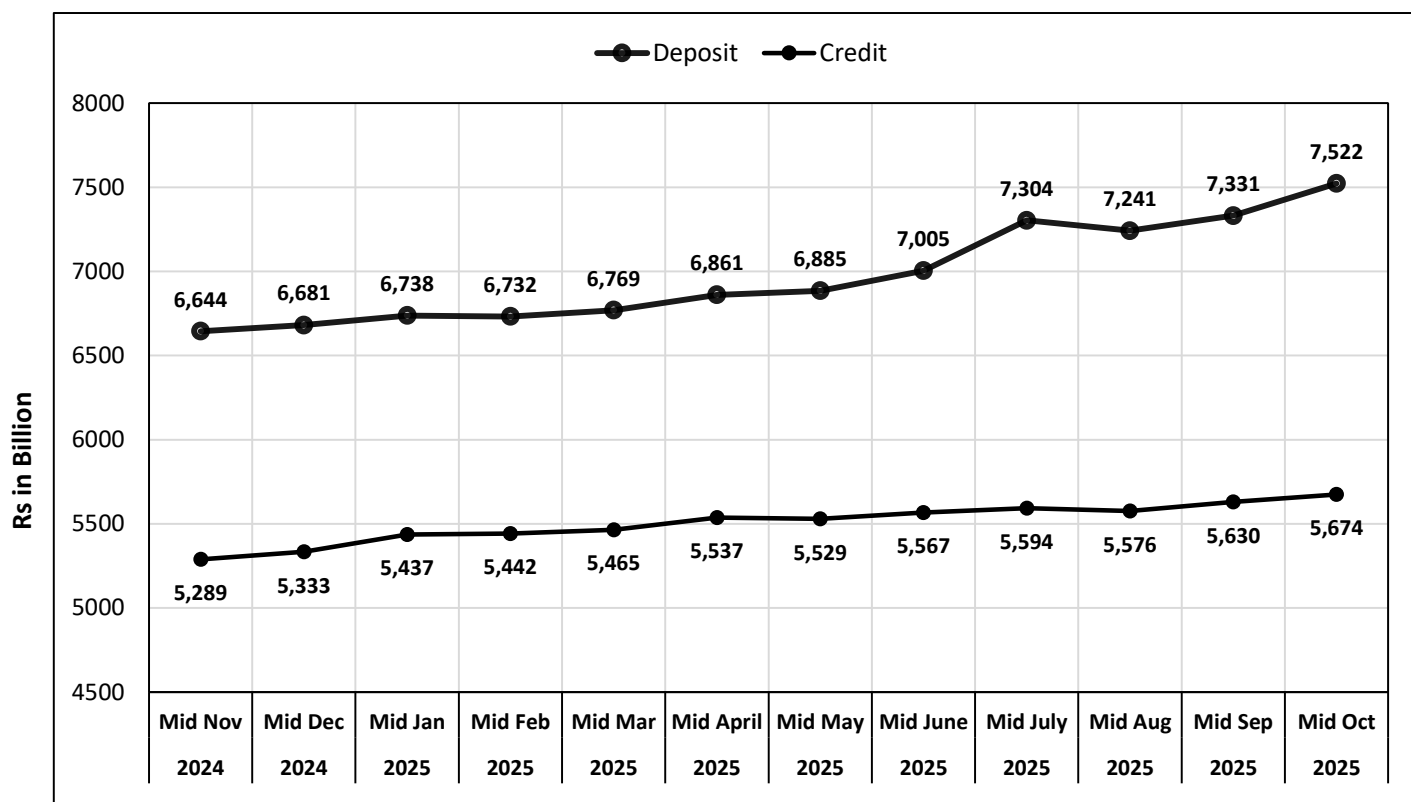


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Asoj
(Mid-Oct, 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 for microfinance institutions from FY 2081.82

Major Financial Indicators

as on Asoj End, 2082 (Mid-Oct, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	110.68	10.29	2.20	123.17
2	Total Credit/GDP	82.59	8.61	1.71	92.91
3	Total Credit/ Total Deposit**	74.62	83.64	78.03	75.44
4	CD Ratio*	73.76	83.29	78.34	74.63
5	Fixed Deposit/Total Deposit	45.82	45.03	64.10	46.08
6	Saving Deposit/Total Deposit	38.25	43.75	25.08	38.47
7	Current Deposit/Total Deposit	7.09	2.49	1.46	6.60
8	Call Deposit/Total Deposit	8.14	8.60	9.31	8.20
9	NPL/ Total Loan^	5.03	6.03	12.52	5.26
10	Total LLP /Total Loan	5.35	5.91	11.02	5.51
11	Deprived Sector Loan/Total Loan \$^	5.28	6.11	5.38	5.36
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.76	6.47	7.38	8.54
2	Investment in Gov. Securities/Total Deposit	15.09	13.95	11.01	14.92
3	Total Liquid Assets/Total Deposit	24.19	21.97	23.47	23.99
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.83	10.47	10.47	9.89
2	Total Capital/RWA	12.91	13.42	12.82	12.95
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	52,060,558	7,600,253	1,031,145	60,691,956
4	No. of Loan Accounts	1,661,844	267,527	69,120	1,998,491
5	No. of Branchless Banking Centers	801	5	-	806
6	No. of Branchless Banking Customers	277,419	556	-	277,975
7	No. of Mobile Banking Customers	24,372,754	3,739,966	306,171	28,418,891
8	No. of Internet Banking Customers	1,673,597	607,470	19,198	2,300,265
9	No. of ATMs	4,904	339	39	5,282
10	No. of Debit Cards	12,476,587	1,254,333	79,267	13,810,187
11	No. of Credit Cards	319,505	3,436	-	322,941
12	No. of Prepaid Cards	256,972	4,267	-	261,239
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.85			
	(a) Saving	3.04			
	(b) Fixed	5.49			
	(c) Call	0.99			
2	Wt. Avg Interest Rate on Credit	7.50			

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 Asoj end of FY2082/83 (2025/26)

*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-Sept	Mid-Oct	% Change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	683,127	728,713	775,395	837,738	832,667	6.67	6.41	-0.61
	a. Paid-up Capital	425,052	436,408	443,682	444,576	445,423	2.67	1.67	0.19
	b. Statutory Reserves	138,151	150,114	162,782	172,927	173,055	8.66	8.44	0.07
	c. Retained Earning	(6,633)	(21,577)	(31,473)	13,550	5,415	225.30	45.86	-60.04
	d. Others Reserves	126,558	163,767	200,403	206,685	208,773	29.40	22.37	1.01
2	BORROWINGS	255,302	240,886	235,077	244,640	231,549	-5.65	-2.41	-5.35
	a. NRB	2,022	393	433	433	433	-80.57	10.31	0.00
	b. "A"Class Licensed Institution	18,993	6,970	9,133	12,026	5,739	-63.30	31.04	-52.28
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	29,164	26,876	-25.04	-31.11	-7.84
	d. Other Financial Ins.	6,467	8,037	7,243	8,517	5,833	24.27	-9.88	-31.52
	e. Bonds and Securities	163,416	177,211	185,012	194,499	192,668	8.44	4.40	-0.94
3	DEPOSITS	5,771,238	6,495,583	7,303,531	7,331,425	7,522,091	12.55	12.44	2.60
	a. Current	454,049	381,824	527,894	435,059	496,691	-15.91	38.26	14.17
	b. Savings	1,519,064	1,954,389	2,673,443	2,772,673	2,893,999	28.66	36.79	4.38
	c. Fixed	3,359,257	3,642,837	3,506,979	3,490,100	3,466,409	8.44	-3.73	-0.68
	d. Call Deposits	390,785	472,514	547,192	586,008	617,046	20.91	15.80	5.30
	e. Others	48,082	44,019	48,023	47,585	47,946	-8.45	9.10	0.76
4	Bills Payable	3,189	3,117	3,242	5,032	3,652	-2.25	4.03	-27.42
5	Other Liabilities	502,666	598,080	710,107	755,066	743,105	18.98	18.73	-1.58
	1. Loan Loss Provision	168,124	230,012	285,008	284,710	312,537	36.81	23.91	9.77
	2. Interest Suspense a/c	28,910	28,409	56,087	64,060	69,816	-1.73	97.43	8.98
	3. Others	305,633	339,659	369,012	406,295	360,752	11.13	8.64	-11.21
6	Reconciliation A/c	471	3,179	4,343	476	1,083	574.99	36.58	127.27
7	Profit & Loss A/c	75,002	61,825	69,866	17,953	14,110	-17.57	13.01	-21.40
TOTAL		7,290,996	8,131,382	9,101,560	9,192,330	9,348,257	11.53	11.93	1.70
Assets									
1	LIQUID FUNDS	533,958	553,205	647,262	641,875	681,851	3.60	17.00	6.23
	a. Cash Balance	102,134	103,855	101,206	101,694	106,434	1.69	-2.55	4.66
	Nepalese Notes & Coins	99,262	100,579	97,078	98,128	101,171	1.33	-3.48	3.10
	Foreign Currency	2,871	3,277	4,128	3,566	5,263	14.11	25.98	47.57
	b. Bank Balance	362,361	378,811	483,070	482,069	535,987	4.54	27.52	11.18
	1. In Nepal Rastra Bank	288,687	330,452	385,908	390,475	425,777	14.47	16.78	9.04
	2. "A"Class Licensed Institution	23,870	17,711	58,265	49,239	57,831	-25.80	228.99	17.45
	3. Other Financial Ins.	2,939	1,621	1,428	985	1,424	-44.86	-11.87	44.52
	4. In Foreign banks	46,865	29,028	37,468	41,370	50,954	-38.06	29.08	23.17
	c. Money at Call	69,463	70,539	62,986	58,112	39,431	1.55	-10.71	-32.15
2	INVESTMENTS	1,049,633	1,471,177	1,743,212	1,714,050	1,802,420	40.16	18.49	5.16
	a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,097,894	1,122,657	13.06	0.70	2.26
	b Others	19,827	306,882	570,793	616,155	679,763	1447.82	86.00	10.32
3	SHARE & OTHER INVESTMENT	251,757	275,676	365,368	395,447	412,950	9.50	32.54	4.43
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,627,385	5,672,550	5.97	8.18	0.80
	4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,617,513	5,663,383	5.91	8.13	0.82
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,404,449	5,437,975	5.65	8.13	0.62
	b. Financial Institutions	183,328	202,802	222,405	207,489	218,139	10.62	9.67	5.13
	c. Government Organizations	2,697	6,202	3,450	5,575	7,269	129.96	-44.36	30.39
	4.2 BILLS PURCHASED	3,600	6,954	10,086	9,872	9,168	93.16	45.03	-7.13
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	2,409	1,813	92.13	73.06	-24.74
6	FIXED ASSETS	136,783	145,320	152,824	152,826	153,072	6.24	5.16	0.16
7	OTHER ASSETS	417,472	476,248	546,869	602,404	567,531	14.08	14.83	-5.79
	a. Accrued Interests	244,588	282,704	315,816	367,839	330,053	15.58	11.71	-10.27
	b. Others	172,884	193,544	231,053	234,565	237,478	11.95	19.38	1.24
8	Expenses not Written off	364	1,004	46	49	49	175.67	-95.45	0.00
9	Non Banking Assets	18,689	35,509	50,551	50,752	51,125	90.01	42.36	0.73
10	Reconciliation Account	2,304	2,550	10	4,776	2,249	10.66	-99.60	-52.90
11	Profit & Loss A/c	1,831	497	1,481	358	2,647	-72.86	198.06	640.20
TOTAL		7,290,996	8,131,382	9,101,560	9,192,330	9,348,257	11.53	11.93	1.70

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	611,312	652,888	697,778	753,226	751,185	6.80	6.88	-0.27
	a. Paid-up Capital	369,857	379,020	385,327	386,252	386,717	2.48	1.66	0.12
	b. Statutory Reserves	126,035	137,000	148,046	157,439	157,568	8.70	8.06	0.08
	c. Retained Earning	(1,180)	(13,948)	(19,371)	21,048	15,933	1082.50	38.88	-24.30
	d. Others Reserves	116,599	150,815	183,775	188,487	190,967	29.34	21.85	1.32
2	BORROWINGS	243,416	231,919	225,206	234,482	221,398	-4.72	-2.89	-5.58
	a. NRB	1,674	393	433	433	433	-76.53	10.31	0.00
	b. "A"Class Licensed Institution	16,193	6,970	8,433	12,026	5,739	-56.96	21.00	-52.28
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	29,164	26,876	-25.04	-31.11	-7.84
	d. Other Financial Ins.	6,164	7,558	6,806	8,081	5,404	22.61	-9.95	-33.12
	e. Bonds and Securities	154,982	168,723	176,277	184,778	182,946	8.87	4.48	-0.99
3	DEPOSITS	5,086,244	5,756,809	6,541,650	6,580,274	6,759,250	13.18	13.63	2.72
	a. Current	441,571	368,702	508,974	420,450	479,101	-16.50	38.04	13.95
	b. Savings	1,366,476	1,752,143	2,391,430	2,479,392	2,585,342	28.22	36.49	4.27
	c. Fixed	2,898,148	3,177,768	3,112,938	3,112,400	3,097,320	9.65	-2.04	-0.48
	d. Call Deposits	333,864	415,610	481,153	521,352	550,469	24.49	15.77	5.58
	e. Others	46,186	42,586	47,156	46,680	47,019	-7.79	10.73	0.73
4	Bills Payable	3,163	3,095	3,230	5,022	3,643	-2.15	4.34	-27.46
5	Other Liabilities	453,119	538,952	636,043	681,970	668,943	18.94	18.01	-1.91
	1. Loan Loss Provision	147,603	201,267	246,562	245,839	269,912	36.36	22.50	9.79
	2. Interest Suspense a/c	18,049	15,809	41,966	49,302	55,546	-12.41	165.45	12.66
	3. Others	287,467	321,875	347,515	386,829	343,486	11.97	7.97	-11.20
6	Reconciliation A/c	470	3,177	4,315	240	1,040	576.23	35.80	332.71
7	Profit & Loss A/c	68,213	55,901	62,713	16,599	13,032	-18.05	12.19	-21.49
TOTAL		6,465,937	7,242,741	8,170,934	8,271,812	8,418,492	12.01	12.82	1.77
Assets									
1	LIQUID FUNDS	450,799	477,887	574,754	577,985	614,703	6.01	20.27	6.35
	a. Cash Balance	92,853	95,352	92,517	93,503	98,455	2.69	-2.97	5.30
	Nepalese Notes & Coins	90,215	92,309	88,822	90,285	93,755	2.32	-3.78	3.84
	Foreign Currency	2,638	3,043	3,695	3,217	4,700	15.33	21.43	46.08
	b. Bank Balance	324,727	340,981	437,981	442,004	493,397	5.01	28.45	11.63
	1. In Nepal Rastra Bank	263,539	301,463	353,434	359,098	394,093	14.39	17.24	9.75
	2. "A"Class Licensed Institution	14,124	10,338	47,060	41,518	48,283	-26.80	355.19	16.29
	3. Other Financial Ins.	201	153	24	24	72	-23.51	-84.63	204.75
	4. In Foreign banks	46,864	29,026	37,463	41,364	50,949	-38.06	29.07	23.17
	c. Money at Call	33,219	41,554	44,257	42,478	22,851	25.09	6.50	-46.20
2	INVESTMENTS	937,730	1,330,657	1,599,985	1,568,408	1,652,124	41.90	20.24	5.34
	a. Govt. Securities	918,942	1,049,313	1,070,576	994,840	1,020,162	14.19	2.03	2.55
	b. Others	18,788	281,344	529,409	573,568	631,962	1397.43	88.17	10.18
3	SHARE & OTHER INVESTMENT	238,878	262,629	349,567	378,341	397,374	9.94	33.10	5.03
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,001,212	5,042,047	5.91	8.60	0.82
	4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	4,991,341	5,032,879	5.84	8.55	0.83
	a. Private Sector	4,149,539	4,381,897	4,749,763	4,798,635	4,829,209	5.60	8.40	0.64
	b. Financial Institutions	156,762	172,496	197,193	187,131	196,402	10.04	14.32	4.95
	c. Government Organizations	2,690	6,194	3,450	5,575	7,269	130.31	-44.30	30.39
	4.2 BILLS PURCHASED	3,600	6,954	10,086	9,872	9,168	93.16	45.03	-7.13
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	2,409	1,813	92.13	73.06	-24.74
6	FIXED ASSETS	124,602	132,130	137,527	137,550	137,610	6.04	4.08	0.04
7	OTHER ASSETS	381,570	436,640	503,140	558,187	525,655	14.43	15.23	-5.83
	a. Accrued Interests	218,341	255,668	289,037	336,964	301,076	17.10	13.05	-10.65
	b. Others	163,228	180,972	214,102	221,223	224,579	10.87	18.31	1.52
8	Expenses not Written off	363	1,003	45	45	45	176.18	-95.47	0.00
9	Non Banking Assets	15,306	30,176	42,773	42,910	43,243	97.15	41.75	0.78
10	Reconciliation Account	2,301	2,547	-	4,764	2,239	10.70	-100.00	-53.01
11	Profit & Loss A/c	1,001	-	-	-	1,640	-100.00	0.00	0.00
TOTAL		6,465,937	7,242,741	8,170,934	8,271,812	8,418,492	12.01	12.82	1.77

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND		52,784	57,742	60,146	66,022	63,557	9.39	4.16	-3.73
a. Paid-up Capital		40,207	42,171	43,055	43,024	43,406	4.88	2.10	0.89
b. Statutory Reserves		8,341	9,318	10,724	11,322	11,353	11.72	15.08	0.27
c. Retained Earning		(355)	(878)	(3,457)	682	(1,890)	147.43	293.66	-377.25
d. Others Reserves		4,592	7,131	9,825	10,995	10,689	55.30	37.78	-2.79
2 BORROWINGS		9,340	8,019	8,624	8,923	8,915	-14.14	7.55	-0.09
a. NRB		300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution		1,250	-	700	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		303	479	437	437	429	57.88	-8.80	-1.90
e. Bonds and Securities		7,486	7,540	7,487	8,486	8,486	0.71	-0.70	0.00
3 DEPOSITS		571,573	610,171	630,437	619,777	628,638	6.75	3.32	1.43
a. Current		11,059	11,513	16,950	13,252	15,633	4.10	47.22	17.96
b. Savings		132,843	176,770	250,566	261,559	274,999	33.07	41.75	5.14
c. Fixed		380,584	374,776	308,219	291,667	283,070	-1.53	-17.76	-2.95
d. Call Deposits		46,811	46,863	53,904	52,466	54,088	0.11	15.02	3.09
e. Others		275	249	798	832	848	-9.24	220.33	1.92
4 Bills Payable		23	21	13	11	9	-9.55	-40.29	-12.20
5 Other Liabilities		30,451	36,086	48,936	46,933	48,445	18.50	35.61	3.22
1. Loan Loss Provision		13,887	19,372	27,666	27,939	31,087	39.49	42.81	11.27
2. Interest Suspense a/c		1,931	2,459	3,366	3,656	3,587	27.37	36.90	-1.88
3. Others		14,633	14,255	17,904	15,339	13,772	-2.58	25.60	-10.22
6 Reconciliation A/c		0	0	0	209	12	-100.00	0.00	-94.49
7 Profit & Loss A/c		5,715	5,291	5,887	1,220	967	-7.42	11.25	-20.75
TOTAL		669,886	717,330	754,042	743,095	750,543	7.08	5.12	1.00
Assets									
1 LIQUID FUNDS		64,562	56,513	54,762	48,669	50,423	-12.47	-3.10	3.60
a. Cash Balance		7,574	7,022	7,372	7,017	6,800	-7.29	5.00	-3.09
Nepalese Notes & Coins		7,341	6,788	6,940	6,668	6,238	-7.53	2.24	-6.46
Foreign Currency		233	234	433	349	562	0.30	85.08	61.32
b. Bank Balance		28,785	29,706	36,081	32,286	33,865	3.20	21.46	4.89
1. In Nepal Rastra Bank		20,033	23,445	26,115	25,421	25,618	17.03	11.39	0.78
2. "A"Class Licensed Institution		7,521	5,775	9,146	6,238	7,384	-23.21	58.36	18.37
3. Other Financial Ins.		1,228	483	815	621	857	-60.67	68.75	38.03
4. In Foreign banks		2	2	5	5	5	0.00	216.96	0.00
c. Money at Call		28,203	19,786	11,308	9,366	9,758	-29.85	-42.85	4.18
2 INVESTMENTS		91,763	114,973	118,004	118,329	122,770	25.29	2.64	3.75
a. Govt. Securities		90,725	92,535	86,899	87,839	87,720	2.00	-6.09	-0.14
b. Others		1,038	22,438	31,105	30,490	35,050	2061.03	38.63	14.96
3 SHARE & OTHER INVESTMENT		8,504	9,159	11,053	10,562	10,827	7.70	20.68	2.52
4 LOANS & ADVANCES									
(Including Bills Purchased)		471,886	501,432	526,613	522,804	525,781	6.26	5.02	0.57
4.1 LOANS & ADVANCES		471,886	501,432	526,613	522,804	525,781	6.26	5.02	0.57
a. Private Sector		451,918	476,949	504,466	503,954	506,723	5.54	5.77	0.55
b. Financial Institutions		19,964	24,480	22,147	18,851	19,058	22.62	-9.53	1.10
c. Government Organizations		3	3	-	-	-	0.00	-100.00	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		8,845	9,710	11,173	11,153	11,286	9.78	15.07	1.19
7 OTHER ASSETS		21,777	22,172	26,828	26,572	24,073	1.81	21.00	-9.40
a. Accrued Interests		14,549	13,386	13,661	17,072	15,434	-8.00	2.06	-9.59
b. Others		7,228	8,787	13,168	9,500	8,639	21.56	49.86	-9.06
8 Expenses not Written off		-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets		2,269	3,369	4,687	4,773	4,842	48.51	39.11	1.44
10 Reconciliation Account		0	-	10	10	10	-100.00	0.00	0.60
11 Profit & Loss A/c		279	-	911	219	527	-100.00	0.00	140.49
TOTAL		669,886	717,330	754,042	743,095	750,543	7.08	5.12	1.00

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Sept	Mid-Oct	% Change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	19,031	18,083	17,470	18,489	17,924	-4.98	-3.39	-3.06
	a. Paid-up Capital	14,988	15,217	15,300	15,300	15,300	1.53	0.55	0.00
	b. Statutory Reserves	3,775	3,796	4,011	4,166	4,134	0.55	5.68	-0.75
	c. Retained Earning	(5,098)	(6,751)	(8,645)	(8,179)	(8,628)	32.41	28.05	5.49
	d. Others Reserves	5,367	5,821	6,803	7,203	7,118	8.46	16.88	-1.18
2	BORROWINGS	2,546	948	1,248	1,235	1,235	-62.77	31.61	0.00
	a. NRB	49	-	-	-	-	-100.00	0.00	0.00
	b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	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	948	948	1,248	1,235	1,235	0.01	31.61	0.00
3	DEPOSITS	113,422	128,603	131,444	131,374	134,203	13.38	2.21	2.15
	a. Current	1,419	1,609	1,971	1,357	1,958	13.35	22.52	44.23
	b. Savings	19,745	25,477	31,448	31,722	33,658	29.03	23.44	6.11
	c. Fixed	80,525	90,293	85,822	86,033	86,019	12.13	-4.95	-0.02
	d. Call Deposits	10,110	10,041	12,135	12,190	12,489	-0.69	20.87	2.46
	e. Others	1,622	1,184	68	72	79	-27.02	-94.24	9.31
4	Bills Payable	2	1	0	0	0	-74.24	-47.06	-41.67
5	Other Liabilities	19,097	23,043	25,128	26,163	25,717	20.66	9.05	-1.70
	1. Loan Loss Provision	6,634	9,373	10,780	10,933	11,538	41.29	15.02	5.53
	2. Interest Suspense a/c	8,930	10,140	10,755	11,103	10,684	13.56	6.06	-3.78
	3. Others	3,533	3,529	3,593	4,127	3,495	-0.10	1.81	-15.31
6	Reconciliation A/c	1	2	28	27	31	105.88	1223.81	17.27
7	Profit & Loss A/c	1,073	633	1,266	134	111	-41.03	100.04	-17.27
TOTAL		155,172	171,311	176,585	177,423	179,222	10.40	3.08	1.01
Assets									
1	LIQUID FUNDS	18,596	18,804	17,746	15,222	16,725	1.12	-5.63	9.88
	a. Cash Balance	1,706	1,481	1,317	1,175	1,178	-13.18	-11.11	0.29
	Nepalese Notes & Coins	1,706	1,481	1,317	1,175	1,178	-13.17	-11.12	0.30
	Foreign Currency	0	0	0	0	0	-76.92	766.67	0.00
	b. Bank Balance	8,849	8,125	9,008	7,779	8,725	-8.18	10.87	12.16
	1. In Nepal Rastra Bank	5,115	5,544	6,359	5,956	6,066	8.39	14.70	1.85
	2. "A"Class Licensed Institution	2,224	1,597	2,060	1,482	2,164	-28.20	29.00	45.99
	3. Other Financial Ins.	1,510	984	590	341	495	-34.83	-40.09	45.25
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,041	9,198	7,421	6,268	6,822	14.38	-19.32	8.84
2	INVESTMENTS	20,140	25,547	25,223	27,312	27,526	26.85	-1.27	0.78
	a. Govt. Securities	20,140	22,447	14,944	15,215	14,776	11.45	-33.42	-2.89
	b. Others	-	3,100	10,278	12,097	12,750	0.00	231.56	5.40
3	SHARE & OTHER INVESTMENT	4,375	3,888	4,748	6,544	4,749	-11.13	22.12	-27.44
4	LOANS & ADVANCES								
	(Including Bills Purchased)	92,931	99,691	104,182	103,368	104,722	7.27	4.50	1.31
	4.1 LOANS & ADVANCES	92,931	99,691	104,182	103,368	104,722	7.27	4.50	1.31
	a. Private Sector	86,325	93,861	101,116	101,860	102,044	8.73	7.73	0.18
	b. Financial Institutions	6,602	5,826	3,066	1,508	2,679	-11.75	-47.38	77.63
	c. Government Organizations	4	4	-	-	-	0.00	-100.00	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	3,336	3,480	4,123	4,123	4,176	4.30	18.51	1.30
7	OTHER ASSETS	14,125	17,436	16,901	17,645	17,803	23.44	-3.07	0.90
	a. Accrued Interests	11,697	13,651	13,118	13,803	13,543	16.70	-3.91	-1.88
	b. Others	2,428	3,785	3,783	3,842	4,260	55.93	-0.06	10.88
8	Expenses not Written off	1	1	0	0	0	10.81	-78.05	0.00
9	Non Banking Assets	1,114	1,964	3,091	3,069	3,039	76.36	57.35	-0.96
10	Reconciliation Account	3	3	0	2	0	1.02	-94.97	-77.84
11	Profit & Loss A/c	551	497	571	139	481	-9.74	14.81	247.01
TOTAL		155,172	171,311	176,585	177,423	179,222	10.40	3.08	1.01

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	429,253	455,987	350,266	53,263	79,628	6.23	-23.19	49.50
1.1 Deposit Liabilities	402,421	431,908	328,104	49,735	74,338	7.33	-24.03	49.47
1.1.1 Saving A/c	88,065	79,278	77,164	14,188	21,608	-9.98	-2.67	52.29
1.1.2 Fixed A/c	305,845	344,566	244,252	34,501	51,173	12.66	-29.11	48.32
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	2,472	1,795	-12.13	-51.66	-27.36
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	2,847	4,895	-6.86	-34.15	71.95
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	11,246	17,328	15.30	-31.50	54.08
1.1.2.4 Above 1 Year	138,814	166,377	126,923	17,936	27,155	19.86	-23.71	51.40
1.1.3 Call Deposit	8,461	8,034	6,655	1,039	1,547	-5.04	-17.16	48.89
1.1.4 Certificate of Deposits	51	30	32	7	10	-41.40	8.27	49.62
1.2 Others	26,832	24,079	22,163	3,528	5,290	-10.26	-7.96	49.93
2 Commission/Fee Expense	4,228	4,635	5,627	775	1,268	9.61	21.41	63.64
3 Employees Expenses	55,126	63,661	68,118	11,655	17,423	15.48	7.00	49.48
4 Office Operating Expenses	38,127	43,010	43,468	7,042	10,287	12.81	1.06	46.07
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-Operatiing Expenses	499	926	552	75	66	85.74	-40.45	-12.65
7. Provision for Risk	65,952	85,515	89,979	786	38,966	29.66	5.22	4854.82
7.1 Loan loss Provision	65,818	85,205	89,474	750	38,899	29.46	5.01	5083.31
7.1.1 General Loan loss Provision	17,473	26,227	23,367	218	8,811	50.11	-10.90	3936.58
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	113	1,918	31.70	5.31	1602.03
7.1.1.2 Watch List Provision	6,969	12,394	8,800	106	6,893	77.85	-29.00	6427.19
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	532	30,194	23.05	17.01	5573.56
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	-	(106)	4.11	-85.79	0.00
7.2. Provision for Non-Banking Assets	89	153	3	25	36	72.55	-98.08	42.01
7.3. Provision for Loss on Investment	16	31	-	11	13	88.57	-100.00	19.13
7.4. Provision for Loss of Other Assets	29	127	502	-	19	336.07	296.86	0.00
8 Loan Written Off	2,823	4,026	8,709	100	653	42.60	116.33	556.34
9 Provision for Staff Bonus	10,407	10,642	11,757	2,725	2,242	2.26	10.48	-17.72
10 Provision for Income Tax	32,840	33,085	35,956	8,023	6,288	0.75	8.68	-21.63
11 Others	79	165	8	0	88	108.98	-95.16	440900.00
12 Net Profit	77,771	70,918	78,796	18,339	14,674	-8.81	11.11	-19.98
TOTAL EXPENSES	717,106	772,570	693,236	102,784	171,582	7.73	-10.27	66.93
Income								
1. Interest Income	641,877	674,109	567,194	88,864	135,383	5.02	-15.86	52.35
1.1. On Loans and Advance	572,265	588,296	480,770	73,177	111,942	2.80	-18.28	52.98
1.2. On Investment	57,477	66,519	64,883	11,194	16,641	15.73	-2.46	48.67
1.2.1 Government Bonds	53,207	59,980	56,244	9,302	13,845	12.73	-6.23	48.84
1.2.2 Foreign Bonds	228	499	477	77	119	118.51	-4.31	54.83
1.2.3 NRB Bonds	558	960	2,858	816	1,169	72.14	197.61	43.19
1.2.4 Deventure & Bonds	3,484	5,079	5,304	999	1,509	45.80	4.41	51.09
1.3 Agency Balance	1,430	1,423	1,790	245	436	-0.48	25.73	78.03
1.4 On Call Deposit	2,428	3,840	3,930	898	1,353	58.14	2.35	50.61
1.5 Others	8,276	14,031	15,821	3,351	5,011	69.53	12.76	49.54
2. Comission & Discount	29,086	35,259	39,774	7,258	11,073	21.23	12.80	52.56
2.1 Bills Purchase & Discount	206	397	415	72	115	92.78	4.47	60.95
2.2 Comission	22,065	27,596	30,363	5,753	8,656	25.07	10.03	50.46
2.3 Others	6,815	7,267	8,996	1,434	2,302	6.63	23.79	60.58
3 Income From Exchange Fluctuation	5,553	6,369	9,627	1,847	3,087	14.70	51.16	67.18
3.1 Due to Change in Exchange Rate	829	(311)	787	120	159	-137.56	-352.69	32.58
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	1,726	2,928	41.42	32.34	69.59
4 Other Operating Income	11,095	10,946	13,321	2,409	3,859	-1.35	21.70	60.22
5 Non Operating Income	1,971	1,866	3,167	1,188	1,468	-5.36	69.78	23.56
6 Provision Written Back	27,558	43,240	58,456	789	15,282	56.90	35.19	1836.15
7 Recovery from Written off Loan	245	285	406	67	152	16.44	42.08	128.03
8 Income from Extra Ordinary Expenses	(1,060)	12	25	1	5	-101.13	105.02	388.89
9 Net Loss	780	485	1,268	361	1,273	-37.87	161.63	252.84
TOTAL INCOME	717,106	772,570	693,236	102,784	171,582	7.73	-10.27	66.93

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	364,419	396,012	306,738	46,914	70,197	8.67	-22.54	49.63
1.1 Deposit Liabilities	339,229	372,863	285,480	43,562	65,186	9.91	-23.44	49.64
1.1.1 Saving A/c	77,696	70,894	68,372	12,524	19,090	-8.76	-3.56	52.43
1.1.2 Fixed A/c	254,527	294,989	211,213	30,119	44,722	15.90	-28.40	48.48
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	2,321	1,570	2.52	-41.87	-32.37
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	2,404	4,243	-3.71	-32.26	76.51
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	9,420	14,631	19.54	-31.84	55.33
1.1.2.4 Above 1 Year	125,810	150,210	113,916	15,975	24,279	19.39	-24.16	51.98
1.1.3 Call Deposit	6,963	6,951	5,863	912	1,363	-0.18	-15.64	49.45
1.1.4 Certificate of Deposits	43	30	32	7	10	-29.89	8.27	49.62
1.2 Others	25,190	23,148	21,257	3,353	5,011	-8.10	-8.17	49.47
2 Commission/Fee Expense	4,099	4,524	5,521	763	1,246	10.37	22.05	63.22
3 Employees Expenses	47,816	55,898	60,031	10,107	15,237	16.90	7.39	50.75
4 Office Operating Expenses	32,261	37,062	37,155	5,671	8,824	14.88	0.25	55.60
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-Operatiing Expenses	462	890	480	72	26	92.56	-46.01	-63.82
7. Provision for Risk	57,437	74,107	74,263	285	33,012	29.02	0.21	11472.52
7.1 Loan loss Provision	57,424	74,018	74,000	267	32,980	28.90	-0.03	12266.05
7.1.1 General Loan loss Provision	15,606	23,763	21,131	129	6,906	52.27	-11.08	5245.71
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	69	1,852	35.89	0.52	2591.83
7.1.1.2 Watch List Provision	5,858	10,517	7,815	60	5,054	79.51	-25.69	8268.23
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	138	26,182	20.98	10.63	18939.95
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	-	(108)	7.85	-87.86	0.00
7.2. Provision for Non-Banking Assets	0	55	3	8	-	0.00	-94.65	-100.00
7.3. Provision for Loss on Investment	13	31	-	11	13	130.40	-100.00	19.13
7.4. Provision for Loss of Other Assets	0	3	260	-	19	14200.00	9004.55	0.00
8 Loan Written Off	2,602	3,786	8,241	80	613	45.50	117.67	661.61
9 Provision for Staff Bonus	9,462	9,671	10,611	2,467	2,041	2.21	9.72	-17.23
10 Provision for Income Tax	29,784	29,989	32,801	7,309	5,744	0.69	9.38	-21.42
11 Others	72	165	8	0	88	128.52	-95.14	440900.00
12 Net Profit	70,037	64,153	71,511	16,599	13,370	-8.40	11.47	-19.45
TOTAL EXPENSES	618,452	676,255	607,360	90,269	150,398	9.35	-10.19	66.61
Income								
1. Interest Income	551,682	588,736	497,588	78,253	119,129	6.72	-15.48	52.24
1.1. On Loans and Advance	490,121	511,556	418,637	63,799	97,593	4.37	-18.16	52.97
1.2. On Investment	51,290	59,590	58,749	10,203	15,141	16.18	-1.41	48.41
1.2.1 Government Bonds	47,873	53,733	50,369	8,348	12,402	12.24	-6.26	48.56
1.2.2 Foreign Bonds	228	499	477	77	119	118.51	-4.31	54.83
1.2.3 NRB Bonds	2	635	2,687	792	1,130	27870.93	323.20	42.75
1.2.4 Deventure & Bonds	3,187	4,724	5,215	986	1,491	48.24	10.41	51.12
1.3 Agency Balance	1,430	1,420	1,778	244	434	-0.73	25.19	78.13
1.4 On Call Deposit	1,367	3,245	3,605	885	1,301	137.42	11.08	46.91
1.5 Others	7,475	12,925	14,820	3,122	4,660	72.91	14.66	49.26
2. Comission & Discount	27,763	33,790	37,791	6,982	10,585	21.71	11.84	51.60
2.1 Bills Purchase & Discount	206	397	415	72	115	92.78	4.47	60.95
2.2 Comission	21,250	26,721	29,341	5,617	8,394	25.75	9.81	49.45
2.3 Others	6,307	6,671	8,035	1,294	2,075	5.78	20.43	60.44
3 Income From Exchange Fluctuation	5,468	6,294	9,516	1,817	3,053	15.12	51.18	68.01
3.1 Due to Change in Exchange Rate	817	(317)	773	111	155	-138.79	-344.17	40.60
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	1,707	2,897	42.15	32.24	69.78
4 Other Operating Income	9,218	8,654	10,711	1,869	3,108	-6.12	23.77	66.25
5 Non Operating Income	1,760	1,370	2,668	1,028	1,292	-22.15	94.73	25.71
6 Provision Written Back	23,391	37,139	48,685	253	12,860	58.78	31.09	4978.11
7 Recovery from Written off Loan	231	271	392	65	150	17.32	44.75	132.32
8 Income from Extra Ordinary Expenses	(1,060)	1	10	1	1	-100.14	567.57	9.09
9 Net Loss	-	-	-	-	220	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	90,269	150,398	9.35	-10.19	66.61

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	53,217	48,793	34,593	5,036	7,477	-8.31	-29.10	48.49
1.1 Deposit Liabilities	52,034	47,947	33,777	4,879	7,226	-7.85	-29.55	48.11
1.1.1 Saving A/c	8,737	6,896	7,413	1,424	2,155	-21.07	7.49	51.35
1.1.2 Fixed A/c	42,073	40,214	25,736	3,356	4,929	-4.42	-36.00	46.85
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	128	181	-30.90	-74.06	42.21
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	349	495	-21.05	-45.43	41.75
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	1,417	2,018	-3.67	-31.55	42.43
1.1.2.4 Above 1 Year	9,226	12,112	9,734	1,463	2,234	31.28	-19.63	52.77
1.1.3 Call Deposit	1,215	836	628	99	143	-31.15	-24.91	44.28
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	157	252	-28.48	-3.61	60.02
2 Commission/Fee Expense	120	103	96	11	20	-14.54	-6.69	93.09
3 Employees Expenses	5,838	6,202	6,432	1,227	1,720	6.23	3.71	40.19
4 Office Operating Expenses	4,617	4,704	4,966	758	1,147	1.89	5.56	51.35
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-Operatiing Expenses	31	25	18	0	36	-18.97	-29.38	0.00
7. Provision for Risk	7,125	9,415	14,054	256	4,759	32.13	49.27	1759.41
7.1 Loan loss Provision	7,064	9,268	13,812	239	4,723	31.20	49.03	1880.04
7.1.1 General Loan loss Provision	1,606	2,077	2,143	58	1,705	29.33	3.21	2855.19
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	(1)	28	-35.03	222.30	-2578.38
7.1.1.2 Watch List Provision	1,010	1,689	895	59	1,678	67.34	-47.02	2752.15
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	181	3,015	33.39	63.09	1567.78
7.1.3 Additional Loan Loss Provision	106	52	25	-	2	-50.90	-51.46	0.00
7.2. Provision for Non-Banking Assets	31	23	-	17	36	-24.12	-100.00	106.78
7.3. Provision for Loss on Investment	3	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	28	124	242	-	-	343.64	95.57	0.00
8 Loan Written Off	150	148	255	18	28	-1.34	72.38	52.80
9 Provision for Staff Bonus	844	868	961	238	184	2.88	10.75	-22.77
10 Provision for Income Tax	2,604	3,011	2,628	643	497	15.63	-12.70	-22.71
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	1,505	1,160	-4.23	2.04	-22.94
TOTAL EXPENSES	80,737	79,197	70,053	9,692	17,029	-1.91	-11.55	75.70
Income								
1. Interest Income	74,528	70,425	56,897	8,630	13,358	-5.51	-19.21	54.79
1.1. On Loans and Advance	68,237	63,418	50,838	7,586	11,777	-7.06	-19.84	55.25
1.2. On Investment	4,790	5,607	5,055	843	1,263	17.05	-9.84	49.86
1.2.1 Government Bonds	4,352	5,401	5,039	838	1,257	24.11	-6.70	49.98
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	5	6	-53.19	-91.93	28.29
1.2.4 Deventure & Bonds	2	2	0	0	0	-20.97	-93.88	45.45
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	3	26	-53.14	-52.08	836.07
1.5 Others	725	1,037	830	198	291	43.00	-19.94	47.01
2. Comission & Discount	1,030	1,171	1,576	224	400	13.73	34.58	78.51
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	112	217	13.91	20.37	93.49
2.3 Others	446	506	775	112	183	13.50	53.27	63.50
3 Income From Exchange Fluctuation	85	74	111	29	34	-12.63	49.59	16.42
3.1 Due to Change in Exchange Rate	12	5	13	10	4	-56.45	150.09	-59.27
3.2 Due to Foreign Currency Trans.	73	69	98	20	30	-5.21	41.74	53.28
4 Other Operating Income	1,601	1,916	2,033	340	590	19.65	6.12	73.53
5 Non Operating Income	114	278	295	128	139	144.51	6.16	9.15
6 Provision Written Back	3,135	5,325	8,223	106	1,936	69.88	54.41	1719.75
7 Recovery from Written off Loan	9	8	7	0	0	-12.23	-7.03	-33.33
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	234	571	-100.00	0.00	143.86
TOTAL INCOME	80,737	79,197	70,053	9,692	17,029	-1.91	-11.55	75.70

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	11,618	11,182	8,936	1,313	1,954	-3.75	-20.09	48.80
1.1 Deposit Liabilities	11,159	11,098	8,846	1,295	1,927	-0.55	-20.29	48.82
1.1.1 Saving A/c	1,631	1,488	1,380	241	363	-8.75	-7.30	50.66
1.1.2 Fixed A/c	9,245	9,363	7,303	1,025	1,522	1.27	-22.00	48.45
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	23	44	-41.26	-43.70	92.59
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	94	157	5.13	-21.94	67.39
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	410	679	4.16	-22.02	65.62
1.1.2.4 Above 1 Year	3,778	4,055	3,274	499	642	7.32	-19.26	28.73
1.1.3 Call Deposit	283	247	164	28	42	-12.70	-33.52	46.90
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	18	27	-81.57	5.98	47.23
2 Commission/Fee Expense	9	8	10	1	2	-13.47	19.24	73.58
3 Employees Expenses	1,472	1,562	1,655	321	466	6.09	5.99	45.04
4 Office Operating Expenses	1,249	1,244	1,347	613	315	-0.36	8.28	-48.60
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	5	11	53	3	3	112.19	378.28	13.38
7. Provision for Risk	1,389	1,993	1,662	245	1,196	43.48	-16.60	387.60
7.1 Loan loss Provision	1,330	1,919	1,662	245	1,196	44.23	-13.35	387.60
7.1.1 General Loan loss Provision	261	388	93	31	199	48.67	-76.07	535.93
7.1.1.1 Pass Loan Loss Provision	160	199	3	45	38	24.79	-98.48	-14.56
7.1.1.2 Watch List Provision	101	188	90	(14)	161	86.43	-52.34	-1281.51
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	214	996	48.16	-0.05	365.85
7.1.3 Additional Loan Loss Provision	36	-	40	-	-	-100.00	0.00	0.00
7.2. Provision for Non-Banking Assets	58	75	-	-	-	29.14	-100.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	1	-	0	-	-	-100.00	0.00	0.00
8 Loan Written Off	71	92	212	1	12	29.24	131.92	1720.59
9 Provision for Staff Bonus	101	102	184	21	17	1.18	79.71	-18.38
10 Provision for Income Tax	452	86	527	71	47	-81.03	513.89	-33.82
11 Others	7	1	-	-	-	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	235	144	-45.80	47.77	-38.85
TOTAL EXPENSES	17,917	17,117	15,823	2,823	4,155	-4.46	-7.56	47.18
Income								
1. Interest Income	15,666	14,947	12,708	1,981	2,896	-4.59	-14.98	46.17
1.1. On Loans and Advance	13,907	13,322	11,295	1,792	2,573	-4.21	-15.22	43.59
1.2. On Investment	1,397	1,322	1,079	148	237	-5.42	-18.36	59.68
1.2.1 Government Bonds	983	847	836	116	186	-13.87	-1.24	60.06
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	20	33	1.39	27.52	64.31
1.2.4 Deventure & Bonds	295	354	88	12	18	20.03	-75.06	48.54
1.3 Agency Balance	-	3	12	1	1	0.00	245.56	49.47
1.4 On Call Deposit	285	231	151	10	26	-19.03	-34.70	157.99
1.5 Others	76	69	171	30	59	-9.42	147.46	94.51
2. Comission & Discount	293	299	407	52	89	1.91	36.19	69.23
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	24	45	-9.28	5.74	85.58
2.3 Others	63	90	186	28	44	42.98	107.06	55.02
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	276	376	576	199	161	36.26	53.33	-19.02
5 Non Operating Income	98	218	205	33	37	122.96	-6.00	12.22
6 Provision Written Back	1,033	776	1,548	430	486	-24.87	99.53	13.11
7 Recovery from Written off Loan	6	7	6	2	2	25.64	-6.80	0.00
8 Income from Extra Ordinary Expenses	1	10	15	-	4	1994.00	39.83	0.00
9 Net Loss	545	485	358	127	481	-11.09	-26.21	280.46
TOTAL INCOME	17,917	17,117	15,823	2,823	4,155	-4.46	-7.56	47.18

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	369,627	363,887	356,370	352,572	355,611	-1.55	-2.07	0.86
Fishery Related	15,012	16,213	16,261	16,266	16,211	8.00	0.29	-0.34
Mining Related	11,789	11,898	11,755	11,103	11,307	0.92	-1.20	1.84
Agriculture, Forestry, Bevarage & Non Food Production Related*	782,536	857,723	929,124	943,586	945,978	9.61	8.32	0.25
Construction	203,379	207,710	231,369	237,409	237,891	2.13	11.39	0.20
Electricity,Gas and Water	307,457	376,015	445,617	448,788	455,083	22.30	18.51	1.40
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	75,862	75,123	-0.02	3.96	-0.97
Transport, Communication and Public Utilities	98,130	88,555	83,318	88,082	87,995	-9.76	-5.91	-0.10
Wholesaler & Retailer	983,500	999,438	1,033,161	1,042,987	1,047,927	1.62	3.37	0.47
Finance, Insurance and Real Estate	365,559	396,355	440,738	422,487	443,658	8.42	11.20	5.01
Tourism Service**	211,160	231,556	257,021	256,235	262,049	9.66	11.00	2.27
Other Services	196,597	201,661	222,298	230,554	225,100	2.58	10.23	-2.37
Consumption Loans	926,138	1,013,605	1,151,709	1,163,857	1,169,983	9.44	13.62	0.53
Local Government	1,127	1,218	1,234	1,229	1,228	8.14	1.29	-0.11
Others	337,541	331,052	338,556	336,037	337,497	-1.92	2.27	0.43
TOTAL	4,879,851	5,167,173	5,591,604	5,627,054	5,672,641	5.89	8.21	0.81
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,090,639	2,080,367	22.25	7.07	-0.49
Overdraft	230,782	124,431	111,286	107,238	107,549	-46.08	-10.56	0.29
Cash Credit Loan	516,456	648,712	650,654	661,778	670,554	25.61	0.30	1.33
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	133,629	119,616	12.58	51.13	-10.49
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	823,296	842,467	-17.58	13.17	2.33
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	427,339	439,934	10.98	7.91	2.95
Real Estate Loan	249,588	268,158	275,962	271,501	275,670	7.44	2.91	1.54
Margin Nature Loan	76,535	90,093	140,702	145,609	144,950	17.71	56.17	-0.45
Hire Purchase Loan	159,216	124,102	128,681	129,270	129,504	-22.05	3.69	0.18
Deprived Sector Loan	308,356	312,186	296,260	279,087	292,860	1.24	-5.10	4.93
Bills Purchased	4,271	7,815	12,372	11,827	11,283	82.99	58.31	-4.60
Other Product	452,502	465,365	544,374	545,841	557,888	2.84	16.98	2.21
Total	4,879,851	5,167,173	5,591,604	5,627,054	5,672,641	5.89	8.21	0.81
Collateral wise								
Gold and Silver	55,533	58,489	83,287	85,810	86,403	5.32	42.40	0.69
Government Securities	3,239	3,160	4,606	4,603	4,602	-2.43	45.74	-0.03
Non Governmental Securities	58,566	81,671	131,074	139,147	138,146	39.45	60.49	-0.72
Fixed Deposit Receipts	58,120	41,599	40,045	36,183	34,660	-28.43	-3.74	-4.21
Own	57,887	41,348	33,779	29,923	28,418	-28.57	-18.31	-5.03
Other Licences Institutions	233	252	6,267	6,260	6,242	7.79	2390.17	-0.27
Collateral of Properties	4,314,696	4,622,544	4,941,355	4,993,113	5,029,178	7.13	6.90	0.72
Fixed Assets	3,749,324	3,938,300	4,132,041	4,145,179	4,179,775	5.04	4.92	0.83
Current Assets	565,372	684,244	809,314	847,934	849,403	21.03	18.28	0.17
Against security of Bill	37,183	35,589	51,517	55,110	50,751	-4.29	44.75	-7.91
Domestic Bills	771	1,112	5,629	5,340	4,653	44.28	406.21	-12.87
Foreign Bills	36,412	34,477	45,887	49,771	46,098	-5.31	33.10	-7.38
Against Guarantee	195,038	199,590	197,228	172,231	184,988	2.33	-1.18	7.41
Government Guarantee	3,129	3,145	3,151	3,168	3,123	0.49	0.21	-1.45
Institutional Guarantee	127,020	147,144	148,915	124,888	136,930	15.84	1.20	9.64
Personal Guarantee	41,125	32,724	31,948	32,661	32,059	-20.43	-2.37	-1.84
Collective Guarantee	7,239	3,388	1,203	1,053	966	-53.19	-64.50	-8.23
International Rated Foreign Bank's Guarantee	455	252	129	149	148	-44.69	-48.80	-0.84
Other Guarantee	16,069	12,937	11,882	10,312	11,762	-19.49	-8.15	14.05
Credit Card	4,528	5,678	6,223	6,500	6,734	25.41	9.59	3.59
Others	152,948	118,852	136,269	134,357	137,181	-22.29	14.65	2.10
Total	4,879,851	5,167,173	5,591,604	5,627,054	5,672,641	5.89	8.21	0.81

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-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	330,086	323,942	318,651	311,218	315,185	-1.86	-1.63	1.27
Fishery Related	13,237	14,394	14,575	14,363	14,372	8.74	1.26	0.06
Mining Related	11,383	11,554	11,353	10,691	10,888	1.50	-1.74	1.85
Agriculture, Forestry, Bevarage & Non Food Production Related*	749,504	823,518	893,175	907,340	909,774	9.88	8.46	0.27
Construction	167,502	182,860	204,009	208,845	209,981	9.17	11.57	0.54
Electricity,Gas and Water	298,869	365,248	432,239	440,038	445,015	22.21	18.34	1.13
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	72,979	72,175	-0.91	4.40	-1.10
Transport, Communication and Public Utilities	83,643	77,219	72,590	77,379	77,199	-7.68	-5.99	-0.23
Wholesaler & Retailer	896,414	910,162	946,091	956,944	961,354	1.53	3.95	0.46
Finance, Insurance and Real Estate	306,730	321,327	367,855	353,996	370,111	4.76	14.48	4.55
Tourism Service**	182,269	199,049	220,201	219,480	224,430	9.21	10.63	2.26
Other Services	178,117	181,572	200,279	208,652	202,827	1.94	10.30	-2.79
Consumption Loans	768,478	841,225	960,879	972,351	979,900	9.47	14.22	0.78
Local Government	1,082	1,176	1,187	1,187	1,185	8.74	0.90	-0.11
Others	260,185	248,572	249,845	248,160	249,465	-4.46	0.51	0.53
TOTAL	4,315,377	4,569,076	4,963,146	5,003,624	5,043,862	5.88	8.62	0.80
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,835,967	1,839,822	22.75	6.52	0.21
Overdraft	164,141	92,020	86,617	83,879	83,545	-43.94	-5.87	-0.40
Cash Credit Loan	493,597	587,956	585,274	597,947	606,813	19.12	-0.46	1.48
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	133,629	119,616	12.59	51.34	-10.49
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	809,485	829,420	-16.44	13.16	2.46
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	340,137	341,353	13.16	5.05	0.36
Real Estate Loan	217,964	224,656	230,937	226,172	226,696	3.07	2.80	0.23
Margin Nature Loan	58,679	70,345	116,809	121,708	121,583	19.88	66.05	-0.10
Hire Purchase Loan	138,262	106,860	113,080	113,616	114,018	-22.71	5.82	0.35
Deprived Sector Loan	262,365	267,360	256,784	242,769	255,860	1.90	-3.96	5.39
Bills Purchased	4,271	7,815	12,372	11,827	11,283	82.99	58.31	-4.60
Other Product	385,119	398,673	484,899	486,488	493,854	3.52	21.63	1.51
Total	4,315,377	4,569,076	4,963,146	5,003,624	5,043,862	5.88	8.62	0.80
Collateral wise								
Gold and Silver	50,575	53,423	76,977	79,435	80,074	5.63	44.09	0.80
Government Securities	3,200	3,160	4,606	4,603	4,602	-1.23	45.74	-0.03
Non Governmental Securities	43,198	64,671	108,380	116,432	116,283	49.71	67.59	-0.13
Fixed Deposit Receipts	47,972	33,532	33,784	31,090	30,139	-30.10	0.75	-3.06
Own	47,738	33,283	27,523	24,831	23,896	-30.28	-17.31	-3.76
Other Licences Institutions	233	249	6,262	6,259	6,242	6.75	2412.35	-0.27
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,443,795	4,474,328	7.25	6.93	0.69
Fixed Assets	3,268,070	3,427,110	3,587,102	3,596,081	3,625,052	4.87	4.67	0.81
Current Assets	565,333	684,086	809,100	847,714	849,276	21.01	18.27	0.18
Against security of Bill	37,183	35,588	51,517	55,110	50,746	-4.29	44.76	-7.92
Domestic Bills	771	1,112	5,629	5,340	4,649	44.28	406.21	-12.95
Foreign Bills	36,412	34,476	45,887	49,771	46,098	-5.32	33.10	-7.38
Against Guarantee	147,130	152,332	160,741	140,551	151,749	3.54	5.52	7.97
Government Guarantee	3,065	3,087	3,091	3,108	3,062	0.73	0.11	-1.47
Institutional Guarantee	97,518	112,985	121,561	102,146	112,203	15.86	7.59	9.85
Personal Guarantee	27,919	22,293	24,003	24,770	24,418	-20.15	7.67	-1.42
Collective Guarantee	2,186	813	192	181	176	-62.80	-76.39	-2.83
International Rated Foreign Bank's Guarantee	455	252	129	149	148	-44.69	-48.80	-0.84
Other Guarantee	15,986	12,901	11,765	10,196	11,742	-19.29	-8.81	15.15
Credit Card	4,524	5,662	6,206	6,481	6,715	25.16	9.60	3.60
Others	148,194	109,512	124,733	126,127	129,226	-26.10	13.90	2.46
Total	4,315,377	4,569,076	4,963,146	5,003,624	5,043,862	5.88	8.62	0.80

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-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	32,930	33,225	30,558	34,106	33,174	0.89	-8.03	-2.73
Fishery Related	1,523	1,523	1,321	1,536	1,493	0.06	-13.32	-2.79
Mining Related	321	239	306	306	308	-25.50	27.94	0.60
Agriculture, Forestry, Bevarage & Non Food Production Related*	29,095	30,311	31,394	31,649	31,568	4.18	3.58	-0.25
Construction	32,104	20,936	24,064	25,295	24,722	-34.79	14.94	-2.26
Electricity,Gas and Water	7,578	9,835	12,965	8,288	9,596	29.77	31.83	15.79
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,070	2,136	22.35	-5.19	3.18
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,033	8,068	-20.49	-7.58	0.44
Wholesaler & Retailer	73,242	74,853	73,112	71,854	72,323	2.20	-2.32	0.65
Finance, Insurance and Real Estate	46,985	61,373	59,585	56,337	60,355	30.62	-2.91	7.13
Tourism Service**	24,215	27,181	31,978	31,995	32,677	12.25	17.65	2.13
Other Services	15,561	17,064	18,380	18,468	18,562	9.66	7.71	0.51
Consumption Loans	128,117	142,214	158,224	158,948	157,023	11.00	11.26	-1.21
Local Government	9	6	12	7	7	-31.37	82.86	-0.73
Others	66,870	68,896	72,119	71,171	71,393	3.03	4.68	0.31
TOTAL	471,382	498,615	524,199	520,061	523,406	5.78	5.13	0.64
Productwise								
Term Loan	167,740	199,355	220,267	222,995	208,597	18.85	10.49	-6.46
Overdraft	59,343	28,465	19,982	18,828	19,524	-52.03	-29.80	3.70
Cash Credit Loan	19,124	52,999	57,854	56,330	55,915	177.14	9.16	-0.74
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,521	7,984	-62.74	37.34	-6.31
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	71,886	82,864	0.62	21.87	15.27
Real Estate Loan	21,884	33,368	33,340	33,624	37,146	52.48	-0.09	10.47
Margin Nature Loan	14,165	15,594	19,541	19,805	19,356	10.09	25.31	-2.26
Hire Purchase Loan	17,352	13,990	12,233	12,103	11,833	-19.38	-12.56	-2.23
Deprived Sector Loan	40,153	38,068	33,924	32,097	31,575	-5.19	-10.89	-1.63
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	43,873	48,611	0.33	-11.70	10.80
Total	471,382	498,615	524,199	520,061	523,406	5.78	5.13	0.64
Collateral wise								
Gold and Silver	3,931	3,936	5,493	5,591	5,535	0.12	39.57	-1.01
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	19,615	18,815	10.29	41.46	-4.08
Fixed Deposit Receipts	8,314	6,702	4,901	4,065	3,541	-19.39	-26.87	-12.88
Own	8,314	6,700	4,896	4,065	3,541	-19.42	-26.92	-12.88
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	459,206	463,730	6.67	6.03	0.99
Fixed Assets	403,343	430,127	456,085	459,094	463,617	6.64	6.03	0.99
Current Assets	7	134	105	112	114	1866.47	-21.71	1.38
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	1	-	-	-	0.00	-100.00	0.00
Against Guarantee	41,526	40,504	32,110	28,588	29,020	-2.46	-20.73	1.51
Government Guarantee	25	18	21	21	21	-28.80	17.83	-0.19
Institutional Guarantee	24,532	28,799	24,497	21,252	22,155	17.40	-14.94	4.25
Personal Guarantee	11,873	9,086	6,469	6,333	6,039	-23.48	-28.80	-4.65
Collective Guarantee	5,052	2,575	1,011	871	790	-49.04	-60.75	-9.35
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	111	16	-39.05	317.09	-85.61
Credit Card	4	16	17	19	19	343.53	5.47	-0.52
Others	1,785	3,446	6,039	2,977	2,745	93.07	75.22	-7.78
Total	471,382	498,615	524,199	520,061	523,406	5.78	5.13	0.64

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-Sept	Mid-Oct	% Change		
	2023	2024	2025	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6,611	6,720	7,161	7,247	7,252	1.66	6.56	0.06
Fishery Related	253	296	365	368	346	17.05	23.31	-5.82
Mining Related	85	105	96	106	110	22.89	-8.51	4.44
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,937	3,894	4,554	4,597	4,636	-1.08	16.96	0.84
Construction	3,774	3,914	3,296	3,270	3,188	3.72	-15.78	-2.52
Electricity,Gas and Water	1,009	932	412	463	472	-7.62	-55.83	1.98
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	813	812	32.87	-6.91	-0.14
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,670	2,728	-25.82	2.34	2.17
Wholesaler & Retailer	13,844	14,423	13,958	14,188	14,251	4.18	-3.23	0.44
Finance, Insurance and Real Estate	11,844	13,655	13,297	12,154	13,192	15.30	-2.62	8.54
Tourism Service**	4,676	5,326	4,843	4,760	4,942	13.91	-9.08	3.82
Other Services	2,919	3,025	3,640	3,434	3,711	3.65	20.30	8.06
Consumption Loans	29,543	30,166	32,605	32,557	33,060	2.11	8.09	1.54
Local Government	36	36	36	36	36	0.06	0.00	0.00
Others	10,486	13,584	16,592	16,706	16,639	29.54	22.15	-0.40
TOTAL	93,091	99,482	104,259	103,369	105,373	6.86	4.80	1.94
Productwise				-				
Term Loan	22,909	26,667	31,111	31,677	31,947	16.40	16.67	0.86
Overdraft	7,297	3,946	4,687	4,530	4,481	-45.92	18.77	-1.10
Cash Credit Loan	3,735	7,757	7,526	7,501	7,827	107.67	-2.98	4.34
Trust Receipt Loan/Import Loan	112	118	-	-	-	5.29	-100.00	0.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	5,289	5,063	3.03	-18.68	-4.29
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	15,317	15,716	10.09	15.07	2.61
Real Estate Loan	9,740	10,133	11,685	11,705	11,829	4.04	15.31	1.06
Margin Nature Loan	3,691	4,155	4,352	4,097	4,011	12.55	4.74	-2.10
Hire Purchase Loan	3,602	3,253	3,368	3,551	3,652	-9.71	3.55	2.86
Deprived Sector Loan	5,838	6,758	5,552	4,222	5,424	15.76	-17.85	28.49
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,481	15,423	-4.77	-8.26	-0.37
Total	93,091	99,482	104,259	103,369	105,373	6.86	4.80	1.94
Collateral wise								
Gold and Silver	1,027	1,131	816	783	794	10.08	-27.78	1.30
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	3,100	3,048	12.00	-0.19	-1.69
Fixed Deposit Receipts	1,835	1,366	1,361	1,028	981	-25.56	-0.37	-4.60
Own	1,835	1,365	1,360	1,028	981	-25.59	-0.39	-4.60
Other Licences Institutions	-	1	1	0	0	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	90,112	91,119	4.03	9.71	1.12
Fixed Assets	77,912	81,063	88,854	90,005	91,106	4.04	9.61	1.22
Current Assets	32	24	109	107	13	-26.17	359.02	-87.83
Against security of Bill	-	-	-	-	4	0.00	0.00	0.00
Domestic Bills	-	-	-	-	4	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,092	4,218	5.83	-35.18	36.41
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	1,491	2,572	7.84	-46.69	72.51
Personal Guarantee	1,332	1,345	1,476	1,557	1,603	0.98	9.71	2.90
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	-14.29
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	4	4	-78.84	-41.61	-7.26
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	2,970	5,894	5,497	5,254	5,210	98.48	-6.74	-0.84
Total	93,091	99,482	104,259	103,369	105,373	6.86	4.80	1.94

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	N5BI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,251.11	53,416.28	65,132.17	66,810.16	21,673.17	37,519.32	20,504.87	31,918.77	29,817.77	18,442.51	38,082.95	44,682.79	30,399.37
	a. Paid-up Capital	14,637.02	15,637.38	27,057.00	34,128.59	10,042.37	22,581.66	10,899.16	12,944.69	14,917.57	12,086.21	26,225.86	24,346.51	14,089.98
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,830.57	12,724.80	16,939.51	13,735.49	7,185.82	7,484.57	4,541.01	7,716.97	5,662.99	3,276.27	6,444.46	7,382.73	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(570.19)	(384.01)	5,635.30	(1,214.49)	1,996.37	(6,986.00)	1,168.03	4,872.37	(2,648.31)	6.66	(3,919.92)	2,291.45	1,837.87
	g. Others Reserves Fund	15,296.71	25,438.12	15,500.37	20,160.57	2,448.61	13,911.80	3,896.67	6,146.27	11,885.52	3,042.49	9,332.55	10,662.10	8,672.05
2	BORROWINGS	3,495.76	5,060.00	12,214.31	10,040.00	4,200.00	8,049.34	9,824.22	6,603.61	10,922.26	8,061.75	17,405.50	8,560.25	18,597.79
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	1,800.00	-	-	0.00	-	700.00	2,000.00	1,000.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	2,108.25	1,405.50	560.25	4,034.51
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	983.85	-	-	-	-	-	8.80
	e. Bonds and Securities	3,495.76	5,000.00	12,207.11	10,040.00	2,400.00	8,049.34	8,840.37	6,603.61	10,922.26	5,253.50	14,000.00	7,000.00	14,162.56
3	DEPOSITS	341,722.84	530,490.89	566,802.18	497,106.75	131,992.03	321,352.87	212,888.89	316,782.92	342,725.53	195,141.69	374,428.95	380,151.77	275,778.58
	a. Current	24,533.98	39,554.18	52,785.40	48,060.12	22,180.59	26,051.41	15,889.09	19,597.18	16,268.53	10,833.40	28,653.87	19,904.75	17,622.73
	Domestic	24,227.70	39,364.26	45,664.26	35,650.28	16,368.96	21,276.18	15,280.82	18,708.48	16,150.07	10,578.30	28,393.97	18,115.87	16,653.88
	Foreign	306.29	189.92	7,121.15	12,409.84	5,811.63	4,775.24	608.26	888.70	118.46	255.10	259.90	1,788.88	968.85
	b. Savings	174,891.28	257,393.90	217,786.99	151,580.61	63,420.15	105,256.39	66,680.15	92,475.65	128,734.05	91,817.37	128,828.30	163,426.45	109,557.32
	Domestic	174,867.18	257,351.50	213,797.89	149,485.29	59,139.49	103,682.31	66,111.48	92,247.90	128,678.62	91,583.96	128,178.06	162,334.16	109,254.19
	Foreign	24.11	42.40	3,989.10	2,095.33	4,280.66	1,574.08	568.67	227.75	55.42	233.41	650.23	1,092.30	303.13
	c. Fixed	117,223.73	193,198.75	245,452.03	249,048.18	32,440.91	155,764.25	113,678.83	174,919.40	167,901.04	75,325.23	177,148.06	164,239.03	122,845.18
	Domestic	116,163.71	188,647.28	240,334.08	239,188.92	29,174.82	141,835.75	99,745.74	170,537.03	167,894.04	73,774.92	170,369.06	160,931.46	122,414.58
	Foreign	1,060.02	4,551.47	5,117.94	9,859.26	3,266.09	13,928.50	13,933.09	4,382.37	7.00	1,550.31	6,779.00	3,307.57	430.60
	d. Call Deposits	22,235.42	38,822.45	46,814.40	44,104.97	12,379.46	31,622.10	14,666.64	27,144.53	29,634.28	15,319.54	37,158.01	29,913.61	23,979.65
	Domestic	22,209.08	35,764.06	44,139.73	38,157.82	9,156.93	27,631.68	9,419.36	26,754.83	29,531.00	14,470.38	36,551.19	29,581.23	23,544.35
	Foreign	26.34	3,058.39	2,674.67	5,947.15	3,222.54	3,990.42	5,247.28	389.70	103.28	849.16	606.82	332.38	435.30
	e. Others	2,838.43	1,521.62	3,963.36	4,312.86	1,570.93	2,658.72	1,974.18	2,646.14	1,846.15	2,640.71	2,667.93	1,773.71	-
	Domestic	2,141.06	1,521.62	3,944.35	3,803.01	1,353.01	2,282.13	1,408.98	2,645.51	166.84	1,839.20	2,612.39	2,648.55	1,773.71
	Foreign	697.36	-	19.01	509.85	217.92	376.58	565.21	0.63	20.80	6.95	28.32	19.38	-
4	Bills Payable	16.42	761.24	1,237.46	52.58	438.81	51.52	275.85	153.30	57.57	241.24	90.09	29.95	-
5	Other Liabilities	37,705.03	33,023.32	55,637.08	69,086.17	7,526.18	39,292.07	14,673.20	23,555.00	38,864.18	10,788.53	49,399.74	29,277.80	31,700.29
	1. Sundry Creditors	1,018.39	1,466.47	25,090.67	6,950.96	71.96	115.89	1,412.44	1,346.01	8,931.65	1,602.52	4,845.93	48.19	5,759.29
	2. Loan Loss Provision	12,769.73	13,217.11	20,736.20	24,401.88	2,267.74	20,413.83	5,859.61	3,719.40	15,023.79	6,440.20	27,245.68	15,476.35	8,785.16
	3. Interest Suspense a/c	6,671.91	9,862.05	2,284.89	2,385.71	194.01	3,802.31	2,275.43	146.22	-	686.52	13,165.61	694.20	932.63
	4. Others	17,245.01	8,477.69	7,525.32	35,347.63	4,992.47	14,960.04	5,125.72	18,343.38	14,908.75	2,059.29	4,142.52	13,059.05	16,223.20
6	Reconciliation A/c	1,002.42	(0.01)	-	-	-	37.11	-	0.44	-	-	-	-	-
7	Profit & Loss A/c	588.29	598.73	-	45.05	692.17	702.89	501.57	1,179.27	122.16	417.96	1,067.26	332.33	324.09
	TOTAL Liabilities	422,781.87	623,350.47	701,023.20	643,140.71	166,522.36	407,005.13	258,668.59	380,193.32	422,509.47	233,093.67	480,474.48	463,034.89	356,800.12
Assets														
1	LIQUID FUNDS	67,584.55	65,740.10	34,506.10	38,151.09	7,050.56	33,149.00	16,617.35	60,026.15	26,567.32	13,369.01	28,290.21	23,858.43	19,666.52
	a. Cash Balance	7,282.94	7,427.62	7,135.86	7,251.94	988.06	3,797.81	1,070.17	2,617.95	9,476.71	3,106.45	7,772.09	5,230.93	4,450.57
	Nepalese Notes & Coins	7,231.65	7,155.53	6,687.48	6,909.64	917.16	3,639.83	1,053.90	2,560.98	9,243.22	3,002.05	7,191.53	5,004.92	3,914.48
	Foreign Currency	51.30	272.09	448.38	342.30	70.90	157.98	16.27	56.97	233.50	104.40	580.56	226.01	536.09
	b. Bank Balance	60,151.61	43,651.14	27,370.24	30,899.15	6,062.50	29,351.19	11,438.93	55,408.21	17,090.61	10,262.56	20,518.12	18,627.50	15,215.95
	1. In Nepal Rastra Bank	23,390.90	40,593.63	23,956.53	23,512.62	5,255.88	24,830.54	8,676.71	51,523.70	15,518.63	8,185.84	19,098.19	17,281.36	13,690.17
	Domestic Currency	23,390.90	40,545.68	23,903.32	23,340.49	4,959.34	24,656.39	8,524.68	51,456.76	15,447.52	8,085.46	18,956.88	17,145.43	13,532.57
	Foreign Currency	-	47.96	53.20	172.12	296.54	174.15	152.03	66.94	71.11	100.38	141.31	135.93	157.60
	2. "A" Class Licensed Institution	34,882.17	2,277.12	84.26	1,949.93	76.65	145.20	801.19	406.52	547.03	691.74	274.48	512.97	745.74
	Domestic Currency	34,882.17	2,228.14	84.26	1,940.43	76.65	145.20	801.19	255.01	547.03	395.24	272.02	512.57	390.53
	Foreign Currency	-	48.98	-	9.50	-	-	-	151.51	-	296.50	2.46	0.40	355.21
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	48.29	-	-	-	-	-
	4. In Foreign Banks	1,878.53	780.38	3,329.45	5,436.60	729.97	4,372.66	1,961.03	3,429.70	1,024.94	1,384.98	1,145.45	833.17	780.04
	c. Money at Call	150.00	14,661.35	-	-	-	-	4,108.25	2,000.00	-	-	-	-	-
	Domestic Currency	150.00	-	-	-	-	-	2,000.00	2,000.00	-	-	-	-	-
	Foreign Currency	-	14,661.35	-	-	-	-	2,108.25	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	59,854.12	164,324.88	126,849.13	132,290.61	43,887.43	56,346.59	58,225.12	49,062.56	117,148.27	42,387.55	90,982.61	86,324.04	57,746.04
	a. Govt. Securities	59,854.12	96,324.88	67,675.30	58,790.61	10,387.43	38,096.59	29,825.12	49,062.56	42,898.27	30,887.55	90,982.61	37,024.04	43,746.04
	b. NRB Bond	-	68,000.00	56,500.00	73,500.00	33,500.00	18,250.00	28,400.00	-	74,250.00	11,500.00	-	49,300.00	14,000.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	2,673.83	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	13,552.51	7,196.25	38,743.94	43,043.04	23,621.17	27,175.51	22,401.24	13,629.53	9,987.39	8,937.09	21,224.63	27,854.58	18,856.21
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	7,020.00	-	30,649.51	31,595.97	21,780.78	24,134.42	21,842.35	10,131.52	5,200.35	5,138.95	15,608.03	13,094.15	7,212.78
	c. Others	6,532.51	7,196.25	8,094.43	11,447.07	1,840.40	3,041.09	558.88	3,498.01	4,787.04	3,798.13	5,616.60	14,760.43	11,643.43
	LOANS & ADVANCES (Including Bills Purchased)	237,269.56	317,833.93	440,832.70	362,186.96	85,989.15	254,739.90	146,109.75	238,464.87	226,482.43	154,482.00	301,111.63	293,482.65	230,315.55
4	1.1 LOANS & ADVANCES	237,269.56	317,825.41	440,823.91	362,141.32	84,616.07	254,721.55	146,109.67	237,924.86	226,482.43	152,833.37	301,111.63	293,414.66	229,940.28 </

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	38,613.54	66,559.06	22,861.93	33,534.52	32,014.41	37,946.15	23,004.49	7,107.62	49.35	(3,494.70)	5,524.09	2,031.43	1,718.62
	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	10,384.51	13,574.91	3,924.24	6,280.53	5,981.04	5,314.08	4,383.82	1,596.54	108.17	17.25	900.51	267.64	319.60
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	9.08	-
	f. Retained Earning	2,479.00	4,054.88	(194.37)	2,786.89	1,572.02	1,045.11	2,104.63	391.19	(453.92)	(4,048.37)	263.27	26.07	152.76
	g. Others Reserves Fund	6,462.09	10,813.42	4,363.05	5,064.52	6,094.65	8,044.47	2,934.51	823.44	12.80	33.59	804.05	478.95	29.15
2	BORROWINGS	23,525.93	21,320.00	5,513.62	11,978.41	15,465.88	9,044.42	11,515.37	995.44	-	-	747.21	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	239.11	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	10,294.28	-	2,811.00	3,553.94	-	2,108.25	-	-	-	-	-	-
	d. Other Financial Ins.	2,803.77	337.68	-	-	-	1,202.75	-	-	-	-	-	-	-
	e. Bonds and Securities	20,483.05	10,688.04	5,472.19	9,167.41	11,911.94	7,841.67	9,407.12	995.44	-	-	747.21	-	-
3	DEPOSITS	310,165.53	608,864.48	215,224.62	265,062.42	293,949.98	350,670.03	227,947.38	54,881.91	374.17	4,313.07	55,290.07	16,432.08	7,641.20
	a. Current	17,394.76	40,048.04	10,102.87	8,239.66	19,421.33	22,385.76	19,573.25	1,640.65	15.24	270.59	855.30	542.53	207.08
	Domestic	16,973.40	36,878.71	9,668.99	7,926.81	17,753.45	21,941.57	15,092.44	1,640.65	15.24	270.59	855.30	542.53	207.08
	Foreign	421.36	3,169.33	433.88	312.84	1,667.88	444.19	4,480.81	0.00	-	-	-	-	-
	b. Savings	110,608.71	232,384.50	80,854.69	66,718.96	112,829.25	139,683.26	90,413.94	26,451.81	88.69	3,056.80	22,093.52	7,216.98	2,442.32
	Domestic	110,606.60	231,578.31	80,513.43	66,651.12	112,489.53	139,574.52	87,981.03	26,443.85	88.69	3,056.80	22,093.52	7,216.98	2,442.32
	Foreign	2.11	806.18	341.26	67.84	339.72	108.74	2,432.91	7.96	0.00	-	-	-	-
	c. Fixed	156,319.49	284,561.18	103,613.94	167,982.88	131,688.24	164,785.51	99,183.74	22,075.81	224.87	384.54	27,187.74	6,402.29	4,574.83
	Domestic	156,319.49	280,452.91	100,483.04	163,578.31	127,664.14	163,761.24	97,995.05	22,075.81	224.87	384.54	27,187.74	6,402.29	4,574.83
	Foreign	-	4,108.26	3,130.90	4,404.57	4,024.10	1,024.27	1,188.68	-	-	-	-	-	-
	d. Call Deposits	24,987.23	47,817.50	19,463.71	19,165.12	27,041.16	21,050.65	17,148.65	4,118.03	44.00	601.14	5,133.26	2,255.51	416.75
	Domestic	24,987.23	45,308.37	19,399.56	19,107.61	23,456.06	20,907.97	15,278.87	4,118.03	44.00	601.14	5,133.26	2,255.51	416.75
	Foreign	-	2,509.13	64.15	57.51	3,585.10	142.69	1,869.78	-	-	-	-	-	-
	e. Others	855.35	4,053.28	1,189.40	2,955.79	2,970.00	2,764.83	1,627.80	595.62	1.38	-	20.24	14.77	0.22
	Domestic	855.35	3,889.55	1,189.40	2,752.94	2,764.95	2,764.83	1,255.95	595.62	1.38	-	20.24	14.77	0.22
	Foreign	-	163.73	-	202.86	205.05	-	371.85	-	-	-	-	-	-
4	Bills Payable	-	12.92	85.73	107.31	19.45	-	11.35	3.79	-	-	3.36	-	-
5	Other Liabilities	49,134.76	58,928.38	18,964.49	25,078.95	30,045.37	33,831.75	12,430.48	4,981.29	245.94	4,451.00	3,663.98	1,345.30	147.65
	1. Sundry Creditors	10,386.21	3,663.76	9.65	84.84	83.59	3,754.01	77.14	26.54	15.50	91.20	63.08	15.45	-
	2. Loan Loss Provision	11,331.56	24,711.92	10,916.28	12,122.36	10,549.43	16,161.84	7,761.51	2,812.34	133.99	1,953.91	2,389.67	1,013.48	91.93
	3. Interest Suspense a/c	2,768.64	-	1,617.20	1,374.09	1,509.15	5,175.01	-	819.78	42.05	1,008.91	-	-	-
	4. Others	24,648.35	30,552.70	6,421.36	11,497.65	17,903.20	8,740.89	4,591.83	1,322.63	54.40	1,396.98	1,211.23	316.37	55.73
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	11.52	-	-	-
7	Profit & Loss A/c	589.87	1,858.65	557.63	1,258.43	915.98	558.48	721.55	-	-	-	88.21	-	25.22
	TOTAL Liabilities	422,029.63	757,543.50	263,208.03	337,020.04	372,411.07	432,050.83	275,630.61	67,970.06	669.46	5,280.89	65,316.92	19,808.80	9,532.69
Assets														
1	LIQUID FUNDS	20,174.29	47,505.58	19,796.19	20,737.98	22,712.70	23,647.83	25,552.16	5,004.82	86.32	29.46	4,640.42	2,219.84	543.64
	a. Cash Balance	4,558.03	6,849.81	4,161.25	3,739.82	3,747.60	4,826.23	2,963.36	516.34	18.27	5.51	512.79	260.06	37.98
	Nepalese Notes & Coins	4,531.74	6,617.00	4,020.28	3,582.02	3,255.14	4,640.78	2,595.80	491.42	18.27	5.51	512.09	260.06	37.98
	Foreign Currency	26.30	232.80	140.97	157.80	492.46	185.44	367.56	24.93	-	-	0.70	-	-
	b. Bank Balance	15,616.26	40,655.77	14,221.94	16,998.16	18,446.50	18,821.60	22,588.80	2,378.33	36.24	7.37	4,127.63	1,004.59	361.16
	1. In Nepal Rastra Bank	14,621.87	36,787.16	9,416.90	13,697.78	15,003.53	15,783.84	13,267.41	2,328.36	36.24	7.37	2,140.74	883.33	336.04
	Domestic Currency	14,589.29	36,637.96	9,331.75	11,815.51	13,956.44	15,684.05	10,097.36	2,315.76	36.24	7.37	2,126.42	883.33	336.04
	Foreign Currency	32.58	149.20	85.15	1,882.27	1,047.09	99.79	3,170.05	12.60	-	-	14.32	-	-
	2. "A" Class Licensed Institution	835.91	750.62	740.30	371.29	781.37	1,235.02	173.30	46.25	-	-	1,816.31	121.26	25.07
	Domestic Currency	62.92	645.60	533.54	279.03	781.37	912.21	170.29	-	-	-	1,808.93	121.26	25.07
	Foreign Currency	772.99	105.02	206.77	92.26	-	322.81	3.01	46.25	-	-	7.37	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	168.87	-	0.05
	4. In Foreign Banks	158.48	3,117.99	4,064.74	2,929.09	2,661.59	1,781.95	9,148.10	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	1,413.00	-	518.60	-	-	2,110.14	31.81	16.57	-	955.20	144.49
	Domestic Currency	-	-	1,000.08	-	-	-	-	2,110.14	31.81	16.57	-	955.18	144.49
	Foreign Currency	-	-	412.92	-	518.60	-	-	-	-	-	-	0.01	-
2	INVESTMENT IN SECURITIES	105,811.84	168,682.42	40,165.69	48,167.04	50,585.71	112,601.42	40,681.16	11,876.29	4.00	-	10,187.82	2,942.01	2,404.00
	a. Govt. Securities	61,811.84	101,182.42	29,664.11	48,167.04	25,585.71	70,101.42	28,094.12	9,276.29	4.00	-	10,187.82	641.66	204.00
	b. NRB Bond	44,000.00	67,500.00	10,501.58	-	25,000.00	42,500.00	12,000.00	2,600.00	-	-	-	2,300.35	2,200.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	587.04	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	24,913.95	31,772.58	6,356.86	14,803.50	17,825.82	17,703.59	7,774.21	1,051.97	10.78	-	1,040.58	618.89	46.00
	a. Interbank Lending	(0.00)	1,000.00	-	-	661.53	-	-	-	-	-	-	-	-
	b. Non Residents	-	22,257.08	3,184.85	10,147.71	11,185.49	7,376.49	4,389.37	-	-	-	-	-	-
	c. Others	24,913.95	8,											

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,779.53	9,200.79	5,780.31	722.16	6,542.79	7,378.56	7,073.91	493.34	368.47	582.47	698.46	1,001.94
	a. Paid-up Capital	7,046.94	5,680.52	3,861.93	525.00	4,395.79	4,875.70	3,623.68	557.46	350.00	834.34	569.70	759.45
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,607.62	1,025.63	75.00	839.50	1,264.43	1,142.79	87.57	9.82	64.65	40.29	243.20
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	1,354.10	599.21	33.23	(27.08)	(780.46)	676.54	590.75	(253.66)	(5.56)	(463.27)	54.97	(269.08)
	g. Others Reserves Fund	1,392.50	1,313.44	859.52	125.32	2,087.96	561.89	1,716.68	101.97	14.22	146.75	33.51	168.91
2	BORROWINGS	1,665.49	997.06	997.11	-	1,500.00	1,000.00	999.59	-	-	-	12.92	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	12.92	-
	e. Bonds and Securities	1,249.86	997.06	997.11	-	1,500.00	1,000.00	999.59	-	-	-	-	-
3	DEPOSITS	115,991.97	92,887.70	63,781.72	1,982.25	64,180.92	72,593.28	57,438.64	5,542.92	1,437.58	7,464.58	6,403.74	4,061.71
	a. Current	3,360.29	2,097.11	1,422.94	35.61	1,849.53	1,318.94	1,380.12	232.24	25.45	266.15	112.91	101.46
	Domestic	3,360.26	2,097.11	1,422.94	35.61	1,842.37	1,318.94	1,380.11	232.24	25.45	266.15	112.91	101.46
	Foreign	0.03	-	-	-	7.16	-	0.01	-	-	-	-	-
	b. Savings	51,024.01	45,923.90	24,922.01	346.52	30,905.35	33,267.56	20,905.86	1,837.79	479.71	2,435.04	1,601.37	967.17
	Domestic	51,019.69	45,923.90	24,922.01	346.52	30,903.62	33,267.56	20,905.86	1,837.79	479.71	2,435.04	1,601.37	967.17
	Foreign	4.32	-	-	-	1.73	-	-	-	-	-	-	-
	c. Fixed	52,955.94	33,525.99	33,115.17	1,510.18	24,887.78	34,824.95	30,001.71	2,790.72	845.35	3,684.78	4,077.57	2,783.05
	Domestic	52,955.94	33,525.99	33,115.17	1,510.18	24,887.78	34,824.95	30,001.71	2,790.72	845.35	3,684.78	4,077.57	2,783.05
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	8,566.48	11,325.25	4,321.60	88.80	6,464.13	3,167.32	5,127.63	682.11	87.08	1,076.61	611.89	209.63
	Domestic	8,566.48	11,325.25	4,321.60	88.80	6,464.13	3,167.32	5,127.63	682.11	87.08	1,076.61	611.89	209.63
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	85.26	15.46	-	1.14	74.12	14.51	23.32	0.05	-	2.00	-	0.41
	Domestic	85.26	15.46	-	1.14	74.12	14.51	23.32	0.05	-	2.00	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.18	0.02	-	-	-	-	1.92	-	-	-	-	-
5	Other Liabilities	5,513.65	6,044.52	3,600.40	264.61	5,527.99	3,685.75	6,913.17	500.57	82.67	1,066.19	410.71	897.81
	1. Sundry Creditors	-	7.77	3.63	6.17	18.05	226.14	51.85	1.08	7.20	10.90	(0.57)	40.10
	2. Loan Loss Provision	4,100.10	4,334.69	2,615.10	168.72	4,419.23	2,685.88	3,257.29	269.18	43.62	603.91	193.90	280.76
	3. Interest Suspense a/c	-	-	-	77.24	-	261.20	1,197.16	-	-	138.58	41.86	412.78
	4. Others	1,413.55	1,702.06	981.68	12.48	1,090.71	512.53	2,406.87	230.31	31.85	312.80	175.52	164.17
6	Reconciliation A/c	0.01	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	224.77	250.58	101.99	2.91	70.33	203.04	-	-	-	-	-	-
	TOTAL Liabilities	135,175.61	109,380.67	74,261.53	2,971.94	77,822.03	84,860.63	72,427.23	6,536.83	1,888.72	9,113.23	7,525.83	5,961.46
Assets													
1	LIQUID FUNDS	7,826.61	6,528.94	4,125.26	1,175.21	4,752.96	4,937.90	4,760.96	784.93	426.46	1,749.66	829.23	782.22
	a. Cash Balance	1,360.04	1,049.48	508.51	13.59	1,048.21	663.07	514.26	62.97	26.40	127.07	75.51	25.61
	Nepalese Notes & Coins	1,282.34	803.06	495.67	13.59	848.93	663.07	513.66	62.97	26.40	127.07	75.51	25.61
	Foreign Currency	77.70	246.42	12.84	-	199.28	-	0.60	-	-	-	-	-
	b. Bank Balance	4,716.39	5,479.45	3,616.76	1,161.63	2,659.36	2,968.49	4,246.70	339.81	77.87	338.55	344.51	244.99
	1. In Nepal Rastra Bank	4,710.91	5,587.87	2,551.73	100.01	2,566.11	2,963.25	2,434.59	334.25	-	338.24	299.08	244.99
	Domestic Currency	4,697.98	5,563.67	2,551.66	100.01	2,565.92	2,963.25	2,434.59	334.25	-	338.24	299.08	244.99
	Foreign Currency	12.93	24.20	0.07	-	0.19	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	5.48	1,818.20	952.64	845.33	93.25	5.19	1,536.89	5.56	66.63	0.32	45.43	-
	Domestic Currency	-	1,800.39	947.78	845.33	93.25	4.23	1,527.78	5.56	66.63	0.32	45.43	-
	Foreign Currency	5.48	17.81	4.86	-	-	0.96	9.12	-	-	-	-	-
	3. Other Financial Ins.	-	73.38	112.38	216.29	-	0.05	275.21	-	11.24	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,750.19	-	-	-	1,045.38	1,306.34	-	382.14	322.20	1,284.03	409.21	511.62
	Domestic Currency	1,750.19	-	-	-	989.30	1,306.34	-	382.14	322.20	1,284.03	409.21	511.62
	Foreign Currency	-	-	-	-	56.08	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	21,302.80	20,886.46	11,054.65	-	13,510.08	14,832.05	10,537.40	1,500.00	128.83	413.60	1,190.00	1,359.80
	a. Govt. Securities	13,702.80	13,186.46	10,104.65	-	10,810.08	11,532.05	7,037.40	-	128.83	413.60	490.00	359.80
	b. NRB Bond	7,600.00	7,700.00	950.00	-	2,700.00	3,300.00	3,500.00	1,500.00	-	-	700.00	1,000.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,147.57	1,291.14	1,134.65	-	1,242.22	667.31	2,253.13	113.72	86.21	56.27	67.03	157.86
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,147.57	1,291.14	1,134.65	-	1,242.22	667.31	2,253.13	113.72	86.21	56.27	67.03	157.86
4	LOANS & ADVANCES (Including Bills Purchased)	101,870.94	75,910.85	55,073.55	1,329.11	52,014.06	61,199.81	49,530.54	3,584.96	1,002.32	5,981.93	5,005.00	2,704.85
4.1	LOANS & ADVANCES	101,870.94	75,910.85	55,073.55	1,329.11	52,014.06	61,199.81	49,530.54	3,584.96	1,002.32	5,981.93	5,005.00	2,704.85
	a. Private Sector	99,918.61	72,070.30	53,056.81	1,329.11	48,921.61	59,656.20	49,083.02	3,584.96	1,002.32	5,635.20	5,005.00	2,614.97
	b. Financial Institutions	1,952.32	3,840.54	2,016.74	-	3,092.45	1,543.61	447.52	-	-	346.72	-	89.88
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
4.2	BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-				

S.N.	BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GBMFL
Liabilities														
1	CAPITAL FUND	363.70	1,207.05	1,894.65	1,363.50	1,110.31	624.17	(15.50)	738.26	1,066.27	716.21	486.91	95.38	1,623.45
	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	250.97	285.98	241.77	75.00	184.35	266.14	198.10	24.89	97.16	343.20	212.79
	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)	(495.70)	62.80	(299.63)	(475.94)	(1,136.89)	(1,560.13)	(323.58)	6.07	(631.12)	(1,185.50)	(5.72)
	g. Others Reserves Fund	1,810.33	457.10	1,190.78	14.71	262.80	177.00	246.56	949.69	242.44	64.52	182.25	(0.00)	404.20
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	252.44	9,201.86	12,421.49	8,289.30	6,156.22	7,375.65	2,709.26	7,621.10	7,916.70	3,197.23	2,974.07	27.09	8,201.14
	a. Current	-	128.55	26.76	21.08	67.12	116.18	40.19	77.61	73.59	76.56	67.58	-	83.09
	Domestic	-	128.55	26.76	21.08	67.12	116.18	40.19	77.61	73.59	76.56	67.58	-	83.09
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.49	2,563.83	3,068.83	1,786.35	1,763.55	1,756.12	1,078.31	2,139.13	2,015.93	939.47	791.30	22.36	1,653.66
	Domestic	32.49	2,563.83	3,068.83	1,786.35	1,763.55	1,756.12	1,078.31	2,139.13	2,015.93	939.47	791.30	22.36	1,653.66
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,258.59	8,572.34	5,919.26	3,903.46	4,602.89	1,518.89	4,911.06	5,060.21	1,991.05	1,812.59	-	5,409.33
	Domestic	-	5,258.59	8,572.34	5,919.26	3,903.46	4,602.89	1,518.89	4,911.06	5,060.21	1,991.05	1,812.59	-	5,409.33
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	186.15	1,250.89	750.45	562.61	422.09	896.43	71.86	493.30	766.96	190.16	302.61	-	1,050.06
	Domestic	186.15	1,250.89	750.45	562.61	422.09	896.43	71.86	493.30	766.96	190.16	302.61	-	1,050.06
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.79	-	3.11	-	-	4.04	-	0.01	-	-	-	4.73	5.00
	Domestic	33.79	-	3.11	-	-	4.04	-	0.01	-	-	-	4.73	5.00
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.20	-	0.01	-	-	-	-	-
5	Other Liabilities	8,167.55	1,737.53	1,065.22	366.41	502.11	557.69	1,974.48	1,815.73	692.20	56.33	103.90	3,996.13	673.98
	1. Sundry Creditors	20.18	11.81	-	29.99	14.77	17.55	10.38	4.68	11.30	-	3.37	144.85	24.95
	2. Loan Loss Provision	2,187.12	1,166.95	603.23	215.20	314.25	288.77	1,231.55	1,632.69	524.88	-	202.59	663.53	360.60
	3. Interest Suspense a/c	5,816.12	415.50	-	35.76	-	2.32	676.01	-	-	-	(184.70)	3,135.62	108.37
	4. Others	144.13	143.27	461.99	85.46	173.10	249.06	56.55	178.37	156.02	56.33	82.63	52.13	180.06
6	Reconciliation A/c	22.28	-	-	-	-	9.16	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	3.44	4.87	-	1.85	-	18.44	13.57	-	-	-
	TOTAL Liabilities	8,805.96	12,146.44	15,630.09	10,022.64	7,773.50	8,566.87	4,670.09	10,175.10	9,693.61	3,983.35	3,564.88	4,118.60	10,498.58
Assets														
1	LIQUID FUNDS	112.30	1,030.12	2,486.66	614.74	510.92	759.34	854.90	2,112.32	993.99	776.07	473.51	165.84	918.76
	a. Cash Balance	-	140.94	217.55	48.03	31.47	43.82	28.81	132.08	96.05	26.98	28.08	0.39	41.00
	Nepalese Notes & Coins	-	140.94	217.55	48.03	31.47	43.82	28.81	132.08	96.05	26.98	28.08	0.39	40.99
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.30	407.98	577.21	341.62	479.45	290.32	105.88	590.54	897.93	156.38	445.42	165.45	371.31
	1. In Nepal Rastra Bank	0.07	407.98	577.21	341.62	276.91	270.05	102.81	418.03	383.11	156.38	127.96	9.07	364.89
	Domestic Currency	0.07	407.98	577.21	341.62	276.91	270.05	102.81	418.03	383.11	156.38	127.96	9.07	364.89
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.23	-	-	-	162.43	20.25	3.07	172.51	318.90	-	172.80	156.17	6.39
	Domestic Currency	1.23	-	-	-	162.43	20.25	3.07	172.51	318.90	-	172.80	156.17	6.39
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	40.11	0.02	0.00	-	195.93	-	144.66	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	111.00	481.20	1,691.90	225.09	-	425.20	720.21	1,389.71	-	592.72	-	-	506.45
	Domestic Currency	111.00	481.20	1,691.90	225.09	-	425.20	720.21	1,389.71	-	592.72	-	-	506.45
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,700.00	1,643.38	2,254.64	2,015.00	1,560.00	-	521.82	2,619.20	666.84	261.38	-	2,409.88
	a. Govt. Securities	1.00	650.00	1,643.38	1,904.64	415.00	460.00	-	521.82	819.20	666.84	111.38	-	1,609.88
	b. NRB Bond	-	2,050.00	-	350.00	1,600.00	1,100.00	-	-	1,800.00	-	150.00	-	800.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	269.51	242.04	215.06	197.56	141.80	39.50	91.73	496.74	304.16	513.69	0.03	818.77
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	269.51	242.04	215.06	197.56	141.80	39.50	91.73	496.74	304.16	513.69	0.03	818.77
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,560.80	9,167.50	6,598.51	4,251.87	5,214.62	2,546.88	5,695.76	4,708.49	1,923.51	1,923.59	663.53	5,645.15
	4.1 LOANS & ADVANCES	2,192.25	6,560.80	9,167.50	6,598.51	4,251.87	5,214.62	2,546.88	5,695.76	4,708.49	1,923.51	1,923.59	663.53	5,645.15
	a. Private Sector	2,192.25	6,528.02	8,943.43	6,342.86	4,251.87	5,055.92	2,476.78	5,621.36	4,541.45	1,893.82	1,820.11	663.53	5,446.74
	b. Financial Institutions	-	32.78	224.07	255.65	-	158.70	70.09	74.40	167.04	29.68	103.48	-	198.40
	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	144.81	653.17	115.46	296.00	374.31	54.0						

S.N.	BFI Name	KFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	2,150.75	2,242.11	1,254.94
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	445.58	422.52	164.06
	e. Share Premium	-	-	1.14
	f. Retained Earning	219.49	155.10	(186.76)
	g. Others Reserves Fund	302.21	312.93	155.05
2	BORROWINGS	486.74	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	486.74	500.00	-
3	DEPOSITS	21,448.01	23,365.75	8,983.88
	a. Current	376.25	610.46	91.11
	Domestic	376.25	610.46	91.11
	Foreign	-	-	-
	b. Savings	6,037.16	4,853.44	2,189.13
	Domestic	6,037.16	4,853.44	2,189.13
	Foreign	-	-	-
	c. Fixed	13,489.67	15,263.42	5,523.06
	Domestic	13,489.67	15,263.42	5,523.06
	Foreign	-	-	-
	d. Call Deposits	1,517.20	2,638.37	1,180.58
	Domestic	1,517.20	2,638.37	1,180.58
	Foreign	-	-	-
	e. Others	27.73	0.05	-
	Domestic	27.73	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.01	-	-
5	Other Liabilities	725.59	1,501.37	883.01
	1. Sundry Creditors	181.96	29.21	12.02
	2. Loan Loss Provision	438.99	785.11	641.86
	3. Interest Suspense a/c	-	142.25	123.75
	4. Others	104.64	544.80	105.38
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	22.46	46.39	-
	TOTAL Liabilities	24,833.56	27,655.62	11,121.83
Assets				
1	LIQUID FUNDS	2,146.52	1,354.64	632.50
	a. Cash Balance	174.04	95.21	48.29
	Nepalese Notes & Coins	173.91	95.21	48.29
	Foreign Currency	0.13	-	-
	b. Bank Balance	1,972.48	1,259.43	417.43
	1. In Nepal Rastra Bank	1,106.72	860.84	417.43
	Domestic Currency	1,106.72	860.84	417.43
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	757.73	392.90	-
	Domestic Currency	757.73	392.90	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	108.04	5.69	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	166.78
	Domestic Currency	-	-	166.78
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,500.00	4,280.19	1,732.85
	a. Govt. Securities	2,300.00	1,880.19	1,432.85
	b. NRB Bond	1,200.00	2,400.00	300.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	479.94	425.66	230.75
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	479.94	425.66	230.75
	LOANS & ADVANCES (Including Bills Purchased)	17,726.99	19,801.19	7,396.62
4	4.1 LOANS & ADVANCES	17,726.99	19,801.19	7,396.62
	a. Private Sector	17,020.09	19,256.93	7,373.37
	b. Financial Institutions	706.90	544.27	23.25
	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	360.45	678.20	302.07
7	OTHER ASSETS	568.81	1,015.07	450.93
	a. Accrued Interest:	235.99	299.64	192.70
	Financial Institutions	222.71	141.98	133.87
	Government Enterprises	13.01	59.84	19.27
	Private Sector	0.27	97.82	39.55
	b. Staff Loans / Adv.	169.38	355.31	116.03
	c. Sundry Debtors	21.54	1.80	22.68
	d. Cash In Transit	-	-	-
	e. Others	141.90	358.32	119.53
8	Expenses not Written off	-	-	-
9	Non Banking Assets	50.86	100.67	210.87
10	Reconciliation Account	-	-	0.41
11	Profit & Loss A/c	-	-	164.83
	TOTAL ASSETS	24,833.56	27,655.62	11,121.83

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	3,013.80	4,189.33	5,899.88	5,097.20	904.99	3,717.26	2,411.30
1.1 On Deposit Liabilities	2,919.69	4,076.57	5,626.27	4,823.84	835.24	3,508.17	2,167.85
1.1.1 Saving Account	1,295.83	1,764.40	1,762.19	1,036.89	435.23	949.48	464.25
1.1.2 Fixed Account	1,595.56	2,268.42	3,727.63	3,646.68	357.98	2,437.53	1,644.69
1.1.2.1 Up to 3 months Fixed Account	156.37	-	1,118.29	7.50	-	-	65.91
1.1.2.2 3 to 6 months Fixed Account	225.87	-	559.14	-	26.62	-	52.53
1.1.2.3 6 months to 1 year Fixed Account	403.68	-	1,006.46	-	263.35	2,437.53	144.17
1.1.2.4 Above 1 year Fixed Account	809.63	2,268.42	1,043.74	3,639.18	68.02	-	1,382.09
1.1.3 Call Deposit	28.31	43.74	136.45	140.27	42.04	121.16	58.91
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	94.11	112.76	273.61	273.36	69.75	209.10	243.45
2. Commission Expense	76.74	119.46	224.38	103.02	77.36	-	30.87
3. Staff Expense	1,017.28	1,382.35	1,202.75	765.95	238.95	833.56	413.15
4. Office Operating Expenses	360.34	453.25	568.45	600.27	164.84	513.09	267.00
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	1,222.90	2,107.70	1,360.07	4,941.67	265.79	-	1,331.68
7.1 Loan loss Provision	1,222.90	2,107.70	1,341.19	4,941.67	265.79	-	1,319.73
7.1.1 General Loan loss Provision	1,222.90	284.20	238.88	1,389.66	71.88	-	122.09
7.1.1.1 Pass Loan Loss Provision	1,222.90	119.67	60.64	690.64	7.85	-	82.21
7.1.1.2 Watch List Provision	-	164.53	178.24	699.02	64.03	-	39.88
7.1.2 Special Loan Loss Provision	-	1,823.50	1,102.31	3,552.01	193.91	-	1,197.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	11.95
7.5. Provision for Loss of Other Assets	-	-	18.88	-	-	-	-
8. Loan Written Off	-	-	103.40	52.45	3.97	27.74	-
9. Provision for Staff Bonus	48.27	45.02	275.81	10.98	109.87	115.80	79.61
10. Provision for Income Tax	328.83	256.60	725.25	53.74	296.64	339.32	214.96
11. Others	-	-	-	-	-	-	-
12. Net Profit	588.29	598.73	1,756.99	45.05	692.17	702.89	501.57
Total Expenses	6,656.46	9,152.43	12,116.97	11,670.33	2,754.59	6,249.66	5,250.14

Income

1. Interest Income	5,583.30	7,109.90	9,801.14	8,340.32	1,977.44	6,224.38	3,729.02
1.1 On Loans and Advances	4,618.88	5,402.59	8,087.91	6,830.53	1,468.66	5,239.81	2,782.53
1.2 On Investment	424.17	1,540.86	1,128.67	744.29	274.42	528.84	636.11
1.2.1 Government Bonds	424.17	235.95	869.17	744.29	256.37	528.84	453.05
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	452.25	259.50	-	-	-	182.18
1.2.4 Debenture & Bonds	-	852.65	-	-	18.05	-	0.88
1.3 On Agency Balance	84.05	2.20	-	319.96	2.40	-	3.12
1.4 On Call Deposit	-	164.26	306.79	-	169.97	-	-
1.5 On Others	456.19	-	277.77	445.54	61.99	455.72	307.27
2. Commission and Discount	318.23	66.98	1,023.10	475.27	473.17	244.01	362.17
2.1 Bills Purchase and Discount	-	-	-	-	9.75	-	0.45
2.2 Commission	318.23	57.20	271.19	475.27	385.14	173.78	150.87
2.3 Others	-	9.78	751.91	-	78.28	70.23	210.85
3. Exchange Flactuation Income	35.56	213.49	278.40	247.74	191.68	209.39	78.33
3.1 Due to Change in Exchange Rate	-	(8.18)	53.34	15.21	0.18	-	5.81
3.2 Due to Foreign Currency Transaction	35.56	221.67	225.07	232.53	191.50	209.39	72.52
4. Other Operating Income	138.41	458.89	295.72	258.68	20.79	57.31	47.68
5. Non Operating Income	0.00	167.72	-	206.14	0.85	80.21	0.27
6. Write Back from Provisions for loss	580.95	1,132.76	712.84	2,141.24	87.17	(578.96)	1,032.15
7. Recovery of written-off Loan	-	2.69	5.76	0.95	3.48	13.32	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	6,656.46	9,152.43	12,116.97	11,670.33	2,754.59	6,249.66	5,250.14

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	2,905.45	4,048.96	2,026.46	4,398.08	3,994.95	3,172.39	3,024.28
1.1 On Deposit Liabilities	2,759.48	3,761.05	1,851.68	3,953.65	3,799.57	2,688.47	2,766.23
1.1.1 Saving Account	675.46	1,002.45	748.13	931.01	1,329.93	787.46	828.01
1.1.2 Fixed Account	2,001.86	2,683.06	1,069.24	2,934.63	2,362.53	1,854.15	1,918.25
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	886.44	-	-	-	-	698.32	-
1.1.2.3 6 months to 1 year Fixed Account	451.41	-	15.50	-	1,488.74	752.67	1,918.16
1.1.2.4 Above 1 year Fixed Account	664.00	2,683.06	1,053.74	2,934.63	873.79	403.17	0.09
1.1.3 Call Deposit	82.17	75.54	34.30	88.01	107.10	46.86	19.97
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	145.96	287.91	174.77	444.43	195.38	483.92	258.05
2. Commission Expense	14.73	62.20	42.57	97.01	0.93	-	4.18
3. Staff Expense	486.54	738.85	636.77	907.66	988.15	727.35	892.02
4. Office Operating Expenses	401.28	597.73	289.56	449.67	612.59	528.71	334.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.35	0.05	-	23.07	0.25
7. Provision for Risk	442.48	2,434.43	575.12	3,216.43	3,046.90	1,388.77	1,703.44
7.1 Loan loss Provision	442.48	2,434.43	575.12	3,216.43	3,046.90	1,388.77	1,703.44
7.1.1 General Loan loss Provision	171.58	-	56.62	2,064.44	100.96	150.66	122.25
7.1.1.1 Pass Loan Loss Provision	63.26	-	45.45	-	31.46	(5.72)	0.46
7.1.1.2 Watch List Provision	108.32	-	11.16	2,064.44	69.50	156.38	121.79
7.1.2 Special Loan Loss Provision	270.89	2,434.43	518.51	1,151.99	2,945.94	1,238.10	1,581.19
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	20.24	-	-	-	-	-
9. Provision for Staff Bonus	186.14	19.39	66.34	158.57	49.39	53.70	-
10. Provision for Income Tax	505.40	52.35	179.12	370.63	112.15	159.19	(68.82)
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,179.27	122.16	417.96	1,056.53	332.33	324.09	5.73
Total Expenses	6,121.29	8,096.31	4,235.26	10,654.63	9,137.38	6,377.27	5,895.40

Income

1. Interest Income	5,309.34	6,291.86	3,485.40	7,311.46	6,710.12	5,334.96	5,348.99
1.1 On Loans and Advances	4,286.42	5,201.95	2,941.38	6,067.12	5,203.88	4,414.51	4,203.40
1.2 On Investment	1,015.93	682.90	447.45	950.45	812.54	670.61	774.51
1.2.1 Government Bonds	893.24	673.48	-	950.45	797.83	639.88	774.51
1.2.2 Foreign Bonds	108.16	-	5.11	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	14.54	9.41	442.34	-	14.71	30.73	-
1.3 On Agency Balance	-	1.51	-	-	2.13	4.04	-
1.4 On Call Deposit	-	405.50	-	-	167.64	78.52	-
1.5 On Others	6.99	-	96.58	293.88	523.94	167.29	371.08
2. Commission and Discount	633.12	395.10	501.07	933.00	469.84	628.42	231.61
2.1 Bills Purchase and Discount	9.06	0.47	-	-	63.93	23.19	0.01
2.2 Commission	624.06	394.63	443.24	929.00	329.38	58.32	229.44
2.3 Others	-	-	57.83	4.00	76.53	546.92	2.16
3. Exchange Flactuation Income	146.65	48.32	93.84	157.47	212.13	129.62	43.90
3.1 Due to Change in Exchange Rate	(2.85)	-	14.81	44.50	(2.27)	31.57	-
3.2 Due to Foreign Currency Transaction	149.50	48.32	79.03	112.97	214.41	98.05	43.90
4. Other Operating Income	12.82	111.83	40.69	297.21	258.40	284.01	31.43
5. Non Operating Income	-	-	-	3.17	377.65	-	(0.10)
6. Write Back from Provisions for loss	19.36	1,247.98	114.25	1,952.32	1,107.74	-	239.58
7. Recovery of written-off Loan	-	1.23	-	-	1.42	0.26	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.08	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	6,121.29	8,096.31	4,235.26	10,654.63	9,137.38	6,377.27	5,895.40

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	6,187.94	2,400.06	3,488.89	3,107.07	3,564.65	2,643.68	623.85
1.1 On Deposit Liabilities	5,678.59	2,248.15	3,197.48	2,793.10	3,356.12	2,374.35	595.82
1.1.1 Saving Account	1,568.19	592.20	491.78	832.36	947.16	647.92	199.30
1.1.2 Fixed Account	3,978.54	1,606.68	2,658.44	1,878.50	2,402.44	1,695.42	387.50
1.1.2.1 Up to 3 months Fixed Account	-	221.57	-	0.08	-	-	-
1.1.2.2 3 to 6 months Fixed Account	524.66	176.44	1,081.38	11.48	-	-	0.67
1.1.2.3 6 months to 1 year Fixed Account	1,475.34	1,009.30	1,103.28	466.06	-	1,695.42	105.85
1.1.2.4 Above 1 year Fixed Account	1,978.54	199.36	473.78	1,400.89	2,402.44	-	280.98
1.1.3 Call Deposit	131.87	49.26	47.26	72.29	6.52	31.01	9.01
1.1.4 Certificate of Deposit	-	-	-	9.95	-	-	-
1.2 On Borrowing	509.35	151.92	291.41	313.97	208.53	269.33	28.03
2. Commission Expense	203.94	35.00	-	96.40	57.21	-	3.70
3. Staff Expense	1,041.66	517.95	476.07	671.61	894.35	404.17	156.47
4. Office Operating Expenses	815.36	331.33	257.52	415.50	530.03	333.40	102.71
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.24	-	-	-	0.18	-	28.48
7. Provision for Risk	1,010.99	2,262.18	480.98	1,440.48	2,225.51	1,554.25	251.05
7.1 Loan loss Provision	1,010.99	2,262.18	480.98	1,440.48	2,225.51	1,553.57	251.05
7.1.1 General Loan loss Provision	(1,213.48)	16.18	376.10	88.69	1,533.71	108.81	127.06
7.1.1.1 Pass Loan Loss Provision	(1,958.03)	16.18	(58.97)	-	1,533.71	-	-
7.1.1.2 Watch List Provision	744.54	-	435.08	88.69	-	108.81	127.06
7.1.2 Special Loan Loss Provision	2,224.47	2,246.00	212.59	1,351.80	691.80	1,444.76	123.98
7.1.3 Additional Loan Loss Provision	-	-	(107.71)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.69	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	277.70	102.87	0.11	24.16	13.21
9. Provision for Staff Bonus	276.57	-	199.89	145.39	130.26	70.48	15.48
10. Provision for Income Tax	630.48	(138.67)	540.57	392.56	613.86	179.42	41.79
11. Others	-	-	-	87.97	-	0.23	-
12. Net Profit	1,858.65	-	1,258.43	915.98	558.48	454.92	97.51
Total Expenses	12,026.83	5,407.86	6,980.06	7,375.84	8,574.65	5,664.72	1,334.25

Income

1. Interest Income	10,321.01	4,066.33	5,896.34	5,594.32	6,365.41	4,328.00	1,132.79
1.1 On Loans and Advances	8,409.83	3,577.03	5,022.25	4,950.24	5,164.63	3,719.10	996.03
1.2 On Investment	1,211.66	443.45	738.33	495.62	1,056.07	564.44	91.19
1.2.1 Government Bonds	1,191.29	443.45	720.01	463.88	784.13	558.05	91.19
1.2.2 Foreign Bonds	-	-	-	-	-	5.28	-
1.2.3 NRB Bonds	-	-	-	-	236.13	-	-
1.2.4 Debenture & Bonds	20.37	-	18.32	31.74	35.81	1.11	-
1.3 On Agency Balance	-	10.60	0.63	-	3.71	-	-
1.4 On Call Deposit	-	5.18	-	2.85	-	-	1.57
1.5 On Others	699.52	30.07	135.14	145.62	141.00	44.46	44.00
2. Commission and Discount	1,111.57	386.03	583.43	900.04	761.85	86.93	33.25
2.1 Bills Purchase and Discount	-	0.60	-	-	7.78	-	-
2.2 Commission	1,111.57	163.61	567.67	900.04	724.72	86.93	1.42
2.3 Others	-	221.82	15.77	-	29.35	-	31.83
3. Exchange Flactuation Income	293.20	108.12	80.95	151.07	131.04	201.82	0.07
3.1 Due to Change in Exchange Rate	8.93	-	(5.31)	(14.75)	2.34	12.07	-
3.2 Due to Foreign Currency Transaction	284.27	108.12	86.25	165.83	128.70	189.75	0.07
4. Other Operating Income	182.31	89.51	166.00	-	94.07	261.81	74.83
5. Non Operating Income	-	12.65	252.46	2.96	0.55	187.65	-
6. Write Back from Provisions for loss	-	524.69	-	726.52	1,221.73	597.48	93.16
7. Recovery of written-off Loan	118.74	0.13	0.88	0.31	-	0.64	0.15
8. Income from Extra Ordinary transactions	-	-	-	0.61	-	0.39	-
9. Net Loss	-	220.41	-	-	-	-	-
Total Income	12,026.83	5,407.86	6,980.06	7,375.84	8,574.65	5,664.72	1,334.25

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	6.27	20.64	667.69	155.11	89.29	1,425.36	1,054.80
1.1 On Deposit Liabilities	6.27	20.64	638.78	155.11	89.29	1,366.14	1,032.50
1.1.1 Saving Account	0.62	7.49	161.15	49.45	18.28	373.11	390.67
1.1.2 Fixed Account	5.47	12.42	466.69	100.31	70.06	972.93	606.16
1.1.2.1 Up to 3 months Fixed Account	0.33	-	11.12	-	2.80	18.65	24.31
1.1.2.2 3 to 6 months Fixed Account	1.11	-	92.20	13.13	3.50	91.74	54.33
1.1.2.3 6 months to 1 year Fixed Account	1.15	-	199.13	0.26	24.52	614.66	356.07
1.1.2.4 Above 1 year Fixed Account	2.89	12.42	164.24	86.92	39.23	247.88	171.45
1.1.3 Call Deposit	0.19	0.74	10.94	5.35	0.95	20.11	35.67
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	28.92	-	-	59.22	22.29
2. Commission Expense	-	-	4.28	3.03	-	-	0.99
3. Staff Expense	5.43	10.39	159.71	54.63	22.02	315.15	257.08
4. Office Operating Expenses	5.57	6.17	122.81	30.79	8.95	197.84	172.24
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	12.20	-	540.49	240.22	16.08	1,376.72	629.36
7.1 Loan loss Provision	12.20	-	540.49	240.22	16.08	1,376.72	629.36
7.1.1 General Loan loss Provision	1.07	-	172.55	14.31	9.47	178.66	569.59
7.1.1.1 Pass Loan Loss Provision	0.00	-	-	-	3.86	28.01	-
7.1.1.2 Watch List Provision	1.07	-	172.55	14.31	5.60	150.64	569.59
7.1.2 Special Loan Loss Provision	11.13	-	367.94	225.91	6.61	1,198.06	59.77
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	12.38	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	14.00	-	3.60	35.68	39.77
10. Provision for Income Tax	-	-	37.80	-	10.81	96.33	107.39
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	88.21	-	25.22	224.77	250.58
Total Expenses	41.85	37.20	1,635.00	483.77	175.98	3,671.86	2,512.21
Income							
1. Interest Income	5.04	12.19	1,216.81	288.44	162.26	2,626.95	2,053.39
1.1 On Loans and Advances	5.04	12.18	1,051.84	263.78	146.75	2,336.04	1,779.27
1.2 On Investment	-	-	137.08	22.39	1.57	189.95	223.46
1.2.1 Government Bonds	-	-	137.08	22.39	1.57	189.95	223.46
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	-	0.01	2.13	1.42	0.61	3.78	2.11
1.5 On Others	-	-	25.76	0.85	13.33	97.18	48.54
2. Commission and Discount	0.02	-	64.73	21.53	0.19	13.24	39.19
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	-	6.49	2.97	0.14	11.16	38.56
2.3 Others	0.01	-	58.24	18.56	0.05	2.08	0.63
3. Exchange Flactuation Income	-	-	0.38	0.00	-	3.31	8.98
3.1 Due to Change in Exchange Rate	-	-	0.34	0.00	-	0.46	3.11
3.2 Due to Foreign Currency Transaction	-	-	0.04	-	-	2.85	5.86
4. Other Operating Income	0.09	0.01	41.62	-	9.92	131.76	114.15
5. Non Operating Income	2.22	-	0.63	2.19	3.62	61.05	0.34
6. Write Back from Provisions for loss	12.38	-	310.82	81.81	-	835.56	296.16
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	22.11	25.01	-	89.80	-	-	-
Total Income	41.85	37.20	1,635.00	483.77	175.98	3,671.86	2,512.21

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	776.00	33.44	757.55	866.07	750.90	70.99	20.37
1.1 On Deposit Liabilities	753.06	33.44	723.14	838.08	723.40	70.98	20.37
1.1.1 Saving Account	196.85	4.37	267.36	260.15	175.04	15.37	4.20
1.1.2 Fixed Account	547.35	28.47	434.58	573.90	529.79	54.41	15.89
1.1.2.1 Up to 3 months Fixed Account	7.98	-	2.22	-	107.01	-	2.42
1.1.2.2 3 to 6 months Fixed Account	53.71	-	20.44	-	108.39	10.52	3.31
1.1.2.3 6 months to 1 year Fixed Account	211.83	20.38	85.96	309.64	13.25	26.83	6.30
1.1.2.4 Above 1 year Fixed Account	273.83	8.08	325.96	264.25	301.14	17.06	3.86
1.1.3 Call Deposit	8.86	0.60	21.20	4.03	18.57	1.20	0.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	22.93	-	34.41	27.99	27.50	0.01	-
2. Commission Expense	6.21	-	-	-	2.15	0.02	-
3. Staff Expense	211.45	5.77	153.82	164.89	114.30	26.31	12.59
4. Office Operating Expenses	116.30	3.73	120.09	103.40	72.31	17.36	5.34
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.60	-	6.14	-	-
7. Provision for Risk	290.66	10.49	301.74	155.38	798.03	54.53	23.14
7.1 Loan loss Provision	290.66	10.49	301.74	155.38	762.03	54.53	23.14
7.1.1 General Loan loss Provision	95.45	4.35	299.79	24.56	163.34	23.40	4.76
7.1.1.1 Pass Loan Loss Provision	-	(1.16)	(10.27)	7.07	-	-	-
7.1.1.2 Watch List Provision	95.45	5.51	310.06	17.50	163.34	23.40	4.76
7.1.2 Special Loan Loss Provision	195.21	6.14	1.95	130.82	596.88	31.13	18.38
7.1.3 Additional Loan Loss Provision	-	-	-	-	1.82	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	36.00	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	2.52	-	-	-	-	-	-
9. Provision for Staff Bonus	31.36	0.46	11.16	32.23	-	-	-
10. Provision for Income Tax	84.68	1.25	30.14	87.02	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	197.58	2.91	70.33	203.04	-	-	-
Total Expenses	1,716.76	58.06	1,446.45	1,612.04	1,743.84	169.21	61.44

Income

1. Interest Income	1,393.63	56.89	1,283.53	1,511.27	1,198.90	101.50	43.88
1.1 On Loans and Advances	1,257.76	54.10	1,126.14	1,315.49	1,064.59	88.54	32.81
1.2 On Investment	134.25	-	147.63	175.20	107.40	11.19	1.76
1.2.1 Government Bonds	134.25	-	147.63	175.20	106.00	10.87	1.76
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	1.40	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.32	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.62	-	2.30	2.07	2.73	1.77	0.59
1.5 On Others	-	2.79	7.45	18.52	24.18	-	8.72
2. Commission and Discount	90.63	0.09	5.88	76.71	44.07	3.96	1.09
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	90.63	0.07	5.88	5.21	44.07	3.96	1.09
2.3 Others	-	0.02	-	71.51	-	-	-
3. Exchange Flactuation Income	0.47	-	21.08	-	0.02	-	-
3.1 Due to Change in Exchange Rate	0.24	-	(0.24)	-	0.02	-	-
3.2 Due to Foreign Currency Transaction	0.23	-	21.32	-	-	-	-
4. Other Operating Income	51.91	1.08	67.12	24.05	56.83	0.53	2.29
5. Non Operating Income	-	-	68.85	-	0.50	0.01	-
6. Write Back from Provisions for loss	179.97	-	-	-	94.95	18.61	4.20
7. Recovery of written-off Loan	0.15	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	348.58	44.60	9.98
Total Income	1,716.76	58.06	1,446.45	1,612.04	1,743.84	169.21	61.44

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	78.46	80.65	66.89	0.54	116.05	194.64	131.01
1.1 On Deposit Liabilities	78.46	80.41	66.89	0.54	116.05	194.64	131.01
1.1.1 Saving Account	17.10	14.26	10.35	0.08	21.22	40.92	20.42
1.1.2 Fixed Account	57.57	65.02	55.13	-	94.29	152.75	108.65
1.1.2.1 Up to 3 months Fixed Account	-	4.51	-	-	13.59	11.50	-
1.1.2.2 3 to 6 months Fixed Account	18.75	23.22	-	-	17.62	14.47	6.23
1.1.2.3 6 months to 1 year Fixed Account	18.41	23.62	-	-	38.57	59.55	55.40
1.1.2.4 Above 1 year Fixed Account	20.41	13.68	55.13	-	24.51	67.23	47.02
1.1.3 Call Deposit	3.79	1.13	1.41	0.47	0.54	0.97	1.94
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.24	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	31.41	18.29	14.48	1.51	30.79	41.43	19.32
4. Office Operating Expenses	50.01	11.71	13.70	0.64	32.30	29.10	13.57
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	-	58.51	53.80	-	55.24	-	55.30
7.1 Loan loss Provision	-	58.51	53.80	-	55.24	-	55.30
7.1.1 General Loan loss Provision	-	17.08	5.14	-	0.52	-	4.64
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	(8.10)	-	-
7.1.1.2 Watch List Provision	-	17.08	5.14	-	8.61	-	4.64
7.1.2 Special Loan Loss Provision	-	41.43	48.66	-	54.72	-	50.67
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	-	-	-	-	11.55	-	-
9. Provision for Staff Bonus	-	-	-	-	-	-	0.55
10. Provision for Income Tax	-	-	-	-	-	15.95	1.48
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	-	-	-	37.38	3.44
Total Expenses	159.88	169.16	148.88	2.69	245.93	318.51	224.67

Income

1. Interest Income	143.47	126.75	84.90	0.11	196.12	267.98	195.39
1.1 On Loans and Advances	133.38	112.94	70.29	0.06	172.69	238.83	172.62
1.2 On Investment	7.67	12.74	7.24	-	10.45	19.58	22.36
1.2.1 Government Bonds	7.67	8.21	7.24	-	10.45	19.58	22.36
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.54	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.42	1.07	0.92	0.06	0.80	9.57	0.41
1.5 On Others	-	-	6.45	-	12.18	-	-
2. Commission and Discount	0.55	4.75	0.07	-	0.11	13.60	0.07
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.55	4.75	0.07	-	0.11	13.60	0.07
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	9.60	4.33	2.99	-	6.70	9.97	7.36
5. Non Operating Income	-	-	1.35	-	0.59	0.31	1.52
6. Write Back from Provisions for loss	5.05	3.18	-	-	-	26.65	20.33
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	1.22	30.16	59.56	2.57	42.42	-	-
Total Income	159.88	169.16	148.88	2.69	245.93	318.51	224.67

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	95.64	91.39	53.62	115.31	110.35	46.57	43.93
1.1 On Deposit Liabilities	95.64	91.39	53.62	114.31	110.35	46.57	43.93
1.1.1 Saving Account	21.04	16.39	16.27	24.17	25.76	9.74	8.15
1.1.2 Fixed Account	72.78	72.17	37.18	88.45	84.59	35.56	34.57
1.1.2.1 Up to 3 months Fixed Account	-	7.14	0.68	-	-	2.12	1.45
1.1.2.2 3 to 6 months Fixed Account	-	15.20	1.21	5.57	7.29	6.36	1.35
1.1.2.3 6 months to 1 year Fixed Account	72.78	28.91	12.51	28.16	55.46	16.05	15.34
1.1.2.4 Above 1 year Fixed Account	-	20.92	22.78	54.73	21.84	11.03	16.42
1.1.3 Call Deposit	1.82	2.83	0.17	1.69	-	1.27	1.20
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.00	-	-	-
2. Commission Expense	-	0.37	-	-	-	-	-
3. Staff Expense	29.78	31.17	5.50	37.00	31.78	10.95	16.76
4. Office Operating Expenses	18.68	29.37	7.30	20.53	17.43	6.98	13.38
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	80.55	181.01	43.60	128.54	-	18.90	11.52
7.1 Loan loss Provision	80.55	181.01	43.60	128.54	-	18.90	11.52
7.1.1 General Loan loss Provision	12.04	49.64	3.41	2.49	-	2.09	11.52
7.1.1.1 Pass Loan Loss Provision	0.58	26.02	-	-	-	0.73	11.52
7.1.1.2 Watch List Provision	11.46	23.62	3.41	2.49	-	1.35	-
7.1.2 Special Loan Loss Provision	68.52	131.37	40.19	126.06	-	16.82	-
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	-	-	-	0.14	-	0.68	-
9. Provision for Staff Bonus	-	-	0.29	-	2.93	2.15	-
10. Provision for Income Tax	-	-	0.79	(14.98)	7.90	5.81	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	1.85	-	18.44	13.57	-
Total Expenses	224.65	333.32	112.95	286.55	188.84	105.62	85.58
Income							
1. Interest Income	127.85	142.23	71.04	149.15	148.05	64.26	57.87
1.1 On Loans and Advances	112.31	126.34	71.04	142.42	128.15	59.18	52.11
1.2 On Investment	6.70	13.67	-	2.14	18.93	-	5.22
1.2.1 Government Bonds	6.70	-	-	2.14	-	-	5.22
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	13.67	-	-	18.93	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.62	1.43	-	3.85	0.98	1.18	0.54
1.5 On Others	8.22	0.80	-	0.75	-	3.90	-
2. Commission and Discount	5.31	0.18	0.06	0.89	5.93	2.85	3.36
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	5.31	0.18	0.06	0.70	5.93	0.31	0.15
2.3 Others	-	-	-	0.19	-	2.54	3.21
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	4.62	7.76	5.98	0.90	32.84	18.82	-
5. Non Operating Income	-	17.19	0.01	0.46	-	-	2.63
6. Write Back from Provisions for loss	28.39	125.67	35.85	70.22	2.01	19.69	-
7. Recovery of written-off Loan	-	1.20	-	0.40	-	-	-
8. Income from Extra Ordinary transactions	3.76	-	-	-	-	-	-
9. Net Loss	54.72	39.08	-	64.52	-	-	21.72
Total Income	224.65	333.32	112.95	286.55	188.84	105.62	85.58

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.07	117.01	320.39	324.29	126.39
1.1 On Deposit Liabilities	0.07	116.00	307.39	312.19	126.39
1.1.1 Saving Account	0.06	17.42	59.42	47.81	23.79
1.1.2 Fixed Account	-	93.80	241.42	254.13	96.74
1.1.2.1 Up to 3 months Fixed Account	-	5.76	1.96	-	-
1.1.2.2 3 to 6 months Fixed Account	-	16.94	4.21	42.56	17.74
1.1.2.3 6 months to 1 year Fixed Account	-	32.22	114.51	106.69	43.02
1.1.2.4 Above 1 year Fixed Account	-	38.89	120.74	104.87	35.99
1.1.3 Call Deposit	0.01	4.77	6.55	10.25	5.86
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	1.01	13.00	12.10	-
2. Commission Expense	-	0.22	1.26	-	-
3. Staff Expense	2.11	28.63	60.98	72.18	31.33
4. Office Operating Expenses	0.90	15.28	29.18	46.87	19.93
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	2.50	0.72	-
7. Provision for Risk	-	78.00	77.86	92.14	319.37
7.1 Loan loss Provision	-	78.00	77.86	92.14	319.37
7.1.1 General Loan loss Provision	-	9.59	34.05	28.04	36.35
7.1.1.1 Pass Loan Loss Provision	-	2.49	-	5.21	-
7.1.1.2 Watch List Provision	-	7.10	34.05	22.82	36.35
7.1.2 Special Loan Loss Provision	-	68.41	43.82	64.10	283.03
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	-	-	3.56	7.40	-
10. Provision for Income Tax	-	-	9.62	20.19	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	22.46	46.39	-
Total Expenses	3.08	239.13	527.81	610.18	497.03

Income

1. Interest Income	-	167.38	479.75	551.58	192.39
1.1 On Loans and Advances	-	142.34	425.82	485.48	173.09
1.2 On Investment	-	18.30	29.54	65.41	17.17
1.2.1 Government Bonds	-	-	29.54	65.41	17.17
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	18.30	-	-	-
1.3 On Agency Balance	-	-	-	-	1.42
1.4 On Call Deposit	-	2.66	1.81	0.69	0.46
1.5 On Others	-	4.07	22.58	0.00	0.24
2. Commission and Discount	-	6.16	17.36	31.82	0.83
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.35	17.36	-	0.83
2.3 Others	-	5.80	-	31.82	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	1.69	1.83	19.60	26.78	13.52
5. Non Operating Income	0.10	-	0.09	-	12.29
6. Write Back from Provisions for loss	-	33.00	11.01	-	113.17
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	1.29	30.77	-	-	164.83
Total Income	3.08	239.13	527.81	610.18	497.03

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,687.09	20,767.35	19,714.28	18,886.36	12,986.22	13,591.06	7,888.46	10,877.23
Fishery Related	724.12	1,242.86	668.58	827.51	-	312.44	49.78	160.02
Mining Related	2,781.60	111.45	417.48	950.74	-	29.51	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	45,622.79	38,198.90	78,282.83	101,846.61	11,445.61	87,154.37	42,784.40	56,264.88
Construction	3,468.35	3,766.76	25,705.48	6,694.54	8,715.53	2,357.69	903.99	4,492.30
Electricity, Gas and Water	16,396.66	25,441.15	41,809.32	32,380.81	8,411.32	20,986.01	10,196.24	20,385.76
Metal Products, Mach. & Ele. Eqp.	2,538.15	3,737.38	6,848.73	4,664.15	1,423.03	9,371.57	2,551.92	3,404.08
Tras., Com. and Public Utilities	1,358.23	3,470.23	4,821.58	6,186.60	2,287.96	5,327.22	234.46	2,171.43
Wholesaler & Retailer	41,028.64	68,904.26	97,326.42	70,153.03	20,898.44	44,395.53	33,085.90	53,194.61
Finance, Insurance and Real Estate	6,928.00	20,911.30	20,821.78	32,482.58	4,420.33	18,894.65	6,898.43	22,812.72
Tourism Service**	9,550.83	18,930.96	11,007.62	22,976.35	857.21	12,437.37	7,217.05	5,003.24
Other Services	6,957.90	10,001.43	13,504.58	19,184.70	1,893.44	9,560.97	2,353.09	8,470.17
Consumption Loans	79,483.74	99,031.03	80,275.47	37,749.87	12,348.77	15,518.26	21,369.83	41,535.23
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	13,746.26	3,318.85	41,441.12	6,808.49	162.48	14,531.31	10,354.49	9,693.18
TOTAL sectorwise	237,272.36	317,833.93	442,645.28	362,186.96	85,989.15	254,739.90	146,109.75	238,464.87

Product Wise

Term Loan	57,465.19	84,270.60	129,362.44	115,820.99	11,445.01	102,323.64	48,169.81	80,883.07
Overdraft	6,927.59	5,678.05	2,905.08	2,299.60	85.18	3,074.31	129.62	3,178.64
Cash Credit Loan	17,279.01	68,650.28	1,750.78	25,522.51	7,422.92	50,282.64	20,949.68	45,471.88
Trust Receipt Loan/Import Loan	1,915.13	2,144.13	16,160.29	19,000.36	3,917.43	11,780.95	3,944.86	9,527.39
Short Term Working Capital/Demand Loan	21,525.52	26,283.61	109,394.41	131,622.00	25,849.83	36,646.49	22,168.71	33,047.84
Residential Personal Home Loan (Up to Rs. 30 million)#	12,090.89	31,202.43	29,986.19	7,811.15	8,345.39	5,387.74	2,755.73	24,932.06
Real Estate Loan	9,988.11	9,716.15	22,902.50	23,850.27	8,819.48	11,120.36	3,953.30	7,847.61
Margin Nature Loan	7,263.23	6,922.03	16,269.00	3,805.74	-	2,950.73	530.84	3,674.00
Hire Purchase Loan	2,408.52	9,690.74	11,703.68	5,239.46	1,354.39	6,816.53	3,099.70	7,029.49
Deprived Sector Loan	11,852.76	14,994.82	21,471.57	18,082.92	4,544.04	12,469.23	7,200.38	11,278.17
Bills Purchased	2.80	8.51	8.78	45.63	1,364.33	18.35	0.08	540.01
Other Product	88,553.60	58,272.57	80,730.55	9,086.31	12,841.16	11,868.93	33,207.04	11,054.70
Total Product wise Loan	237,272.36	317,833.93	442,645.28	362,186.96	85,989.15	254,739.90	146,109.75	238,464.87

Collateral Wise

Gold and Silver	38,217.51	28,050.65	2,102.07	2,674.77	-	-	-	-
Government Securities	69.48	0.85	7.80	10.84	4,500.00	-	-	0.07
Non Governmental Securities	7,267.45	6,922.03	17,962.52	3,780.74	-	3,100.73	530.84	4,544.00
Fixed Deposit Receipts	804.22	1,343.15	1,228.41	2,090.52	6,089.45	1,302.34	1,206.94	1,956.52
Own	803.60	1,343.15	1,228.41	1,865.99	85.18	1,302.34	1,206.94	1,956.52
Other Licences Institutions	0.62	-	-	224.54	6,004.28	-	-	-
Collateral of Properties	179,791.02	254,190.90	393,019.46	321,233.97	65,469.37	238,661.06	121,941.56	210,427.47
Fixed Assets	119,154.58	251,782.27	285,115.28	305,263.22	54,013.71	230,473.79	58,922.17	113,615.83
Current Assets	60,636.44	2,408.62	107,904.18	15,970.76	11,455.65	8,187.27	63,019.39	96,811.64
Against security of Bill	13.32	13.61	8,015.05	-	-	-	3,964.86	8,392.16
Domestic Bills	2.78	-	1,812.58	-	-	-	-	-
Foreign Bills	10.54	13.61	6,202.47	-	-	-	3,964.86	8,392.16
Against Guarantee	7,990.32	27,255.89	10,511.69	4,366.17	2,945.27	11,307.38	6,877.32	11,001.41
Government Guarantee	275.51	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,011.43	9,701.04	8,260.36	3,823.92	2,806.46	-	6,721.26	10,499.99
Personal Guarantee	1,652.59	17,307.44	1,868.41	153.16	-	-	-	302.68
Collective Guarantee	4.40	30.82	3.37	5.66	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	147.97	-	-
Other Guarantee	46.38	-	0.03	-	-	11,159.41	-	-
Credit Card	0.05	24.45	1,335.28	271.56	354.49	368.38	-	117.87
Others	3,119.01	32.39	8,463.00	27,758.38	6,630.58	-	11,588.23	2,025.37
Total	237,272.36	317,833.93	442,645.28	362,186.96	85,989.15	254,739.90	146,109.75	238,464.87

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	21,529.84	5,051.61	11,711.08	14,567.26	14,553.68	50,858.39	21,939.87	13,379.48
Fishery Related	2,688.60	247.59	899.74	782.11	877.05	893.69	742.54	389.11
Mining Related	-	249.65	1,068.36	44.10	660.31	1,240.54	128.84	887.33
Agriculture, Forestry, Bevarage & Non Food Production Related*	9,987.29	34,580.28	48,923.07	45,400.15	32,217.39	20,026.88	95,263.07	22,134.97
Construction	21,249.03	8,972.57	15,747.68	21,721.23	4,154.14	12,374.85	9,467.31	17,703.26
Electricity,Gas and Water	2,150.17	14,645.04	40,812.39	30,890.03	20,224.39	10,393.20	28,079.52	21,084.46
Metal Products, Mach. & Ele. Eqp.	563.49	1,424.27	4,089.58	8,112.50	3,074.64	556.69	6,031.86	364.25
Tras., Com. and Public Utilities	664.41	1,779.12	4,889.51	6,643.52	4,200.70	4,807.79	7,415.10	3,875.21
Wholesaler & Retailer	55,631.39	27,827.34	46,660.17	49,256.72	51,645.74	37,381.55	93,094.16	31,146.37
Finance, Insurance and Real Estate	11,376.29	7,875.12	24,023.55	27,104.30	15,435.16	5,067.81	41,791.64	6,495.81
Tourism Service**	2,656.82	5,899.95	15,244.03	12,054.00	7,944.43	7,140.78	21,023.60	4,184.95
Other Services	5,161.87	8,897.09	9,888.70	14,180.74	10,912.94	8,238.16	21,734.55	8,397.78
Consumption Loans	76,404.40	15,927.25	76,725.53	61,546.84	49,584.83	26,735.75	105,536.94	45,143.43
Local Government	-	-	-	231.20	148.73	-	-	-
Others	16,418.83	21,105.10	428.23	947.94	14,681.42	30,661.88	32.66	893.80
TOTAL sectorwise	226,482.43	154,482.00	301,111.63	293,482.65	230,315.55	216,377.96	452,281.67	176,080.20

Product Wise

Term Loan	78,314.55	74,025.68	146,350.39	94,769.27	109,616.99	47,757.15	185,258.79	81,429.46
Overdraft	1,397.11	1,016.20	2,435.02	3,448.37	2,426.23	19,223.58	8,922.57	4,709.68
Cash Credit Loan	52,440.74	20,566.65	40,473.53	18,428.41	40,554.73	994.92	58,275.16	7,013.33
Trust Receipt Loan/Import Loan	72.80	6,170.94	5,087.96	7,294.10	6,719.60	862.33	12,504.57	1,809.52
Short Term Working Capital/Demand Loan	5,566.00	23,381.85	36,476.23	62,087.24	15,444.15	105,885.91	62,227.12	16,972.72
Residential Personal Home Loan (Up to Rs. 30 million)#	44,480.08	6,562.36	12,330.78	19,001.38	16,226.83	10,260.29	43,958.74	12,205.36
Real Estate Loan	23,129.35	1,602.03	7,708.90	15,460.24	4,343.33	2,533.36	16,895.67	3,982.25
Margin Nature Loan	2,475.03	3,532.52	10,545.64	7,797.54	8,959.09	5,912.50	12,565.83	6,618.19
Hire Purchase Loan	1,997.74	3,501.96	4,252.00	3,022.49	4,341.06	4,861.13	15,554.89	4,693.38
Deprived Sector Loan	11,511.35	7,471.76	15,580.79	14,360.04	11,017.33	15,369.28	22,326.30	10,833.72
Bills Purchased	-	1,648.63	621.37	67.99	375.27	-	647.76	-
Other Product	5,097.68	5,001.43	19,249.02	47,745.58	10,290.95	2,717.51	13,144.28	25,812.59
Total Product wise Loan	226,482.43	154,482.00	301,111.63	293,482.65	230,315.55	216,377.96	452,281.67	176,080.20

Collateral Wise

Gold and Silver	11.59	230.66	4.66	780.72	14.50	3.98	-	699.67
Government Securities	-	2.12	-	-	9.99	-	-	0.35
Non Governmental Securities	2,475.03	3,532.52	10,679.98	7,982.54	9,527.93	-	12,565.83	6,618.19
Fixed Deposit Receipts	1,257.06	375.20	1,107.37	1,519.05	2,025.93	636.20	2,243.47	1,010.97
Own	1,257.06	375.20	1,107.37	1,519.05	2,025.93	636.20	2,243.47	998.08
Other Licences Institutions	-	-	-	-	-	-	-	12.89
Collateral of Properties	211,481.63	129,576.50	270,834.15	270,797.06	202,689.23	215,737.78	402,833.99	155,136.23
Fixed Assets	209,013.16	87,852.19	260,110.85	225,206.44	121,035.98	215,737.78	246,966.24	101,957.28
Current Assets	2,468.48	41,724.31	10,723.30	45,590.61	81,653.25	-	155,867.75	53,178.95
Against security of Bill	-	1,648.63	3,074.06	109.06	5,547.08	-	15,805.98	2,393.44
Domestic Bills	-	1,648.63	-	-	83.04	-	-	25.30
Foreign Bills	-	-	3,074.06	109.06	5,464.05	-	15,805.98	2,368.14
Against Guarantee	10,052.67	6,620.28	14,444.04	9,459.76	8,420.22	-	476.06	1,153.08
Government Guarantee	0.18	-	238.50	231.20	148.59	-	324.52	5.16
Institutional Guarantee	9,643.66	6,159.59	14,081.91	9,206.61	8,055.88	-	-	173.18
Personal Guarantee	-	460.64	102.20	21.96	215.75	-	151.54	955.49
Collective Guarantee	-	-	21.43	-	-	-	-	0.17
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	408.83	0.04	-	-	-	-	-	19.08
Credit Card	245.28	337.45	808.92	334.64	858.55	-	631.95	282.45
Others	959.18	12,158.64	158.44	2,499.82	1,222.11	-	17,724.39	8,785.83
Total	226,482.43	154,482.00	301,111.63	293,482.65	230,315.55	216,377.96	452,281.67	176,080.20

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,947.33	14,313.32	11,259.99	8,675.46	361.34	59.13	503.26	2,912.80
Fishery Related	741.81	693.40	452.22	979.09	28.38	-	-	101.05
Mining Related	136.38	1,775.07	185.32	-	3.22	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	24,573.87	35,863.52	44,920.87	34,282.15	1,066.73	0.96	538.04	2,028.21
Construction	13,908.68	6,565.08	14,493.24	7,519.61	7,614.05	44.02	37.28	1,050.47
Electricity,Gas and Water	26,234.56	31,219.51	18,889.38	24,385.04	1,435.63	-	-	953.96
Metal Products, Mach. & Ele. Eqp.	2,341.85	4,808.57	4,624.78	1,643.31	349.18	2.70	-	178.16
Tras., Com. and Public Utilities	3,640.03	6,732.70	2,860.86	3,831.84	479.92	8.16	124.41	667.58
Wholesaler & Retailer	25,966.03	50,860.18	36,526.61	26,370.42	10,140.68	16.63	874.68	6,212.18
Finance, Insurance and Real Estate	35,767.75	20,050.16	28,024.73	12,929.11	6,275.84	-	160.00	4,960.54
Tourism Service**	20,741.60	10,667.54	22,385.93	6,505.56	964.71	25.26	-	2,046.32
Other Services	7,942.35	7,645.24	18,878.08	9,023.40	484.86	0.43	252.40	1,763.90
Consumption Loans	27,896.69	52,811.37	34,970.75	19,304.45	16,325.71	136.90	13.08	17,588.86
Local Government	-	-	-	-	-	-	-	3.32
Others	22,814.71	5,502.08	3,116.97	32,805.61	12.89	4.01	-	5,261.10
TOTAL sectorwise	228,653.65	249,507.75	241,589.71	188,255.05	45,543.14	298.21	2,503.14	45,728.45

Product Wise

Term Loan	82,616.27	101,847.83	107,797.77	100,296.87	4,729.56	160.40	708.29	20,990.97
Overdraft	8,877.97	5,369.89	991.18	449.01	2,415.25	36.30	95.34	1,789.28
Cash Credit Loan	28,076.61	44,173.27	27,744.26	30,741.18	3,650.47	4.90	714.22	4,759.98
Trust Receipt Loan/Import Loan	795.45	4,278.51	3,122.52	2,507.03	-	-	-	-
Short Term Working Capital/Demand Loan	11,157.48	37,172.31	35,132.73	11,378.11	60.44	-	-	581.58
Residential Personal Home Loan (Up to Rs. 30 million)#	9,108.91	20,090.12	13,596.91	11,019.83	17,022.60	22.28	37.28	7,419.49
Real Estate Loan	23,701.18	5,195.25	16,886.16	7,060.50	2,472.38	7.50	160.00	3,150.79
Margin Nature Loan	9,807.20	3,020.47	5,965.72	2,967.54	2,102.30	-	-	1,630.65
Hire Purchase Loan	5,980.22	6,585.87	5,189.71	6,695.46	1,165.22	16.71	124.41	1,538.33
Deprived Sector Loan	11,585.27	12,154.90	12,112.52	9,643.18	3,205.02	25.20	12.48	3,428.87
Bills Purchased	4,586.40	425.65	69.24	851.74	-	-	-	-
Other Product	32,360.69	9,193.67	12,980.98	4,644.61	8,719.90	24.92	651.12	438.52
Total Product wise Loan	228,653.65	249,507.75	241,589.71	188,255.05	45,543.14	298.21	2,503.14	45,728.45

Collateral Wise

Gold and Silver	7,277.30	0.20	5.57	-	312.31	-	-	186.67
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	9,907.07	2,791.94	6,093.92	-	2,102.30	-	-	1,630.65
Fixed Deposit Receipts	1,451.35	568.51	655.70	1,266.38	379.58	21.77	13.08	249.29
Own	1,451.35	568.51	655.70	1,266.38	379.58	21.77	13.08	249.29
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	195,063.19	238,463.22	221,257.94	175,722.67	38,412.44	218.39	2,490.07	40,716.59
Fixed Assets	190,845.48	224,804.24	171,973.31	151,208.58	38,362.54	218.39	2,490.07	40,716.59
Current Assets	4,217.71	13,658.98	49,284.63	24,514.09	49.90	-	-	-
Against security of Bill	-	269.56	647.84	851.74	-	-	-	-
Domestic Bills	-	200.89	23.56	851.74	-	-	-	-
Foreign Bills	-	68.67	624.28	-	-	-	-	-
Against Guarantee	9,566.83	714.31	8,569.40	17.28	3,675.26	10.67	-	2,945.26
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,260.04	23.67	7,774.14	-	3,583.13	-	-	1,715.52
Personal Guarantee	61.35	573.20	574.58	17.28	90.11	10.67	-	1,030.56
Collective Guarantee	-	14.33	96.13	-	0.83	-	-	199.18
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.73	16.04	-	-	1.20	-	-	-
Credit Card	199.91	210.73	197.77	134.89	-	-	-	-
Others	5,188.00	6,489.27	4,161.58	10,262.09	661.25	47.37	-	-
Total	228,653.65	249,507.75	241,589.71	188,255.05	45,543.14	298.21	2,503.14	45,728.45

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	943.57	203.99	4,235.13	3,885.85	5,400.55	70.06	3,505.63	3,198.74
Fishery Related	13.69	29.80	137.96	357.44	103.04	37.83	147.80	340.96
Mining Related	-	-	4.64	149.24	-	-	44.23	106.41
Agriculture, Forestry, Bevarage & Non Food Production Related*	811.68	278.65	4,211.74	3,681.50	2,581.82	139.13	4,745.71	8,269.10
Construction	27.82	369.94	541.12	7,466.57	874.79	165.56	2,174.28	1,927.55
Electricity, Gas and Water	1.50	201.13	1,032.94	393.83	1,334.16	-	1,934.35	-
Metal Products, Mach. & Ele. Eqp.	1.44	10.31	233.37	347.21	188.65	10.63	412.54	216.49
Tras., Com. and Public Utilities	232.19	257.07	1,325.63	1,424.88	852.86	46.89	499.49	827.06
Wholesaler & Retailer	3,965.82	671.16	12,343.42	8,585.13	6,695.55	192.39	4,456.67	10,954.05
Finance, Insurance and Real Estate	634.49	741.43	12,792.94	11,526.15	4,667.42	57.38	5,191.38	5,335.87
Tourism Service**	466.44	180.07	5,660.02	4,315.68	1,834.38	16.82	2,199.58	11,361.83
Other Services	687.93	165.31	1,871.58	2,722.65	2,225.77	-	1,216.84	4,046.14
Consumption Loans	5,037.00	2,577.10	21,567.49	23,032.02	19,462.21	253.19	13,941.70	12,895.86
Local Government	-	-	-	-	0.35	-	3.10	-
Others	5.39	690.09	33,514.86	8,022.71	8,851.99	339.23	11,540.75	1,719.76
TOTAL sectorwise	12,828.97	6,376.07	99,472.84	75,910.85	55,073.55	1,329.11	52,014.06	61,199.81

Product Wise

Term Loan	4,330.02	2,553.20	48,875.70	26,413.99	32,034.86	377.76	23,667.98	24,023.66
Overdraft	397.15	97.58	2,136.66	2,478.80	2,853.64	267.86	3,292.09	647.09
Cash Credit Loan	3,459.32	-	8,160.75	9,676.88	3,785.76	-	5,805.12	10,116.28
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	117.96	505.47	1,276.66	915.32	334.03	185.23	1,366.66	735.82
Residential Personal Home Loan (Up to Rs. 30 million)#	1,683.45	1,040.22	15,393.53	12,295.78	6,370.28	233.18	6,806.13	4,749.66
Real Estate Loan	490.11	55.15	9,008.46	7,481.21	2,433.40	57.38	1,403.82	5,171.90
Margin Nature Loan	467.08	246.27	3,828.02	2,684.23	1,909.89	-	1,782.90	2,368.14
Hire Purchase Loan	492.79	267.57	1,810.95	2,132.39	1,019.93	39.64	736.29	894.48
Deprived Sector Loan	614.67	468.25	5,214.27	4,298.86	2,969.57	67.52	2,907.66	3,176.95
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	776.42	1,142.36	3,767.85	7,533.38	1,362.19	100.54	4,245.41	9,315.80
Total Product wise Loan	12,828.97	6,376.07	99,472.84	75,910.85	55,073.55	1,329.11	52,014.06	61,199.81

Collateral Wise

Gold and Silver	400.93	-	997.98	1,128.92	996.49	-	520.19	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	467.08	-	3,766.72	2,626.53	1,909.89	-	1,792.23	2,368.14
Fixed Deposit Receipts	95.72	35.43	564.44	414.08	365.70	85.49	399.03	268.71
Own	95.72	35.43	564.44	414.08	365.70	85.49	399.03	268.71
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,664.61	5,640.58	88,728.86	66,273.20	49,397.95	1,243.62	43,393.22	57,025.29
Fixed Assets	11,664.61	5,640.58	88,728.86	66,230.57	49,397.95	1,243.62	43,372.02	57,025.29
Current Assets	-	-	-	42.64	-	-	21.20	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	199.04	698.56	4,910.14	5,319.82	2,397.76	-	5,861.09	1,408.73
Government Guarantee	-	-	-	-	0.35	-	3.10	-
Institutional Guarantee	149.88	698.56	1,842.73	4,814.93	2,016.74	-	4,810.41	1,407.93
Personal Guarantee	49.16	-	2,667.06	389.25	363.24	-	977.12	-
Collective Guarantee	-	-	400.36	104.40	17.43	-	66.87	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	11.25	-	-	3.59	-
Credit Card	-	-	-	19.18	-	-	-	-
Others	1.59	1.50	504.70	129.12	5.76	-	48.31	128.94
Total	12,828.97	6,376.07	99,472.84	75,910.85	55,073.55	1,329.11	52,014.06	61,199.81

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,260.20	284.82	321.09	569.80	458.27	152.33	0.00	687.83
Fishery Related	187.07	-	2.45	5.41	-	23.52	-	22.65
Mining Related	-	-	-	-	-	4.50	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,830.91	140.58	17.54	159.88	66.19	31.27	63.70	197.15
Construction	1,136.45	92.38	-	225.66	974.43	125.42	-	50.00
Electricity,Gas and Water	2,249.18	58.00	-	1.46	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	162.59	-	4.00	-	18.58	2.85	-	-
Tras., Com. and Public Utilities	766.60	164.28	0.11	126.88	264.27	166.69	9.03	120.31
Wholesaler & Retailer	5,124.11	487.79	102.55	1,213.49	286.80	160.66	77.40	836.93
Finance, Insurance and Real Estate	6,577.59	256.95	7.35	756.51	413.38	241.32	90.40	347.97
Tourism Service**	3,065.13	195.59	43.24	91.18	210.56	94.81	20.70	250.87
Other Services	2,512.61	76.79	1.95	427.00	105.94	219.19	-	220.76
Consumption Loans	18,632.69	849.31	386.92	2,397.15	1,925.81	1,001.52	218.92	1,444.78
Local Government	-	-	-	-	-	-	33.18	-
Others	25.41	978.45	115.11	30.13	280.77	480.75	1,678.92	2,381.55
TOTAL sectorwise	49,530.54	3,584.96	1,002.32	6,004.56	5,005.00	2,704.85	2,192.25	6,560.80

Product Wise

Term Loan	13,400.93	879.84	336.51	2,733.11	2,380.66	643.92	344.07	3,130.27
Overdraft	2,561.44	48.21	76.20	147.83	183.14	147.58	-	263.44
Cash Credit Loan	4,964.33	225.75	71.36	430.69	88.90	-	-	228.26
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,466.70	128.77	-	309.17	-	198.67	96.65	304.39
Residential Personal Home Loan (Up to Rs. 30 million)#	7,474.37	635.23	-	706.49	974.43	372.34	530.32	756.82
Real Estate Loan	4,578.33	50.00	-	319.84	305.36	145.84	1,027.29	315.52
Margin Nature Loan	1,924.16	88.73	-	138.21	185.73	286.55	26.19	379.19
Hire Purchase Loan	1,100.33	101.61	7.48	139.11	246.09	181.99	120.35	145.03
Deprived Sector Loan	3,707.12	469.64	179.99	544.67	284.23	138.80	33.18	462.12
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,352.82	957.19	330.79	535.45	356.47	589.16	14.20	575.77
Total Product wise Loan	49,530.54	3,584.96	1,002.32	6,004.56	5,005.00	2,704.85	2,192.25	6,560.80

Collateral Wise

Gold and Silver	276.13	114.07	88.14	362.27	150.95	-	-	86.43
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,924.16	88.73	-	138.21	-	-	26.19	379.19
Fixed Deposit Receipts	531.35	13.87	17.03	36.35	50.20	53.38	0.05	47.47
Own	531.35	13.87	17.03	36.35	50.20	53.38	0.05	47.47
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	46,109.15	2,165.39	897.15	4,984.17	4,369.59	2,244.79	403.82	5,874.15
Fixed Assets	46,109.15	2,165.39	897.15	4,984.17	4,369.59	2,243.81	403.82	5,874.15
Current Assets	-	-	-	-	-	0.98	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	654.82	206.95	-	483.55	248.53	117.52	83.27	173.57
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	373.30	206.95	-	427.04	108.02	91.87	-	32.78
Personal Guarantee	264.32	-	-	56.50	140.52	25.65	50.09	140.78
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	34.94	995.95	-	-	185.73	289.17	1,678.92	-
Total	49,530.54	3,584.96	1,002.32	6,004.56	5,005.00	2,704.85	2,192.25	6,560.80

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	499.27	544.74	368.97	518.88	546.97	361.70	302.08	553.61
Fishery Related	8.79	37.93	31.69	45.16	-	14.47	22.03	27.01
Mining Related	10.10	-	-	-	-	-	28.80	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	552.41	135.29	352.73	283.42	171.23	363.09	156.71	24.70
Construction	323.30	184.90	426.78	301.46	-	121.63	288.87	10.70
Electricity,Gas and Water	88.06	-	29.24	8.32	-	-	63.86	-
Metal Products, Mach. & Ele. Eqp.	312.50	33.51	25.36	22.19	-	70.39	75.56	19.47
Tras., Com. and Public Utilities	684.73	58.32	76.31	36.94	-	164.52	226.42	-
Wholesaler & Retailer	1,348.78	489.16	323.15	976.84	1,026.63	1,181.14	479.85	476.47
Finance, Insurance and Real Estate	947.57	1,367.96	338.47	773.22	176.69	593.61	312.49	89.91
Tourism Service**	809.64	276.37	66.32	57.69	129.30	459.79	55.50	31.79
Other Services	413.23	706.82	15.00	135.54	-	128.97	65.41	0.04
Consumption Loans	2,992.82	1,433.00	1,345.55	2,014.78	17.50	2,149.33	1,704.78	784.41
Local Government	-	-	-	-	-	-	-	-
Others	149.31	1,330.51	852.31	40.17	478.56	87.13	1,364.35	17.44
TOTAL sectorwise	9,140.49	6,598.51	4,251.87	5,214.62	2,546.88	5,695.76	5,146.71	2,035.54

Product Wise

Term Loan	1,653.13	1,217.89	329.38	531.00	86.30	2,383.59	1,655.04	669.31
Overdraft	-	435.51	438.48	278.93	327.34	101.77	98.30	246.43
Cash Credit Loan	-	81.96	336.53	-	1,066.93	858.61	254.83	301.96
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,332.05	216.67	53.12	82.88	-	212.54	478.62	38.18
Residential Personal Home Loan (Up to Rs. 30 million)#	576.79	758.19	841.48	336.87	5.27	588.47	756.08	30.55
Real Estate Loan	647.22	1,409.10	335.94	665.29	107.60	542.27	165.57	61.24
Margin Nature Loan	216.82	470.09	232.54	170.13	-	47.19	196.41	4.26
Hire Purchase Loan	1,113.42	40.38	130.35	101.39	-	428.47	154.89	2.92
Deprived Sector Loan	416.01	325.05	307.27	258.44	137.88	350.22	257.29	110.01
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,185.06	1,643.67	1,246.77	2,789.68	815.56	182.64	1,129.69	570.67
Total Product wise Loan	9,140.49	6,598.51	4,251.87	5,214.62	2,546.88	5,695.76	5,146.71	2,035.54

Collateral Wise

Gold and Silver	707.19	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	233.48	470.09	234.59	170.13	-	47.19	196.41	-
Fixed Deposit Receipts	101.35	49.71	54.30	62.48	12.23	113.48	29.66	26.90
Own	101.32	49.71	54.30	62.48	12.23	113.48	29.66	26.90
Other Licences Institutions	0.03	-	-	-	-	-	-	-
Collateral of Properties	7,587.76	5,823.06	3,834.90	4,758.88	107.60	5,420.08	4,680.12	1,966.06
Fixed Assets	7,587.76	5,823.06	3,834.90	4,746.81	107.60	5,420.08	4,680.12	1,966.06
Current Assets	-	-	-	12.07	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	4.26
Domestic Bills	-	-	-	-	-	-	-	4.26
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	410.17	255.65	128.06	223.13	-	115.01	230.59	38.32
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	222.16	255.65	0.98	129.72	-	45.65	227.29	29.98
Personal Guarantee	188.00	-	122.08	93.41	-	69.35	3.24	8.34
Collective Guarantee	-	-	-	-	-	-	0.06	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	100.55	-	0.03	-	2,427.05	-	9.92	-
Total	9,140.49	6,598.51	4,251.87	5,214.62	2,546.88	5,695.76	5,146.71	2,035.54

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	218.40	49.19	226.17	979.83	762.09	479.84
Fishery Related	1.50	-	10.19	55.96	11.67	33.57
Mining Related	-	-	0.87	14.23	51.99	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	6.27	199.99	112.93	910.46	492.73	581.48
Construction	152.76	-	467.44	400.78	-	333.46
Electricity, Gas and Water	19.82	-	4.45	212.83	18.71	26.46
Metal Products, Mach. & Ele. Eqp.	11.91	-	13.34	82.07	40.44	102.57
Tras., Com. and Public Utilities	154.71	2.94	11.73	278.60	135.65	600.89
Wholesaler & Retailer	159.89	68.51	536.27	2,408.16	2,329.14	1,371.57
Finance, Insurance and Real Estate	279.53	-	460.53	2,932.60	3,601.64	637.61
Tourism Service**	51.19	37.24	221.93	1,485.23	438.21	455.60
Other Services	35.38	-	71.61	980.16	510.92	207.88
Consumption Loans	814.97	1.55	1,299.29	5,254.66	8,025.64	2,556.05
Local Government	2.63	-	-	-	-	-
Others	142.12	304.11	2,208.39	1,731.42	3,382.36	9.65
TOTAL sectorwise	2,051.09	663.53	5,645.15	17,726.99	19,801.19	7,396.62

Product Wise

Term Loan	881.35	345.91	456.97	8,242.29	6,474.04	2,902.97
Overdraft	90.20	-	-	824.70	1,176.97	50.94
Cash Credit Loan	203.86	108.00	-	2,782.01	724.03	880.16
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	243.93	82.90	417.56	304.46
Residential Personal Home Loan (Up to Rs. 30 million)#	251.93	-	1,154.83	1,802.29	5,998.63	955.33
Real Estate Loan	148.16	191.51	309.82	2,073.93	3,057.37	625.06
Margin Nature Loan	85.07	-	436.39	472.14	733.15	254.75
Hire Purchase Loan	154.83	-	52.13	418.87	112.47	494.60
Deprived Sector Loan	200.59	-	346.25	822.46	902.85	355.95
Bills Purchased	-	-	-	-	-	-
Other Product	35.11	18.11	2,644.84	205.40	204.12	572.41
Total Product wise Loan	2,051.09	663.53	5,645.15	17,726.99	19,801.19	7,396.62

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	85.07	-	-	472.14	733.17	-
Fixed Deposit Receipts	35.41	-	39.69	170.11	83.61	100.80
Own	35.41	-	39.69	170.11	83.61	100.80
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,738.92	663.53	4,964.21	16,300.64	17,864.32	6,886.00
Fixed Assets	1,738.92	663.53	4,964.21	16,300.64	17,864.32	6,886.00
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	191.70	-	199.15	776.95	1,120.10	155.07
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	102.99	-	198.40	637.25	544.27	52.59
Personal Guarantee	82.98	-	0.75	139.70	575.83	102.49
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.10	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	442.10	7.14	-	254.75
Total	2,051.09	663.53	5,645.15	17,726.99	19,801.19	7,396.62

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	59,480	63,015	69,040	76,435	76,599	5.94	9.56	0.21
	a. Paid-up Capital	34,388	35,835	38,429	38,452	38,452	4.21	7.24	0.00
	b. Statutory Reserves	11,190	12,274	13,620	14,250	14,284	9.69	10.96	0.24
	c. Retained Earning	6,645	4,076	2,639	9,232	8,842	-38.66	-35.24	-4.23
	d. Others Reserves	7,258	10,830	14,351	14,501	15,022	49.22	32.51	3.59
2	BORROWINGS	214,238	230,746	239,468	218,248	233,240	7.71	3.78	6.87
	a. NRB	7,944	6,221	544	6,601	7,234	-21.69	-91.26	9.60
	b. Others	206,294	224,525	238,924	211,647	226,005	8.84	6.41	6.78
3	DEPOSITS	167,093	176,661	199,756	200,397	204,924	5.73	13.07	2.26
4	BILLS PAYABLE	27	41	19	18	16	52.50	-54.97	-12.72
5	OTHER LIABILITIES	46,185	56,740	61,892	71,867	69,977	22.85	9.08	-2.63
	a. Loan Loss Provision	18,383	21,865	24,267	29,404	29,936	18.94	10.99	1.81
	b. Interest Suspense a/c	6,921	11,557	13,601	14,944	14,789	66.98	17.68	-1.04
	c. Others	20,881	23,318	24,024	27,519	25,252	11.67	3.03	-8.24
6	RECONCILIATION A/c	15,568	19,691	19,387	20,184	20,242	26.48	-1.54	0.29
7	PROFIT & LOSS A/c	5,191	6,837	8,876	1,054	2,010	31.70	29.83	90.79
	Total	507,782	553,731	598,438	588,203	607,008	9.05	8.07	3.20
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	27,071	42,711	28.29	23.06	57.77
	a. Cash Balance	494	424	325	364	337	-14.19	-23.32	-7.35
	b. Bank Balance	17,249	22,748	30,375	17,764	28,515	31.88	33.53	60.53
	c. Money at Call	9,220	11,420	11,867	8,943	13,858	23.86	3.92	54.96
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,091	1,079	-8.52	11.33	-1.13
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	9,912	9,637	11.34	2.16	-2.77
4	LOANS & ADVANCES	432,237	455,853	489,673	492,936	495,481	5.46	7.42	0.52
	Institutional	72,928	59,060	48,804	45,344	44,916	-19.02	-17.36	-0.94
	Individual	359,310	396,793	440,869	447,592	450,565	10.43	11.11	0.66
5	FIXED ASSETS	3,258	4,150	4,535	4,479	4,683	27.38	9.28	4.57
6	OTHER ASSETS	20,078	28,488	30,297	32,034	32,974	41.89	6.35	2.93
7	EXPENSES NOT WRITTEN OFF	39	0	1	1	1	-98.73	181.63	-14.49
8	NON BANKING ASSETS	1	5	7	8	9	279.10	35.43	13.22
9	RECONCILIATION A/c	14,809	19,991	20,277	20,217	20,287	34.99	1.43	0.35
10	PROFIT & LOSS A/c	1,054	461	581	454	146	-56.22	25.91	-67.83
	Total	507,782	553,731	598,438	588,203	607,008	9.05	8.07	3.20
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	5,168	7,667	-7.10	-8.24	48.36
2	COMMISSION/FEE EXPENSES	45	15	25	1	1	-66.55	67.07	188.46
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	2,636	3,973	-0.83	11.95	50.75
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	696	1,122	-8.72	10.31	61.24
5	NON OPERATING EXPENSES	14	64	48	0	3	352.21	-25.03	617.07
6	PROVISION FOR RISK	25,658	26,976	26,315	3,649	5,350	5.14	-2.45	46.60
7	LOAN WRITTEN OFF	123	155	41	3	190	25.59	-73.26	6545.45
8	EXTRAORDINARY EXPENSES	0	1	0	0	0	769.89	-58.00	0.00
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	148	292	28.78	34.92	97.89
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	430	913	20.37	51.14	112.06
11	NET PROFIT	4,783	6,717	8,931	1,039	1,977	40.44	32.96	90.27
	TOTAL EXPENSES	87,444	89,095	91,522	13,770	21,489	1.89	2.72	56.06
Income									
1	INTEREST INCOME	61,707	58,836	62,791	10,216	15,929	-4.65	6.72	55.93
2	COMMISSION & DISCOUNT	618	762	1,282	240	376	23.33	68.24	56.61
3	OTHER OPERATING INCOME	3,971	4,275	4,294	455	727	7.65	0.45	59.65
4	NON OPERATING INCOME	158	146	130	17	26	-7.46	-11.05	51.53
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	2,400	4,305	16.03	-9.01	79.37
6	RECOVERY FOR WRITE BACK	4	17	17	2	13	300.14	-1.53	618.23
7	INCOME FOR EXTRA ORDINARY EXPENSES	113	118	79	-	-	5.22	-33.51	0.00
8	NET LOSS	646	342	549	440	113	-47.01	60.33	-74.29
	TOTAL INCOME	88,416	89,095	91,522	13,770	21,489	0.77	2.72	56.06
Miscellaneous Information									
	No. of Total Staffs	22,493	21,727	21,717	21,929	21,920	-3.41	-0.05	-0.04
	No. of Total Branches	5,128	5,051	5,004	4,986	4,986	-1.50	-0.93	0.00
	No. of Total Centers	445,666	459,319	473,465	471,955	473,130	3.06	3.08	0.25
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,487,457	1,491,727	1.80	4.43	0.29
	No. of Total Passive Groups	19,043	19,857	38,277	38,382	38,602	4.28	92.76	0.57
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,268,149	6,283,482	-0.34	3.77	0.24
	No. of Total Passive Members	528,082	534,348	802,163	791,183	796,496	1.19	50.12	0.67
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,704,746	2,707,669	-10.75	1.62	0.11
	No. of Total Overdue Borrowers	587,163	689,852	624,835	753,693	756,404	17.49	-9.42	0.36
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,257,987	6,238,585	-0.39	2.79	-0.31
	Total Saving Amount (Rs million)	167,027	177,049	199,756	200,384	204,948	6.00	12.83	2.28

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	25,704.06
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,551.33
	e. Share Premium	-
	f. Retained Earning	2,021.96
	g. Others Reserves Fund	530.77
2	BORROWINGS	7,439.81
	a. NRB	-
	b. Interbank Borrowing	150.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,819.66
	a. Current	389.47
	Domestic	389.47
	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	1,660.81
	1. Sundry Creditors	-
	2. Loan Loss Provision	676.46
	3. Interest Suspense a/c	-
	4. Others	984.35
6	Reconciliation A/c	-
7	Profit & Loss A/c	208.54
	TOTAL Liabilities	42,832.89
Assets		
1	LIQUID FUNDS	210.10
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	210.07
	1. In Nepal Rastra Bank	162.28
	Domestic Currency	162.28
	Foreign Currency	-
	2. "A" Class Licensed Institution	47.79
	Domestic Currency	47.79
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	9,971.98
	a. Govt. Securities	9,971.98
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,433.65
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,433.65
4	LOANS & ADVANCES (Including Bills Purchased)	26,375.03
4.1	LOANS & ADVANCES	26,375.03
	a. Infrastructure Project	26,375.03
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	178.12
7	OTHER ASSETS	664.00
	a. Accrued Interest:	486.64
	Financial Institutions	-
	Government Enterprises	106.01
	Private Sector	380.63
	b. Staff Loans / Adv.	128.66
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	48.69
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	42,832.89

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	248.77
1.1 On Deposit Liabilities	129.21
1.2 On Borrowing	119.56
2. Commission Expense	0.01
3. Staff Expense	19.04
4. Office Operating Expenses	23.06
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	16.26
7.1 Loan loss Provision	16.26
7.1.1 General Loan loss Provision	16.26
7.1.1.1 Pass Loan Loss Provision	16.26
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	33.15
10. Provision for Income Tax	89.83
11. Others	-
12. Net Profit	208.54
Total Expenses	638.66

Income

1. Interest Income	621.86
1.1 On Loans and Advances	494.92
1.2 On Investment	83.70
1.2.1 Government Bonds	83.70
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	43.25
2. Commission and Discount	12.75
2.1 Bills Purchase and Discount	-
2.2 Commission	12.75
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	3.99
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	638.66

Districtwise List of Banks and Financial Institutions Branches (Asoj, 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	181	61	5	247	1,148,156	4,648
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		763	196	36	995	4,961,412	4,986
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	57	10	1	68	415,126	6,105
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			218	21	3	242	1,688,412	6,977
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	763	196	36	856	995	1,851
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	218	21	3	236	242	478
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)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	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	3.04	2,566,105.34
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	5.49	3,011,265.59
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	3.87	582,207.61
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	4.03	1,045,788.61
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	4.87	598,277.94
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	9.10	784,991.44
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	0.99	515,357.31
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	2.55	2,059.57
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	518,314.49	-	406,311.34	-	429,688.73	-	474,211.20
6.1	Current	-	339,735.87	-	356,067.67	-	477,031.54	-	364,781.92	-	388,767.43	-	432,668.43
6.2	Margin	-	41,209.24	-	42,512.68	-	39,974.05	-	40,537.59	-	40,295.67	-	40,842.27
6.3	Other	-	792.47	-	1,364.27	-	1,308.89	-	991.83	-	625.62	-	700.50
	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	3.85	6,568,999.01

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)		Asoj, 2082 (Mid Oct, 2025)	
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	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	7.06	312,094.80
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	6.97	14,378.72
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	7.25	10,470.22
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	7.15	291,481.59
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	7.25	579,290.39
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	7.86	209,710.42
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	7.30	444,338.00
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	7.35	69,965.15
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	7.56	70,334.44
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	7.51	957,587.59
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	6.94	368,588.77
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	7.44	219,374.28
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	7.60	202,507.77
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	8.26	979,745.69
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	3.50	1,185.29
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	8.41	249,550.97
	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	7.50	4,980,604.08

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)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	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	7.60	1,828,985.66
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	8.20	83,556.04
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	7.55	604,497.79
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	7.43	70,077.72
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	7.05	827,876.08
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	7.92	341,297.26
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	7.88	226,739.78
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	7.54	121,595.25
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	8.05	114,022.41
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	6.48	255,571.83
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	8.17	11,261.09
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	8.25	494,609.68
	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	7.50	4,980,090.59

Annex-I

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