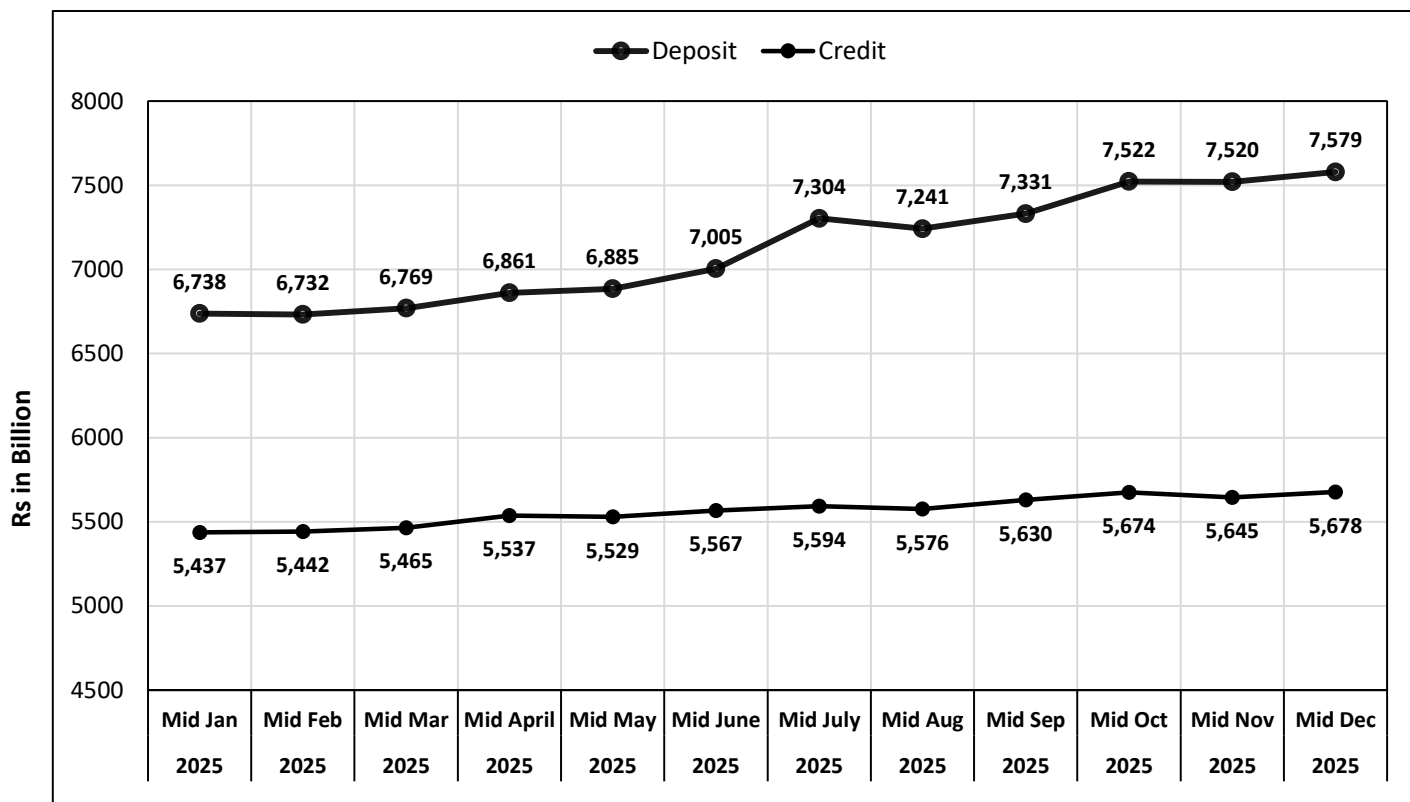


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Mangshir
(Mid-Dec, 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	51	1	106
Total Number of Licensed BFIs	20	17	17	51	1	106

- 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 Mangshir End, 2082 (Mid-Dec, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	111.71	10.17	2.22	124.10
2	Total Credit/GDP	82.66	8.60	1.70	92.97
3	Total Credit/ Total Deposit**	74.00	84.62	76.65	74.91
4	CD Ratio*	73.16	84.25	76.69	74.12
5	Fixed Deposit/Total Deposit	44.23	41.38	63.17	44.33
6	Saving Deposit/Total Deposit	39.37	47.28	26.15	39.78
7	Current Deposit/Total Deposit	6.95	2.38	1.07	6.47
8	Call Deposit/Total Deposit	8.75	8.81	9.55	8.77
9	NPL/ Total Loan^	5.03	6.03	12.52	5.26
10	Total LLP /Total Loan	5.39	5.89	11.23	5.54
11	Deprived Sector Loan/Total Loan \$^	5.28	6.11	5.38	5.36
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.14	6.33	7.07	7.97
2	Investment in Gov. Securities/Total Deposit	14.42	14.06	11.71	14.34
3	Total Liquid Assets/Total Deposit	23.25	21.72	23.10	23.13
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.67	10.16	9.99	9.72
2	Total Capital/RWA	12.80	13.21	12.44	12.82
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,105	1,131	291	6,527
3	No. of Deposit Accounts	52,842,827	7,652,061	1,057,099	61,551,987
4	No. of Loan Accounts	1,669,894	265,815	77,285	2,012,994
5	No. of Branchless Banking Centers	784	4	-	788
6	No. of Branchless Banking Customers	275,340	547	-	275,887
7	No. of Mobile Banking Customers	24,764,655	3,796,474	313,817	28,874,946
8	No. of Internet Banking Customers	1,686,891	601,041	19,557	2,307,489
9	No. of ATMs	4,896	339	39	5,274
10	No. of Debit Cards	12,566,141	1,285,252	80,010	13,931,403
11	No. of Credit Cards	318,370	3,565	-	321,935
12	No. of Prepaid Cards	263,833	4,402	-	268,235
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.66			
	(a) Saving	2.97			
	(b) Fixed	5.32			
	(c) Call	0.84			
2	Wt. Avg Interest Rate on Credit	7.26			

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-Nov	Mid-Dec	% 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	826,318	824,794	6.67	6.41	-0.18
	a. Paid-up Capital	425,052	436,408	443,682	448,168	449,212	2.67	1.67	0.23
	b. Statutory Reserves	138,151	150,114	162,782	173,223	173,296	8.66	8.44	0.04
	c. Retained Earning	(6,633)	(21,577)	(31,473)	(4,938)	(9,533)	225.30	45.86	93.04
	d. Others Reserves	126,558	163,767	200,403	209,866	211,820	29.40	22.37	0.93
2	BORROWINGS	255,302	240,886	235,077	229,455	226,434	-5.65	-2.41	-1.32
	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	4,855	4,712	-63.30	31.04	-2.94
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	27,143	24,249	-25.04	-31.11	-10.66
	d. Other Financial Ins.	6,467	8,037	7,243	4,356	4,371	24.27	-9.88	0.34
	e. Bonds and Securities	163,416	177,211	185,012	192,668	192,668	8.44	4.40	0.00
3	DEPOSITS	5,771,238	6,495,583	7,303,531	7,520,249	7,578,794	12.55	12.44	0.78
	a. Current	454,049	381,824	527,894	458,786	490,108	-15.91	38.26	6.83
	b. Savings	1,519,064	1,954,389	2,673,443	2,937,121	3,015,194	28.66	36.79	2.66
	c. Fixed	3,359,257	3,642,837	3,506,979	3,410,882	3,359,702	8.44	-3.73	-1.50
	d. Call Deposits	390,785	472,514	547,192	663,714	664,516	20.91	15.80	0.12
	e. Others	48,082	44,019	48,023	49,746	49,275	-8.45	9.10	-0.95
4	Bills Payable	3,189	3,117	3,242	5,508	4,630	-2.25	4.03	-15.95
5	Other Liabilities	502,666	598,080	710,107	770,962	806,921	18.98	18.73	4.66
	1. Loan Loss Provision	168,124	230,012	285,008	312,939	314,436	36.81	23.91	0.48
	2. Interest Suspense a/c	28,910	28,409	56,087	73,004	75,342	-1.73	97.43	3.20
	3. Others	305,633	339,659	369,012	385,019	417,144	11.13	8.64	8.34
6	Reconciliation A/c	471	3,179	4,343	204	589	574.99	36.58	189.13
7	Profit & Loss A/c	75,002	61,825	69,866	18,548	24,999	-17.57	13.01	34.78
TOTAL		7,290,996	8,131,382	9,101,560	9,371,244	9,467,162	11.53	11.93	1.02
Assets									
1	LIQUID FUNDS	533,958	553,205	647,262	641,816	665,847	3.60	17.00	3.74
	a. Cash Balance	102,134	103,855	101,206	101,954	99,142	1.69	-2.55	-2.76
	Nepalese Notes & Coins	99,262	100,579	97,078	96,118	93,016	1.33	-3.48	-3.23
	Foreign Currency	2,871	3,277	4,128	5,836	6,126	14.11	25.98	4.96
	b. Bank Balance	362,361	378,811	483,070	478,914	505,195	4.54	27.52	5.49
	1. In Nepal Rastra Bank	288,687	330,452	385,908	368,095	386,110	14.47	16.78	4.89
	2. "A"Class Licensed Institution	23,870	17,711	58,265	60,436	72,495	-25.80	228.99	19.95
	3. Other Financial Ins.	2,939	1,621	1,428	1,201	985	-44.86	-11.87	-18.02
	4. In Foreign banks	46,865	29,028	37,468	49,181	45,605	-38.06	29.08	-7.27
	c. Money at Call	69,463	70,539	62,986	60,948	61,511	1.55	-10.71	0.92
2	INVESTMENTS	1,049,633	1,471,177	1,743,212	1,864,589	1,876,055	40.16	18.49	0.61
	a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,118,584	1,086,815	13.06	0.70	-2.84
	b Others	19,827	306,882	570,793	746,005	789,240	1447.82	86.00	5.80
3	SHARE & OTHER INVESTMENT	251,757	275,676	365,368	417,910	421,065	9.50	32.54	0.75
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,643,563	5,676,281	5.97	8.18	0.58
	4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,633,465	5,664,879	5.91	8.13	0.56
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,419,779	5,454,829	5.65	8.13	0.65
	b. Financial Institutions	183,328	202,802	222,405	206,697	204,191	10.62	9.67	-1.21
	c. Government Organizations	2,697	6,202	3,450	6,989	5,859	129.96	-44.36	-16.16
	4.2 BILLS PURCHASED	3,600	6,954	10,086	10,098	11,402	93.16	45.03	12.91
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,754	1,347	92.13	73.06	-23.20
6	FIXED ASSETS	136,783	145,320	152,824	152,852	152,778	6.24	5.16	-0.05
7	OTHER ASSETS	417,472	476,248	546,869	593,380	620,081	14.08	14.83	4.50
	a. Accrued Interests	244,588	282,704	315,816	348,105	377,014	15.58	11.71	8.30
	b. Others	172,884	193,544	231,053	245,275	243,066	11.95	19.38	-0.90
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	51,076	51,015	90.01	42.36	-0.12
10	Reconciliation Account	2,304	2,550	10	3,136	1,528	10.66	-99.60	-51.29
11	Profit & Loss A/c	1,831	497	1,481	1,118	1,116	-72.86	198.06	-0.18
TOTAL		7,290,996	8,131,382	9,101,560	9,371,244	9,467,162	11.53	11.93	1.02

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% 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	745,528	744,373	6.80	6.88	-0.15
	a. Paid-up Capital	369,857	379,020	385,327	388,198	388,937	2.48	1.66	0.19
	b. Statutory Reserves	126,035	137,000	148,046	157,693	157,678	8.70	8.06	-0.01
	c. Retained Earning	(1,180)	(13,948)	(19,371)	7,594	4,103	1082.50	38.88	-45.98
	d. Others Reserves	116,599	150,815	183,775	192,042	193,655	29.34	21.85	0.84
2	BORROWINGS	243,416	231,919	225,206	219,305	216,284	-4.72	-2.89	-1.38
	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	4,855	4,712	-56.96	21.00	-2.94
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	27,143	24,249	-25.04	-31.11	-10.66
	d. Other Financial Ins.	6,164	7,558	6,806	3,927	3,942	22.61	-9.95	0.38
	e. Bonds and Securities	154,982	168,723	176,277	182,947	182,947	8.87	4.48	0.00
3	DEPOSITS	5,086,244	5,756,809	6,541,650	6,763,461	6,822,495	13.18	13.63	0.87
	a. Current	441,571	368,702	508,974	443,300	473,876	-16.50	38.04	6.90
	b. Savings	1,366,476	1,752,143	2,391,430	2,618,714	2,686,198	28.22	36.49	2.58
	c. Fixed	2,898,148	3,177,768	3,112,938	3,056,801	3,017,257	9.65	-2.04	-1.29
	d. Call Deposits	333,864	415,610	481,153	595,859	596,889	24.49	15.77	0.17
	e. Others	46,186	42,586	47,156	48,787	48,275	-7.79	10.73	-1.05
4	Bills Payable	3,163	3,095	3,230	5,484	4,615	-2.15	4.34	-15.85
5	Other Liabilities	453,119	538,952	636,043	694,243	728,764	18.94	18.01	4.97
	1. Loan Loss Provision	147,603	201,267	246,562	270,216	271,864	36.36	22.50	0.61
	2. Interest Suspense a/c	18,049	15,809	41,966	57,985	60,070	-12.41	165.45	3.60
	3. Others	287,467	321,875	347,515	366,041	396,830	11.97	7.97	8.41
6	Reconciliation A/c	470	3,177	4,315	103	522	576.23	35.80	407.26
7	Profit & Loss A/c	68,213	55,901	62,713	16,908	22,603	-18.05	12.19	33.68
TOTAL		6,465,937	7,242,741	8,170,934	8,445,032	8,539,656	12.01	12.82	1.12
Assets									
1	LIQUID FUNDS	450,799	477,887	574,754	575,754	602,856	6.01	20.27	4.71
	a. Cash Balance	92,853	95,352	92,517	93,571	90,620	2.69	-2.97	-3.15
	Nepalese Notes & Coins	90,215	92,309	88,822	88,295	84,911	2.32	-3.78	-3.83
	Foreign Currency	2,638	3,043	3,695	5,276	5,709	15.33	21.43	8.21
	b. Bank Balance	324,727	340,981	437,981	436,806	464,866	5.01	28.45	6.42
	1. In Nepal Rastra Bank	263,539	301,463	353,434	335,486	354,753	14.39	17.24	5.74
	2. "A"Class Licensed Institution	14,124	10,338	47,060	52,050	64,480	-26.80	355.19	23.88
	3. Other Financial Ins.	201	153	24	94	34	-23.51	-84.63	-64.18
	4. In Foreign banks	46,864	29,026	37,463	49,176	45,600	-38.06	29.07	-7.27
	c. Money at Call	33,219	41,554	44,257	45,377	47,369	25.09	6.50	4.39
2	INVESTMENTS	937,730	1,330,657	1,599,985	1,715,095	1,725,112	41.90	20.24	0.58
	a. Govt. Securities	918,942	1,049,313	1,070,576	1,015,707	983,675	14.19	2.03	-3.15
	b. Others	18,788	281,344	529,409	699,388	741,438	1397.43	88.17	6.01
3	SHARE & OTHER INVESTMENT	238,878	262,629	349,567	399,532	405,436	9.94	33.10	1.48
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,019,138	5,047,116	5.91	8.60	0.56
	4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,009,040	5,035,714	5.84	8.55	0.53
	a. Private Sector	4,149,539	4,381,897	4,749,763	4,813,569	4,843,630	5.60	8.40	0.62
	b. Financial Institutions	156,762	172,496	197,193	188,482	186,225	10.04	14.32	-1.20
	c. Government Organizations	2,690	6,194	3,450	6,989	5,859	130.31	-44.30	-16.16
	4.2 BILLS PURCHASED	3,600	6,954	10,086	10,098	11,402	93.16	45.03	12.91
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,754	1,347	92.13	73.06	-23.20
6	FIXED ASSETS	124,602	132,130	137,527	137,394	137,354	6.04	4.08	-0.03
7	OTHER ASSETS	381,570	436,640	503,140	550,084	575,811	14.43	15.23	4.68
	a. Accrued Interests	218,341	255,668	289,037	317,498	345,225	17.10	13.05	8.73
	b. Others	163,228	180,972	214,102	232,586	230,586	10.87	18.31	-0.86
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	43,190	43,051	97.15	41.75	-0.32
10	Reconciliation Account	2,301	2,547	-	3,047	1,527	10.70	-100.00	-49.87
11	Profit & Loss A/c	1,001	-	-	-	-	-100.00	0.00	0.00
TOTAL		6,465,937	7,242,741	8,170,934	8,445,032	8,539,656	12.01	12.82	1.12

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% 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	62,884	62,712	9.39	4.16	-0.27
a. Paid-up Capital		40,207	42,171	43,055	44,669	44,975	4.88	2.10	0.68
b. Statutory Reserves		8,341	9,318	10,724	11,391	11,480	11.72	15.08	0.78
c. Retained Earning		(355)	(878)	(3,457)	(3,912)	(4,772)	147.43	293.66	22.00
d. Others Reserves		4,592	7,131	9,825	10,735	11,029	55.30	37.78	2.74
2 BORROWINGS		9,340	8,019	8,624	8,915	8,915	-14.14	7.55	0.00
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	429	429	57.88	-8.80	0.00
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	621,532	620,958	6.75	3.32	-0.09
a. Current		11,059	11,513	16,950	14,187	14,784	4.10	47.22	4.21
b. Savings		132,843	176,770	250,566	283,901	293,610	33.07	41.75	3.42
c. Fixed		380,584	374,776	308,219	268,017	256,953	-1.53	-17.76	-4.13
d. Call Deposits		46,811	46,863	53,904	54,547	54,703	0.11	15.02	0.29
e. Others		275	249	798	880	908	-9.24	220.33	3.19
4 Bills Payable		23	21	13	24	14	-9.55	-40.29	-39.42
5 Other Liabilities		30,451	36,086	48,936	50,201	50,922	18.50	35.61	1.44
1. Loan Loss Provision		13,887	19,372	27,666	31,185	30,925	39.49	42.81	-0.83
2. Interest Suspense a/c		1,931	2,459	3,366	3,944	4,144	27.37	36.90	5.06
3. Others		14,633	14,255	17,904	15,072	15,853	-2.58	25.60	5.18
6 Reconciliation A/c		0	0	0	70	35	-100.00	0.00	-49.74
7 Profit & Loss A/c		5,715	5,291	5,887	1,521	2,232	-7.42	11.25	46.81
TOTAL		669,886	717,330	754,042	745,146	745,789	7.08	5.12	0.09
Assets									
1 LIQUID FUNDS		64,562	56,513	54,762	49,692	47,586	-12.47	-3.10	-4.24
a. Cash Balance		7,574	7,022	7,372	7,100	7,256	-7.29	5.00	2.20
Nepalese Notes & Coins		7,341	6,788	6,940	6,539	6,839	-7.53	2.24	4.59
Foreign Currency		233	234	433	560	416	0.30	85.08	-25.70
b. Bank Balance		28,785	29,706	36,081	33,409	32,026	3.20	21.46	-4.14
1. In Nepal Rastra Bank		20,033	23,445	26,115	25,989	25,228	17.03	11.39	-2.93
2. "A"Class Licensed Institution		7,521	5,775	9,146	6,709	6,318	-23.21	58.36	-5.83
3. Other Financial Ins.		1,228	483	815	705	474	-60.67	68.75	-32.71
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	9,184	8,304	-29.85	-42.85	-9.58
2 INVESTMENTS		91,763	114,973	118,004	118,777	119,376	25.29	2.64	0.50
a. Govt. Securities		90,725	92,535	86,899	87,376	87,288	2.00	-6.09	-0.10
b. Others		1,038	22,438	31,105	31,401	32,089	2061.03	38.63	2.19
3 SHARE & OTHER INVESTMENT		8,504	9,159	11,053	13,603	11,057	7.70	20.68	-18.71
4 LOANS & ADVANCES									
(Including Bills Purchased)		471,886	501,432	526,613	521,169	525,431	6.26	5.02	0.82
4.1 LOANS & ADVANCES		471,886	501,432	526,613	521,169	525,431	6.26	5.02	0.82
a. Private Sector		451,918	476,949	504,466	504,402	508,918	5.54	5.77	0.90
b. Financial Institutions		19,964	24,480	22,147	16,767	16,513	22.62	-9.53	-1.52
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	11,283	11,277	9.78	15.07	-0.05
7 OTHER ASSETS		21,777	22,172	26,828	25,005	25,529	1.81	21.00	2.09
a. Accrued Interests		14,549	13,386	13,661	16,632	17,557	-8.00	2.06	5.56
b. Others		7,228	8,787	13,168	8,373	7,971	21.56	49.86	-4.80
8 Expenses not Written off		-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets		2,269	3,369	4,687	4,843	4,880	48.51	39.11	0.76
10 Reconciliation Account		0	-	10	88	-	-100.00	0.00	-100.00
11 Profit & Loss A/c		279	-	911	682	649	-100.00	0.00	-4.88
TOTAL		669,886	717,330	754,042	745,146	745,789	7.08	5.12	0.09

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% 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	17,906	17,710	-4.98	-3.39	-1.10
	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	4,138	4,138	0.55	5.68	-0.01
	c. Retained Earning	(5,098)	(6,751)	(8,645)	(8,621)	(8,863)	32.41	28.05	2.81
	d. Others Reserves	5,367	5,821	6,803	7,089	7,135	8.46	16.88	0.65
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	135,256	135,342	13.38	2.21	0.06
	a. Current	1,419	1,609	1,971	1,300	1,448	13.35	22.52	11.41
	b. Savings	19,745	25,477	31,448	34,506	35,386	29.03	23.44	2.55
	c. Fixed	80,525	90,293	85,822	86,063	85,492	12.13	-4.95	-0.66
	d. Call Deposits	10,110	10,041	12,135	13,308	12,924	-0.69	20.87	-2.89
	e. Others	1,622	1,184	68	79	92	-27.02	-94.24	16.45
4	Bills Payable	2	1	0	0	0	-74.24	-47.06	633.33
5	Other Liabilities	19,097	23,043	25,128	26,518	27,235	20.66	9.05	2.70
	1. Loan Loss Provision	6,634	9,373	10,780	11,537	11,646	41.29	15.02	0.94
	2. Interest Suspense a/c	8,930	10,140	10,755	11,075	11,128	13.56	6.06	0.48
	3. Others	3,533	3,529	3,593	3,906	4,461	-0.10	1.81	14.21
6	Reconciliation A/c	1	2	28	31	32	105.88	1223.81	3.66
7	Profit & Loss A/c	1,073	633	1,266	119	164	-41.03	100.04	37.13
TOTAL		155,172	171,311	176,585	181,066	181,717	10.40	3.08	0.36
Assets									
1	LIQUID FUNDS	18,596	18,804	17,746	16,370	15,405	1.12	-5.63	-5.89
	a. Cash Balance	1,706	1,481	1,317	1,284	1,265	-13.18	-11.11	-1.45
	Nepalese Notes & Coins	1,706	1,481	1,317	1,284	1,265	-13.17	-11.12	-1.44
	Foreign Currency	0	0	0	0	0	-76.92	766.67	-83.33
	b. Bank Balance	8,849	8,125	9,008	8,699	8,303	-8.18	10.87	-4.55
	1. In Nepal Rastra Bank	5,115	5,544	6,359	6,620	6,129	8.39	14.70	-7.41
	2. "A"Class Licensed Institution	2,224	1,597	2,060	1,677	1,697	-28.20	29.00	1.17
	3. Other Financial Ins.	1,510	984	590	402	477	-34.83	-40.09	18.52
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,041	9,198	7,421	6,387	5,837	14.38	-19.32	-8.61
2	INVESTMENTS	20,140	25,547	25,223	30,717	31,566	26.85	-1.27	2.76
	a. Govt. Securities	20,140	22,447	14,944	15,501	15,852	11.45	-33.42	2.27
	b. Others	-	3,100	10,278	15,216	15,714	0.00	231.56	3.27
3	SHARE & OTHER INVESTMENT	4,375	3,888	4,748	4,776	4,572	-11.13	22.12	-4.27
4	LOANS & ADVANCES								
	(Including Bills Purchased)	92,931	99,691	104,182	103,256	103,734	7.27	4.50	0.46
	4.1 LOANS & ADVANCES	92,931	99,691	104,182	103,256	103,734	7.27	4.50	0.46
	a. Private Sector	86,325	93,861	101,116	101,809	102,281	8.73	7.73	0.46
	b. Financial Institutions	6,602	5,826	3,066	1,447	1,453	-11.75	-47.38	0.41
	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	4,176	4,147	4.30	18.51	-0.69
7	OTHER ASSETS	14,125	17,436	16,901	18,291	18,741	23.44	-3.07	2.46
	a. Accrued Interests	11,697	13,651	13,118	13,975	14,232	16.70	-3.91	1.84
	b. Others	2,428	3,785	3,783	4,316	4,509	55.93	-0.06	4.47
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	3,043	3,084	76.36	57.35	1.35
10	Reconciliation Account	3	3	0	1	0	1.02	-94.97	-63.01
11	Profit & Loss A/c	551	497	571	436	467	-9.74	14.81	7.18
TOTAL		155,172	171,311	176,585	181,066	181,717	10.40	3.08	0.36

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	104,532	128,188	6.23	-23.19	22.63
1.1 Deposit Liabilities	402,421	431,908	328,104	97,639	119,744	7.33	-24.03	22.64
1.1.1 Saving A/c	88,065	79,278	77,164	28,661	35,618	-9.98	-2.67	24.27
1.1.2 Fixed A/c	305,845	344,566	244,252	66,917	81,591	12.66	-29.11	21.93
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	2,317	2,799	-12.13	-51.66	20.81
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	6,324	7,640	-6.86	-34.15	20.82
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	22,623	27,563	15.30	-31.50	21.83
1.1.2.4 Above 1 Year	138,814	166,377	126,923	35,652	43,588	19.86	-23.71	22.26
1.1.3 Call Deposit	8,461	8,034	6,655	2,048	2,518	-5.04	-17.16	22.94
1.1.4 Certificate of Deposits	51	30	32	13	16	-41.40	8.27	23.65
1.2 Others	26,832	24,079	22,163	6,893	8,444	-10.26	-7.96	22.51
2 Commission/Fee Expense	4,228	4,635	5,627	1,739	2,226	9.61	21.41	27.96
3 Employees Expenses	55,126	63,661	68,118	22,701	28,544	15.48	7.00	25.74
4 Office Operating Expenses	38,127	43,010	43,468	13,583	17,064	12.81	1.06	25.63
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	69	94	85.74	-40.45	36.37
7. Provision for Risk	65,952	85,515	89,979	40,835	42,386	29.66	5.22	3.80
7.1 Loan loss Provision	65,818	85,205	89,474	40,760	42,354	29.46	5.01	3.91
7.1.1 General Loan loss Provision	17,473	26,227	23,367	9,424	10,278	50.11	-10.90	9.07
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	2,777	3,580	31.70	5.31	28.92
7.1.1.2 Watch List Provision	6,969	12,394	8,800	6,647	6,698	77.85	-29.00	0.78
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	31,440	31,839	23.05	17.01	1.27
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	(104)	237	4.11	-85.79	-328.29
7.2. Provision for Non-Banking Assets	89	153	3	43	-	72.55	-98.08	-100.00
7.3. Provision for Loss on Investment	16	31	-	13	13	88.57	-100.00	-0.38
7.4. Provision for Loss of Other Assets	29	127	502	19	19	336.07	296.86	0.00
8 Loan Written Off	2,823	4,026	8,709	809	868	42.60	116.33	7.30
9 Provision for Staff Bonus	10,407	10,642	11,757	3,268	4,396	2.26	10.48	34.50
10 Provision for Income Tax	32,840	33,085	35,956	9,626	12,893	0.75	8.68	33.94
11 Others	79	165	8	105	116	108.98	-95.16	9.65
12 Net Profit	77,771	70,918	78,796	21,316	28,511	-8.81	11.11	33.76
TOTAL EXPENSES	717,106	772,570	693,236	218,584	265,286	7.73	-10.27	21.37
Income								
1. Interest Income	641,877	674,109	567,194	176,443	217,473	5.02	-15.86	23.25
1.1. On Loans and Advance	572,265	588,296	480,770	145,783	179,333	2.80	-18.28	23.01
1.2. On Investment	57,477	66,519	64,883	21,889	27,269	15.73	-2.46	24.58
1.2.1 Government Bonds	53,207	59,980	56,244	18,159	22,500	12.73	-6.23	23.90
1.2.2 Foreign Bonds	228	499	477	161	203	118.51	-4.31	25.78
1.2.3 NRB Bonds	558	960	2,858	1,556	2,068	72.14	197.61	32.89
1.2.4 Deventure & Bonds	3,484	5,079	5,304	2,013	2,499	45.80	4.41	24.14
1.3 Agency Balance	1,430	1,423	1,790	585	761	-0.48	25.73	30.14
1.4 On Call Deposit	2,428	3,840	3,930	1,774	2,241	58.14	2.35	26.36
1.5 Others	8,276	14,031	15,821	6,413	7,870	69.53	12.76	22.72
2. Comission & Discount	29,086	35,259	39,774	13,662	17,114	21.23	12.80	25.27
2.1 Bills Purchase & Discount	206	397	415	155	187	92.78	4.47	20.70
2.2 Comission	22,065	27,596	30,363	10,626	13,234	25.07	10.03	24.54
2.3 Others	6,815	7,267	8,996	2,881	3,693	6.63	23.79	28.19
3 Income From Exchange Fluctuation	5,553	6,369	9,627	3,637	4,689	14.70	51.16	28.91
3.1 Due to Change in Exchange Rate	829	(311)	787	210	334	-137.56	-352.69	58.67
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	3,427	4,355	41.42	32.34	27.08
4 Other Operating Income	11,095	10,946	13,321	4,772	5,769	-1.35	21.70	20.91
5 Non Operating Income	1,971	1,866	3,167	1,705	1,817	-5.36	69.78	6.62
6 Provision Written Back	27,558	43,240	58,456	17,028	17,101	56.90	35.19	0.43
7 Recovery from Written off Loan	245	285	406	157	210	16.44	42.08	33.61
8 Income from Extra Ordinary Expenses	(1,060)	12	25	5	15	-101.13	105.02	198.15
9 Net Loss	780	485	1,268	1,176	1,097	-37.87	161.63	-6.71
TOTAL INCOME	717,106	772,570	693,236	218,584	265,286	7.73	-10.27	21.37

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	92,226	113,180	8.67	-22.54	22.72
1.1 Deposit Liabilities	339,229	372,863	285,480	85,672	105,138	9.91	-23.44	22.72
1.1.1 Saving A/c	77,696	70,894	68,372	25,290	31,419	-8.76	-3.56	24.24
1.1.2 Fixed A/c	254,527	294,989	211,213	58,550	71,454	15.90	-28.40	22.04
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	2,036	2,467	2.52	-41.87	21.19
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	5,507	6,681	-3.71	-32.26	21.32
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	19,153	23,318	19.54	-31.84	21.75
1.1.2.4 Above 1 Year	125,810	150,210	113,916	31,854	38,987	19.39	-24.16	22.39
1.1.3 Call Deposit	6,963	6,951	5,863	1,819	2,248	-0.18	-15.64	23.60
1.1.4 Certificate of Deposits	43	30	32	13	16	-29.89	8.27	23.65
1.2 Others	25,190	23,148	21,257	6,555	8,042	-8.10	-8.17	22.69
2 Commission/Fee Expense	4,099	4,524	5,521	1,712	2,187	10.37	22.05	27.70
3 Employees Expenses	47,816	55,898	60,031	19,877	25,042	16.90	7.39	25.98
4 Office Operating Expenses	32,261	37,062	37,155	11,647	14,642	14.88	0.25	25.72
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	26	58	92.56	-46.01	119.34
7. Provision for Risk	57,437	74,107	74,263	34,799	35,685	29.02	0.21	2.55
7.1 Loan loss Provision	57,424	74,018	74,000	34,766	35,653	28.90	-0.03	2.55
7.1.1 General Loan loss Provision	15,606	23,763	21,131	7,685	8,417	52.27	-11.08	9.52
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	2,782	3,510	35.89	0.52	26.18
7.1.1.2 Watch List Provision	5,858	10,517	7,815	4,903	4,906	79.51	-25.69	0.06
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	27,189	27,004	20.98	10.63	-0.68
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(108)	233	7.85	-87.86	-316.03
7.2. Provision for Non-Banking Assets	0	55	3	-	-	0.00	-94.65	0.00
7.3. Provision for Loss on Investment	13	31	-	13	13	130.40	-100.00	-0.38
7.4. Provision for Loss of Other Assets	0	3	260	19	19	14200.00	9004.55	0.00
8 Loan Written Off	2,602	3,786	8,241	755	769	45.50	117.67	1.88
9 Provision for Staff Bonus	9,462	9,671	10,611	2,969	3,983	2.21	9.72	34.13
10 Provision for Income Tax	29,784	29,989	32,801	8,808	11,747	0.69	9.38	33.38
11 Others	72	165	8	96	106	128.52	-95.14	10.58
12 Net Profit	70,037	64,153	71,511	19,375	25,721	-8.40	11.47	32.75
TOTAL EXPENSES	618,452	676,255	607,360	192,291	233,119	9.35	-10.19	21.23
Income								
1. Interest Income	551,682	588,736	497,588	155,468	191,723	6.72	-15.48	23.32
1.1. On Loans and Advance	490,121	511,556	418,637	127,266	156,593	4.37	-18.16	23.04
1.2. On Investment	51,290	59,590	58,749	19,923	24,820	16.18	-1.41	24.58
1.2.1 Government Bonds	47,873	53,733	50,369	16,269	20,149	12.24	-6.26	23.85
1.2.2 Foreign Bonds	228	499	477	161	203	118.51	-4.31	25.78
1.2.3 NRB Bonds	2	635	2,687	1,506	2,005	27870.93	323.20	33.15
1.2.4 Deventure & Bonds	3,187	4,724	5,215	1,987	2,464	48.24	10.41	24.03
1.3 Agency Balance	1,430	1,420	1,778	582	758	-0.73	25.19	30.08
1.4 On Call Deposit	1,367	3,245	3,605	1,711	2,172	137.42	11.08	26.97
1.5 Others	7,475	12,925	14,820	5,986	7,379	72.91	14.66	23.27
2. Comission & Discount	27,763	33,790	37,791	13,059	16,340	21.71	11.84	25.12
2.1 Bills Purchase & Discount	206	397	415	155	187	92.78	4.47	20.70
2.2 Comission	21,250	26,721	29,341	10,302	12,835	25.75	9.81	24.59
2.3 Others	6,307	6,671	8,035	2,602	3,318	5.78	20.43	27.49
3 Income From Exchange Fluctuation	5,468	6,294	9,516	3,588	4,617	15.12	51.18	28.69
3.1 Due to Change in Exchange Rate	817	(317)	773	200	309	-138.79	-344.17	54.05
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	3,387	4,308	42.15	32.24	27.19
4 Other Operating Income	9,218	8,654	10,711	3,917	4,766	-6.12	23.77	21.68
5 Non Operating Income	1,760	1,370	2,668	1,520	1,628	-22.15	94.73	7.11
6 Provision Written Back	23,391	37,139	48,685	14,584	13,829	58.78	31.09	-5.18
7 Recovery from Written off Loan	231	271	392	155	207	17.32	44.75	33.45
8 Income from Extra Ordinary Expenses	(1,060)	1	10	1	11	-100.14	567.57	878.18
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	192,291	233,119	9.35	-10.19	21.23

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	9,738	11,862	-8.31	-29.10	21.82
1.1 Deposit Liabilities	52,034	47,947	33,777	9,436	11,505	-7.85	-29.55	21.92
1.1.1 Saving A/c	8,737	6,896	7,413	2,889	3,607	-21.07	7.49	24.86
1.1.2 Fixed A/c	42,073	40,214	25,736	6,371	7,693	-4.42	-36.00	20.74
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	228	269	-30.90	-74.06	18.05
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	618	720	-21.05	-45.43	16.54
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	2,594	3,180	-3.67	-31.55	22.56
1.1.2.4 Above 1 Year	9,226	12,112	9,734	2,931	3,524	31.28	-19.63	20.21
1.1.3 Call Deposit	1,215	836	628	175	205	-31.15	-24.91	16.68
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	302	358	-28.48	-3.61	18.47
2 Commission/Fee Expense	120	103	96	25	36	-14.54	-6.69	41.34
3 Employees Expenses	5,838	6,202	6,432	2,227	2,761	6.23	3.71	24.01
4 Office Operating Expenses	4,617	4,704	4,966	1,530	1,923	1.89	5.56	25.71
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	38	30	-18.97	-29.38	-19.92
7. Provision for Risk	7,125	9,415	14,054	4,859	5,373	32.13	49.27	10.58
7.1 Loan loss Provision	7,064	9,268	13,812	4,816	5,373	31.20	49.03	11.56
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,554	1,665	29.33	3.21	7.10
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	(45)	36	-35.03	222.30	-179.43
7.1.1.2 Watch List Provision	1,010	1,689	895	1,599	1,629	67.34	-47.02	1.86
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	3,260	3,706	33.39	63.09	13.69
7.1.3 Additional Loan Loss Provision	106	52	25	2	2	-50.90	-51.46	0.00
7.2. Provision for Non-Banking Assets	31	23	-	43	-	-24.12	-100.00	-100.00
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	41	87	-1.34	72.38	109.83
9 Provision for Staff Bonus	844	868	961	280	387	2.88	10.75	38.03
10 Provision for Income Tax	2,604	3,011	2,628	759	1,047	15.63	-12.70	38.03
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	1,770	2,571	-4.23	2.04	45.23
TOTAL EXPENSES	80,737	79,197	70,053	21,266	26,076	-1.91	-11.55	22.62
Income								
1. Interest Income	74,528	70,425	56,897	17,233	21,082	-5.51	-19.21	22.33
1.1. On Loans and Advance	68,237	63,418	50,838	15,191	18,575	-7.06	-19.84	22.27
1.2. On Investment	4,790	5,607	5,055	1,659	2,077	17.05	-9.84	25.14
1.2.1 Government Bonds	4,352	5,401	5,039	1,652	2,068	24.11	-6.70	25.18
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	7	8	-53.19	-91.93	16.60
1.2.4 Deventure & Bonds	2	2	0	0	1	-20.97	-93.88	23.26
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	30	31	-53.14	-52.08	2.98
1.5 Others	725	1,037	830	353	400	43.00	-19.94	13.26
2. Comission & Discount	1,030	1,171	1,576	492	640	13.73	34.58	29.92
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	265	330	13.91	20.37	24.46
2.3 Others	446	506	775	227	309	13.50	53.27	36.30
3 Income From Exchange Fluctuation	85	74	111	50	72	-12.63	49.59	44.16
3.1 Due to Change in Exchange Rate	12	5	13	10	25	-56.45	150.09	151.05
3.2 Due to Foreign Currency Trans.	73	69	98	40	47	-5.21	41.74	17.30
4 Other Operating Income	1,601	1,916	2,033	677	806	19.65	6.12	19.11
5 Non Operating Income	114	278	295	141	145	144.51	6.16	3.29
6 Provision Written Back	3,135	5,325	8,223	1,949	2,718	69.88	54.41	39.47
7 Recovery from Written off Loan	9	8	7	1	2	-12.23	-7.03	129.85
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	724	612	-100.00	0.00	-15.42
TOTAL INCOME	80,737	79,197	70,053	21,266	26,076	-1.91	-11.55	22.62

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	2,568	3,146	-3.75	-20.09	22.54
1.1 Deposit Liabilities	11,159	11,098	8,846	2,531	3,102	-0.55	-20.29	22.53
1.1.1 Saving A/c	1,631	1,488	1,380	482	591	-8.75	-7.30	22.68
1.1.2 Fixed A/c	9,245	9,363	7,303	1,995	2,445	1.27	-22.00	22.53
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	53	63	-41.26	-43.70	17.98
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	199	239	5.13	-21.94	20.22
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	877	1,065	4.16	-22.02	21.50
1.1.2.4 Above 1 Year	3,778	4,055	3,274	866	1,078	7.32	-19.26	24.39
1.1.3 Call Deposit	283	247	164	54	65	-12.70	-33.52	21.13
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	36	45	-81.57	5.98	22.99
2 Commission/Fee Expense	9	8	10	2	3	-13.47	19.24	92.26
3 Employees Expenses	1,472	1,562	1,655	597	741	6.09	5.99	24.15
4 Office Operating Expenses	1,249	1,244	1,347	407	499	-0.36	8.28	22.82
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	5	6	112.19	378.28	20.80
7. Provision for Risk	1,389	1,993	1,662	1,178	1,328	43.48	-16.60	12.81
7.1 Loan loss Provision	1,330	1,919	1,662	1,178	1,328	44.23	-13.35	12.81
7.1.1 General Loan loss Provision	261	388	93	184	197	48.67	-76.07	6.95
7.1.1.1 Pass Loan Loss Provision	160	199	3	40	34	24.79	-98.48	-14.94
7.1.1.2 Watch List Provision	101	188	90	144	163	86.43	-52.34	13.01
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	991	1,129	48.16	-0.05	13.92
7.1.3 Additional Loan Loss Provision	36	-	40	2	2	-100.00	0.00	2.74
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	12	12	29.24	131.92	-5.57
9 Provision for Staff Bonus	101	102	184	19	26	1.18	79.71	39.34
10 Provision for Income Tax	452	86	527	60	99	-81.03	513.89	64.35
11 Others	7	1	-	9	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	170	220	-45.80	47.77	29.12
TOTAL EXPENSES	17,917	17,117	15,823	5,026	6,090	-4.46	-7.56	21.17
Income								
1. Interest Income	15,666	14,947	12,708	3,741	4,669	-4.59	-14.98	24.81
1.1. On Loans and Advance	13,907	13,322	11,295	3,325	4,165	-4.21	-15.22	25.24
1.2. On Investment	1,397	1,322	1,079	307	373	-5.42	-18.36	21.34
1.2.1 Government Bonds	983	847	836	238	283	-13.87	-1.24	19.12
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	44	55	1.39	27.52	26.70
1.2.4 Deventure & Bonds	295	354	88	26	34	20.03	-75.06	32.85
1.3 Agency Balance	-	3	12	2	3	0.00	245.56	49.02
1.4 On Call Deposit	285	231	151	33	38	-19.03	-34.70	15.44
1.5 Others	76	69	171	74	91	-9.42	147.46	23.12
2. Comission & Discount	293	299	407	111	135	1.91	36.19	21.79
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	59	69	-9.28	5.74	16.58
2.3 Others	63	90	186	52	66	42.98	107.06	27.72
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	178	197	36.26	53.33	10.83
5 Non Operating Income	98	218	205	44	45	122.96	-6.00	0.59
6 Provision Written Back	1,033	776	1,548	495	554	-24.87	99.53	12.00
7 Recovery from Written off Loan	6	7	6	2	2	25.64	-6.80	9.37
8 Income from Extra Ordinary Expenses	1	10	15	4	4	1994.00	39.83	0.00
9 Net Loss	545	485	358	452	484	-11.09	-26.21	7.25
TOTAL INCOME	17,917	17,117	15,823	5,026	6,090	-4.46	-7.56	21.17

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2023	2024	2025	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	369,627	363,887	356,370	352,082	351,014	-1.55	-2.07	-0.30
Fishery Related	15,012	16,213	16,261	16,157	16,112	8.00	0.29	-0.28
Mining Related	11,789	11,898	11,755	11,488	11,988	0.92	-1.20	4.35
Agriculture, Forestry, Bevarage & Non Food Production Related*	782,536	857,723	929,124	939,827	947,764	9.61	8.32	0.84
Construction	203,379	207,710	231,369	238,764	243,400	2.13	11.39	1.94
Electricity,Gas and Water	307,457	376,015	445,617	456,904	460,147	22.30	18.51	0.71
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	75,347	75,329	-0.02	3.96	-0.02
Transport, Communication and Public Utilities	98,130	88,555	83,318	86,940	84,667	-9.76	-5.91	-2.61
Wholesaler & Retailer	983,500	999,438	1,033,161	1,037,038	1,032,905	1.62	3.37	-0.40
Finance, Insurance and Real Estate	365,559	396,355	440,738	429,647	431,043	8.42	11.20	0.32
Tourism Service**	211,160	231,556	257,021	262,798	263,755	9.66	11.00	0.36
Other Services	196,597	201,661	222,298	226,217	226,642	2.58	10.23	0.19
Consumption Loans	926,138	1,013,605	1,151,709	1,171,395	1,210,322	9.44	13.62	3.32
Local Government	1,127	1,218	1,234	1,229	1,229	8.14	1.29	0.00
Others	337,541	331,052	338,556	337,281	318,903	-1.92	2.27	-5.45
TOTAL	4,879,851	5,167,173	5,591,604	5,643,114	5,675,220	5.89	8.21	0.57
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,085,099	2,092,252	22.25	7.07	0.34
Overdraft	230,782	124,431	111,286	105,772	105,302	-46.08	-10.56	-0.44
Cash Credit Loan	516,456	648,712	650,654	662,070	667,409	25.61	0.30	0.81
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	122,542	126,348	12.58	51.13	3.11
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	830,026	828,919	-17.58	13.17	-0.13
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	442,137	444,883	10.98	7.91	0.62
Real Estate Loan	249,588	268,158	275,962	274,943	274,510	7.44	2.91	-0.16
Margin Nature Loan	76,535	90,093	140,702	146,225	148,788	17.71	56.17	1.75
Hire Purchase Loan	159,216	124,102	128,681	130,319	136,342	-22.05	3.69	4.62
Deprived Sector Loan	308,356	312,186	296,260	274,643	275,367	1.24	-5.10	0.26
Bills Purchased	4,271	7,815	12,372	11,939	13,398	82.99	58.31	12.22
Other Product	452,502	465,365	544,374	557,399	561,701	2.84	16.98	0.77
Total	4,879,851	5,167,173	5,591,604	5,643,114	5,675,220	5.89	8.21	0.57
Collateral wise								
Gold and Silver	55,533	58,489	83,287	90,498	94,543	5.32	42.40	4.47
Government Securities	3,239	3,160	4,606	4,600	4,593	-2.43	45.74	-0.16
Non Governmental Securities	58,566	81,671	131,074	137,137	138,591	39.45	60.49	1.06
Fixed Deposit Receipts	58,120	41,599	40,045	34,056	34,139	-28.43	-3.74	0.24
Own	57,887	41,348	33,779	27,814	27,910	-28.57	-18.31	0.35
Other Licences Institutions	233	252	6,267	6,242	6,229	7.79	2390.17	-0.21
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,012,750	5,041,906	7.13	6.90	0.58
Fixed Assets	3,749,324	3,938,300	4,132,041	4,164,002	4,195,494	5.04	4.92	0.76
Current Assets	565,372	684,244	809,314	848,748	846,412	21.03	18.28	-0.28
Against security of Bill	37,183	35,589	51,517	47,749	47,225	-4.29	44.75	-1.10
Domestic Bills	771	1,112	5,629	4,143	4,004	44.28	406.21	-3.35
Foreign Bills	36,412	34,477	45,887	43,606	43,221	-5.31	33.10	-0.88
Against Guarantee	195,038	199,590	197,228	169,144	168,252	2.33	-1.18	-0.53
Government Guarantee	3,129	3,145	3,151	3,341	3,328	0.49	0.21	-0.39
Institutional Guarantee	127,020	147,144	148,915	122,916	121,612	15.84	1.20	-1.06
Personal Guarantee	41,125	32,724	31,948	31,823	31,779	-20.43	-2.37	-0.14
Collective Guarantee	7,239	3,388	1,203	898	1,272	-53.19	-64.50	41.61
International Rated Foreign Bank's Guarantee	455	252	129	67	60	-44.69	-48.80	-10.79
Other Guarantee	16,069	12,937	11,882	10,097	10,202	-19.49	-8.15	1.03
Credit Card	4,528	5,678	6,223	6,789	7,044	25.41	9.59	3.75
Others	152,948	118,852	136,269	140,392	138,927	-22.29	14.65	-1.04
Total	4,879,851	5,167,173	5,591,604	5,643,114	5,675,220	5.89	8.21	0.57

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been 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-Nov	Mid-Dec	% 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	311,058	310,162	-1.86	-1.63	-0.29
Fishery Related	13,237	14,394	14,575	14,272	14,195	8.74	1.26	-0.54
Mining Related	11,383	11,554	11,353	11,076	11,578	1.50	-1.74	4.53
Agriculture, Forestry, Bevarage & Non Food Production Related*	749,504	823,518	893,175	903,789	911,620	9.88	8.46	0.87
Construction	167,502	182,860	204,009	211,148	215,249	9.17	11.57	1.94
Electricity,Gas and Water	298,869	365,248	432,239	447,810	450,986	22.21	18.34	0.71
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	72,408	72,396	-0.91	4.40	-0.02
Transport, Communication and Public Utilities	83,643	77,219	72,590	76,052	73,838	-7.68	-5.99	-2.91
Wholesaler & Retailer	896,414	910,162	946,091	951,405	947,655	1.53	3.95	-0.39
Finance, Insurance and Real Estate	306,730	321,327	367,855	359,349	360,069	4.76	14.48	0.20
Tourism Service**	182,269	199,049	220,201	224,736	225,346	9.21	10.63	0.27
Other Services	178,117	181,572	200,279	204,093	204,449	1.94	10.30	0.17
Consumption Loans	768,478	841,225	960,879	982,528	1,018,225	9.47	14.22	3.63
Local Government	1,082	1,176	1,187	1,187	1,187	8.74	0.90	0.00
Others	260,185	248,572	249,845	249,983	231,510	-4.46	0.51	-7.39
TOTAL	4,315,377	4,569,076	4,963,146	5,020,894	5,048,466	5.88	8.62	0.55
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,845,997	1,850,606	22.75	6.52	0.25
Overdraft	164,141	92,020	86,617	83,065	82,986	-43.94	-5.87	-0.09
Cash Credit Loan	493,597	587,956	585,274	599,785	605,159	19.12	-0.46	0.90
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	122,542	126,348	12.59	51.34	3.11
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	816,606	815,620	-16.44	13.16	-0.12
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	343,412	344,838	13.16	5.05	0.42
Real Estate Loan	217,964	224,656	230,937	225,919	224,847	3.07	2.80	-0.47
Margin Nature Loan	58,679	70,345	116,809	123,513	125,839	19.88	66.05	1.88
Hire Purchase Loan	138,262	106,860	113,080	114,871	121,077	-22.71	5.82	5.40
Deprived Sector Loan	262,365	267,360	256,784	239,237	239,539	1.90	-3.96	0.13
Bills Purchased	4,271	7,815	12,372	11,939	13,398	82.99	58.31	12.22
Other Product	385,119	398,673	484,899	494,009	498,209	3.52	21.63	0.85
Total	4,315,377	4,569,076	4,963,146	5,020,894	5,048,466	5.88	8.62	0.55
Collateral wise								
Gold and Silver	50,575	53,423	76,977	83,828	87,560	5.63	44.09	4.45
Government Securities	3,200	3,160	4,606	4,600	4,593	-1.23	45.74	-0.16
Non Governmental Securities	43,198	64,671	108,380	115,783	117,136	49.71	67.59	1.17
Fixed Deposit Receipts	47,972	33,532	33,784	30,130	29,871	-30.10	0.75	-0.86
Own	47,738	33,283	27,523	23,888	23,642	-30.28	-17.31	-1.03
Other Licences Institutions	233	249	6,262	6,242	6,229	6.75	2412.35	-0.21
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,459,750	4,484,219	7.25	6.93	0.55
Fixed Assets	3,268,070	3,427,110	3,587,102	3,611,131	3,637,944	4.87	4.67	0.74
Current Assets	565,333	684,086	809,100	848,619	846,275	21.01	18.27	-0.28
Against security of Bill	37,183	35,588	51,517	47,745	47,223	-4.29	44.76	-1.09
Domestic Bills	771	1,112	5,629	4,139	4,002	44.28	406.21	-3.31
Foreign Bills	36,412	34,476	45,887	43,606	43,221	-5.32	33.10	-0.88
Against Guarantee	147,130	152,332	160,741	139,669	139,427	3.54	5.52	-0.17
Government Guarantee	3,065	3,087	3,091	3,275	3,262	0.73	0.11	-0.40
Institutional Guarantee	97,518	112,985	121,561	101,754	100,886	15.86	7.59	-0.85
Personal Guarantee	27,919	22,293	24,003	24,321	24,449	-20.15	7.67	0.53
Collective Guarantee	2,186	813	192	174	596	-62.80	-76.39	243.32
International Rated Foreign Bank's Guarantee	455	252	129	67	60	-44.69	-48.80	-10.79
Other Guarantee	15,986	12,901	11,765	10,078	10,173	-19.29	-8.81	0.95
Credit Card	4,524	5,662	6,206	6,770	7,020	25.16	9.60	3.69
Others	148,194	109,512	124,733	132,619	131,417	-26.10	13.90	-0.91
Total	4,315,377	4,569,076	4,963,146	5,020,894	5,048,466	5.88	8.62	0.55

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been 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-Nov	Mid-Dec	% 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	33,711	33,474	0.89	-8.03	-0.70
Fishery Related	1,523	1,523	1,321	1,548	1,536	0.06	-13.32	-0.77
Mining Related	321	239	306	307	305	-25.50	27.94	-0.48
Agriculture, Forestry, Bevarage & Non Food Production Related*	29,095	30,311	31,394	31,392	31,465	4.18	3.58	0.23
Construction	32,104	20,936	24,064	24,454	24,932	-34.79	14.94	1.95
Electricity,Gas and Water	7,578	9,835	12,965	8,656	8,705	29.77	31.83	0.56
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,122	2,124	22.35	-5.19	0.06
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,172	8,108	-20.49	-7.58	-0.79
Wholesaler & Retailer	73,242	74,853	73,112	71,501	71,003	2.20	-2.32	-0.70
Finance, Insurance and Real Estate	46,985	61,373	59,585	58,117	58,641	30.62	-2.91	0.90
Tourism Service**	24,215	27,181	31,978	33,042	33,414	12.25	17.65	1.13
Other Services	15,561	17,064	18,380	18,648	18,728	9.66	7.71	0.43
Consumption Loans	128,117	142,214	158,224	155,951	159,197	11.00	11.26	2.08
Local Government	9	6	12	7	7	-31.37	82.86	0.30
Others	66,870	68,896	72,119	70,847	70,898	3.03	4.68	0.07
TOTAL	471,382	498,615	524,199	518,476	522,537	5.78	5.13	0.78
Productwise								
Term Loan	167,740	199,355	220,267	207,189	209,075	18.85	10.49	0.91
Overdraft	59,343	28,465	19,982	18,336	18,000	-52.03	-29.80	-1.83
Cash Credit Loan	19,124	52,999	57,854	54,564	54,441	177.14	9.16	-0.23
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,324	8,147	-62.74	37.34	-2.12
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	82,910	84,057	0.62	21.87	1.38
Real Estate Loan	21,884	33,368	33,340	37,237	37,718	52.48	-0.09	1.29
Margin Nature Loan	14,165	15,594	19,541	18,889	19,447	10.09	25.31	2.96
Hire Purchase Loan	17,352	13,990	12,233	11,782	11,555	-19.38	-12.56	-1.93
Deprived Sector Loan	40,153	38,068	33,924	31,178	31,650	-5.19	-10.89	1.51
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	48,069	48,448	0.33	-11.70	0.79
Total	471,382	498,615	524,199	518,476	522,537	5.78	5.13	0.78
Collateral wise								
Gold and Silver	3,931	3,936	5,493	5,859	6,161	0.12	39.57	5.15
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	18,393	18,741	10.29	41.46	1.89
Fixed Deposit Receipts	8,314	6,702	4,901	2,982	3,193	-19.39	-26.87	7.06
Own	8,314	6,700	4,896	2,982	3,193	-19.42	-26.92	7.06
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	462,106	466,114	6.67	6.03	0.87
Fixed Assets	403,343	430,127	456,085	461,988	465,988	6.64	6.03	0.87
Current Assets	7	134	105	117	126	1866.47	-21.71	7.55
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	26,418	25,754	-2.46	-20.73	-2.51
Government Guarantee	25	18	21	26	26	-28.80	17.83	0.00
Institutional Guarantee	24,532	28,799	24,497	19,812	19,381	17.40	-14.94	-2.18
Personal Guarantee	11,873	9,086	6,469	5,840	5,659	-23.48	-28.80	-3.11
Collective Guarantee	5,052	2,575	1,011	725	676	-49.04	-60.75	-6.73
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	16	14	-39.05	317.09	-13.86
Credit Card	4	16	17	19	24	343.53	5.47	25.19
Others	1,785	3,446	6,039	2,698	2,550	93.07	75.22	-5.50
Total	471,382	498,615	524,199	518,476	522,537	5.78	5.13	0.78

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been 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-Nov	Mid-Dec	% 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	7,312	7,379	1.66	6.56	0.91
Fishery Related	253	296	365	338	381	17.05	23.31	12.86
Mining Related	85	105	96	105	104	22.89	-8.51	-0.35
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,937	3,894	4,554	4,646	4,679	-1.08	16.96	0.73
Construction	3,774	3,914	3,296	3,162	3,220	3.72	-15.78	1.83
Electricity,Gas and Water	1,009	932	412	438	456	-7.62	-55.83	4.10
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	816	809	32.87	-6.91	-0.79
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,716	2,721	-25.82	2.34	0.18
Wholesaler & Retailer	13,844	14,423	13,958	14,132	14,247	4.18	-3.23	0.81
Finance, Insurance and Real Estate	11,844	13,655	13,297	12,181	12,333	15.30	-2.62	1.25
Tourism Service**	4,676	5,326	4,843	5,020	4,995	13.91	-9.08	-0.50
Other Services	2,919	3,025	3,640	3,475	3,464	3.65	20.30	-0.32
Consumption Loans	29,543	30,166	32,605	32,917	32,899	2.11	8.09	-0.05
Local Government	36	36	36	36	36	0.06	0.00	0.00
Others	10,486	13,584	16,592	16,451	16,494	29.54	22.15	0.26
TOTAL	93,091	99,482	104,259	103,744	104,217	6.86	4.80	0.46
Productwise				-				
Term Loan	22,909	26,667	31,111	31,913	32,571	16.40	16.67	2.06
Overdraft	7,297	3,946	4,687	4,371	4,316	-45.92	18.77	-1.26
Cash Credit Loan	3,735	7,757	7,526	7,722	7,809	107.67	-2.98	1.12
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	5,096	5,152	3.03	-18.68	1.10
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	15,815	15,988	10.09	15.07	1.10
Real Estate Loan	9,740	10,133	11,685	11,787	11,946	4.04	15.31	1.35
Margin Nature Loan	3,691	4,155	4,352	3,823	3,502	12.55	4.74	-8.39
Hire Purchase Loan	3,602	3,253	3,368	3,666	3,710	-9.71	3.55	1.19
Deprived Sector Loan	5,838	6,758	5,552	4,228	4,178	15.76	-17.85	-1.17
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,322	15,044	-4.77	-8.26	-1.81
Total	93,091	99,482	104,259	103,744	104,217	6.86	4.80	0.46
Collateral wise								
Gold and Silver	1,027	1,131	816	811	822	10.08	-27.78	1.38
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,961	2,714	12.00	-0.19	-8.34
Fixed Deposit Receipts	1,835	1,366	1,361	943	1,075	-25.56	-0.37	13.96
Own	1,835	1,365	1,360	943	1,075	-25.59	-0.39	13.96
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	90,894	91,573	4.03	9.71	0.75
Fixed Assets	77,912	81,063	88,854	90,883	91,561	4.04	9.61	0.75
Current Assets	32	24	109	11	11	-26.17	359.02	0.26
Against security of Bill	-	-	-	4	2	0.00	0.00	-46.98
Domestic Bills	-	-	-	4	2	0.00	0.00	-46.98
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,056	3,071	5.83	-35.18	0.49
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	1,350	1,345	7.84	-46.69	-0.36
Personal Guarantee	1,332	1,345	1,476	1,662	1,671	0.98	9.71	0.53
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	4	15	-78.84	-41.61	276.88
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	2,970	5,894	5,497	5,075	4,960	98.48	-6.74	-2.26
Total	93,091	99,482	104,259	103,744	104,217	6.86	4.80	0.46

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been 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	ECFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	1,960.93	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	32.70	155.10	(186.76)
	g. Others Reserves Fund	299.18	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	21,852.03	23,430.62	9,409.93
	a. Current	271.29	222.83	106.22
	Domestic	271.29	222.83	106.22
	Foreign	-	-	-
	b. Savings	6,453.43	5,249.75	2,140.70
	Domestic	6,453.43	5,249.75	2,140.70
	Foreign	-	-	-
	c. Fixed	13,174.25	15,574.05	5,905.73
	Domestic	13,174.25	15,574.05	5,905.73
	Foreign	-	-	-
	d. Call Deposits	1,908.02	2,383.95	1,257.28
	Domestic	1,908.02	2,383.95	1,257.28
	Foreign	-	-	-
	e. Others	45.04	0.05	-
	Domestic	45.04	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.01	-	-
5	Other Liabilities	910.24	1,705.77	909.44
	1. Sundry Creditors	167.55	72.07	19.40
	2. Loan Loss Provision	438.99	852.97	641.86
	3. Interest Suspense a/c	-	142.25	126.50
	4. Others	303.70	638.48	121.68
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	60.49	40.51	-
	TOTAL Liabilities	25,270.43	27,919.01	11,574.31
Assets				
1	LIQUID FUNDS	2,069.34	1,177.80	686.19
	a. Cash Balance	187.61	106.54	48.78
	Nepalese Notes & Coins	187.61	106.54	48.78
	Foreign Currency	-	-	-
	b. Bank Balance	1,881.73	1,071.27	428.33
	1. In Nepal Rastra Bank	1,071.59	968.34	428.33
	Domestic Currency	1,071.59	968.34	428.33
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	657.18	80.27	-
	Domestic Currency	657.18	80.27	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	152.96	22.66	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	209.09
	Domestic Currency	-	-	209.09
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	4,316.68	4,547.03	1,932.85
	a. Govt. Securities	2,300.00	1,850.00	1,432.85
	b. NRB Bond	2,016.68	2,697.03	500.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	494.19	425.66	232.20
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	494.19	425.66	232.20
	LOANS & ADVANCES (Including Bills Purchased)	17,222.91	19,918.66	7,599.29
4.1	LOANS & ADVANCES	17,222.91	19,918.66	7,599.29
	a. Private Sector	17,016.01	19,515.54	7,576.04
	b. Financial Institutions	206.90	403.12	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	361.05	682.07	300.53
7	OTHER ASSETS	755.41	1,072.12	478.08
	a. Accrued Interest:	433.73	351.03	223.19
	Financial Institutions	401.64	171.68	157.03
	Government Enterprises	31.13	59.35	15.82
	Private Sector	0.96	120.00	50.34
	b. Staff Loans / Adv.	163.70	359.12	121.62
	c. Sundry Debtors	19.24	1.23	12.38
	d. Cash In Transit	-	-	-
	e. Others	138.74	360.74	120.89
8	Expenses not Written off	-	-	-
9	Non Banking Assets	50.86	95.67	210.60
10	Reconciliation Account	-	-	0.27
11	Profit & Loss A/c	-	-	134.29
	TOTAL ASSETS	25,270.43	27,919.01	11,574.31

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	4,946.35	6,899.02	9,382.27	8,184.31	1,469.98	5,968.24	3,919.25
1.1 On Deposit Liabilities	4,791.96	6,714.33	8,934.03	7,756.59	1,359.35	5,622.51	3,541.35
1.1.1 Saving Account	2,175.66	2,931.38	2,764.10	1,738.08	714.85	1,405.54	770.98
1.1.2 Fixed Account	2,567.87	3,705.46	5,958.64	5,766.86	570.68	4,010.75	2,662.21
1.1.2.1 Up to 3 months Fixed Account	233.16	-	1,787.59	11.20	-	-	106.69
1.1.2.2 3 to 6 months Fixed Account	352.85	-	893.80	-	41.13	-	85.02
1.1.2.3 6 months to 1 year Fixed Account	653.20	-	1,608.83	-	419.97	4,010.75	233.36
1.1.2.4 Above 1 year Fixed Account	1,328.67	3,705.46	1,668.42	5,755.66	109.58	-	2,237.14
1.1.3 Call Deposit	48.43	77.49	211.29	251.66	73.81	206.22	108.16
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	154.40	184.69	448.24	427.72	110.63	345.73	377.90
2. Commission Expense	134.35	202.94	407.97	207.80	137.95	-	63.14
3. Staff Expense	1,715.86	1,978.94	1,748.88	1,287.04	415.42	1,305.88	700.24
4. Office Operating Expenses	545.24	660.58	970.27	1,029.78	279.13	858.42	437.42
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	2.67	-	-
7. Provision for Risk	1,735.77	2,109.42	1,360.07	4,941.67	247.85	-	1,257.30
7.1 Loan loss Provision	1,735.77	2,109.42	1,341.19	4,941.67	247.85	-	1,244.71
7.1.1 General Loan loss Provision	1,735.77	285.92	238.88	1,389.66	31.30	-	138.51
7.1.1.1 Pass Loan Loss Provision	1,735.77	119.67	60.64	690.64	-	-	88.94
7.1.1.2 Watch List Provision	-	166.25	178.24	699.02	31.30	-	49.57
7.1.2 Special Loan Loss Provision	-	1,823.50	1,102.31	3,552.01	216.56	-	1,106.21
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	12.59
7.5. Provision for Loss of Other Assets	-	-	18.88	-	-	-	-
8. Loan Written Off	-	-	103.40	52.45	6.78	28.46	-
9. Provision for Staff Bonus	49.76	82.44	495.58	197.60	184.71	177.23	143.61
10. Provision for Income Tax	355.00	469.92	1,342.47	546.04	498.73	463.45	387.76
11. Others	-	1.57	-	-	-	-	-
12. Net Profit	590.47	1,096.49	3,117.71	1,232.40	1,163.70	1,131.59	904.77
Total Expenses	10,072.80	13,501.33	18,928.62	17,679.10	4,406.92	9,933.27	7,813.51

Income

1. Interest Income	8,643.86	11,714.45	15,735.65	13,648.08	3,163.33	9,965.25	5,959.28
1.1 On Loans and Advances	7,053.65	8,834.90	12,958.49	11,099.28	2,313.44	8,358.81	4,400.99
1.2 On Investment	716.99	2,604.83	1,882.77	1,181.32	464.57	832.21	1,050.56
1.2.1 Government Bonds	716.99	379.93	1,353.70	1,181.32	435.35	832.21	734.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	795.29	529.07	-	-	-	314.48
1.2.4 Debenture & Bonds	-	1,429.61	-	-	29.22	-	1.45
1.3 On Agency Balance	99.86	2.20	-	603.53	4.50	-	4.90
1.4 On Call Deposit	-	272.54	532.88	-	275.02	-	-
1.5 On Others	773.36	-	361.51	763.95	105.81	774.22	502.82
2. Commission and Discount	496.15	153.37	1,713.42	748.77	742.34	387.32	598.96
2.1 Bills Purchase and Discount	-	-	-	-	15.29	-	0.72
2.2 Commission	496.15	112.05	448.20	748.77	628.78	291.19	253.65
2.3 Others	-	41.32	1,265.22	-	98.28	96.13	344.58
3. Exchange Flactuation Income	82.42	137.14	463.18	399.37	305.56	303.64	119.69
3.1 Due to Change in Exchange Rate	-	12.88	92.10	20.84	0.33	-	11.25
3.2 Due to Foreign Currency Transaction	82.42	124.27	371.08	378.54	305.23	303.64	108.44
4. Other Operating Income	268.41	729.35	294.76	399.33	38.73	78.70	59.36
5. Non Operating Income	0.99	209.32	-	341.36	-	82.52	0.86
6. Write Back from Provisions for loss	580.96	555.01	712.84	2,141.24	152.12	(898.19)	1,074.86
7. Recovery of written-off Loan	-	2.69	8.77	0.95	4.84	14.03	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,072.80	13,501.33	18,928.62	17,679.10	4,406.92	9,933.27	7,813.51

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	4,710.76	6,462.80	3,291.74	7,035.43	6,394.95	5,124.45	4,966.51
1.1 On Deposit Liabilities	4,473.17	6,025.55	3,006.38	6,330.07	6,081.68	4,363.83	4,537.88
1.1.1 Saving Account	1,130.78	1,648.98	1,205.73	1,528.84	2,139.77	1,315.71	1,418.53
1.1.2 Fixed Account	3,210.91	4,264.30	1,734.68	4,655.74	3,763.25	2,972.87	3,071.18
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,421.82	-	-	-	-	1,119.65	-
1.1.2.3 6 months to 1 year Fixed Account	724.05	-	27.45	-	2,368.44	1,206.80	3,071.05
1.1.2.4 Above 1 year Fixed Account	1,065.04	4,264.30	1,707.23	4,655.74	1,394.81	646.42	0.13
1.1.3 Call Deposit	131.48	112.27	65.97	145.49	178.66	75.24	48.17
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	237.59	437.25	285.36	705.36	313.27	760.62	428.63
2. Commission Expense	19.63	95.80	87.76	130.52	3.34	-	8.20
3. Staff Expense	859.95	1,230.31	977.42	1,564.34	1,671.93	1,195.96	1,553.62
4. Office Operating Expenses	667.41	963.78	523.58	714.59	1,029.28	903.64	614.72
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.75	2.17	23.46	-	23.07	1.70
7. Provision for Risk	442.48	2,434.43	575.12	3,216.43	3,046.90	1,400.87	1,703.44
7.1 Loan loss Provision	442.48	2,434.43	575.12	3,216.43	3,046.90	1,400.87	1,703.44
7.1.1 General Loan loss Provision	171.58	-	56.62	2,064.44	100.96	148.52	122.25
7.1.1.1 Pass Loan Loss Provision	63.26	-	45.45	-	31.46	(5.86)	0.46
7.1.1.2 Watch List Provision	108.32	-	11.16	2,064.44	69.50	154.37	121.79
7.1.2 Special Loan Loss Provision	270.89	2,434.43	518.51	1,151.99	2,945.94	1,252.35	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	5.67	-	132.09	-	-
9. Provision for Staff Bonus	300.04	94.37	133.90	301.62	147.08	163.54	29.07
10. Provision for Income Tax	812.93	254.79	361.52	1,189.76	397.13	470.11	135.10
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,896.85	594.50	843.55	1,524.79	926.63	1,001.79	417.17
Total Expenses	9,710.05	12,151.75	6,802.43	15,700.93	13,749.33	10,283.44	9,429.51

Income

1. Interest Income	8,512.73	10,063.48	5,720.91	11,622.10	10,811.04	8,764.04	8,412.38
1.1 On Loans and Advances	6,849.67	8,263.83	4,819.99	9,575.38	8,642.29	7,264.58	6,467.95
1.2 On Investment	1,651.17	1,104.53	722.82	1,618.82	1,330.47	1,094.78	1,250.19
1.2.1 Government Bonds	1,441.07	1,089.15	-	1,618.82	1,306.42	1,044.54	1,250.19
1.2.2 Foreign Bonds	186.35	-	8.40	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	23.76	15.39	714.42	-	24.05	50.24	-
1.3 On Agency Balance	-	3.10	-	-	5.65	5.54	-
1.4 On Call Deposit	-	692.02	-	-	263.94	125.15	-
1.5 On Others	11.88	-	178.10	427.90	568.68	273.99	694.24
2. Commission and Discount	918.16	641.54	755.49	1,442.17	747.90	967.81	415.43
2.1 Bills Purchase and Discount	18.92	0.71	-	-	100.75	39.00	0.01
2.2 Commission	899.24	640.83	649.54	1,443.71	528.15	96.35	399.49
2.3 Others	-	-	105.94	(1.54)	119.00	832.45	15.94
3. Exchange Flactuation Income	246.18	83.28	161.62	220.70	297.43	193.30	55.72
3.1 Due to Change in Exchange Rate	17.79	-	26.59	18.86	(1.21)	37.45	-
3.2 Due to Foreign Currency Transaction	228.38	83.28	135.03	201.84	298.64	155.86	55.72
4. Other Operating Income	13.62	104.85	48.45	457.88	394.75	357.81	219.31
5. Non Operating Income	-	-	-	5.76	376.62	-	86.66
6. Write Back from Provisions for loss	19.36	1,247.98	114.25	1,952.32	1,112.14	-	240.01
7. Recovery of written-off Loan	-	10.63	1.72	-	9.21	0.47	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.25	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,710.05	12,151.75	6,802.43	15,700.93	13,749.33	10,283.44	9,429.51

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	10,085.44	3,857.65	5,549.40	4,970.95	5,711.45	4,248.60	988.54
1.1 On Deposit Liabilities	9,266.25	3,609.43	5,083.26	4,461.72	5,370.20	3,808.07	942.72
1.1.1 Saving Account	2,617.57	989.62	852.98	1,374.59	1,607.27	1,088.43	324.06
1.1.2 Fixed Account	6,453.82	2,544.63	4,167.03	2,953.83	3,751.72	2,667.38	602.96
1.1.2.1 Up to 3 months Fixed Account	-	328.59	-	0.08	-	-	-
1.1.2.2 3 to 6 months Fixed Account	835.62	268.57	1,643.68	18.84	-	-	0.68
1.1.2.3 6 months to 1 year Fixed Account	2,334.41	1,622.51	1,727.85	642.29	-	2,667.38	157.98
1.1.2.4 Above 1 year Fixed Account	3,283.79	324.97	795.50	2,292.62	3,751.72	-	444.30
1.1.3 Call Deposit	194.86	75.17	63.25	116.99	11.20	52.26	15.70
1.1.4 Certificate of Deposit	-	-	-	16.31	-	-	-
1.2 On Borrowing	819.19	248.22	466.14	509.23	341.25	440.52	45.81
2. Commission Expense	379.11	65.27	-	153.75	89.25	-	7.37
3. Staff Expense	1,717.54	896.79	732.82	1,308.48	1,499.36	680.80	274.97
4. Office Operating Expenses	1,316.20	563.63	425.38	696.04	881.79	560.89	182.66
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	4.08	-	-	-	0.18	-	28.48
7. Provision for Risk	1,033.08	2,262.18	933.04	2,518.03	2,897.92	1,569.13	366.88
7.1 Loan loss Provision	1,033.08	2,262.18	933.04	2,518.03	2,897.92	1,568.44	366.88
7.1.1 General Loan loss Provision	(1,211.32)	16.18	393.81	403.68	2,206.13	123.69	128.32
7.1.1.1 Pass Loan Loss Provision	(1,648.62)	16.18	(66.84)	172.94	2,206.13	-	(1.98)
7.1.1.2 Watch List Provision	437.29	-	460.66	230.74	-	123.69	130.30
7.1.2 Special Loan Loss Provision	2,244.40	2,246.00	306.53	2,114.35	691.80	1,444.76	238.56
7.1.3 Additional Loan Loss Provision	-	-	232.69	-	-	-	-
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	118.15	0.11	24.16	13.21
9. Provision for Staff Bonus	493.07	34.19	305.84	262.82	221.23	165.18	21.01
10. Provision for Income Tax	1,215.03	63.95	826.65	709.62	823.69	423.71	56.74
11. Others	-	-	-	103.55	-	1.10	-
12. Net Profit	3,222.60	243.76	1,925.94	1,655.78	1,167.41	1,062.87	132.39
Total Expenses	19,466.15	7,987.42	10,976.77	12,497.19	13,292.40	8,736.43	2,072.24

Income

1. Interest Income	16,850.50	6,597.59	9,571.51	9,093.86	9,852.77	7,019.77	1,690.89
1.1 On Loans and Advances	13,703.51	5,782.42	8,164.48	8,050.84	7,948.89	6,039.75	1,478.64
1.2 On Investment	1,950.89	738.21	1,203.81	796.73	1,702.40	922.22	144.72
1.2.1 Government Bonds	1,917.60	738.21	1,173.86	744.91	1,277.67	912.18	144.72
1.2.2 Foreign Bonds	-	-	-	-	-	8.23	-
1.2.3 NRB Bonds	-	-	-	-	365.82	-	-
1.2.4 Debenture & Bonds	33.30	-	29.94	51.82	58.91	1.81	-
1.3 On Agency Balance	-	21.46	1.09	-	5.84	-	-
1.4 On Call Deposit	-	5.61	-	5.26	-	-	3.30
1.5 On Others	1,196.10	49.89	202.13	241.03	195.64	57.80	64.23
2. Commission and Discount	1,745.34	580.46	741.58	1,328.45	1,074.53	140.62	70.34
2.1 Bills Purchase and Discount	-	0.81	-	-	10.65	-	-
2.2 Commission	1,745.34	254.24	711.68	1,328.45	1,018.91	140.62	2.30
2.3 Others	-	325.41	29.90	-	44.98	-	68.04
3. Exchange Flactuation Income	476.63	163.92	142.24	231.28	237.66	296.00	0.10
3.1 Due to Change in Exchange Rate	14.99	-	(6.45)	24.18	5.24	33.83	-
3.2 Due to Foreign Currency Transaction	461.64	163.92	148.69	207.10	232.42	262.16	0.10
4. Other Operating Income	274.94	111.61	261.90	-	232.46	419.45	80.77
5. Non Operating Income	-	7.57	257.99	6.43	0.84	250.73	-
6. Write Back from Provisions for loss	-	524.69	-	1,804.07	1,894.14	601.18	229.84
7. Recovery of written-off Loan	118.74	1.58	1.54	23.09	-	8.19	0.30
8. Income from Extra Ordinary transactions	-	-	-	10.01	-	0.50	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	19,466.15	7,987.42	10,976.77	12,497.19	13,292.40	8,736.43	2,072.24

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	10.18	30.94	1,059.01	251.84	148.81	2,230.48	1,676.24
1.1 On Deposit Liabilities	10.18	30.94	1,018.84	251.84	148.81	2,150.55	1,639.80
1.1.1 Saving Account	1.00	12.56	273.29	82.38	29.31	630.68	666.21
1.1.2 Fixed Account	8.87	17.16	728.11	162.09	118.02	1,490.92	934.11
1.1.2.1 Up to 3 months Fixed Account	0.49	-	19.48	-	4.72	25.94	30.62
1.1.2.2 3 to 6 months Fixed Account	1.90	-	138.59	19.60	5.90	120.86	80.74
1.1.2.3 6 months to 1 year Fixed Account	5.23	4.53	295.57	0.38	41.31	950.69	546.98
1.1.2.4 Above 1 year Fixed Account	1.24	12.62	274.48	142.11	66.09	393.43	275.77
1.1.3 Call Deposit	0.31	1.22	17.43	7.37	1.48	28.95	39.48
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	40.17	-	-	79.93	36.44
2. Commission Expense	-	-	6.25	5.87	-	-	3.20
3. Staff Expense	8.54	15.50	266.71	82.30	33.64	525.15	421.39
4. Office Operating Expenses	8.58	11.92	205.66	54.01	15.64	350.15	287.33
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.00	0.06	-	-	-	-
7. Provision for Risk	30.41	-	696.21	299.63	16.08	1,376.72	629.36
7.1 Loan loss Provision	30.41	-	696.21	299.63	16.08	1,376.72	629.36
7.1.1 General Loan loss Provision	1.30	-	-	32.58	9.47	178.66	569.59
7.1.1.1 Pass Loan Loss Provision	0.24	-	-	-	3.86	28.01	-
7.1.1.2 Watch List Provision	1.07	-	-	32.58	5.60	150.64	569.59
7.1.2 Special Loan Loss Provision	29.11	-	696.21	267.04	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	-	7.47	-	-	10.15	-
9. Provision for Staff Bonus	-	-	31.48	-	6.74	83.97	85.30
10. Provision for Income Tax	-	-	85.00	-	20.21	226.73	230.31
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	127.50	198.33	-	47.15	529.03	537.38
Total Expenses	70.07	185.87	2,556.18	693.66	288.27	5,332.38	3,870.51
Income							
1. Interest Income	7.53	18.02	1,947.62	464.43	267.52	4,193.87	3,296.91
1.1 On Loans and Advances	7.53	18.01	1,687.14	425.11	243.76	3,746.82	2,856.87
1.2 On Investment	-	-	225.49	36.40	23.05	310.46	361.06
1.2.1 Government Bonds	-	-	225.49	36.40	23.05	310.46	361.06
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	-	0.02	2.53	2.07	0.71	3.96	2.71
1.5 On Others	-	-	32.45	0.85	-	132.64	76.26
2. Commission and Discount	0.02	-	97.61	35.57	0.38	24.43	62.50
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	-	8.67	5.10	0.29	20.52	61.34
2.3 Others	0.01	-	88.94	30.47	0.08	3.91	1.16
3. Exchange Flactuation Income	-	-	1.21	0.00	-	6.86	22.46
3.1 Due to Change in Exchange Rate	-	-	1.14	0.00	-	1.90	12.58
3.2 Due to Foreign Currency Transaction	-	-	0.07	-	-	4.96	9.88
4. Other Operating Income	0.11	0.01	41.68	-	16.74	206.46	191.98
5. Non Operating Income	2.22	-	0.67	2.42	3.64	65.21	0.49
6. Write Back from Provisions for loss	19.73	167.83	467.38	81.14	-	835.56	296.16
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	40.48	-	-	110.10	-	-	-
Total Income	70.07	185.87	2,556.18	693.66	288.27	5,332.38	3,870.51

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	1,232.87	54.18	1,208.28	1,386.76	1,181.70	113.88	33.04
1.1 On Deposit Liabilities	1,195.39	54.18	1,152.05	1,353.03	1,154.20	113.87	33.04
1.1.1 Saving Account	330.37	7.49	431.40	431.90	302.09	24.72	6.68
1.1.2 Fixed Account	852.58	45.83	685.31	916.59	822.77	87.34	25.86
1.1.2.1 Up to 3 months Fixed Account	9.49	-	3.14	-	165.36	-	3.77
1.1.2.2 3 to 6 months Fixed Account	78.52	-	33.59	-	154.85	16.85	5.21
1.1.2.3 6 months to 1 year Fixed Account	318.77	31.56	112.30	572.60	19.11	43.33	10.39
1.1.2.4 Above 1 year Fixed Account	445.79	14.28	536.28	343.99	483.44	27.16	6.51
1.1.3 Call Deposit	12.44	0.86	35.35	4.54	29.35	1.82	0.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	37.48	-	56.23	33.73	27.50	0.01	-
2. Commission Expense	9.50	-	-	-	3.37	0.02	-
3. Staff Expense	321.18	9.28	250.05	240.26	175.62	40.26	20.25
4. Office Operating Expenses	192.70	7.53	212.73	165.19	110.92	29.34	9.07
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.67	-	-	-	-
7. Provision for Risk	290.66	9.43	301.74	155.38	872.20	57.00	23.14
7.1 Loan loss Provision	290.66	9.43	301.74	155.38	872.20	57.00	23.14
7.1.1 General Loan loss Provision	95.45	9.61	299.79	24.56	186.13	23.40	4.76
7.1.1.1 Pass Loan Loss Provision	-	(2.06)	(10.27)	7.07	8.33	-	-
7.1.1.2 Watch List Provision	95.45	11.67	310.06	17.50	177.80	23.40	4.76
7.1.2 Special Loan Loss Provision	195.21	(0.18)	1.95	130.82	684.26	33.59	18.38
7.1.3 Additional Loan Loss Provision	-	-	-	-	1.82	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	2.52	2.03	-	27.34	11.82	-	-
9. Provision for Staff Bonus	57.07	-	31.29	69.96	-	-	-
10. Provision for Income Tax	154.09	-	84.49	188.89	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	359.54	-	197.14	440.74	-	-	-
Total Expenses	2,620.13	82.45	2,287.39	2,674.52	2,355.64	240.50	85.50

Income

1. Interest Income	2,253.18	61.93	2,061.36	2,473.23	1,714.90	161.68	57.14
1.1 On Loans and Advances	2,029.57	58.88	1,797.02	2,156.51	1,499.46	143.56	45.21
1.2 On Investment	221.83	0.25	247.10	285.44	173.47	17.21	2.62
1.2.1 Government Bonds	221.83	-	247.10	285.44	172.05	16.68	2.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	0.25	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.53	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.78	-	3.80	2.44	2.41	0.90	0.59
1.5 On Others	-	2.80	13.44	28.84	39.55	-	8.72
2. Commission and Discount	132.41	0.13	8.79	125.94	64.86	6.79	1.40
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	132.41	0.09	8.79	9.24	64.86	6.79	1.40
2.3 Others	-	0.04	-	116.70	-	-	-
3. Exchange Flactuation Income	1.32	-	39.80	-	0.03	-	-
3.1 Due to Change in Exchange Rate	0.98	-	8.44	-	0.03	-	-
3.2 Due to Foreign Currency Transaction	0.34	-	31.36	-	-	-	-
4. Other Operating Income	52.23	2.65	107.27	24.06	57.45	0.67	3.26
5. Non Operating Income	-	-	69.95	-	0.60	0.01	-
6. Write Back from Provisions for loss	179.97	-	-	51.30	163.29	23.92	4.20
7. Recovery of written-off Loan	1.02	-	0.21	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	17.74	-	-	354.51	47.43	19.49
Total Income	2,620.13	82.45	2,287.39	2,674.52	2,355.64	240.50	85.50

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	129.10	126.29	107.93	0.90	179.22	312.13	211.27
1.1 On Deposit Liabilities	129.10	126.05	107.93	0.90	179.22	312.13	211.27
1.1.1 Saving Account	28.32	24.90	17.17	0.13	33.64	65.94	33.67
1.1.2 Fixed Account	94.75	99.24	88.78	-	144.71	244.57	174.51
1.1.2.1 Up to 3 months Fixed Account	-	6.09	-	-	19.94	13.76	-
1.1.2.2 3 to 6 months Fixed Account	28.91	34.13	-	-	26.07	16.34	11.47
1.1.2.3 6 months to 1 year Fixed Account	31.97	36.83	-	-	59.18	62.03	88.14
1.1.2.4 Above 1 year Fixed Account	33.87	22.20	88.78	-	39.53	152.44	74.90
1.1.3 Call Deposit	6.03	1.91	1.98	0.77	0.87	1.62	3.09
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.24	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	48.31	27.81	24.58	2.12	52.03	58.47	29.19
4. Office Operating Expenses	61.53	18.08	19.28	1.08	46.90	44.05	21.52
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.08	-	-
7. Provision for Risk	178.38	69.33	53.80	-	136.98	-	53.84
7.1 Loan loss Provision	178.38	69.33	53.80	-	136.98	-	53.84
7.1.1 General Loan loss Provision	83.60	17.40	5.14	-	0.69	-	3.41
7.1.1.1 Pass Loan Loss Provision	2.18	0.31	-	-	(12.36)	-	-
7.1.1.2 Watch List Provision	81.41	17.09	5.14	-	13.05	-	3.41
7.1.2 Special Loan Loss Provision	94.79	51.93	48.66	-	136.29	-	50.43
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	0.21	-	-	-	-	-	0.93
10. Provision for Income Tax	0.57	-	-	-	-	24.04	2.51
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	1.32	-	-	-	-	56.26	5.86
Total Expenses	419.42	241.51	205.59	4.10	436.05	494.96	325.12

Income

1. Interest Income	219.77	191.70	134.94	1.84	298.00	433.51	289.72
1.1 On Loans and Advances	205.16	175.42	111.15	0.06	259.85	393.68	264.05
1.2 On Investment	12.18	15.21	11.79	1.26	17.44	25.61	25.26
1.2.1 Government Bonds	12.18	8.74	11.79	-	17.44	25.61	25.26
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.48	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.26	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.43	1.07	0.94	0.52	1.47	14.22	0.41
1.5 On Others	-	-	11.06	-	19.24	-	-
2. Commission and Discount	0.83	7.67	0.09	-	0.18	21.73	0.12
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.83	7.67	0.09	-	0.18	21.73	0.12
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	15.39	5.62	5.48	-	11.27	12.55	10.02
5. Non Operating Income	-	-	7.03	-	1.02	0.52	1.52
6. Write Back from Provisions for loss	183.43	14.00	-	-	-	26.65	23.74
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	22.52	58.05	2.26	125.59	-	-
Total Income	419.42	241.51	205.59	4.10	436.05	494.96	325.12

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
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Expenses

1. Interest Expense	153.57	148.86	85.60	182.56	180.14	76.00	72.38
1.1 On Deposit Liabilities	153.57	148.86	85.60	180.53	180.14	76.00	72.38
1.1.1 Saving Account	32.94	26.40	26.14	39.07	42.39	16.37	13.77
1.1.2 Fixed Account	118.19	118.10	59.17	138.84	137.75	57.51	56.68
1.1.2.1 Up to 3 months Fixed Account	-	10.98	0.99	-	-	3.38	2.26
1.1.2.2 3 to 6 months Fixed Account	-	25.02	1.89	8.12	11.25	10.32	2.02
1.1.2.3 6 months to 1 year Fixed Account	118.19	48.34	19.07	42.70	92.15	25.19	24.60
1.1.2.4 Above 1 year Fixed Account	-	33.76	37.22	88.02	34.35	18.62	27.80
1.1.3 Call Deposit	2.43	4.35	0.30	2.63	-	2.12	1.93
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.03	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	42.68	55.65	8.57	58.90	47.84	16.73	27.92
4. Office Operating Expenses	28.13	41.38	9.94	27.84	28.20	10.09	26.21
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	1.20	-	-	-	-	-
7. Provision for Risk	80.55	150.52	43.60	119.49	-	18.90	35.54
7.1 Loan loss Provision	80.55	150.52	43.60	119.49	-	18.90	35.54
7.1.1 General Loan loss Provision	12.04	26.05	3.41	-	-	2.09	35.54
7.1.1.1 Pass Loan Loss Provision	0.58	2.45	-	-	-	0.73	35.54
7.1.1.2 Watch List Provision	11.46	23.60	3.41	-	-	1.35	-
7.1.2 Special Loan Loss Provision	68.52	122.21	40.19	119.49	-	16.82	-
7.1.3 Additional Loan Loss Provision	-	2.25	-	-	-	-	-
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	-	-	-
9. Provision for Staff Bonus	-	-	-	-	6.03	2.97	-
10. Provision for Income Tax	-	-	-	4.29	16.29	8.02	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	-	-	38.00	18.71	-
Total Expenses	304.93	397.60	147.71	393.23	316.50	151.42	162.05

Income

1. Interest Income	204.33	216.02	101.85	238.83	273.09	104.57	107.21
1.1 On Loans and Advances	178.05	189.94	99.21	231.11	239.88	98.10	97.46
1.2 On Investment	11.07	23.00	-	2.70	32.23	-	9.02
1.2.1 Government Bonds	11.07	-	-	2.70	-	-	9.02
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	23.00	-	-	32.23	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.63	1.99	2.64	3.85	0.98	1.19	0.73
1.5 On Others	14.58	1.09	-	1.17	-	5.27	-
2. Commission and Discount	7.65	0.31	0.09	1.49	8.56	5.34	5.51
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	7.65	0.31	0.09	1.15	8.56	0.62	0.23
2.3 Others	-	-	-	0.34	-	4.72	5.29
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	6.12	11.42	7.15	1.10	32.84	21.83	-
5. Non Operating Income	-	17.19	0.02	0.76	-	-	3.36
6. Write Back from Provisions for loss	28.39	127.04	35.85	133.76	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	54.67	24.42	2.75	16.90	-	-	45.97
Total Income	304.93	397.60	147.71	393.23	316.50	151.42	162.05

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.11	186.45	516.96	524.27	208.12
1.1 On Deposit Liabilities	0.11	184.79	495.71	504.49	208.12
1.1.1 Saving Account	0.09	26.47	93.43	84.46	39.33
1.1.2 Fixed Account	-	151.38	392.21	403.24	159.23
1.1.2.1 Up to 3 months Fixed Account	-	8.61	3.13	-	-
1.1.2.2 3 to 6 months Fixed Account	-	28.21	7.08	63.35	27.96
1.1.2.3 6 months to 1 year Fixed Account	-	53.11	183.72	175.47	73.26
1.1.2.4 Above 1 year Fixed Account	-	61.46	198.27	164.43	58.01
1.1.3 Call Deposit	0.02	6.93	10.08	16.79	9.56
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	1.66	21.25	19.78	-
2. Commission Expense	-	0.27	2.96	-	-
3. Staff Expense	3.16	44.31	101.50	119.28	48.33
4. Office Operating Expenses	1.31	25.22	46.06	90.71	31.57
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	3.75	0.72	-
7. Provision for Risk	-	78.00	77.86	160.00	319.37
7.1 Loan loss Provision	-	78.00	77.86	160.00	319.37
7.1.1 General Loan loss Provision	-	9.59	34.05	28.63	36.35
7.1.1.1 Pass Loan Loss Provision	-	2.49	-	4.50	-
7.1.1.2 Watch List Provision	-	7.10	34.05	24.13	36.35
7.1.2 Special Loan Loss Provision	-	68.41	43.82	131.37	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	-	-	9.60	6.46	-
10. Provision for Income Tax	-	-	25.92	17.67	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	60.49	40.51	-
Total Expenses	4.58	334.25	845.10	959.61	607.39

Income

1. Interest Income	-	272.23	779.86	888.75	324.51
1.1 On Loans and Advances	-	228.25	699.19	782.54	292.33
1.2 On Investment	-	32.79	47.66	104.81	27.95
1.2.1 Government Bonds	-	-	47.66	104.81	27.95
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	32.79	-	-	-
1.3 On Agency Balance	-	-	-	-	3.04
1.4 On Call Deposit	-	4.14	1.96	1.39	0.85
1.5 On Others	-	7.06	31.05	0.00	0.33
2. Commission and Discount	-	10.01	26.12	46.08	1.28
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.50	26.12	-	1.28
2.3 Others	-	9.52	-	46.08	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	2.07	28.02	24.78	21.14
5. Non Operating Income	0.10	-	0.09	-	13.00
6. Write Back from Provisions for loss	-	33.00	11.01	-	113.17
7. Recovery of written-off Loan	-	0.15	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	2.79	16.78	-	-	134.29
Total Income	4.58	334.25	845.10	959.61	607.39

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,636.01	20,806.71	19,244.46	17,080.19	12,570.68	13,533.36	7,552.98	10,321.49
Fishery Related	727.71	1,253.90	726.95	816.39	-	309.41	45.02	163.04
Mining Related	3,414.58	119.72	370.17	947.86	-	30.00	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	44,553.27	38,003.32	75,723.63	99,677.73	12,003.02	88,805.52	43,062.57	56,026.85
Construction	3,590.25	3,919.54	25,596.55	7,141.47	8,668.07	2,347.75	889.53	4,614.11
Electricity,Gas and Water	16,528.72	25,837.36	44,348.69	32,656.35	8,498.91	17,744.31	10,503.59	21,094.62
Metal Products, Mach. & Ele. Eqp.	2,431.37	3,778.87	6,908.13	4,217.01	1,524.92	9,355.89	2,656.62	3,158.51
Tras., Com. and Public Utilities	1,464.44	3,517.39	4,816.45	6,225.73	1,459.16	4,718.48	231.46	2,078.46
Wholesaler & Retailer	41,688.65	66,812.94	95,678.79	69,335.93	20,179.25	42,919.09	32,950.29	51,376.27
Finance, Insurance and Real Estate	6,921.85	19,342.97	21,862.13	32,201.95	3,919.72	17,511.23	6,968.90	23,145.34
Tourism Service**	8,968.64	19,000.88	10,781.35	22,724.21	803.91	12,229.94	7,191.23	5,259.33
Other Services	6,849.63	10,008.04	13,519.72	18,636.98	1,762.05	9,463.12	2,332.43	8,745.58
Consumption Loans	83,588.59	104,083.12	101,919.26	37,937.18	12,049.68	16,206.68	22,168.40	42,504.43
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	14,257.17	3,511.53	20,792.85	7,024.22	229.56	14,423.67	10,486.45	10,033.79
TOTAL sectorwise	241,620.89	319,996.30	442,289.12	357,017.82	83,807.74	249,870.39	147,261.19	238,521.84

Product Wise

Term Loan	56,189.54	84,437.90	129,059.35	117,740.73	12,578.26	99,142.33	48,271.65	79,937.36
Overdraft	6,848.83	5,597.21	2,829.22	2,222.37	77.19	3,146.22	139.44	3,160.02
Cash Credit Loan	17,563.32	66,929.20	1,717.83	24,009.47	12,418.38	49,913.91	20,503.26	43,661.04
Trust Receipt Loan/Import Loan	2,122.38	1,954.53	16,978.04	22,448.95	3,619.06	11,994.26	5,707.16	7,752.17
Short Term Working Capital/Demand Loan	21,862.03	25,194.11	107,298.94	122,688.93	26,108.45	36,373.38	20,828.19	32,188.35
Residential Personal Home Loan (Up to Rs. 30 million)#	12,281.86	32,187.44	29,997.98	8,139.79	8,115.50	5,385.64	2,818.57	25,436.19
Real Estate Loan	11,439.50	9,653.20	23,307.34	23,779.20	8,756.85	11,377.82	1,097.11	8,137.67
Margin Nature Loan	7,166.74	7,465.56	15,833.15	3,982.59	-	3,021.36	586.06	3,832.27
Hire Purchase Loan	2,487.51	10,176.45	12,088.69	5,672.12	1,237.82	6,964.56	3,469.72	11,483.93
Deprived Sector Loan	11,990.92	14,601.98	21,624.95	17,347.73	4,042.19	10,780.63	7,436.74	11,362.26
Bills Purchased	2.80	8.51	10.17	72.38	1,882.18	-	0.08	573.20
Other Product	91,665.46	61,790.22	81,543.46	8,913.56	4,971.86	11,770.27	36,403.21	10,997.37
Total Product wise Loan	241,620.89	319,996.30	442,289.12	357,017.82	83,807.74	249,870.39	147,261.19	238,521.84

Collateral Wise

Gold and Silver	41,866.42	30,732.72	2,424.05	2,865.73	-	-	-	-
Government Securities	69.42	0.72	8.80	13.95	4,500.00	-	-	0.15
Non Governmental Securities	7,166.64	7,465.56	16,006.60	3,957.59	-	2,919.11	586.06	4,702.27
Fixed Deposit Receipts	783.55	1,466.93	1,443.30	1,707.88	6,081.47	1,059.14	1,156.35	2,144.29
Own	782.99	1,466.93	1,443.30	1,483.57	77.19	1,059.14	1,156.35	2,144.29
Other Licences Institutions	0.56	-	-	224.32	6,004.28	-	-	-
Collateral of Properties	180,452.02	254,499.30	390,524.02	318,837.74	63,697.32	235,776.99	121,272.44	211,610.22
Fixed Assets	119,307.89	251,642.58	284,112.55	300,345.14	56,658.93	229,951.80	60,090.20	115,109.94
Current Assets	61,144.13	2,856.73	106,411.47	18,492.60	7,038.38	5,825.18	61,182.24	96,500.28
Against security of Bill	12.15	10.16	5,340.89	-	-	-	5,707.16	6,669.48
Domestic Bills	3.00	-	1,347.03	-	-	-	-	-
Foreign Bills	9.15	10.16	3,993.86	-	-	-	5,707.16	6,669.48
Against Guarantee	8,024.97	25,760.42	11,335.44	4,076.99	2,932.05	9,670.65	6,948.09	10,887.80
Government Guarantee	262.47	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	6,031.39	8,009.00	8,924.27	3,535.31	2,793.25	-	6,792.03	10,413.59
Personal Guarantee	1,680.42	17,504.00	2,028.63	152.74	-	-	-	275.48
Collective Guarantee	4.35	30.82	2.99	5.50	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	59.94	-	-
Other Guarantee	46.33	-	0.03	-	-	9,610.71	-	-
Credit Card	0.05	21.95	1,399.27	278.41	351.88	444.50	-	149.69
Others	3,245.65	38.53	13,806.75	25,279.52	6,245.02	-	11,591.10	2,357.94
Total	241,620.89	319,996.30	442,289.12	357,017.82	83,807.74	249,870.39	147,261.19	238,521.84

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	21,460.03	5,035.20	11,417.77	14,401.39	14,585.40	50,184.39	22,086.40	13,103.09
Fishery Related	2,613.79	242.04	868.53	785.73	853.15	846.16	739.82	381.00
Mining Related	-	312.65	1,066.15	43.39	662.68	1,330.85	130.29	854.81
Agriculture, Forestry, Bevarage & Non Food Production Related*	10,362.04	35,136.78	48,437.22	43,607.89	33,040.97	21,197.82	98,412.73	22,045.38
Construction	20,433.08	10,249.29	15,724.67	23,661.93	4,339.62	12,315.64	9,668.37	17,710.87
Electricity,Gas and Water	2,123.68	14,716.56	42,943.97	31,025.14	18,480.21	10,699.13	30,176.24	21,518.15
Metal Products, Mach. & Ele. Eqp.	550.48	1,394.28	4,035.77	8,625.45	3,129.78	565.77	6,099.86	407.34
Tras., Com. and Public Utilities	600.64	1,717.81	4,874.97	5,318.37	4,137.04	5,033.59	7,139.37	3,986.50
Wholesaler & Retailer	54,590.45	27,462.52	45,230.74	50,213.17	50,822.94	37,434.99	91,587.27	31,603.51
Finance, Insurance and Real Estate	6,051.25	7,603.25	23,157.85	25,261.08	14,720.43	5,216.31	43,777.19	6,533.11
Tourism Service**	2,628.84	6,350.57	15,167.30	11,641.71	9,300.38	7,152.08	21,193.17	3,866.60
Other Services	4,979.77	8,902.21	9,737.45	16,013.28	11,244.38	8,662.65	21,807.60	8,281.60
Consumption Loans	76,186.08	16,938.13	75,813.03	63,043.94	50,393.31	27,510.80	106,702.25	44,023.17
Local Government	-	-	-	231.20	150.06	-	-	-
Others	15,790.09	21,274.19	435.43	1,099.71	15,180.85	31,578.94	30.87	772.61
TOTAL sectorwise	218,370.22	157,335.47	298,910.83	294,973.37	231,041.21	219,729.12	459,551.45	175,087.75

Product Wise

Term Loan	78,357.27	75,161.65	148,125.54	96,218.19	110,806.86	49,921.90	185,733.42	81,974.80
Overdraft	1,370.76	1,000.30	2,315.77	3,355.77	2,414.42	20,025.43	8,728.41	4,356.33
Cash Credit Loan	52,203.03	20,429.78	40,478.47	17,976.36	40,649.89	955.65	58,215.65	6,667.81
Trust Receipt Loan/Import Loan	70.44	6,012.13	4,214.18	8,236.29	6,837.50	893.57	13,704.28	2,262.90
Short Term Working Capital/Demand Loan	5,990.70	24,312.42	36,275.89	60,559.30	15,099.68	105,357.94	65,773.69	16,527.52
Residential Personal Home Loan (Up to Rs. 30 million)#	43,158.68	6,695.63	12,114.67	19,291.96	16,857.18	10,038.20	44,626.95	12,150.19
Real Estate Loan	22,360.67	1,601.28	7,580.51	15,313.43	4,375.09	2,688.66	17,283.76	3,971.14
Margin Nature Loan	3,532.67	3,898.87	10,276.98	8,304.17	8,796.92	6,925.69	13,524.88	6,215.17
Hire Purchase Loan	1,858.29	3,566.35	3,900.15	3,120.83	4,418.44	5,218.42	15,728.26	4,744.04
Deprived Sector Loan	6,112.16	7,138.51	13,707.86	12,835.69	10,268.72	14,756.77	22,093.48	10,286.63
Bills Purchased	-	1,632.91	652.19	566.74	382.47	-	590.30	-
Other Product	3,355.55	5,885.64	19,268.61	49,194.62	10,134.04	2,946.89	13,548.38	25,931.22
Total Product wise Loan	218,370.22	157,335.47	298,910.83	294,973.37	231,041.21	219,729.12	459,551.45	175,087.75

Collateral Wise

Gold and Silver	11.59	250.79	4.59	829.99	23.24	3.68	-	704.70
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	3,532.67	3,898.87	10,405.63	8,348.67	9,239.12	-	13,524.88	6,193.33
Fixed Deposit Receipts	1,275.31	401.94	1,096.41	1,429.26	1,902.89	621.49	2,189.04	1,000.27
Own	1,275.31	401.94	1,096.41	1,429.26	1,902.89	621.49	2,189.04	1,000.27
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	207,574.25	132,810.26	271,441.72	272,265.20	204,178.69	219,103.95	409,635.34	153,754.07
Fixed Assets	205,140.53	90,119.82	260,164.62	227,183.43	122,369.28	219,103.95	251,097.92	101,327.39
Current Assets	2,433.72	42,690.43	11,277.10	45,081.77	81,809.41	-	158,537.43	52,426.67
Against security of Bill	-	1,632.91	2,476.00	118.59	5,861.64	-	15,115.39	2,911.88
Domestic Bills	-	1,632.91	-	-	4.24	-	-	57.91
Foreign Bills	-	-	2,476.00	118.59	5,857.40	-	15,115.39	2,853.97
Against Guarantee	4,739.73	6,308.51	12,557.63	8,917.28	7,858.89	-	472.81	1,530.01
Government Guarantee	216.53	-	238.50	231.20	149.92	-	324.52	0.85
Institutional Guarantee	4,131.35	5,876.59	12,205.66	8,666.91	7,491.90	-	-	422.12
Personal Guarantee	-	431.87	94.70	19.17	216.82	-	148.29	665.48
Collective Guarantee	-	-	18.77	-	-	-	-	424.92
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	391.85	0.04	-	-	0.24	-	-	16.63
Credit Card	228.81	346.43	803.81	348.02	833.67	-	738.33	302.24
Others	1,007.86	11,685.77	125.05	2,716.36	1,143.06	-	17,875.67	8,691.25
Total	218,370.22	157,335.47	298,910.83	294,973.37	231,041.21	219,729.12	459,551.45	175,087.75

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	16,012.62	14,782.15	11,444.12	7,903.37	1,111.14	65.12	501.68	2,959.62
Fishery Related	735.73	733.02	443.61	910.00	85.53	-	-	100.52
Mining Related	134.77	1,754.67	183.82	-	2.38	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,512.89	36,589.24	44,790.33	34,631.07	1,137.60	0.96	538.04	2,126.53
Construction	14,175.20	6,849.77	14,887.59	8,465.84	7,685.18	43.92	36.89	1,035.55
Electricity,Gas and Water	26,173.17	31,043.18	18,962.77	25,911.70	433.40	-	-	943.11
Metal Products, Mach. & Ele. Eqp.	2,477.05	4,750.84	4,648.80	1,679.60	348.69	2.67	-	176.06
Tras., Com. and Public Utilities	3,729.45	6,237.42	2,878.42	3,673.01	438.27	7.92	123.24	632.10
Wholesaler & Retailer	25,968.33	50,866.33	35,892.61	25,040.76	9,544.41	16.16	863.33	6,160.73
Finance, Insurance and Real Estate	33,864.30	20,107.97	28,275.66	13,626.03	5,989.11	-	160.00	4,403.72
Tourism Service**	21,226.46	10,846.02	22,448.16	6,565.17	1,484.20	25.22	-	2,372.30
Other Services	7,745.84	7,894.40	18,537.83	9,324.80	482.54	0.39	258.68	1,775.73
Consumption Loans	28,176.00	54,633.49	35,081.71	19,266.12	16,308.90	138.40	9.74	17,674.41
Local Government	-	-	-	-	-	-	-	3.34
Others	22,564.56	6,331.08	2,947.30	32,745.14	10.58	1.37	-	5,196.99
TOTAL sectorwise	228,496.40	253,419.58	241,422.73	189,742.60	45,061.93	302.13	2,491.60	45,560.70

Product Wise

Term Loan	83,404.13	104,275.29	108,406.26	100,863.21	4,892.40	159.74	706.93	21,327.16
Overdraft	8,710.68	5,294.16	948.76	445.15	2,126.26	37.22	94.97	1,691.20
Cash Credit Loan	28,289.56	44,418.52	27,325.38	30,832.64	3,872.79	4.90	712.92	4,520.11
Trust Receipt Loan/Import Loan	746.92	5,509.49	2,608.79	2,674.59	-	-	-	-
Short Term Working Capital/Demand Loan	11,161.26	35,379.79	35,176.33	11,462.97	60.48	-	-	786.63
Residential Personal Home Loan (Up to Rs. 30 million)#	9,354.09	20,783.90	14,015.32	11,388.16	16,617.05	22.18	36.89	7,386.74
Real Estate Loan	23,109.23	5,174.85	16,803.75	7,035.71	2,355.04	7.50	160.00	3,035.78
Margin Nature Loan	9,426.94	3,209.86	6,379.58	3,459.16	2,313.27	-	-	1,641.75
Hire Purchase Loan	5,991.60	6,739.12	5,460.76	6,749.70	1,136.21	16.15	123.24	1,461.93
Deprived Sector Loan	10,179.87	11,772.95	11,764.23	9,435.15	3,016.55	23.47	11.51	3,256.60
Bills Purchased	5,199.59	1,031.08	42.60	751.22	-	-	-	-
Other Product	32,922.52	9,830.56	12,490.99	4,644.94	8,671.88	30.96	645.13	452.80
Total Product wise Loan	228,496.40	253,419.58	241,422.73	189,742.60	45,061.93	302.13	2,491.60	45,560.70

Collateral Wise

Gold and Silver	7,835.11	1.94	5.55	-	337.04	-	-	211.11
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	9,521.36	3,209.86	6,457.78	-	2,306.46	-	-	1,641.75
Fixed Deposit Receipts	1,451.89	882.40	529.93	1,247.15	439.20	27.83	9.74	239.18
Own	1,451.89	882.40	529.93	1,247.15	439.20	27.83	9.74	239.18
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	195,418.62	242,959.47	221,441.78	176,965.83	37,908.63	219.39	2,481.87	41,030.52
Fixed Assets	191,527.98	228,606.39	171,451.04	152,632.97	37,858.73	219.39	2,481.87	41,030.52
Current Assets	3,890.64	14,353.08	49,990.74	24,332.85	49.90	-	-	-
Against security of Bill	-	270.81	344.94	751.22	-	-	-	-
Domestic Bills	-	200.58	5.13	751.22	-	-	-	-
Foreign Bills	-	70.22	339.81	-	-	-	-	-
Against Guarantee	8,289.86	707.08	8,390.79	17.58	3,492.53	10.28	-	2,438.13
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	7,983.97	21.09	7,587.46	-	3,412.63	-	-	1,289.11
Personal Guarantee	60.44	570.57	582.64	17.58	78.00	10.28	-	970.88
Collective Guarantee	-	12.69	96.13	-	0.77	-	-	178.15
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.73	15.67	-	-	1.14	-	-	-
Credit Card	258.24	202.34	193.99	117.96	-	-	-	-
Others	5,721.32	5,185.68	4,057.97	10,642.87	578.07	44.64	-	-
Total	228,496.40	253,419.58	241,422.73	189,742.60	45,061.93	302.13	2,491.60	45,560.70

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	954.52	209.95	4,052.18	4,016.67	5,364.33	74.04	3,404.65	3,125.19
Fishery Related	13.34	29.63	136.00	347.01	104.64	37.56	147.08	340.63
Mining Related	-	-	4.64	147.57	-	-	43.94	106.94
Agriculture, Forestry, Bevarage & Non Food Production Related*	823.85	274.17	4,021.68	3,726.41	2,570.98	137.41	4,646.06	8,315.01
Construction	26.66	360.93	530.67	7,639.26	933.78	149.56	2,370.23	1,933.93
Electricity, Gas and Water	1.50	198.50	1,082.94	393.41	1,359.82	-	1,937.91	-
Metal Products, Mach. & Ele. Eqp.	1.41	10.94	228.98	341.22	188.25	10.68	412.88	213.30
Tras., Com. and Public Utilities	221.26	301.71	1,389.06	1,478.16	820.85	43.83	548.11	853.24
Wholesaler & Retailer	3,950.69	706.93	12,095.16	8,520.39	6,544.52	182.19	4,453.77	10,849.71
Finance, Insurance and Real Estate	621.54	771.08	12,684.58	11,340.51	4,141.07	53.05	4,926.42	5,346.37
Tourism Service**	468.34	190.53	5,360.33	4,701.66	1,825.06	16.67	2,162.31	11,354.43
Other Services	564.74	173.26	1,686.01	2,760.80	2,400.42	-	1,334.25	4,104.82
Consumption Loans	5,091.97	3,176.17	21,818.02	23,056.65	19,866.71	345.36	14,720.27	12,896.58
Local Government	-	-	-	-	0.35	-	3.10	-
Others	6.05	541.83	33,672.38	8,356.14	8,409.82	321.63	11,200.89	1,806.91
TOTAL sectorwise	12,745.87	6,945.64	98,762.64	76,825.86	54,530.60	1,371.99	52,311.87	61,247.06

Product Wise

Term Loan	4,221.02	2,813.84	48,145.08	27,555.08	31,476.22	414.09	23,701.15	24,136.10
Overdraft	396.73	105.60	2,050.00	2,247.43	2,658.19	254.53	2,793.57	610.08
Cash Credit Loan	3,391.21	-	7,906.15	9,001.95	3,532.69	-	6,020.66	9,918.41
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	122.65	421.17	1,343.48	878.92	321.36	189.05	1,456.57	825.43
Residential Personal Home Loan (Up to Rs. 30 million)#	1,736.97	999.25	15,720.67	12,954.40	6,553.47	258.29	7,169.62	4,908.12
Real Estate Loan	474.91	193.23	8,994.61	7,621.37	2,276.48	53.05	1,684.46	5,292.96
Margin Nature Loan	432.98	527.47	3,841.06	2,634.56	1,831.02	-	1,704.77	2,121.63
Hire Purchase Loan	498.88	312.25	1,595.16	2,187.13	981.78	42.75	695.37	912.47
Deprived Sector Loan	634.20	453.58	5,545.39	4,398.24	3,426.21	67.83	2,758.78	3,129.90
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	836.34	1,119.25	3,621.04	7,346.78	1,473.19	92.39	4,326.93	9,391.97
Total Product wise Loan	12,745.87	6,945.64	98,762.64	76,825.86	54,530.60	1,371.99	52,311.87	61,247.06

Collateral Wise

Gold and Silver	494.48	-	1,067.30	1,222.80	1,151.84	-	586.04	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	432.98	-	3,841.06	2,634.56	1,831.02	-	1,712.98	2,121.63
Fixed Deposit Receipts	80.60	33.79	429.58	366.87	321.35	82.46	409.71	273.83
Own	80.60	33.79	429.58	366.87	321.35	82.46	409.71	273.83
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,540.67	6,320.75	88,505.62	67,851.93	49,188.44	1,289.53	44,259.13	57,446.05
Fixed Assets	11,540.67	6,320.75	88,505.62	67,796.62	49,188.44	1,289.53	44,238.42	57,446.05
Current Assets	-	-	-	55.32	-	-	20.71	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	195.70	589.60	4,465.69	4,652.94	2,037.95	-	5,280.17	1,278.81
Government Guarantee	-	-	-	-	0.35	-	8.10	-
Institutional Guarantee	149.88	589.60	1,644.93	4,187.69	1,670.99	-	4,306.45	1,278.02
Personal Guarantee	45.82	-	2,504.64	359.55	349.61	-	895.95	-
Collective Guarantee	-	-	316.12	96.84	17.00	-	66.11	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	8.86	-	-	3.56	-
Credit Card	-	-	-	24.15	-	-	-	-
Others	1.44	1.50	453.39	72.59	0.01	-	63.85	126.73
Total	12,745.87	6,945.64	98,762.64	76,825.86	54,530.60	1,371.99	52,311.87	61,247.06

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,000.21	293.52	347.64	562.27	431.27	175.41	0.00	696.90
Fishery Related	185.90	-	2.42	5.37	-	23.39	-	22.55
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,769.15	121.57	18.95	157.51	78.73	31.95	63.70	188.18
Construction	1,134.53	90.80	-	212.73	747.04	129.52	-	50.00
Electricity,Gas and Water	2,294.59	58.00	-	1.45	-	59.94	-	-
Metal Products, Mach. & Ele. Eqp.	165.55	-	4.39	-	18.55	2.82	-	-
Tras., Com. and Public Utilities	725.87	156.40	0.59	124.76	242.69	159.60	9.03	119.85
Wholesaler & Retailer	5,082.66	464.60	102.97	1,140.25	324.66	177.19	77.40	853.91
Finance, Insurance and Real Estate	6,793.90	82.45	7.28	735.13	585.02	228.57	90.40	365.60
Tourism Service**	2,902.08	195.31	46.91	84.46	224.51	96.92	20.70	247.25
Other Services	2,499.63	77.12	1.91	497.73	110.38	157.49	-	221.09
Consumption Loans	18,353.44	870.31	405.28	2,534.46	1,930.55	996.51	218.92	1,288.60
Local Government	-	-	-	-	-	-	33.18	-
Others	18.17	973.67	79.99	6.24	295.62	482.13	1,678.92	2,363.19
TOTAL sectorwise	48,925.67	3,383.76	1,018.34	6,062.35	4,989.02	2,721.44	2,192.25	6,417.12

Product Wise

Term Loan	13,253.51	866.96	336.00	2,735.64	2,334.37	664.43	344.07	3,145.97
Overdraft	2,491.63	42.97	75.88	139.89	183.35	138.33	-	242.39
Cash Credit Loan	4,829.61	194.70	71.62	373.28	89.99	-	-	214.25
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,327.05	123.23	-	290.87	-	217.36	96.65	304.63
Residential Personal Home Loan (Up to Rs. 30 million)#	7,333.02	636.59	-	783.26	940.43	366.16	530.32	811.93
Real Estate Loan	4,871.04	50.00	-	318.30	328.83	145.67	1,027.29	338.61
Margin Nature Loan	1,988.37	88.98	-	140.88	180.65	301.20	26.19	167.19
Hire Purchase Loan	1,075.95	103.18	7.48	150.12	255.26	174.30	120.35	145.48
Deprived Sector Loan	3,614.57	297.23	191.49	516.59	307.39	122.91	33.18	454.93
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,140.93	979.92	335.87	613.51	368.76	591.08	14.20	591.73
Total Product wise Loan	48,925.67	3,383.76	1,018.34	6,062.35	4,989.02	2,721.44	2,192.25	6,417.12

Collateral Wise

Gold and Silver	288.84	128.77	83.65	423.72	165.68	-	-	71.24
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,988.37	88.98	-	140.88	-	-	26.19	167.19
Fixed Deposit Receipts	352.24	12.36	20.43	51.01	42.75	52.05	0.05	50.71
Own	352.24	12.36	20.43	51.01	42.75	52.05	0.05	50.71
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,687.09	2,126.58	914.27	4,983.27	4,360.48	2,261.30	403.82	5,947.71
Fixed Assets	45,687.09	2,126.58	914.27	4,983.27	4,360.48	2,261.30	403.82	5,947.71
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	577.02	32.45	-	463.47	239.46	104.19	83.27	180.27
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	309.63	32.45	-	408.75	100.53	79.26	-	27.30
Personal Guarantee	250.20	-	-	54.72	138.93	24.93	50.09	152.96
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	32.13	994.62	-	-	180.65	303.89	1,678.92	-
Total	48,925.67	3,383.76	1,018.34	6,062.35	4,989.02	2,721.44	2,192.25	6,417.12

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	524.94	539.28	369.15	528.94	544.18	347.62	293.92	520.00
Fishery Related	8.76	29.66	31.57	90.89	-	14.44	24.54	24.75
Mining Related	9.84	-	-	-	-	-	28.83	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	544.92	148.73	363.16	283.23	171.41	355.09	155.86	24.70
Construction	321.36	172.39	438.73	301.13	-	118.98	299.76	10.70
Electricity,Gas and Water	88.03	-	30.01	8.32	-	-	65.33	-
Metal Products, Mach. & Ele. Eqp.	305.01	33.45	24.95	22.15	-	69.99	86.47	19.01
Tras., Com. and Public Utilities	708.42	57.40	74.39	41.26	-	152.54	204.02	6.26
Wholesaler & Retailer	1,396.01	482.84	290.50	973.37	1,015.63	1,119.69	465.98	506.25
Finance, Insurance and Real Estate	916.54	1,325.61	361.39	749.70	107.67	532.05	158.06	156.18
Tourism Service**	852.37	269.64	61.12	64.56	129.34	448.20	54.43	31.79
Other Services	412.72	530.32	14.80	132.71	-	121.40	65.05	1.30
Consumption Loans	3,099.04	1,424.99	1,291.11	1,979.36	11.98	2,046.36	1,781.48	777.94
Local Government	-	-	-	-	-	-	-	-
Others	134.87	1,292.16	864.63	39.61	516.49	82.34	1,329.57	0.21
TOTAL sectorwise	9,322.83	6,306.47	4,215.52	5,215.23	2,496.69	5,408.71	5,013.29	2,079.07

Product Wise

Term Loan	1,724.87	1,143.49	325.63	546.42	86.24	2,325.36	1,654.96	1,260.13
Overdraft	-	433.10	419.14	247.08	324.81	94.13	95.26	265.18
Cash Credit Loan	-	79.85	306.84	-	1,055.99	788.78	262.12	268.25
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,425.17	244.40	52.80	81.26	-	198.27	471.49	34.66
Residential Personal Home Loan (Up to Rs. 30 million)#	561.71	747.00	843.27	344.16	5.25	588.79	768.30	40.30
Real Estate Loan	619.65	1,366.75	359.22	661.41	107.60	514.54	164.38	52.73
Margin Nature Loan	208.95	468.27	197.93	157.56	-	37.19	233.65	2.28
Hire Purchase Loan	1,187.41	42.72	145.30	103.17	-	402.15	148.36	6.26
Deprived Sector Loan	391.52	143.87	296.99	253.52	113.19	324.64	103.87	108.86
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,203.54	1,637.03	1,268.42	2,820.66	803.60	134.86	1,110.90	40.42
Total Product wise Loan	9,322.83	6,306.47	4,215.52	5,215.23	2,496.69	5,408.71	5,013.29	2,079.07

Collateral Wise

Gold and Silver	750.50	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	223.04	468.27	199.98	157.56	-	37.19	233.65	-
Fixed Deposit Receipts	99.23	57.05	53.54	43.38	6.72	72.74	27.06	35.72
Own	99.23	57.05	53.54	43.38	6.72	72.74	27.06	35.72
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,673.47	5,700.47	3,838.73	4,799.53	107.60	5,221.30	4,654.09	2,027.82
Fixed Assets	7,673.47	5,700.47	3,837.76	4,789.09	107.60	5,221.30	4,654.09	2,027.82
Current Assets	-	-	0.98	10.44	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	2.28
Domestic Bills	-	-	-	-	-	-	-	2.28
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	495.06	80.68	123.25	214.77	-	77.49	98.49	13.25
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	220.05	80.68	-	109.73	-	15.04	83.98	-
Personal Guarantee	275.01	-	118.25	105.04	-	62.45	3.16	13.25
Collective Guarantee	-	-	-	-	-	-	0.05	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	11.30	-
Credit Card	-	-	-	-	-	-	-	-
Others	81.53	-	0.03	-	2,382.36	-	-	-
Total	9,322.83	6,306.47	4,215.52	5,215.23	2,496.69	5,408.71	5,013.29	2,079.07

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	231.70	49.19	229.51	1,057.99	748.48	521.30
Fishery Related	3.20	-	6.28	55.95	11.58	33.51
Mining Related	-	-	0.87	12.85	51.76	-
Agriculture, Forestry, Beverage & Non Food Production Related*	16.18	199.99	116.26	920.09	521.14	574.87
Construction	143.29	-	478.11	397.96	55.00	302.69
Electricity, Gas and Water	20.00	-	4.43	134.74	18.64	26.30
Metal Products, Mach. & Ele. Eqp.	9.88	-	13.68	82.08	37.30	102.57
Tras., Com. and Public Utilities	147.20	2.94	11.50	288.89	125.58	611.86
Wholesaler & Retailer	181.63	68.51	524.79	2,416.67	2,318.30	1,378.42
Finance, Insurance and Real Estate	285.32	-	289.74	2,390.27	3,613.31	762.72
Tourism Service**	51.79	37.24	215.93	1,482.69	473.36	457.30
Other Services	37.81	-	80.39	980.44	502.93	205.77
Consumption Loans	824.63	1.55	1,152.10	5,281.67	8,112.40	2,610.59
Local Government	2.63	-	-	-	-	-
Others	143.76	304.11	2,201.59	1,720.63	3,328.88	11.38
TOTAL sectorwise	2,099.01	663.53	5,325.18	17,222.91	19,918.66	7,599.29

Product Wise

Term Loan	912.73	345.91	446.01	8,218.81	6,451.90	2,974.30
Overdraft	83.57	-	-	803.08	1,120.74	49.53
Cash Credit Loan	216.19	108.00	-	2,788.80	817.84	901.73
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	213.40	98.00	418.11	296.07
Residential Personal Home Loan (Up to Rs. 30 million)#	264.85	-	1,141.11	1,839.23	6,142.09	993.95
Real Estate Loan	172.05	191.51	292.57	2,031.59	3,151.33	749.05
Margin Nature Loan	81.63	-	283.76	449.64	669.58	217.09
Hire Purchase Loan	147.51	-	54.02	417.21	118.96	496.81
Deprived Sector Loan	185.50	-	202.04	340.68	748.12	354.67
Bills Purchased	-	-	-	-	-	-
Other Product	34.98	18.11	2,692.27	235.86	280.01	566.10
Total Product wise Loan	2,099.01	663.53	5,325.18	17,222.91	19,918.66	7,599.29

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	81.63	-	-	449.65	669.61	-
Fixed Deposit Receipts	35.29	-	72.99	216.69	155.66	96.28
Own	35.29	-	72.99	216.69	155.66	96.28
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,807.01	663.53	4,917.48	16,281.27	18,133.90	7,133.73
Fixed Assets	1,807.01	663.53	4,917.48	16,281.27	18,133.90	7,133.73
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	175.08	-	45.54	268.16	959.50	152.19
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	91.56	-	44.79	137.25	403.12	52.37
Personal Guarantee	78.17	-	0.75	130.91	556.38	99.83
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	2.71	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	289.17	7.14	-	217.09
Total	2,099.01	663.53	5,325.18	17,222.91	19,918.66	7,599.29

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% 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	76,623	76,121	5.94	9.56	-0.65
	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	14,285	14,371	9.69	10.96	0.60
	c. Retained Earning	6,645	4,076	2,639	8,792	7,983	-38.66	-35.24	-9.21
	d. Others Reserves	7,258	10,830	14,351	15,093	15,316	49.22	32.51	1.48
2	BORROWINGS	214,238	230,746	239,468	215,155	214,088	7.71	3.78	-0.50
	a. NRB	7,944	6,221	544	6,516	6,549	-21.69	-91.26	0.51
	b. Others	206,294	224,525	238,924	208,639	207,538	8.84	6.41	-0.53
3	DEPOSITS	167,093	176,661	199,756	206,065	207,598	5.73	13.07	0.74
4	BILLS PAYABLE	27.20	41.48	18.68	19.28	15.73	52.50	-54.97	-18.41
5	OTHER LIABILITIES	46,185	56,740	61,892	73,476	78,118	22.85	9.08	6.32
	a. Loan Loss Provision	18,383	21,865	24,267	31,087	32,324	18.94	10.99	3.98
	b. Interest Suspense a/c	6,921	11,557	13,601	15,399	16,514	66.98	17.68	7.24
	c. Others	20,881	23,318	24,024	26,990	29,279	11.67	3.03	8.48
6	RECONCILIATION A/c	15,568	19,691	19,387	19,992	20,259	26.48	-1.54	1.33
7	PROFIT & LOSS A/c	5,191	6,837	8,876	2,246	2,781	31.70	29.83	23.85
	Total	507,782	553,731	598,438	593,575	598,980	9.05	8.07	0.91
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	29,677	30,104	28.29	23.06	1.44
	a. Cash Balance	494	424	325	411	432	-14.19	-23.32	5.10
	b. Bank Balance	17,249	22,748	30,375	19,353	20,665	31.88	33.53	6.78
	c. Money at Call	9,220	11,420	11,867	9,913	9,007	23.86	3.92	-9.14
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,267	1,246	-8.52	11.33	-1.67
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	9,548	9,351	11.34	2.16	-2.06
4	LOANS & ADVANCES	432,237	455,853	489,673	494,340	498,030	5.46	7.42	0.75
	Institutional	72,928	59,060	48,804	43,972	43,027	-19.02	-17.36	-2.15
	Individual	359,310	396,793	440,869	450,368	455,003	10.43	11.11	1.03
5	FIXED ASSETS	3,258	4,150	4,535	4,583	4,714	27.38	9.28	2.85
6	OTHER ASSETS	20,078	28,488	30,297	33,828	34,929	41.89	6.35	3.26
7	EXPENSES NOT WRITTEN OFF	38.60	0.49	1.38	0.28	0.28	-98.73	181.63	0.00
8	NON BANKING ASSETS	1.34	5.08	6.88	8.84	8.86	279.10	35.43	0.23
9	RECONCILIATION A/c	14,809	19,991	20,277	20,005	20,287	34.99	1.43	1.41
10	PROFIT & LOSS A/c	1,054	461	581	319	310	-56.22	25.91	-2.87
	Total	507,782	553,731	598,438	593,575	598,980	9.05	8.07	0.91
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	10,135	12,473	-7.10	-8.24	23.07
2	COMMISSION/FEE EXPENSES	45	15	25	2.47	11.92	-66.55	67.07	382.59
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	5,119	6,251	-0.83	11.95	22.10
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	1,494	1,824	-8.72	10.31	22.13
5	NON OPERATING EXPENSES	14	64	48	3.47	4.00	352.21	-25.03	15.27
6	PROVISION FOR RISK	25,880	26,976	26,315	7,552	9,528	4.24	-2.45	26.16
7	LOAN WRITTEN OFF	123	155	41	190	190	25.59	-73.26	-0.02
8	EXTRAORDINARY EXPENSES	0.12	1.00	0.42	0.05	0.05	769.89	-58.00	0.00
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	347	425	28.78	34.92	22.36
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	1,045	1,279	20.37	51.14	22.38
11	NET PROFIT	4,783	6,717	8,931	2,221	2,753	40.44	32.96	23.97
	TOTAL EXPENSES	88,416	89,095	91,522	28,109	34,739	0.77	2.72	23.58
Income									
1.	INTEREST INCOME	61,707	58,836	62,791	20,940	25,593	-4.65	6.72	22.23
2.	COMMISSION & DISCOUNT	618	762	1,282	517	678	23.33	68.24	31.02
3	OTHER OPERATING INCOME	3,971	4,275	4,294	917	1,206	7.65	0.45	31.52
4	NON OPERATING INCOME	157.53	145.79	129.68	37.29	46.18	-7.46	-11.05	23.84
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	5,416	6,919	16.03	-9.01	27.74
6	RECOVERY FOR WRITE BACK	4.32	17.27	17.01	13.62	15.33	300.14	-1.53	12.56
7	INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	-	0.44	5.22	-33.51	0.00
8	NET LOSS	646	342	549	269	282	-47.01	60.33	4.84
	TOTAL INCOME	88,416	89,095	91,522	28,109	34,739	0.77	2.72	23.58
Miscellaneous Information									
	No. of Total Staffs	22,493	21,727	21,717	21,845	21,888	-3.41	-0.05	0.20
	No. of Total Branches	5,128	5,051	5,004	4,987	4,992	-1.50	-0.93	0.10
	No. of Total Centers	445,666	459,319	473,465	474,963	477,221	3.06	3.08	0.48
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,483,529	1,487,059	1.80	4.43	0.24
	No. of Total Passive Groups	19,043	19,857	38,277	38,807	50,338	4.28	92.76	29.71
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,379,664	6,411,787	-0.34	3.77	0.50
	No. of Total Passive Members	528,082	534,348	802,163	832,576	941,118	1.19	50.12	13.04
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,703,650	2,707,673	-10.75	1.62	0.15
	No. of Total Overdue Borrowers	587,163	689,852	624,835	812,942	837,650	17.49	-9.42	3.04
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,272,147	6,304,831	-0.39	2.79	0.52
	Total Saving Amount (Rs million)	167,027	177,049	199,756	206,065	207,600	6.00	12.83	0.75

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,339.85
	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	657.74
	g. Others Reserves Fund	530.77
2	BORROWINGS	8,939.81
	a. NRB	-
	b. Interbank Borrowing	1,650.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	8,019.65
	a. Current	589.35
	Domestic	589.35
	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	0.31
	Domestic	0.31
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,820.15
	1. Sundry Creditors	-
	2. Loan Loss Provision	693.94
	3. Interest Suspense a/c	-
	4. Others	1,126.21
6	Reconciliation A/c	-
7	Profit & Loss A/c	347.33
	TOTAL Liabilities	43,466.78
Assets		
1	LIQUID FUNDS	260.39
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	260.36
	1. In Nepal Rastra Bank	241.14
	Domestic Currency	241.14
	Foreign Currency	-
	2. "A" Class Licensed Institution	19.22
	Domestic Currency	19.22
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	9,318.85
	a. Govt. Securities	9,318.85
	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)	27,426.75
4.1	LOANS & ADVANCES	27,426.75
	a. Infrastructure Project	27,426.75
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	178.09
7	OTHER ASSETS	849.05
	a. Accrued Interest:	695.96
	Financial Institutions	-
	Government Enterprises	89.57
	Private Sector	606.40
	b. Staff Loans / Adv.	104.75
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	48.33
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	43,466.78

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	406.17
1.1 On Deposit Liabilities	211.19
1.2 On Borrowing	194.98
2. Commission Expense	0.01
3. Staff Expense	30.54
4. Office Operating Expenses	29.97
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.09
7. Provision for Risk	37.41
7.1 Loan loss Provision	37.41
7.1.1 General Loan loss Provision	37.41
7.1.1.1 Pass Loan Loss Provision	37.41
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	55.16
10. Provision for Income Tax	149.09
11. Others	-
12. Net Profit	347.33
Total Expenses	1,055.77

Income

1. Interest Income	1,033.21
1.1 On Loans and Advances	835.31
1.2 On Investment	127.70
1.2.1 Government Bonds	127.70
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	70.20
2. Commission and Discount	14.57
2.1 Bills Purchase and Discount	-
2.2 Commission	14.57
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	0.34
6. Write Back from Provisions for loss	7.65
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,055.77

Districtwise List of Banks and Financial Institutions Branches (Mangshir, 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	140	54	12	206	998,054	4,845
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	60	5	246	1,148,156	4,667
10	Koshi	Sunsari	135	39	13	187	926,962	4,957
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		765	195	36	996	4,961,412	4,981
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	84	12	3	99	739,953	7,474
17	Madhesh	Dhanusa	90	8	13	111	867,747	7,818
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		587	86	53	726	6,114,600	8,422
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	937	149	49	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	236	33	17	286	551,667	1,929
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	165	53	18	236	719,859	3,050
	Total		1,842	332	110	2,284	6,116,866	2,678
36	Gandaki	Gorkha	45	6	3	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	45	6	2	53	155,852	2,941
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		610	191	36	837	2,466,427	2,947

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	75	28	325	1,121,957	3,452
50	Lumbini	Kapilbastu	86	18	6	110	682,961	6,209
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	21	13	-	34	232,019	6,824
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	92	39	3	134	674,993	5,037
56	Lumbini	Banke	82	28	7	117	603,194	5,156
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			749	254	47	1,050	5,122,078	4,878
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			5,105	1,131	291	6,527	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	17	51	1	106
No. of Branches [^]	5,105	1,131	291	4,992		11,519
Population per Branch [*] (Served by A, B and C class BFI's)						4,468
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,532

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	765	195	36	856	996	1,852
Madhesh	587	86	53	1,033	726	1,759
Bagmati	1,842	332	110	750	2,284	3,034
Gandaki	610	191	36	561	837	1,398
Lumbini	749	254	47	1,101	1,050	2,151
Karnali	218	21	3	237	242	479
Sudur Paschim	334	52	6	454	392	846
Total	5,105	1,131	291	4,992	6,527	11,519

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

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

\$ E Refers to Infrastructure Development Bank

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

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
9	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
10	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
11	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
12	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06
5	Short Term Working Capital/Demand Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52
7	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
8	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
9	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04
10	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
11	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
12	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.11	725,776.47	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	6.72	596,250.43	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.26	5,038.76	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	4.76	17,403.76	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	6.96	60,834.06	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	6.91	336,877.15	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	6.44	136,635.01	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86
2.6	2 yrs and above	6.88	39,461.69	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	5.55	306,544.56	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.50	635.39	5.00	617.56	-	5.03	5.00	2.49
5	Other	3.45	666.27	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,467.15	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	152,187.18	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	17,738.76	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,541.21	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.02	1,802,340.27	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	64,498.55	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21
2	Fishery Related	10.03	1,736.06	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	9.41	2,750.59	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.02	92,705.62	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	8.80	184,764.96	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	9.70	159,914.73	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.42	46,296.49	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.18	18,648.81	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	9.81	48,666.05	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	9.27	347,534.10	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	8.20	129,094.65	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	8.91	47,805.43	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	9.72	64,924.66	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.15	122,254.55	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	9.45	248,305.54	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	9.32	1,581,373.78	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
5	Short Term Working Capital/Demand Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.42	127,759.81	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
7	Real Estate Loan	9.80	96,619.08	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
8	Margin Nature Loan	9.15	32,288.12	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
9	Hire Purchase Loan	9.72	106,711.64	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
10	Deprived Sector Loan	7.09	78,528.62	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
11	Bills Purchased	4.29	6,778.84	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
12	Other Product	10.48	155,046.08	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	9.28	1,581,373.77	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30	4.04	695,584.55
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74	10.22	848,444.64
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81	7.52	10,162.73
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81	8.35	45,009.88
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54	9.66	56,714.42
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50	10.66	486,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67	9.09	58,218.35
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50	3.88	281,827.55
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98	-	-
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25	5.20	651.98
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01	-	185,575.78
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21	-	160,838.10
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83	-	22,326.56
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97	-	2,411.12
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79	6.25	2,012,084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67	11.56	73,228.99
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59	11.38	2,009.19
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83	11.74	3,535.81
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60	11.09	106,699.79
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21	10.95	202,450.68
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17	11.80	181,267.47
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92	10.60	60,181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92	11.15	22,951.87
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63	12.04	52,332.74
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55	11.70	396,583.21
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16	11.33	145,424.60
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21	11.08	56,235.89
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31	11.75	79,621.54
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38	12.07	131,965.72
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86	4.13	1,508.06
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47	13.08	200,457.44
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47	11.68	1,716,454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94	11.31	280,491.84
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80	12.20	303,165.08
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73	10.02	61,655.11
5	Short Term Working Capital/Demand Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33	11.41	385,860.66
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24	11.69	142,469.21
7	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22	12.28	104,291.37
8	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83	12.43	34,044.76
9	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97	12.35	120,615.83
10	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55	10.41	93,183.32
11	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91	1.92	10,500.29
12	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97	12.65	180,177.44
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48	11.66	1,716,454.90

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93	3.94	746,763.28
2	Fixed:	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34	10.27	860,980.71
2.1	up to 1 month	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47	9.00	11,034.12
2.2	1-3 months	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72	8.91	42,897.52
2.3	3-6 months	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85	10.50	64,709.62
2.4	6-12 months	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06	10.51	485,145.67
2.5	1-2 yrs	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48	10.44	184,978.21
2.6	2 yrs and above	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77	9.05	72,215.57
3	Call	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32	3.92	278,783.16
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.07	791.02	5.50	795.30	5.75	656.14	5.00	981.16
6	Non interest bearing deposits	-	199,471.61	-	202,623.57	-	192,295.40	-	199,654.53
6.1	Current	-	173,231.69	-	176,615.24	-	167,318.91	-	172,189.88
6.2	Margin	-	23,595.78	-	23,588.72	-	22,777.20	-	24,016.07
6.3	Other	-	2,644.14	-	2,419.61	-	2,199.29	-	3,448.58
	Aggregate	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13	6.17	2,087,162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64	11.49	81,944.65
2	Fishery Related	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73	11.28	2,152.63
3	Mining Related	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39	11.07	4,074.23
4	Agriculture, Forestry & Beverage Production Related	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15	10.79	106,633.71
5	Non Food Production Related	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65	10.71	219,378.38
6	Construction	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52	11.71	194,380.07
7	Electricity, Gas and Water	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41	10.38	65,823.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84	11.24	24,833.02
9	Transport, Communication and Public Utilities	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58	10.51	55,960.03
10	Wholesaler & Retailer	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08	11.26	431,388.31
11	Finance, Insurance and Real Estate	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36	10.78	153,489.28
12	Hotel or Restaurant	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43	11.13	62,102.59
13	Other Services	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21	11.53	84,610.84
14	Consumption Loans	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60	11.96	134,502.62
15	Local Government	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33	3.08	1,507.64
16	Others	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70	11.85	222,065.32
	Aggregate	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64	11.25	1,844,846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19	10.83	303,123.46
2	Overdraft	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51	11.50	320,363.58
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09	9.29	75,514.51
5	Short Term Working Capital/Demand Loan	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35	11.27	427,441.43
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34	11.46	154,017.66
7	Real Estate Loan	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17	11.43	105,581.27
8	Margin Nature Loan	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90	11.36	35,367.48
9	Hire Purchase Loan	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24	11.54	125,676.79
10	Deprived Sector Loan	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32	10.16	96,362.69
11	Bills Purchased	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79	4.75	3,478.20
12	Other Product	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72	12.58	197,919.72
	Aggregate	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63	11.27	1,844,846.80

Overall Summary of Interest Rate on LCY Deposit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
5	Short Term Working Capital/Demand Loan	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
7	Real Estate Loan	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
8	Margin Nature Loan	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
9	Hire Purchase Loan	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
10	Deprived Sector Loan	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
11	Bills Purchased	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
12	Other Product	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99
5	Short Term Working Capital/Demand Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29
7	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
8	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
9	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
10	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
11	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
12	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.06	803,408.71	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59
2	Fixed:	9.98	1,085,241.74	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87
2.1	up to 1 month	9.53	34,008.81	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08
2.2	1-3 months	9.47	91,558.14	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21
2.3	3-6 months	9.91	116,334.22	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62
2.4	6-12 months	10.01	488,374.18	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19
2.5	1-2 yrs	10.18	241,481.36	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84
2.6	2 yrs and above	10.02	113,485.04	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92
3	Call	3.63	307,298.25	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.70	4,009.35	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73
6	Non interest bearing deposits	-	217,963.34	-	223,341.45	-	213,630.70	-	247,984.89
6.1	Current	-	193,345.22	-	194,119.76	-	188,281.07	-	223,728.96
6.2	Margin	-	23,155.45	-	23,965.59	-	23,633.45	-	23,239.18
6.3	Other	-	1,462.66	-	5,256.11	-	1,716.18	-	1,016.75
	Aggregate	6.30	2,417,921.40	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.46	109,057.00	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72
2	Fishery Related	12.05	2,616.94	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30
3	Mining Related	12.54	4,301.32	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78
4	Agriculture, Forestry & Beverage Production Related	12.08	121,004.21	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98
5	Non Food Production Related	11.89	260,713.42	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63
6	Construction	12.29	226,767.66	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23
7	Electricity, Gas and Water	11.42	84,848.49	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	27,845.52	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84
9	Transport, Communication and Public Utilities	12.73	58,894.49	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97
10	Wholesaler & Retailer	12.36	493,446.11	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29
11	Finance, Insurance and Real Estate	11.70	176,984.66	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39
12	Hotel or Restaurant	12.24	82,417.35	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28
13	Other Services	12.44	95,950.81	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36
14	Consumption Loans	12.83	134,334.76	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45
15	Local Government	3.43	1,499.92	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85
16	Others	13.10	251,328.84	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42
	Aggregate	12.31	2,132,011.50	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	378,505.37	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90
2	Overdraft	12.76	351,228.00	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.52	81,475.04	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42
5	Short Term Working Capital/Demand Loan	12.13	506,505.27	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
7	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
8	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
9	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
10	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
11	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
12	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

Overall Summary of Interest Rate on LCY Deposit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.46	830,030.41	4.37	845,084.60	4.45	850,849.41	4.53	858,028.32
2	Fixed:	10.28	1,206,389.41	10.29	1,207,979.13	10.10	1,205,878.50	10.18	1,207,872.65
2.1	up to 1 month	9.70	46,070.10	10.75	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.08	88,503.07	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.11	128,871.86	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.25	490,257.72	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.58	295,174.69	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.25	157,511.96	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.98	266,236.27	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.79	3,916.09	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	251,329.64	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	227,073.21	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,581.34	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,675.09	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.72	2,557,901.82	6.67	2,573,180.01	6.62	2,580,396.09	6.67	2,597,086.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	33,449.93	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.34	61,082.50	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.21	532,376.45	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	11.94	233,815.95	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.20	88,192.62	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.52	103,918.38	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.67	142,641.75	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.01	1,500.49	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.30	237,100.01	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.29	2,318,601.78	12.34	2,329,134.74	12.33	2,337,298.93	12.28	2,379,571.84

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42	0.00	308,385.52	0.00	249,433.30
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65	11.67	130,972.12
2	Fishery Related	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72	10.77	3,538.33
3	Mining Related	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83	11.84	5,655.64
4	Agriculture, Forestry & Beverage Production Related	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59	11.75	127,019.25
5	Non Food Production Related	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99	11.66	308,819.44
6	Construction	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48	12.35	252,550.38
7	Electricity, Gas and Water	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98	11.30	120,532.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83	12.09	30,465.86
9	Transport, Communication and Public Utilities	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41	12.67	60,283.65
10	Wholesaler & Retailer	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73	12.03	545,353.80
11	Finance, Insurance and Real Estate	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03	11.89	197,897.88
12	Hotel or Restaurant	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80	11.74	102,543.02
13	Other Services	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71	12.17	111,574.57
14	Consumption Loans	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35	12.42	134,827.92
15	Local Government	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81	4.92	1,512.81
16	Others	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92	13.02	301,672.18
	Aggregate	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83	12.08	2,435,219.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
5	Short Term Working Capital/Demand Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65	12.24	186,507.94
7	Real Estate Loan	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34	12.43	118,203.13
8	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39	12.18	35,221.40
9	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70	12.95	144,132.96
10	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74	11.56	141,944.21
11	Bills Purchased	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19	5.18	3,168.56
12	Other Product	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64	12.76	289,671.14
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77	12.09	2,435,219.08

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21
6	Non interest bearing deposits	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
5	Short Term Working Capital/Demand Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
7	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
8	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
9	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
10	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
11	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
12	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63
2	Fixed:	9.71	1,411,223.84	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	Aggregate	6.79	2,932,781.22	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72
5	Short Term Working Capital/Demand Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18
7	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
8	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
9	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
10	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
11	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
12	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.27	1,005,289.92	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38
2	Fixed:	9.45	1,480,155.55	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95
2.1	up to 1 month	0.00	-	0.00	-	-	-	-	-
2.2	1-3 months	0.00	-	0.00	-	-	-	-	-
2.3	3-6 months	9.24	246,209.17	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51
2.4	6-12 months	9.44	412,162.86	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57
2.5	1-2 yrs	9.30	559,552.84	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76
2.6	2 yrs and above	9.96	262,230.68	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11
3	Call	2.83	291,222.21	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01
4	Certificate of Deposits	0.00	-	0.00	-	-	-	-	-
5	Other	8.30	4,251.09	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73
6	Non interest bearing deposits	0.00	301,738.10	0.00	314,390.78	-	387,608.35	-	295,411.77
6.1	Current	0.00	276,093.76	0.00	288,769.24	-	361,765.65	-	268,205.80
6.2	Margin	0.00	24,229.82	0.00	23,598.29	-	23,727.26	-	24,725.94
6.3	Other	0.00	1,414.52	0.00	2,023.25	-	2,115.45	-	2,480.03
	Aggregate	6.44	3,082,656.87	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.95	156,832.56	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96
2	Fishery Related	10.35	4,552.63	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65
3	Mining Related	11.77	4,474.36	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44
4	Agriculture, Forestry & Beverage Production Related	11.26	135,768.71	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45
5	Non Food Production Related	11.25	347,544.28	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74
6	Construction	12.03	287,005.02	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18
7	Electricity, Gas and Water	11.10	144,390.54	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.74	39,262.22	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	12.10	69,528.61	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	11.85	594,736.59	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	11.63	216,349.18	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	11.35	121,346.03	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50
13	Other Services	11.66	132,474.43	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	12.22	133,881.41	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52
15	Local Government	4.31	1,510.99	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97
16	Others	12.68	356,671.11	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.23	84,425.63	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16
5	Short Term Working Capital/Demand Loan	11.53	667,192.34	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.92	207,666.19	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20
7	Real Estate Loan	12.05	132,736.80	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95
8	Margin Nature Loan	11.79	37,982.82	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84
9	Hire Purchase Loan	12.53	145,901.92	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87
10	Deprived Sector Loan	11.23	162,435.81	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25
11	Bills Purchased	8.68	4,252.49	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92
12	Other Product	12.56	308,316.95	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40	2.85	1,187,308.52
2	Fixed:	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30	8.20	1,762,732.52
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34	7.27	267,486.65
2.4	6-12 months	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19	7.93	527,100.93
2.5	1-2 yrs	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05	8.09	695,564.58
2.6	2 yrs and above	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72	9.94	272,580.35
3	Call	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69	1.00	317,889.64
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56	8.00	2,826.90
6	Non interest bearing deposits	-	293,922.36	-	355,420.23	-	312,341.37	-	333,733.74
6.1	Current	-	266,561.40	-	326,763.03	-	283,274.93	-	302,640.99
6.2	Margin	-	25,064.31	-	26,320.39	-	26,734.48	-	28,553.07
6.3	Other	-	2,296.65	-	2,336.80	-	2,331.95	-	2,539.68
	Aggregate	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31	5.14	3,604,491.33

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04	8.97	185,964.12
2	Fishery Related	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87	8.59	5,136.45
3	Mining Related	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51	9.83	5,585.74
4	Agriculture, Forestry & Beverage Production Related	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12	9.24	145,597.93
5	Non Food Production Related	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57	9.08	343,641.61
6	Construction	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34	10.20	305,985.07
7	Electricity, Gas and Water	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24	9.58	166,898.42
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13	9.36	42,960.44
9	Transport, Communication and Public Utilities	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33	10.14	68,483.83
10	Wholesaler & Retailer	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85	9.48	638,175.93
11	Finance, Insurance and Real Estate	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04	7.77	235,754.59
12	Hotel or Restaurant	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81	9.41	139,548.55
13	Other Services	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75	9.67	152,013.81
14	Consumption Loans	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52	9.95	145,563.21
15	Local Government	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72	4.34	1,422.72
16	Others	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45	10.40	429,675.83
	Aggregate	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63	9.38	647,513.76
2	Overdraft	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36	9.83	451,030.92
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40	8.22	58,736.72
5	Short Term Working Capital/Demand Loan	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65	9.25	748,221.77
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46	10.10	213,022.19
7	Real Estate Loan	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51	9.91	145,572.06
8	Margin Nature Loan	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86	8.82	56,612.67
9	Hire Purchase Loan	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98	10.76	140,352.51
10	Deprived Sector Loan	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31	7.22	177,108.17
11	Bills Purchased	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77	4.21	4,156.64
12	Other Product	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36	10.50	370,080.82
	Aggregate	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity, Gas and Water	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68
9	Transport, Communication and Public Utilities	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31
10	Wholesaler & Retailer	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00
11	Finance, Insurance and Real Estate	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73
12	Hotel or Restaurant	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44
13	Other Services	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32
14	Consumption Loans	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40
15	Local Government	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80
16	Others	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
5	Short Term Working Capital/Demand Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
7	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
8	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
9	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
10	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
11	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
12	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40	3.05	1,420,065.84
2	Fixed:	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07	7.80	1,948,796.80
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80	7.23	373,287.57
2.4	6-12 months	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01	7.46	739,917.30
2.5	1-2 yrs	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33	7.77	594,856.53
2.6	2 yrs and above	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93	9.83	240,735.41
3	Call	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74	0.97	285,069.54
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88	6.01	4,714.26
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57	-	366,058.39
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60	-	329,884.66
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88	-	33,595.00
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08	-	2,578.73
	Aggregate	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66	4.92	4,024,704.83

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52	8.03	249,461.13
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01	7.55	9,051.92
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68	8.54	6,937.25
4	Agriculture, Forestry & Beverage Production Related	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28	8.27	174,968.73
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44	7.97	398,448.66
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82	9.27	359,202.13
7	Electricity, Gas and Water	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23	8.09	205,647.46
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29	8.49	60,085.25
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35	9.02	70,725.81
10	Wholesaler & Retailer	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30	8.57	3,719,880.10

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31	7.17	78,500.70
5	Short Term Working Capital/Demand Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27	8.28	883,495.26
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
7	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
8	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
9	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
10	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
11	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
12	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.08

Overall Summary of Interest Rate on LCY Deposit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26	5.26	1,304,211.68	5.23	1,296,316.25
2	Fixed:	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13	8.92	2,238,984.09	9.13	2,245,348.12
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.60	375,319.08	8.07	393,403.01	8.82	423,500.92	9.09	501,312.94	9.47	465,101.93
2.4	6-12 months	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62	8.72	869,305.33	8.96	983,173.12
2.5	1-2 yrs	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90	8.62	620,107.42	8.77	539,225.90
2.6	2 yrs and above	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70	10.00	248,258.40	9.89	257,847.16
3	Call	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33	1.54	259,051.07	1.62	256,215.34
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87	2.67	2,083.60	2.66	2,093.61
6	Non interest bearing deposits	-	371,604.15	-	343,618.00	-	348,133.10	-	422,994.90	-	416,562.98
6.1	Current	-	333,964.67	-	305,124.22	-	311,222.46	-	384,464.87	-	374,293.43
6.2	Margin	-	34,853.02	-	35,884.20	-	34,086.02	-	36,016.83	-	39,603.49
6.3	Other	-	2,786.46	-	2,609.58	-	2,824.63	-	2,513.20	-	2,666.06
	Aggregate	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69	6.37	4,227,325.34	6.49	4,216,536.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19	9.49	276,304.79
2	Fishery Related	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23	8.73	10,631.27
3	Mining Related	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55	9.09	7,859.27	9.76	8,066.06
4	Agriculture, Forestry & Beverage Production Related	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57	9.12	194,101.44	10.12	200,286.15
5	Non Food Production Related	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41	9.06	457,418.28	9.91	468,795.75
6	Construction	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91	9.68	171,339.41	10.43	172,625.19
7	Electricity, Gas and Water	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74	8.60	218,011.79	9.05	219,567.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54	9.42	69,575.94	10.39	70,452.66
9	Transport, Communication and Public Utilities	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49	9.70	77,559.40	10.48	78,141.84
10	Wholesaler & Retailer	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15	9.45	859,761.41	10.44	868,442.44
11	Finance, Insurance and Real Estate	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85	9.34	306,075.74	10.34	305,467.28
12	Hotel or Restaurant	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81	8.71	163,230.69	9.42	160,584.23
13	Other Services	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32	8.97	173,708.45	9.72	177,198.58
14	Consumption Loans	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48	10.09	728,179.40	11.09	732,714.86
15	Local Government	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22	4.48	1,370.29	4.44	1,362.29
16	Others	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90	10.42	332,747.83	11.34	324,300.75
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

Overall Summary of Interest Rate on LCY Productwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24	9.68	879,787.01
2	Overdraft	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00	10.62	667,393.65
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71	9.37	88,649.96
5	Short Term Working Capital/Demand Loan	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12	10.63	966,779.94
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32	10.74	279,985.42
7	Real Estate Loan	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47	10.77	181,202.48
8	Margin Nature Loan	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35	10.33	82,447.46
9	Hire Purchase Loan	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17	10.85	142,232.64
10	Deprived Sector Loan	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79	9.28	286,629.30
11	Bills Purchased	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40	6.73	4,392.73
12	Other Product	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18	10.77	495,440.08
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,940.67

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.24	1,257,493.53	6.24	1,250,709.46	6.23	1,225,016.88	6.23	1,192,482.96	6.24	1,248,959.27
2	Fixed:	9.44	2,289,669.51	9.67	2,326,686.74	9.86	2,343,929.32	9.96	2,381,969.20	10.12	2,402,460.16
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.70	447,603.03	10.05	463,905.12	10.28	515,039.32	10.30	531,077.62	10.44	531,859.26
2.4	6-12 months	9.32	923,215.96	9.56	924,051.29	9.76	913,308.31	9.88	915,936.38	10.10	889,094.43
2.5	1-2 yrs	9.12	630,102.72	9.32	598,882.75	9.49	562,342.15	9.65	560,494.27	9.77	563,111.50
2.6	2 yrs and above	10.11	288,747.79	10.02	339,847.59	10.08	353,239.54	10.15	374,460.93	10.20	418,394.97
3	Call	1.86	254,111.92	2.02	244,086.99	2.13	246,272.10	2.18	251,350.13	2.29	287,496.62
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.84	2,063.22	2.70	2,225.34	2.60	2,254.27	2.80	1,934.84	2.75	2,136.32
6	Non interest bearing deposits	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85	-	476,676.61
6.1	Current	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81
6.2	Margin	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11	-	52,636.17
6.3	Other	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63
	Aggregate	6.93	4,236,593.52	7.11	4,278,946.49	7.25	4,261,444.82	7.34	4,290,113.99	7.41	4,417,728.97

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity, Gas and Water	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.69	70,383.90	10.92	71,603.46	11.63	72,803.22	11.73	73,655.61	11.77	69,642.69
9	Transport, Communication and Public Utilities	10.72	77,054.32	11.09	75,837.52	11.48	75,783.16	11.52	75,806.92	11.69	75,912.94
10	Wholesaler & Retailer	10.64	876,039.48	10.90	887,058.21	11.70	884,400.90	11.81	875,664.83	11.80	866,369.36
11	Finance, Insurance and Real Estate	10.60	308,797.42	10.88	311,110.46	11.58	310,473.94	11.61	318,394.47	11.56	315,352.73
12	Hotel or Restaurant	9.70	165,013.19	9.95	165,600.40	10.66	168,667.92	10.73	168,083.29	10.76	168,131.11
13	Other Services	9.96	179,220.77	10.26	179,333.05	10.94	178,397.58	10.95	165,813.68	11.06	177,074.65
14	Consumption Loans	11.26	732,809.86	11.43	766,922.04	12.04	792,697.84	12.09	787,595.29	12.02	757,389.55
15	Local Government	4.57	1,297.83	4.60	1,297.83	4.61	1,081.23	4.65	1,086.13	4.61	1,081.22
16	Others	11.53	335,060.18	11.68	325,228.71	12.26	274,945.47	12.24	277,148.07	12.26	311,184.95
	Aggregate	10.60	4,122,580.34	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.08	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
5	Short Term Working Capital/Demand Loan	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
6	Residential Personal Home Loan (Up to Rs. 20 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
7	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
8	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
9	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
10	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
11	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
12	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63

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

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44
3	Cash Credit Loan												
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27	12.13	1,409,236.04
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	202,471.53
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12	12.97	58,902.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.70	1,239,438.54	5.94	1,398,655.82	5.58	1,425,401.01	5.13	1,399,704.06	4.61	1,451,813.11
2	Fixed:	10.00	2,968,856.85	10.26	3,011,189.82	10.25	3,023,180.61	9.69	3,106,829.47	9.45	3,124,133.06
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.45	554,116.19	9.95	577,913.44	10.00	557,791.71	9.26	607,346.77	8.86	626,437.44
2.4	6-12 months	10.02	975,351.39	10.23	941,575.62	10.19	892,396.62	9.40	867,422.47	9.04	883,021.98
2.5	1-2 yrs	10.17	614,800.74	10.24	674,156.31	10.14	733,056.56	9.84	799,785.42	9.69	796,487.90
2.6	2 yrs and above	10.21	824,588.53	10.53	817,544.44	10.58	839,935.72	10.18	832,274.81	10.11	818,185.75
3	Call	2.34	294,389.50	2.43	288,614.85	2.36	282,186.19	2.08	307,902.17	2.12	308,925.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.66	1,927.06	2.78	1,772.05	2.68	2,073.60	2.72	1,882.74	2.63	1,926.99
6	Non interest bearing deposits	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	Aggregate	8.06	4,872,644.39	7.90	5,106,741.21	7.76	5,107,931.58	7.62	5,205,927.45	7.32	5,305,766.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.36	1,443,931.33	11.55	1,474,123.68	12.26	1,498,289.09	12.09	1,519,085.14	11.83	1,561,806.85
2	Overdraft	13.84	92,864.19	13.65	92,543.15	13.91	91,694.66	13.70	91,867.20	13.15	91,755.71
3	Cash Credit Loan	12.36	536,208.65	12.31	553,366.10	12.37	546,536.62	12.35	550,285.98	11.87	615,436.37
4	Trust Receipt Loan/Import Loan	12.63	66,042.98	11.21	67,058.07	12.35	68,088.31	12.35	65,052.35	11.84	56,715.65
5	Short Term Working Capital/Demand Loan	12.55	847,215.38	12.43	854,213.42	12.47	825,615.94	12.18	817,808.04	11.88	773,311.99
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.07	293,675.59	12.38	302,111.87	12.31	303,327.11	12.11	304,035.31	11.74	306,110.04
7	Real Estate Loan	12.49	209,411.66	12.60	208,295.03	12.55	211,894.45	12.42	211,213.89	11.98	210,984.08
8	Margin Nature Loan	13.14	60,700.81	12.94	63,332.32	12.92	63,600.31	12.81	63,678.26	12.33	65,861.99
9	Hire Purchase Loan	12.65	111,128.69	12.61	109,582.79	12.47	108,884.79	12.40	109,367.10	11.97	108,339.15
10	Deprived Sector Loan	10.93	268,736.54	10.90	273,238.38	10.86	270,351.22	10.62	267,507.94	10.63	268,901.71
11	Bills Purchased	12.72	4,022.94	13.10	5,072.90	12.10	5,006.69	12.05	4,853.68	12.07	4,845.71
12	Other Product	12.33	380,994.83	12.51	390,107.56	12.48	378,556.88	12.36	379,159.41	12.08	394,338.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.09	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98	4.01	1,588,420.54	3.78	1,591,880.44	3.77	1,613,937.39
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22	8.72	3,079,216.86	8.59	3,107,486.94	8.38	3,123,115.93
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.69	594,126.11	8.11	544,613.04	7.55	550,301.10	7.16	559,411.07	6.75	722,652.54
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52	8.08	943,949.09	7.66	910,702.18	7.38	834,460.08
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08	9.12	794,248.71	9.03	810,777.48	8.95	784,351.04
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59	9.91	790,717.95	10.16	826,596.22	10.37	781,652.27
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57	1.66	334,753.33	1.66	354,140.32
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81	2.47	1,951.67	2.42	1,945.80	1.22	2,044.58
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51	6.53	5,317,678.34	6.35	5,346,517.94	6.06	5,417,776.41

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34	9.81	321,279.52	9.63	322,487.78
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58	9.00	14,579.22
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,662.39	10.32	11,404.38
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11	10.41	253,578.39	10.15	253,999.23
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78	10.60	543,974.14	9.85	537,774.04
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90	10.63	200,400.22
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45	10.42	345,155.49	10.23	351,630.30
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53	10.31	66,522.51
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59	11.26	71,045.85	10.96	70,152.32	10.74	68,560.00
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17	10.59	924,631.41	10.36	921,695.48
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82	10.65	316,556.56	10.42	307,980.46	10.18	309,027.25
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72	10.64	188,933.22	10.47	190,529.88
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17	10.54	181,359.16	10.50	180,844.63
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29	11.11	810,455.08	10.92	818,235.58
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31	10.51	250,302.67
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,485,865.99	10.15	4,499,169.25

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88	11.02	1,624,738.53	10.76	1,640,364.35	10.52	1,652,237.97
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52	11.94	86,118.85	11.66	84,611.21
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53	10.67	607,835.06	10.43	603,013.37
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40	11.04	55,039.70	10.73	52,439.40	10.66	52,023.90
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06	10.83	747,678.93	10.48	740,939.03	10.27	734,594.18
6	Residential Personal Home Loan (Up to Rs. 20 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24	10.62	312,637.11	10.43	315,098.60
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58	10.71	217,119.49
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96	10.72	68,624.40
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56	10.69	107,669.67
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23	9.20	263,068.39
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77	9.70	6,691.93
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62	9.44	394,416.13
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,484,100.52	10.15	4,499,169.25

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	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	2.98	2,598,972.12	2.97	2,630,843.50
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	5.41	2,966,242.40	5.32	2,931,151.10
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	3.83	562,733.13	3.69	541,151.10
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	3.91	1,031,736.37	3.85	1,017,151.10
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	4.90	608,289.30	4.75	618,151.10
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	9.00	763,483.60	8.26	743,151.10
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	0.88	548,693.30	0.84	578,151.10
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	2.35	2,370.67	2.26	2,451.10
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	518,314.49	-	406,311.34	-	429,688.73	-	474,211.20	-	437,921.07	-	451,151.10
6.1	Current	-	339,735.87	-	356,067.67	-	477,031.54	-	364,781.92	-	388,767.43	-	432,668.43	-	394,588.19	-	411,151.10
6.2	Margin	-	41,209.24	-	42,512.68	-	39,974.05	-	40,537.59	-	40,295.67	-	40,842.27	-	41,482.78	-	42,031.10
6.3	Other	-	792.47	-	1,364.27	-	1,308.89	-	991.83	-	625.62	-	700.50	-	1,850.10	-	1,969.10
	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	3.74	6,554,199.56	3.66	6,630,843.50

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)		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	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	6.92	307,781.22	6.82	302,151.10
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	6.82	14,272.01	6.79	14,151.10
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	7.08	10,748.11	6.93	10,451.10
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	7.04	282,756.67	6.92	277,151.10
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	7.08	580,338.16	6.97	574,151.10
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	7.68	210,679.03	7.55	207,151.10
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	7.25	447,132.18	7.14	441,151.10
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	7.13	70,559.68	7.00	69,151.10
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	7.36	69,181.55	7.31	68,151.10
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	7.31	947,997.98	7.21	941,151.10
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	6.78	358,266.88	6.67	353,151.10
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	7.29	219,716.74	7.18	217,151.10
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	7.43	203,786.65	7.33	201,151.10
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	8.12	982,434.91	8.02	977,151.10
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	3.50	1,186.63	3.50	1,186.63
16	Others	8.87	244,318.35	8.81	246,463.55	8.78	240,461.01	8.64	249,106.23	8.51	248,038.75	8.41	249,550.97	8.07	249,805.59	7.80	247,151.10
	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	7.38	4,956,643.98	7.26	4,921,151.10

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)		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	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	7.45	1,832,571.10	7.36	1,827,151.10
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	8.04	83,064.87	7.89	82,551.10
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	7.90	585,254.48	7.51	581,557.81	7.66	597,926.38	7.55	604,497.79	7.37	599,784.53	7.25	594,151.10
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	7.15	72,651.69	7.22	71,151.10
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	6.96	815,683.25	6.84	809,151.10
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	7.78	343,411.88	7.65	341,151.10
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	7.68	225,918.87	7.55	224,151.10
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	7.40	123,513.16	7.26	122,151.10
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	7.82	114,870.58	7.74	114,151.10
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	6.35	239,237.21	6.22	237,151.10
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	8.06	11,924.93	7.76	11,721.10
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	8.08	493,901.60	8.04	493,151.10
	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	4,980,604.08	7.38	4,956,643.98	7.26	4,921,151.10

Overall Summary of Interest Rate on LCY Deposit		12 (Mid Dec, 2025)
S.N.	Description	Amount
1	Saving	2,665,836.16
2	Fixed:	2,923,637.30
2.1	up to 1 month	-
2.2	1-3 months	-
2.3	3-6 months	491,974.21
2.4	6-12 months	955,881.72
2.5	1-2 yrs	605,607.59
2.6	2 yrs and above	870,173.78
3	Call	551,028.81
4	Certificate of Deposits	-
5	Other	2,195.54
6	Non interest bearing deposits	463,570.39
6.1	Current	420,485.24
6.2	Margin	42,004.76
6.3	Other	1,080.40
	Aggregate	6,606,268.20

Overall Summary of Interest Rate on LCY Sectorwise Credit		12 (Mid Dec, 2025)
S.N.	Description	Amount
1	Agricultural and Forest Related	306,575.20
2	Fishery Related	14,195.00
3	Mining Related	11,453.05
4	Agriculture, Forestry & Beverage Production Related	285,491.76
5	Non Food Production Related	580,907.83
6	Construction	214,770.48
7	Electricity,Gas and Water	450,277.42
8	Metal Products, Machinery & Electronic Equipment & Assemblage	70,726.78
9	Transport, Communication and Public Utilities	66,914.27
10	Wholesaler & Retailer	944,980.82
11	Finance, Insurance and Real Estate	358,962.48
12	Hotel or Restaurant	220,251.14
13	Other Services	204,376.05
14	Consumption Loans	1,018,106.19
15	Local Government	1,186.63
16	Others	231,493.76
	Aggregate	4,980,668.85

Overall Summary of Interest Rate on LCY Productwise Credit		12 (Mid Dec, 2025)
S.N.	Description	Amount
1	Term Loan	1,837,209.70
2	Overdraft	82,986.45
3	Cash Credit Loan	605,159.13
4	Trust Receipt Loan/Import Loan	73,009.07
5	Short Term Working Capital/Demand Loan	814,701.22
6	Residential Personal Home Loan (Up to Rs. 20 million)	344,837.93
7	Real Estate Loan	224,846.77
8	Margin Nature Loan	125,838.63
9	Hire Purchase Loan	121,076.78
10	Deprived Sector Loan	239,539.42
11	Bills Purchased	13,382.16
12	Other Product	498,081.61
	Aggregate	4,980,668.85

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Dec, 2025)**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Mega Bank Limited	NIMB
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Everest Bank Limited	EBL
9	NIC ASIA Bank Limited	NIC	10	Machhapuchchhre Bank Limited	MBL
11	Kumari Bank Limited	Kumari	12	Laxmi Sunrise Limited	Laxmi
13	Siddhartha Bank Limited	SBL	14	Agriculture Development Bank	ADBNL
15	Global IME Bank Limited	Global	16	Citizens Bank International Limited	Citizen
17	Prime Commercial Bank Limited	Prime	18	NMB Bank Limited	NMB
19	Prabhu Bank Limited	Prabhu	20	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Karnali Development Bank Limited	Karnali	4	Shangrila Development Bank Limited	Shangrila
5	Excel Development Bank Limited	Excel	6	Miteri Development Bank Limited	Miteri
7	Muktinath Bikas Bank Limited	Mukti	8	Garima Bikas Bank Limited	Garima
9	Kamana Sewa Bikash Bank Limited	Kamana	10	Corporate Development Bank Limited	Corporate
11	Jyoti Bikas Bank Limited	Jyoti	12	Shine Resunga Development Bank Limited	Shine
13	Lumbini Bikas Bank Limited	LumbiniDB	14	Sindhu Bikas Bank Limited	Sindhu
15	Salapa Bikas Bank Limited	Salapa	16	Saptakoshi Development Bank Limited	saptakoshi
17	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojgar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	12	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
13	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	14	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
15	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF	16	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
17	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	18	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF
19	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF	20	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
21	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	ACHautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sanstha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
39	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	40	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
41	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	42	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
43	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	44	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO
45	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	46	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
47	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	48	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)
49	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan	50	Super Laghubitta Bittiya Sanstha Limited	Super
51	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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