	41.89	4.33
7	EXPENSES NOT WRITTEN OFF	3	39	0	1	1	1069.70	-98.73	0.00
8	NON BANKING ASSETS	1	1	5	7	8	0.00	279.10	12.25
9	RECONCILIATION A/c	22,176	14,809	19,991	20,084	20,217	-33.22	34.99	0.66
10	PROFIT & LOSS A/c	160	1,054	461	298	454	558.67	-56.22	52.43
	Total	519,651	507,782	553,731	584,105	588,203	-2.28	9.05	0.70
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	30,522	36,966	34,342	2,613	5,168	21.11	-7.10	97.76
2	COMMISSION/FEE EXPENSES	20	45	15	0	1	124.12	-66.55	116.67
3	EMPLOYEE EXPENSES	11,857	12,689	12,584	1,162	2,636	7.02	-0.83	126.90
4	OFFICE OPERATING EXPENSES	4,358	4,651	4,245	333	696	6.72	-8.72	109.21
5	NON OPERATING EXPENSES	20	14	64	0	0	-27.38	352.21	355.56
6	PROVISION FOR RISK	5,527	25,658	26,976	2,279	3,649	364.22	5.14	60.14
7	LOAN WRITTEN OFF	35	123	155	-	3	252.87	25.59	0.00
8	EXTRAORDINARY EXPENSES	18	0	1	-	0	-99.36	769.89	0.00
9	PROVISION FOR STAFF BONUS	1,955	779	1,004	85	148	-60.14	28.78	73.15
10	PROVISION FOR INCOME TAX	5,462	2,486	2,992	241	430	-54.49	20.37	78.68
11	NET PROFIT	12,376	4,783	6,717	584	1,039	-61.35	40.44	77.92
	TOTAL EXPENSES	72,151	87,444	89,095	7,297	13,770	21.20	1.89	88.71
Income									
1	INTEREST INCOME	59,985	61,707	58,836	5,134	10,216	2.87	-4.65	98.97
2	COMMISSION & DISCOUNT	1,442	618	762	127	240	-57.16	23.33	89.22
3	OTHER OPERATING INCOME	5,495	3,971	4,275	194	455	-27.73	7.65	134.84
4	NON OPERATING INCOME	446	158	146	9	17	-64.70	-7.46	97.90
5	PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	1,534	2,400	365.46	16.03	56.46
6	RECOVERY FOR WRITE BACK	6	4	17	1	2	-29.94	300.14	67.59
7	INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	-	-	77.81	5.22	0.00
8	NET LOSS	158	646	342	299	440	307.55	-47.01	47.31
	TOTAL INCOME	72,151	88,416	89,095	7,297	13,770	22.54	0.77	88.70
Miscellaneous Information									
	No. of Total Staffs	23,303	22,493	21,727	21,817	21,929	-3.48	-3.41	0.51
	No. of Total Branches	5,135	5,128	5,051	5,002	4,986	-0.14	-1.50	-0.32
	No. of Total Centers	428,783	445,666	459,319	468,650	471,955	3.94	3.06	0.71
	No. of Total Groups	1,351,729	1,390,718	1,415,757	1,479,872	1,487,457	2.88	1.80	0.51
	No. of Total Passive Groups	16,159	19,043	19,857	38,252	38,382	17.85	4.28	0.34
	No. of Total Members	5,859,530	6,016,101	5,995,358	6,240,157	6,268,149	2.67	-0.34	0.45
	No. of Total Passive Members	438,040	528,082	534,348	798,967	791,183	20.56	1.19	-0.97
	No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,683,411	2,704,746	-9.65	-10.75	0.80
	No. of Total Overdue Borrowers	382,353	587,163	689,852	709,833	753,693	53.57	17.49	6.18
	No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,240,689	6,257,987	2.57	-0.39	0.28
	Total Saving Amount (Rs million)	159,023	167,027	177,049	199,632	200,384	5.03	6.00	0.38

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	7,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,759.72
	a. Current	329.53
	Domestic	329.53
	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	0.19
	Domestic	0.19
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	2,092.48
	1. Sundry Creditors	-
	2. Loan Loss Provision	667.59
	3. Interest Suspense a/c	-
	4. Others	1,424.89
6	Reconciliation A/c	-
7	Profit & Loss A/c	161.33
	TOTAL Liabilities	43,061.33
Assets		
1	LIQUID FUNDS	927.60
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	927.57
	1. In Nepal Rastra Bank	920.97
	Domestic Currency	920.97
	Foreign Currency	-
	2. "A" Class Licensed Institution	6.61
	Domestic Currency	6.61
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	9,504.19
	a. Govt. Securities	9,504.19
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,521.20
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,521.20
4	LOANS & ADVANCES (Including Bills Purchased)	25,487.02
4.1	LOANS & ADVANCES	25,487.02
	a. Infrastructure Project	25,487.02
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	178.10
7	OTHER ASSETS	1,443.21
	a. Accrued Interest:	783.51
	Financial Institutions	-
	Government Enterprises	90.87
	Private Sector	692.64
	b. Staff Loans / Adv.	127.61
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	532.09
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	43,061.33

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	164.92
1.1 On Deposit Liabilities	86.14
1.2 On Borrowing	78.78
2. Commission Expense	0.01
3. Staff Expense	13.34
4. Office Operating Expenses	7.48
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	6.00
7.1 Loan loss Provision	6.00
7.1.1 General Loan loss Provision	6.00
7.1.1.1 Pass Loan Loss Provision	6.00
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	25.61
10. Provision for Income Tax	69.14
11. Others	-
12. Net Profit	161.33
Total Expenses	447.82

Income

1. Interest Income	433.73
1.1 On Loans and Advances	347.46
1.2 On Investment	57.82
1.2.1 Government Bonds	57.82
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	28.45
2. Commission and Discount	11.45
2.1 Bills Purchase and Discount	-
2.2 Commission	11.45
2.3 Others	-
3. Exchange Flactuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.06
6. Write Back from Provisions for loss	2.59
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	447.82

Districtwise List of Banks and Financial Institutions Branches (Bhadau, 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	4,986		11,512
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)						2,533

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	750	2,285	3,035
Gandaki	609	191	36	561	836	1,397
Lumbini	748	256	47	1,096	1,051	2,147
Karnali	217	21	3	236	241	477
Sudur Paschim	334	52	6	454	392	846
Total	5,101	1,134	291	4,986	6,526	11,512

* 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)		Bhadra, 2082 (Mid Sep, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	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	3.06	2,460,333.70
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	5.66	3,030,470.05
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	4.06	554,340.07
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	4.14	1,096,669.56
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	5.06	594,374.01
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	9.38	785,086.40
3	Call	1.10	416,922.36	1.12	435,270.58	1.05	454,357.90	1.04	489,658.65	1.02	485,446.88
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	2.31	2,308.99
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	518,314.49	-	406,311.34	-	429,688.73
6.1	Current	-	339,735.87	-	356,067.67	-	477,031.54	-	364,781.92	-	388,767.43
6.2	Margin	-	41,209.24	-	42,512.68	-	39,974.05	-	40,537.59	-	40,295.67
6.3	Other	-	792.47	-	1,364.27	-	1,308.89	-	991.83	-	625.62
	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	3.96	6,408,248.35

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)		Bhadra, 2082 (Mid Sep, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	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	7.15	307,118.58
2	Fishery Related	7.37	14,888.50	7.28	14,943.31	7.22	14,575.32	7.14	14,444.64	7.04	14,363.18
3	Mining Related	7.66	11,127.83	7.60	10,835.43	7.59	11,128.61	7.48	10,649.65	7.38	10,248.04
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	7.28	288,577.64
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	7.41	568,034.30
6	Construction	8.42	206,591.60	8.31	207,343.18	8.20	203,554.74	8.11	204,838.17	7.97	208,379.29
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	7.54	439,249.11
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	7.49	70,277.82
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	7.69	69,716.59
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	7.87	943,655.11	7.74	939,658.57	7.62	953,125.52
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	7.11	352,923.01
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	7.80	225,294.73	7.70	217,994.54	7.57	215,111.23
13	Other Services	8.21	193,623.60	8.06	195,842.43	7.99	200,107.47	7.88	200,505.32	7.73	208,347.54
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	8.61	960,782.22	8.50	961,208.43	8.39	972,255.88
15	Local Government	3.50	1,186.67	3.50	1,187.58	3.50	1,186.63	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	8.51	248,038.75
	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	7.66	4,926,953.11

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)		Bhadra, 2082 (Mid Sep, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	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	7.76	1,822,562.24
2	Overdraft	9.11	83,923.61	8.98	84,078.38	8.62	86,616.53	8.47	84,210.10	8.35	83,879.47
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	7.90	585,254.48	7.51	581,557.81	7.66	597,926.38
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	7.58	71,466.03
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	7.19	808,555.42
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	8.04	340,136.89
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43	8.25	230,937.27	8.15	226,014.49	8.02	226,171.54
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40	7.86	116,809.47	7.77	120,612.64	7.66	121,707.50
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49	8.39	113,079.79	8.28	113,003.37	8.16	113,616.39
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51	6.84	256,784.17	6.72	242,593.08	6.61	242,768.58
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	7.55	12,341.36	7.93	12,044.72	7.98	11,786.83
12	Other Product	8.72	426,507.90	8.60	478,299.51	8.56	484,788.59	7.03	474,810.32	8.36	486,375.84
	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	7.66	4,926,953.11

Annex-I

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