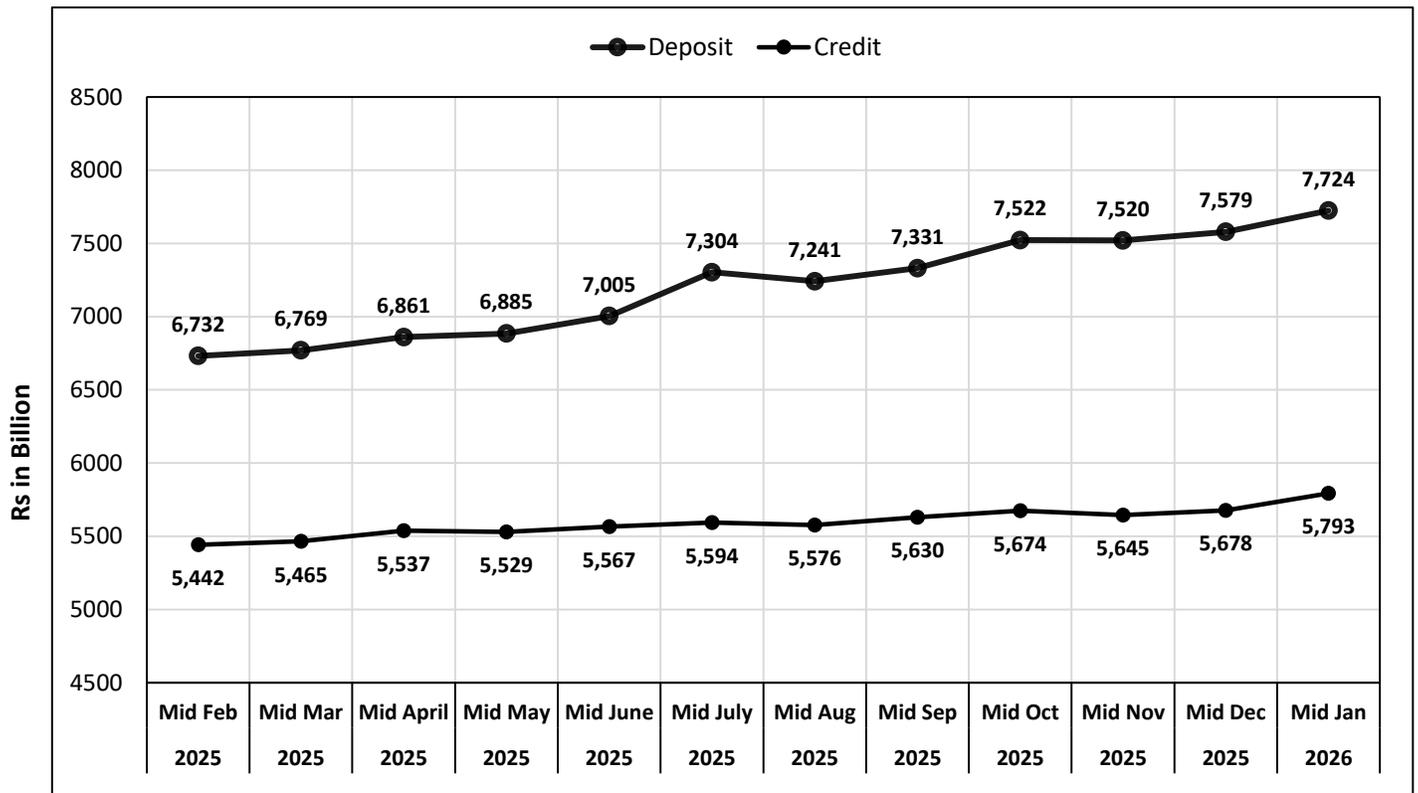


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Pus
(Mid-Jan, 2026)

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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 Pus End, 2082 (Mid-Jan, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	113.86	10.35	2.26	126.47
2	Total Credit/GDP	84.34	8.79	1.73	94.86
3	Total Credit/ Total Deposit**	74.07	84.91	76.40	75.00
4	CD Ratio*	73.33	84.48	76.51	74.29
5	Fixed Deposit/Total Deposit	42.50	39.17	61.03	42.56
6	Saving Deposit/Total Deposit	40.65	48.89	27.32	41.08
7	Current Deposit/Total Deposit	7.53	2.87	1.55	7.04
8	Call Deposit/Total Deposit	8.60	8.93	10.03	8.65
9	NPL/ Total Loan [^]	5.26	5.75	11.86	5.42
10	Total LLP /Total Loan	5.74	5.68	10.57	5.83
11	Deprived Sector Loan/Total Loan ^{\$^}	5.20	6.06	5.94	5.29
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.69	7.73	14.61	10.52
2	Investment in Gov. Securities/Total Deposit	15.68	14.32	11.65	15.49
3	Total Liquid Assets/Total Deposit	27.27	24.47	30.50	27.10
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.48	10.44	10.73	9.58
2	Total Capital/RWA	12.49	13.31	13.03	12.57
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,092	1,128	291	6,511
3	No. of Deposit Accounts	53,023,438	7,689,626	1,066,808	61,779,872
4	No. of Loan Accounts	1,678,406	268,859	77,015	2,024,280
5	No. of Branchless Banking Centers	784	4	-	788
6	No. of Branchless Banking Customers	276,128	547	-	276,675
7	No. of Mobile Banking Customers	24,853,030	3,830,609	319,345	29,002,984
8	No. of Internet Banking Customers	1,704,429	604,141	19,773	2,328,343
9	No. of ATMs	4,899	339	39	5,277
10	No. of Debit Cards	12,601,066	1,315,127	81,356	13,997,549
11	No. of Credit Cards	322,773	3,684	-	326,457
12	No. of Prepaid Cards	267,198	4,470	-	271,668
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.56			
	(a) Saving	2.93			
	(b) Fixed	5.24			
	(c) Call	0.76			
2	Wt. Avg Interest Rate on Credit	7.12			

Note:

Bank balance includes money at call

Nominal GDP for 2024/25(P) stands at Rs. 6,107,220 million (Source:<https://nsonpal.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 Poush 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-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	683,127	728,713	775,395	824,794	815,565	6.67	6.41	-1.12
a. Paid-up Capital	425,052	436,408	443,682	449,212	460,011	2.67	1.67	2.40
b. Statutory Reserves	138,151	150,114	162,782	173,296	172,891	8.66	8.44	-0.23
c. Retained Earning	(6,633)	(21,577)	(31,473)	(9,533)	(34,956)	225.30	45.86	266.69
d. Others Reserves	126,558	163,767	200,403	211,820	217,618	29.40	22.37	2.74
2 BORROWINGS	255,302	240,886	235,077	226,434	229,884	-5.65	-2.41	1.52
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	4,712	9,856	-63.30	31.04	109.15
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	24,249	24,120	-25.04	-31.11	-0.53
d. Other Financial Ins.	6,467	8,037	7,243	4,371	4,952	24.27	-9.88	13.29
e. Bonds and Securities	163,416	177,211	185,012	192,668	190,522	8.44	4.40	-1.11
3 DEPOSITS	5,771,238	6,495,583	7,303,531	7,578,794	7,723,995	12.55	12.44	1.92
a. Current	454,049	381,824	527,894	490,108	544,021	-15.91	38.26	11.00
b. Savings	1,519,064	1,954,389	2,673,443	3,015,194	3,173,190	28.66	36.79	5.24
c. Fixed	3,359,257	3,642,837	3,506,979	3,359,702	3,287,252	8.44	-3.73	-2.16
d. Call Deposits	390,785	472,514	547,192	664,516	668,109	20.91	15.80	0.54
e. Others	48,082	44,019	48,023	49,275	51,423	-8.45	9.10	4.36
4 Bills Payable	3,189	3,117	3,242	4,630	5,150	-2.25	4.03	11.23
5 Other Liabilities	502,666	598,080	710,107	806,921	783,108	18.98	18.73	-2.95
1. Loan Loss Provision	168,124	230,012	285,008	314,436	337,509	36.81	23.91	7.34
2. Interest Suspense a/c	28,910	28,409	56,087	75,342	64,178	-1.73	97.43	-14.82
3. Others	305,633	339,659	369,012	417,144	381,421	11.13	8.64	-8.56
6 Reconciliation A/c	471	3,179	4,343	589	3,810	574.99	36.58	546.98
7 Profit & Loss A/c	75,002	61,825	69,866	24,999	30,764	-17.57	13.01	23.06
TOTAL	7,290,996	8,131,382	9,101,560	9,467,162	9,592,274	11.53	11.93	1.32
Assets								
1 LIQUID FUNDS	533,958	553,205	647,262	665,847	896,335	3.60	17.00	34.62
a. Cash Balance	102,134	103,855	101,206	99,142	95,225	1.69	-2.55	-3.95
Nepalese Notes & Coins	99,262	100,579	97,078	93,016	90,818	1.33	-3.48	-2.36
Foreign Currency	2,871	3,277	4,128	6,126	4,407	14.11	25.98	-28.05
b. Bank Balance	362,361	378,811	483,070	505,195	717,350	4.54	27.52	41.99
1. In Nepal Rastra Bank	288,687	330,452	385,908	386,110	603,247	14.47	16.78	56.24
2. "A"Class Licensed Institution	23,870	17,711	58,265	72,495	55,062	-25.80	228.99	-24.05
3. Other Financial Ins.	2,939	1,621	1,428	985	1,185	-44.86	-11.87	20.33
4. In Foreign banks	46,865	29,028	37,468	45,605	57,857	-38.06	29.08	26.87
c. Money at Call	69,463	70,539	62,986	61,511	83,759	1.55	-10.71	36.17
2 INVESTMENTS	1,049,633	1,471,177	1,743,212	1,876,055	1,675,586	40.16	18.49	-10.69
a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,086,815	1,196,703	13.06	0.70	10.11
b Others	19,827	306,882	570,793	789,240	478,883	1447.82	86.00	-39.32
3 SHARE & OTHER INVESTMENT	251,757	275,676	365,368	421,065	432,588	9.50	32.54	2.74
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,676,281	5,791,551	5.97	8.18	2.03
4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,664,879	5,781,455	5.91	8.13	2.06
a. Private Sector	4,687,782	4,952,707	5,355,346	5,454,829	5,550,561	5.65	8.13	1.76
b. Financial Institutions	183,328	202,802	222,405	204,191	224,974	10.62	9.67	10.18
c. Government Organizations	2,697	6,202	3,450	5,859	5,920	129.96	-44.36	1.03
4.2 BILLS PURCHASED	3,600	6,954	10,086	11,402	10,096	93.16	45.03	-11.45
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,347	1,581	92.13	73.06	17.33
6 FIXED ASSETS	136,783	145,320	152,824	152,778	153,454	6.24	5.16	0.44
7 OTHER ASSETS	417,472	476,248	546,869	620,081	584,815	14.08	14.83	-5.69
a. Accrued Interests	244,588	282,704	315,816	377,014	342,584	15.58	11.71	-9.13
b. Others	172,884	193,544	231,053	243,066	242,231	11.95	19.38	-0.34
8 Expenses not Written off	364	1,004	46	49	49	175.67	-95.45	0.20
9 Non Banking Assets	18,689	35,509	50,551	51,015	51,285	90.01	42.36	0.53
10 Reconciliation Account	2,304	2,550	10	1,528	3,554	10.66	-99.60	132.68
11 Profit & Loss A/c	1,831	497	1,481	1,116	1,476	-72.86	198.06	32.32
TOTAL	7,290,996	8,131,382	9,101,560	9,467,162	9,592,274	11.53	11.93	1.32

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	611,312	652,888	697,778	744,373	734,753	6.80	6.88	-1.29
a. Paid-up Capital	369,857	379,020	385,327	388,937	399,292	2.48	1.66	2.66
b. Statutory Reserves	126,035	137,000	148,046	157,678	156,870	8.70	8.06	-0.51
c. Retained Earning	(1,180)	(13,948)	(19,371)	4,103	(19,517)	1082.50	38.88	-575.73
d. Others Reserves	116,599	150,815	183,775	193,655	198,108	29.34	21.85	2.30
2 BORROWINGS	243,416	231,919	225,206	216,284	219,725	-4.72	-2.89	1.59
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	4,712	9,856	-56.96	21.00	109.15
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	24,249	24,120	-25.04	-31.11	-0.53
d. Other Financial Ins.	6,164	7,558	6,806	3,942	4,527	22.61	-9.95	14.84
e. Bonds and Securities	154,982	168,723	176,277	182,947	180,788	8.87	4.48	-1.18
3 DEPOSITS	5,086,244	5,756,809	6,541,650	6,822,495	6,953,689	13.18	13.63	1.92
a. Current	441,571	368,702	508,974	473,876	523,745	-16.50	38.04	10.52
b. Savings	1,366,476	1,752,143	2,391,430	2,686,198	2,826,353	28.22	36.49	5.22
c. Fixed	2,898,148	3,177,768	3,112,938	3,017,257	2,955,400	9.65	-2.04	-2.05
d. Call Deposits	333,864	415,610	481,153	596,889	597,813	24.49	15.77	0.15
e. Others	46,186	42,586	47,156	48,275	50,379	-7.79	10.73	4.36
4 Bills Payable	3,163	3,095	3,230	4,615	5,121	-2.15	4.34	10.97
5 Other Liabilities	453,119	538,952	636,043	728,764	707,071	18.94	18.01	-2.98
1. Loan Loss Provision	147,603	201,267	246,562	271,864	295,897	36.36	22.50	8.84
2. Interest Suspense a/c	18,049	15,809	41,966	60,070	48,994	-12.41	165.45	-18.44
3. Others	287,467	321,875	347,515	396,830	362,179	11.97	7.97	-8.73
6 Reconciliation A/c	470	3,177	4,315	522	3,778	576.23	35.80	623.93
7 Profit & Loss A/c	68,213	55,901	62,713	22,603	27,035	-18.05	12.19	19.61
TOTAL	6,465,937	7,242,741	8,170,934	8,539,656	8,651,171	12.01	12.82	1.31
Assets								
1 LIQUID FUNDS	450,799	477,887	574,754	602,856	806,182	6.01	20.27	33.73
a. Cash Balance	92,853	95,352	92,517	90,620	87,198	2.69	-2.97	-3.78
Nepalese Notes & Coins	90,215	92,309	88,822	84,911	83,170	2.32	-3.78	-2.05
Foreign Currency	2,638	3,043	3,695	5,709	4,028	15.33	21.43	-29.44
b. Bank Balance	324,727	340,981	437,981	464,866	656,321	5.01	28.45	41.18
1. In Nepal Rastra Bank	263,539	301,463	353,434	354,753	552,815	14.39	17.24	55.83
2. "A"Class Licensed Institution	14,124	10,338	47,060	64,480	45,611	-26.80	355.19	-29.26
3. Other Financial Ins.	201	153	24	34	43	-23.51	-84.63	28.69
4. In Foreign banks	46,864	29,026	37,463	45,600	57,852	-38.06	29.07	26.87
c. Money at Call	33,219	41,554	44,257	47,369	62,664	25.09	6.50	32.29
2 INVESTMENTS	937,730	1,330,657	1,599,985	1,725,112	1,550,945	41.90	20.24	-10.10
a. Govt. Securities	918,942	1,049,313	1,070,576	983,675	1,090,081	14.19	2.03	10.82
b. Others	18,788	281,344	529,409	741,438	460,864	1397.43	88.17	-37.84
3 SHARE & OTHER INVESTMENT	238,878	262,629	349,567	405,436	415,856	9.94	33.10	2.57
4 (Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,047,116	5,149,231	5.91	8.60	2.02
4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,035,714	5,139,135	5.84	8.55	2.05
a. Private Sector	4,149,539	4,381,897	4,749,763	4,843,630	4,928,503	5.60	8.40	1.75
b. Financial Institutions	156,762	172,496	197,193	186,225	204,712	10.04	14.32	9.93
c. Government Organizations	2,690	6,194	3,450	5,859	5,920	130.31	-44.30	1.03
4.2 BILLS PURCHASED	3,600	6,954	10,086	11,402	10,096	93.16	45.03	-11.45
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,347	1,581	92.13	73.06	17.33
6 FIXED ASSETS	124,602	132,130	137,527	137,354	137,770	6.04	4.08	0.30
7 OTHER ASSETS	381,570	436,640	503,140	575,811	541,233	14.43	15.23	-6.01
a. Accrued Interests	218,341	255,668	289,037	345,225	313,519	17.10	13.05	-9.18
b. Others	163,228	180,972	214,102	230,586	227,714	10.87	18.31	-1.25
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	43,051	43,576	97.15	41.75	1.22
10 Reconciliation Account	2,301	2,547	-	1,527	3,552	10.70	-100.00	132.55
11 Profit & Loss A/c	1,001	-	-	-	1,200	-100.00	0.00	0.00
TOTAL	6,465,937	7,242,741	8,170,934	8,539,656	8,651,171	12.01	12.82	1.31

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	52,784	57,742	60,146	62,712	62,660	9.39	4.16	-0.08
a. Paid-up Capital	40,207	42,171	43,055	44,975	45,403	4.88	2.10	0.95
b. Statutory Reserves	8,341	9,318	10,724	11,480	11,661	11.72	15.08	1.57
c. Retained Earning	(355)	(878)	(3,457)	(4,772)	(5,965)	147.43	293.66	25.00
d. Others Reserves	4,592	7,131	9,825	11,029	11,562	55.30	37.78	4.83
2 BORROWINGS	9,340	8,019	8,624	8,915	8,911	-14.14	7.55	-0.05
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	424	57.88	-8.80	-0.97
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	620,958	632,390	6.75	3.32	1.84
a. Current	11,059	11,513	16,950	14,784	18,138	4.10	47.22	22.69
b. Savings	132,843	176,770	250,566	293,610	309,153	33.07	41.75	5.29
c. Fixed	380,584	374,776	308,219	256,953	247,681	-1.53	-17.76	-3.61
d. Call Deposits	46,811	46,863	53,904	54,703	56,461	0.11	15.02	3.21
e. Others	275	249	798	908	956	-9.24	220.33	5.29
4 Bills Payable	23	21	13	14	29	-9.55	-40.29	99.02
5 Other Liabilities	30,451	36,086	48,936	50,922	49,619	18.50	35.61	-2.56
1. Loan Loss Provision	13,887	19,372	27,666	30,925	30,476	39.49	42.81	-1.45
2. Interest Suspense a/c	1,931	2,459	3,366	4,144	4,023	27.37	36.90	-2.91
3. Others	14,633	14,255	17,904	15,853	15,120	-2.58	25.60	-4.63
6 Reconciliation A/c	0	0	0	35	0	-100.00	0.00	-99.32
7 Profit & Loss A/c	5,715	5,291	5,887	2,232	3,116	-7.42	11.25	39.60
TOTAL	669,886	717,330	754,042	745,789	756,725	7.08	5.12	1.47
Assets								
1 LIQUID FUNDS	64,562	56,513	54,762	47,586	64,161	-12.47	-3.10	34.83
a. Cash Balance	7,574	7,022	7,372	7,256	6,792	-7.29	5.00	-6.39
Nepalese Notes & Coins	7,341	6,788	6,940	6,839	6,413	-7.53	2.24	-6.23
Foreign Currency	233	234	433	416	379	0.30	85.08	-9.00
b. Bank Balance	28,785	29,706	36,081	32,026	42,122	3.20	21.46	31.52
1. In Nepal Rastra Bank	20,033	23,445	26,115	25,228	34,264	17.03	11.39	35.82
2. "A"Class Licensed Institution	7,521	5,775	9,146	6,318	7,035	-23.21	58.36	11.34
3. Other Financial Ins.	1,228	483	815	474	818	-60.67	68.75	72.51
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	8,304	15,247	-29.85	-42.85	83.60
2 INVESTMENTS	91,763	114,973	118,004	119,376	102,567	25.29	2.64	-14.08
a. Govt. Securities	90,725	92,535	86,899	87,288	90,556	2.00	-6.09	3.74
b. Others	1,038	22,438	31,105	32,089	12,011	2061.03	38.63	-62.57
3 SHARE & OTHER INVESTMENT	8,504	9,159	11,053	11,057	11,621	7.70	20.68	5.10
4 (Including Bills Purchased)	471,886	501,432	526,613	525,431	536,954	6.26	5.02	2.19
4.1 LOANS & ADVANCES	471,886	501,432	526,613	525,431	536,954	6.26	5.02	2.19
a. Private Sector	451,918	476,949	504,466	508,918	519,720	5.54	5.77	2.12
b. Financial Institutions	19,964	24,480	22,147	16,513	17,234	22.62	-9.53	4.37
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	11,277	11,290	9.78	15.07	0.11
7 OTHER ASSETS	21,777	22,172	26,828	25,529	25,470	1.81	21.00	-0.23
a. Accrued Interests	14,549	13,386	13,661	17,557	15,460	-8.00	2.06	-11.95
b. Others	7,228	8,787	13,168	7,971	10,010	21.56	49.86	25.58
8 Expenses not Written off	-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets	2,269	3,369	4,687	4,880	4,574	48.51	39.11	-6.28
10 Reconciliation Account	0	-	10	-	0	-100.00	0.00	0.00
11 Profit & Loss A/c	279	-	911	649	86	-100.00	0.00	-86.78
TOTAL	669,886	717,330	754,042	745,789	756,725	7.08	5.12	1.47

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Dec	Mid-Jan	% Change			
	2023	2024	2025	2025	2026	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	19,031	18,083	17,470	17,710	18,152	-4.98	-3.39	2.50	
a. Paid-up Capital	14,988	15,217	15,300	15,300	15,316	1.53	0.55	0.11	
b. Statutory Reserves	3,775	3,796	4,011	4,138	4,361	0.55	5.68	5.40	
c. Retained Earning	(5,098)	(6,751)	(8,645)	(8,863)	(9,474)	32.41	28.05	6.89	
d. Others Reserves	5,367	5,821	6,803	7,135	7,949	8.46	16.88	11.40	
2 BORROWINGS	2,546	948	1,248	1,235	1,248	-62.77	31.61	1.01	
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	1,248	0.01	31.61	1.01	
3 DEPOSITS	113,422	128,603	131,444	135,342	137,916	13.38	2.21	1.90	
a. Current	1,419	1,609	1,971	1,448	2,138	13.35	22.52	47.65	
b. Savings	19,745	25,477	31,448	35,386	37,684	29.03	23.44	6.49	
c. Fixed	80,525	90,293	85,822	85,492	84,171	12.13	-4.95	-1.55	
d. Call Deposits	10,110	10,041	12,135	12,924	13,835	-0.69	20.87	7.05	
e. Others	1,622	1,184	68	92	88	-27.02	-94.24	-4.22	
4 Bills Payable	2	1	0	0	0	-74.24	-47.06	-79.55	
5 Other Liabilities	19,097	23,043	25,128	27,235	26,418	20.66	9.05	-3.00	
1. Loan Loss Provision	6,634	9,373	10,780	11,646	11,135	41.29	15.02	-4.39	
2. Interest Suspense a/c	8,930	10,140	10,755	11,128	11,161	13.56	6.06	0.30	
3. Others	3,533	3,529	3,593	4,461	4,122	-0.10	1.81	-7.60	
6 Reconciliation A/c	1	2	28	32	32	105.88	1223.81	-0.16	
7 Profit & Loss A/c	1,073	633	1,266	164	613	-41.03	100.04	274.65	
TOTAL	155,172	171,311	176,585	181,717	184,379	10.40	3.08	1.46	
Assets									
1 LIQUID FUNDS	18,596	18,804	17,746	15,405	25,992	1.12	-5.63	68.72	
a. Cash Balance	1,706	1,481	1,317	1,265	1,235	-13.18	-11.11	-2.37	
Nepalese Notes & Coins	1,706	1,481	1,317	1,265	1,235	-13.17	-11.12	-2.37	
Foreign Currency	0	0	0	0	0	-76.92	766.67	0.00	
b. Bank Balance	8,849	8,125	9,008	8,303	18,908	-8.18	10.87	127.73	
1. In Nepal Rastra Bank	5,115	5,544	6,359	6,129	16,168	8.39	14.70	163.79	
2. "A"Class Licensed Institution	2,224	1,597	2,060	1,697	2,416	-28.20	29.00	42.39	
3. Other Financial Ins.	1,510	984	590	477	323	-34.83	-40.09	-32.18	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,041	9,198	7,421	5,837	5,848	14.38	-19.32	0.19	
2 INVESTMENTS	20,140	25,547	25,223	31,566	22,075	26.85	-1.27	-30.07	
a. Govt. Securities	20,140	22,447	14,944	15,852	16,066	11.45	-33.42	1.35	
b. Others	-	3,100	10,278	15,714	6,008	0.00	231.56	-61.77	
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	4,572	5,111	-11.13	22.12	11.79	
LOANS & ADVANCES									
4 (Including Bills Purchased)	92,931	99,691	104,182	103,734	105,366	7.27	4.50	1.57	
4.1 LOANS & ADVANCES	92,931	99,691	104,182	103,734	105,366	7.27	4.50	1.57	
a. Private Sector	86,325	93,861	101,116	102,281	102,339	8.73	7.73	0.06	
b. Financial Institutions	6,602	5,826	3,066	1,453	3,028	-11.75	-47.38	108.35	
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	4,147	4,394	4.30	18.51	5.97	
7 OTHER ASSETS	14,125	17,436	16,901	18,741	18,112	23.44	-3.07	-3.36	
a. Accrued Interests	11,697	13,651	13,118	14,232	13,604	16.70	-3.91	-4.41	
b. Others	2,428	3,785	3,783	4,509	4,507	55.93	-0.06	-0.03	
8 Expenses not Written off	1	1	0	0	0	10.81	-78.05	37.04	
9 Non Banking Assets	1,114	1,964	3,091	3,084	3,135	76.36	57.35	1.66	
10 Reconciliation Account	3	3	0	0	3	1.02	-94.97	866.67	
11 Profit & Loss A/c	551	497	571	467	190	-9.74	14.81	-59.28	
TOTAL	155,172	171,311	176,585	181,717	184,379	10.40	3.08	1.46	

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	429,253	455,987	350,266	128,188	152,483	6.23	-23.19	18.95
1.1 Deposit Liabilities	402,421	431,908	328,104	119,744	142,319	7.33	-24.03	18.85
1.1.1 Saving A/c	88,065	79,278	77,164	35,618	42,952	-9.98	-2.67	20.59
1.1.2 Fixed A/c	305,845	344,566	244,252	81,591	96,387	12.66	-29.11	18.13
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	2,799	4,953	-12.13	-51.66	76.94
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	7,640	8,173	-6.86	-34.15	6.98
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	27,563	32,732	15.30	-31.50	18.75
1.1.2.4 Above 1 Year	138,814	166,377	126,923	43,588	50,528	19.86	-23.71	15.92
1.1.3 Call Deposit	8,461	8,034	6,655	2,518	2,961	-5.04	-17.16	17.59
1.1.4 Certificate of Deposits	51	30	32	16	19	-41.40	8.27	18.95
1.2 Others	26,832	24,079	22,163	8,444	10,164	-10.26	-7.96	20.36
2 Commission/Fee Expense	4,228	4,635	5,627	2,226	2,748	9.61	21.41	23.46
3 Employees Expenses	55,126	63,661	68,118	28,544	34,339	15.48	7.00	20.30
4 Office Operating Expenses	38,127	43,010	43,468	17,064	20,983	12.81	1.06	22.96
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	499	926	552	94	112	85.74	-40.45	19.38
7. Provision for Risk	65,952	85,515	89,979	42,386	62,979	29.66	5.22	48.58
7.1 Loan loss Provision	65,818	85,205	89,474	42,354	62,939	29.46	5.01	48.60
7.1.1 General Loan loss Provision	17,473	26,227	23,367	10,278	18,200	50.11	-10.90	77.08
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	3,580	5,016	31.70	5.31	40.12
7.1.1.2 Watch List Provision	6,969	12,394	8,800	6,698	13,184	77.85	-29.00	96.83
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	31,839	45,118	23.05	17.01	41.71
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	237	(379)	4.11	-85.79	-260.18
7.2. Provision for Non-Banking Assets	89	153	3	-	0	72.55	-98.08	0.00
7.3. Provision for Loss on Investment	16	31	-	13	10	88.57	-100.00	-26.38
7.4. Provision for Loss of Other Assets	29	127	502	19	30	336.07	296.86	57.47
8 Loan Written Off	2,823	4,026	8,709	868	1,132	42.60	116.33	30.42
9 Provision for Staff Bonus	10,407	10,642	11,757	4,396	5,272	2.26	10.48	19.92
10 Provision for Income Tax	32,840	33,085	35,956	12,893	15,875	0.75	8.68	23.13
11 Others	79	165	8	116	116	108.98	-95.16	0.31
12 Net Profit	77,771	70,918	78,796	28,511	34,800	-8.81	11.11	22.06
TOTAL EXPENSES	717,106	772,570	693,236	265,286	330,837	7.73	-10.27	24.71
Income								
1. Interest Income	641,877	674,109	567,194	217,473	261,748	5.02	-15.86	20.36
1.1. On Loans and Advance	572,265	588,296	480,770	179,333	215,582	2.80	-18.28	20.21
1.2. On Investment	57,477	66,519	64,883	27,269	32,901	15.73	-2.46	20.65
1.2.1 Government Bonds	53,207	59,980	56,244	22,500	27,023	12.73	-6.23	20.10
1.2.2 Foreign Bonds	228	499	477	203	243	118.51	-4.31	19.94
1.2.3 NRB Bonds	558	960	2,858	2,068	2,604	72.14	197.61	25.91
1.2.4 Deventure & Bonds	3,484	5,079	5,304	2,499	3,031	45.80	4.41	21.32
1.3 Agency Balance	1,430	1,423	1,790	761	995	-0.48	25.73	30.81
1.4 On Call Deposit	2,428	3,840	3,930	2,241	2,715	58.14	2.35	21.17
1.5 Others	8,276	14,031	15,821	7,870	9,554	69.53	12.76	21.41
2. Comission & Discount	29,086	35,259	39,774	17,114	21,179	21.23	12.80	23.75
2.1 Bills Purchase & Discount	206	397	415	187	217	92.78	4.47	16.40
2.2 Comission	22,065	27,596	30,363	13,234	16,297	25.07	10.03	23.14
2.3 Others	6,815	7,267	8,996	3,693	4,665	6.63	23.79	26.31
3 Income From Exchange Fluctuation	5,553	6,369	9,627	4,689	5,843	14.70	51.16	24.61
3.1 Due to Change in Exchange Rate	829	(311)	787	334	441	-137.56	-352.69	32.26
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	4,355	5,401	41.42	32.34	24.02
4 Other Operating Income	11,095	10,946	13,321	5,769	7,326	-1.35	21.70	26.98
5 Non Operating Income	1,971	1,866	3,167	1,817	2,463	-5.36	69.78	35.54
6 Provision Written Back	27,558	43,240	58,456	17,101	31,652	56.90	35.19	85.09
7 Recovery from Written off Loan	245	285	406	210	376	16.44	42.08	78.74
8 Income from Extra Ordinary Expenses	(1,060)	12	25	15	24	-101.13	105.02	62.67
9 Net Loss	780	485	1,268	1,097	226	-37.87	161.63	-79.36
TOTAL INCOME	717,106	772,570	693,236	265,286	330,837	7.73	-10.27	24.71

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	364,419	396,012	306,738	113,180	134,707	8.67	-22.54	19.02
1.1 Deposit Liabilities	339,229	372,863	285,480	105,138	125,055	9.91	-23.44	18.94
1.1.1 Saving A/c	77,696	70,894	68,372	31,419	37,965	-8.76	-3.56	20.83
1.1.2 Fixed A/c	254,527	294,989	211,213	71,454	84,418	15.90	-28.40	18.14
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	2,467	4,568	2.52	-41.87	85.15
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	6,681	7,077	-3.71	-32.26	5.93
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	23,318	27,748	19.54	-31.84	19.00
1.1.2.4 Above 1 Year	125,810	150,210	113,916	38,987	45,025	19.39	-24.16	15.49
1.1.3 Call Deposit	6,963	6,951	5,863	2,248	2,653	-0.18	-15.64	18.01
1.1.4 Certificate of Deposits	43	30	32	16	19	-29.89	8.27	18.95
1.2 Others	25,190	23,148	21,257	8,042	9,652	-8.10	-8.17	20.02
2 Commission/Fee Expense	4,099	4,524	5,521	2,187	2,700	10.37	22.05	23.46
3 Employees Expenses	47,816	55,898	60,031	25,042	30,155	16.90	7.39	20.42
4 Office Operating Expenses	32,261	37,062	37,155	14,642	18,027	14.88	0.25	23.12
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	58	72	92.56	-46.01	23.57
7. Provision for Risk	57,437	74,107	74,263	35,685	57,046	29.02	0.21	59.86
7.1 Loan loss Provision	57,424	74,018	74,000	35,653	57,007	28.90	-0.03	59.89
7.1.1 General Loan loss Provision	15,606	23,763	21,131	8,417	16,566	52.27	-11.08	96.82
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	3,510	4,657	35.89	0.52	32.67
7.1.1.2 Watch List Provision	5,858	10,517	7,815	4,906	11,909	79.51	-25.69	142.72
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	27,004	40,885	20.98	10.63	51.40
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	233	(444)	7.85	-87.86	-290.62
7.2. Provision for Non-Banking Assets	0	55	3	-	0	0.00	-94.65	0.00
7.3. Provision for Loss on Investment	13	31	-	13	10	130.40	-100.00	-26.38
7.4. Provision for Loss of Other Assets	0	3	260	19	30	14200.00	9004.55	57.47
8 Loan Written Off	2,602	3,786	8,241	769	1,013	45.50	117.67	31.65
9 Provision for Staff Bonus	9,462	9,671	10,611	3,983	4,667	2.21	9.72	17.17
10 Provision for Income Tax	29,784	29,989	32,801	11,747	14,098	0.69	9.38	20.01
11 Others	72	165	8	106	107	128.52	-95.14	0.34
12 Net Profit	70,037	64,153	71,511	25,721	30,594	-8.40	11.47	18.95
TOTAL EXPENSES	618,452	676,255	607,360	233,119	293,185	9.35	-10.19	25.77
Income								
1. Interest Income	551,682	588,736	497,588	191,723	230,341	6.72	-15.48	20.14
1.1. On Loans and Advance	490,121	511,556	418,637	156,593	187,843	4.37	-18.16	19.96
1.2. On Investment	51,290	59,590	58,749	24,820	29,949	16.18	-1.41	20.66
1.2.1 Government Bonds	47,873	53,733	50,369	20,149	24,187	12.24	-6.26	20.04
1.2.2 Foreign Bonds	228	499	477	203	243	118.51	-4.31	19.94
1.2.3 NRB Bonds	2	635	2,687	2,005	2,528	27870.93	323.20	26.08
1.2.4 Deventure & Bonds	3,187	4,724	5,215	2,464	2,990	48.24	10.41	21.36
1.3 Agency Balance	1,430	1,420	1,778	758	991	-0.73	25.19	30.79
1.4 On Call Deposit	1,367	3,245	3,605	2,172	2,617	137.42	11.08	20.49
1.5 Others	7,475	12,925	14,820	7,379	8,941	72.91	14.66	21.16
2. Comission & Discount	27,763	33,790	37,791	16,340	20,162	21.71	11.84	23.39
2.1 Bills Purchase & Discount	206	397	415	187	217	92.78	4.47	16.40
2.2 Comission	21,250	26,721	29,341	12,835	15,777	25.75	9.81	22.92
2.3 Others	6,307	6,671	8,035	3,318	4,167	5.78	20.43	25.59
3 Income From Exchange Fluctuation	5,468	6,294	9,516	4,617	5,768	15.12	51.18	24.93
3.1 Due to Change in Exchange Rate	817	(317)	773	309	420	-138.79	-344.17	35.93
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	4,308	5,348	42.15	32.24	24.14
4 Other Operating Income	9,218	8,654	10,711	4,766	6,041	-6.12	23.77	26.76
5 Non Operating Income	1,760	1,370	2,668	1,628	2,249	-22.15	94.73	38.18
6 Provision Written Back	23,391	37,139	48,685	13,829	28,249	58.78	31.09	104.27
7 Recovery from Written off Loan	231	271	392	207	363	17.32	44.75	75.49
8 Income from Extra Ordinary Expenses	(1,060)	1	10	11	12	-100.14	567.57	15.80
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	233,119	293,185	9.35	-10.19	25.77

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	53,217	48,793	34,593	11,862	14,039	-8.31	-29.10	18.35
1.1 Deposit Liabilities	52,034	47,947	33,777	11,505	13,581	-7.85	-29.55	18.05
1.1.1 Saving A/c	8,737	6,896	7,413	3,607	4,357	-21.07	7.49	20.79
1.1.2 Fixed A/c	42,073	40,214	25,736	7,693	8,991	-4.42	-36.00	16.89
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	269	309	-30.90	-74.06	15.00
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	720	810	-21.05	-45.43	12.48
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	3,180	3,672	-3.67	-31.55	15.48
1.1.2.4 Above 1 Year	9,226	12,112	9,734	3,524	4,200	31.28	-19.63	19.20
1.1.3 Call Deposit	1,215	836	628	205	232	-31.15	-24.91	13.30
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	358	458	-28.48	-3.61	28.11
2 Commission/Fee Expense	120	103	96	36	44	-14.54	-6.69	23.71
3 Employees Expenses	5,838	6,202	6,432	2,761	3,302	6.23	3.71	19.58
4 Office Operating Expenses	4,617	4,704	4,966	1,923	2,339	1.89	5.56	21.65
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	30	33	-18.97	-29.38	7.85
7. Provision for Risk	7,125	9,415	14,054	5,373	4,881	32.13	49.27	-9.15
7.1 Loan loss Provision	7,064	9,268	13,812	5,373	4,881	31.20	49.03	-9.15
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,665	1,553	29.33	3.21	-6.73
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	36	331	-35.03	222.30	827.40
7.1.1.2 Watch List Provision	1,010	1,689	895	1,629	1,222	67.34	-47.02	-25.00
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	3,706	3,331	33.39	63.09	-10.12
7.1.3 Additional Loan Loss Provision	106	52	25	2	(3)	-50.90	-51.46	-242.86
7.2. Provision for Non-Banking Assets	31	23	-	-	-	-24.12	-100.00	0.00
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	87	106	-1.34	72.38	22.45
9 Provision for Staff Bonus	844	868	961	387	554	2.88	10.75	43.07
10 Provision for Income Tax	2,604	3,011	2,628	1,047	1,503	15.63	-12.70	43.54
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	2,571	3,537	-4.23	2.04	37.59
TOTAL EXPENSES	80,737	79,197	70,053	26,076	30,337	-1.91	-11.55	16.34
Income								
1. Interest Income	74,528	70,425	56,897	21,082	25,674	-5.51	-19.21	21.78
1.1. On Loans and Advance	68,237	63,418	50,838	18,575	22,651	-7.06	-19.84	21.95
1.2. On Investment	4,790	5,607	5,055	2,077	2,477	17.05	-9.84	19.27
1.2.1 Government Bonds	4,352	5,401	5,039	2,068	2,465	24.11	-6.70	19.22
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	8	10	-53.19	-91.93	22.09
1.2.4 Deventure & Bonds	2	2	0	1	1	-20.97	-93.88	169.81
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	31	47	-53.14	-52.08	52.15
1.5 Others	725	1,037	830	400	499	43.00	-19.94	24.87
2. Comission & Discount	1,030	1,171	1,576	640	838	13.73	34.58	30.97
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	330	424	13.91	20.37	28.44
2.3 Others	446	506	775	309	413	13.50	53.27	33.67
3 Income From Exchange Fluctuation	85	74	111	72	75	-12.63	49.59	3.90
3.1 Due to Change in Exchange Rate	12	5	13	25	22	-56.45	150.09	-12.76
3.2 Due to Foreign Currency Trans.	73	69	98	47	53	-5.21	41.74	12.87
4 Other Operating Income	1,601	1,916	2,033	806	1,031	19.65	6.12	27.87
5 Non Operating Income	114	278	295	145	160	144.51	6.16	10.20
6 Provision Written Back	3,135	5,325	8,223	2,718	2,490	69.88	54.41	-8.37
7 Recovery from Written off Loan	9	8	7	2	2	-12.23	-7.03	25.97
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	612	68	-100.00	0.00	-88.89
TOTAL INCOME	80,737	79,197	70,053	26,076	30,337	-1.91	-11.55	16.34

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	11,618	11,182	8,936	3,146	3,736	-3.75	-20.09	18.75
1.1 Deposit Liabilities	11,159	11,098	8,846	3,102	3,683	-0.55	-20.29	18.75
1.1.1 Saving A/c	1,631	1,488	1,380	591	630	-8.75	-7.30	6.50
1.1.2 Fixed A/c	9,245	9,363	7,303	2,445	2,977	1.27	-22.00	21.76
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	63	76	-41.26	-43.70	20.22
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	239	286	5.13	-21.94	19.67
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	1,065	1,312	4.16	-22.02	23.13
1.1.2.4 Above 1 Year	3,778	4,055	3,274	1,078	1,303	7.32	-19.26	20.96
1.1.3 Call Deposit	283	247	164	65	76	-12.70	-33.52	16.85
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	45	53	-81.57	5.98	18.96
2 Commission/Fee Expense	9	8	10	3	4	-13.47	19.24	24.46
3 Employees Expenses	1,472	1,562	1,655	741	883	6.09	5.99	19.08
4 Office Operating Expenses	1,249	1,244	1,347	499	616	-0.36	8.28	23.27
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	5	11	53	6	8	112.19	378.28	37.57
7. Provision for Risk	1,389	1,993	1,662	1,328	1,051	43.48	-16.60	-20.87
7.1 Loan loss Provision	1,330	1,919	1,662	1,328	1,051	44.23	-13.35	-20.87
7.1.1 General Loan loss Provision	261	388	93	197	82	48.67	-76.07	-58.44
7.1.1.1 Pass Loan Loss Provision	160	199	3	34	28	24.79	-98.48	-17.15
7.1.1.2 Watch List Provision	101	188	90	163	54	86.43	-52.34	-67.03
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	1,129	902	48.16	-0.05	-20.09
7.1.3 Additional Loan Loss Provision	36	-	40	2	67	-100.00	0.00	2874.67
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	13	29.24	131.92	8.47
9 Provision for Staff Bonus	101	102	184	26	51	1.18	79.71	96.46
10 Provision for Income Tax	452	86	527	99	274	-81.03	513.89	177.26
11 Others	7	1	-	9	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	220	670	-45.80	47.77	204.73
TOTAL EXPENSES	17,917	17,117	15,823	6,090	7,315	-4.46	-7.56	20.10
Income								
1. Interest Income	15,666	14,947	12,708	4,669	5,734	-4.59	-14.98	22.79
1.1. On Loans and Advance	13,907	13,322	11,295	4,165	5,088	-4.21	-15.22	22.16
1.2. On Investment	1,397	1,322	1,079	373	476	-5.42	-18.36	27.77
1.2.1 Government Bonds	983	847	836	283	370	-13.87	-1.24	30.59
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	55	66	1.39	27.52	20.12
1.2.4 Deventure & Bonds	295	354	88	34	40	20.03	-75.06	16.71
1.3 Agency Balance	-	3	12	3	4	0.00	245.56	34.87
1.4 On Call Deposit	285	231	151	38	51	-19.03	-34.70	35.16
1.5 Others	76	69	171	91	114	-9.42	147.46	25.75
2. Comission & Discount	293	299	407	135	180	1.91	36.19	33.44
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	69	95	-9.28	5.74	38.46
2.3 Others	63	90	186	66	85	42.98	107.06	28.21
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	197	254	36.26	53.33	28.66
5 Non Operating Income	98	218	205	45	54	122.96	-6.00	21.75
6 Provision Written Back	1,033	776	1,548	554	913	-24.87	99.53	64.70
7 Recovery from Written off Loan	6	7	6	2	11	25.64	-6.80	509.71
8 Income from Extra Ordinary Expenses	1	10	15	4	11	1994.00	39.83	196.81
9 Net Loss	545	485	358	484	158	-11.09	-26.21	-67.33
TOTAL INCOME	17,917	17,117	15,823	6,090	7,315	-4.46	-7.56	20.10

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

Amt in Mn of Rs

	Mid-July			Mid-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	369,627	363,887	356,370	351,014	354,795	-1.55	-2.07	1.08
Fishery Related	15,012	16,213	16,261	16,112	16,020	8.00	0.29	-0.57
Mining Related	11,789	11,898	11,755	11,988	11,905	0.92	-1.20	-0.69
Agriculture, Forestry, Beverage & Non Food Production Related*	782,536	857,723	929,124	947,764	965,250	9.61	8.32	1.84
Construction	203,379	207,710	231,369	243,400	248,733	2.13	11.39	2.19
Electricity, Gas and Water	307,457	376,015	445,617	460,147	472,085	22.30	18.51	2.59
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	75,329	75,374	-0.02	3.96	0.06
Transport, Communication and Public Utilities	98,130	88,555	83,318	84,667	87,775	-9.76	-5.91	3.67
Wholesaler & Retailer	983,500	999,438	1,033,161	1,032,905	1,040,016	1.62	3.37	0.69
Finance, Insurance and Real Estate	365,559	396,355	440,738	431,043	447,030	8.42	11.20	3.71
Tourism Service**	211,160	231,556	257,021	263,755	267,051	9.66	11.00	1.25
Other Services	196,597	201,661	222,298	226,642	227,825	2.58	10.23	0.52
Consumption Loans	926,138	1,013,605	1,151,709	1,210,322	1,261,294	9.44	13.62	4.21
Local Government	1,127	1,218	1,234	1,229	1,228	8.14	1.29	-0.11
Others	337,541	331,052	338,556	318,903	314,393	-1.92	2.27	-1.41
TOTAL	4,879,851	5,167,173	5,591,604	5,675,220	5,790,773	5.89	8.21	2.04
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,092,252	2,127,734	22.25	7.07	1.70
Overdraft	230,782	124,431	111,286	105,302	108,030	-46.08	-10.56	2.59
Cash Credit Loan	516,456	648,712	650,654	667,409	671,391	25.61	0.30	0.60
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	126,348	134,970	12.58	51.13	6.82
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	828,919	844,958	-17.58	13.17	1.93
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	444,883	443,812	10.98	7.91	-0.24
Real Estate Loan	249,588	268,158	275,962	274,510	264,309	7.44	2.91	-3.72
Margin Nature Loan	76,535	90,093	140,702	148,788	152,823	17.71	56.17	2.71
Hire Purchase Loan	159,216	124,102	128,681	136,342	137,793	-22.05	3.69	1.06
Deprived Sector Loan	308,356	312,186	296,260	275,367	291,767	1.24	-5.10	5.96
Bills Purchased	4,271	7,815	12,372	13,398	12,375	82.99	58.31	-7.64
Other Product	452,502	465,365	544,374	561,701	600,812	2.84	16.98	6.96
Total	4,879,851	5,167,173	5,591,604	5,675,220	5,790,773	5.89	8.21	2.04
Collateral wise								
Gold and Silver	55,533	58,489	83,287	94,543	99,302	5.32	42.40	5.03
Government Securities	3,239	3,160	4,606	4,593	4,662	-2.43	45.74	1.49
Non Governmental Securities	58,566	81,671	131,074	138,591	141,215	39.45	60.49	1.89
Fixed Deposit Receipts	58,120	41,599	40,045	34,139	36,491	-28.43	-3.74	6.89
Own	57,887	41,348	33,779	27,910	30,279	-28.57	-18.31	8.49
Other Licences Institutions	233	252	6,267	6,229	6,212	7.79	2390.17	-0.27
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,041,906	5,117,675	7.13	6.90	1.50
Fixed Assets	3,749,324	3,938,300	4,132,041	4,195,494	4,253,490	5.04	4.92	1.38
Current Assets	565,372	684,244	809,314	846,412	864,184	21.03	18.28	2.10
Against security of Bill	37,183	35,589	51,517	47,225	52,377	-4.29	44.75	10.91
Domestic Bills	771	1,112	5,629	4,004	4,406	44.28	406.21	10.03
Foreign Bills	36,412	34,477	45,887	43,221	47,971	-5.31	33.10	10.99
Against Guarantee	195,038	199,590	197,228	168,252	185,619	2.33	-1.18	10.32
Government Guarantee	3,129	3,145	3,151	3,328	3,439	0.49	0.21	3.32
Institutional Guarantee	127,020	147,144	148,915	121,612	136,970	15.84	1.20	12.63
Personal Guarantee	41,125	32,724	31,948	31,779	31,806	-20.43	-2.37	0.09
Collective Guarantee	7,239	3,388	1,203	1,272	1,218	-53.19	-64.50	-4.23
International Rated Foreign Bank's Guarantee	455	252	129	60	0	-44.69	-48.80	-99.28
Other Guarantee	16,069	12,937	11,882	10,202	12,185	-19.49	-8.15	19.44
Credit Card	4,528	5,678	6,223	7,044	6,981	25.41	9.59	-0.89
Others	152,948	118,852	136,269	138,927	146,452	-22.29	14.65	5.42
Total	4,879,851	5,167,173	5,591,604	5,675,220	5,790,773	5.89	8.21	2.04

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-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	330,086	323,942	318,651	310,162	314,244	-1.86	-1.63	1.32
Fishery Related	13,237	14,394	14,575	14,195	14,128	8.74	1.26	-0.47
Mining Related	11,383	11,554	11,353	11,578	11,557	1.50	-1.74	-0.18
Agriculture, Forestry, Beverage & Non Food Production Related*	749,504	823,518	893,175	911,620	928,927	9.88	8.46	1.90
Construction	167,502	182,860	204,009	215,249	219,809	9.17	11.57	2.12
Electricity, Gas and Water	298,869	365,248	432,239	450,986	461,009	22.21	18.34	2.22
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	72,396	72,356	-0.91	4.40	-0.06
Transport, Communication and Public Utilities	83,643	77,219	72,590	73,838	76,600	-7.68	-5.99	3.74
Wholesaler & Retailer	896,414	910,162	946,091	947,655	955,363	1.53	3.95	0.81
Finance, Insurance and Real Estate	306,730	321,327	367,855	360,069	373,422	4.76	14.48	3.71
Tourism Service**	182,269	199,049	220,201	225,346	227,117	9.21	10.63	0.79
Other Services	178,117	181,572	200,279	204,449	205,245	1.94	10.30	0.39
Consumption Loans	768,478	841,225	960,879	1,018,225	1,064,292	9.47	14.22	4.52
Local Government	1,082	1,176	1,187	1,187	1,185	8.74	0.90	-0.11
Others	260,185	248,572	249,845	231,510	225,557	-4.46	0.51	-2.57
TOTAL	4,315,377	4,569,076	4,963,146	5,048,466	5,150,812	5.88	8.62	2.03
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,850,606	1,874,266	22.75	6.52	1.28
Overdraft	164,141	92,020	86,617	82,986	85,352	-43.94	-5.87	2.85
Cash Credit Loan	493,597	587,956	585,274	605,159	607,954	19.12	-0.46	0.46
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	126,348	134,970	12.59	51.34	6.82
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	815,620	831,463	-16.44	13.16	1.94
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	344,838	349,611	13.16	5.05	1.38
Real Estate Loan	217,964	224,656	230,937	224,847	211,527	3.07	2.80	-5.92
Margin Nature Loan	58,679	70,345	116,809	125,839	129,684	19.88	66.05	3.06
Hire Purchase Loan	138,262	106,860	113,080	121,077	122,700	-22.71	5.82	1.34
Deprived Sector Loan	262,365	267,360	256,784	239,539	254,154	1.90	-3.96	6.10
Bills Purchased	4,271	7,815	12,372	13,398	12,375	82.99	58.31	-7.64
Other Product	385,119	398,673	484,899	498,209	536,756	3.52	21.63	7.74
Total	4,315,377	4,569,076	4,963,146	5,048,466	5,150,812	5.88	8.62	2.03
Collateral wise								
Gold and Silver	50,575	53,423	76,977	87,560	91,943	5.63	44.09	5.01
Government Securities	3,200	3,160	4,606	4,593	4,662	-1.23	45.74	1.49
Non Governmental Securities	43,198	64,671	108,380	117,136	119,607	49.71	67.59	2.11
Fixed Deposit Receipts	47,972	33,532	33,784	29,871	32,362	-30.10	0.75	8.34
Own	47,738	33,283	27,523	23,642	26,149	-30.28	-17.31	10.61
Other Licences Institutions	233	249	6,262	6,229	6,212	6.75	2412.35	-0.27
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,484,219	4,549,619	7.25	6.93	1.46
Fixed Assets	3,268,070	3,427,110	3,587,102	3,637,944	3,685,566	4.87	4.67	1.31
Current Assets	565,333	684,086	809,100	846,275	864,053	21.01	18.27	2.10
Against security of Bill	37,183	35,588	51,517	47,223	52,374	-4.29	44.76	10.91
Domestic Bills	771	1,112	5,629	4,002	4,403	44.28	406.21	10.03
Foreign Bills	36,412	34,476	45,887	43,221	47,971	-5.32	33.10	10.99
Against Guarantee	147,130	152,332	160,741	139,427	154,601	3.54	5.52	10.88
Government Guarantee	3,065	3,087	3,091	3,262	3,373	0.73	0.11	3.39
Institutional Guarantee	97,518	112,985	121,561	100,886	113,754	15.86	7.59	12.76
Personal Guarantee	27,919	22,293	24,003	24,449	24,723	-20.15	7.67	1.12
Collective Guarantee	2,186	813	192	596	590	-62.80	-76.39	-1.01
International Rated Foreign Bank's Guarantee	455	252	129	60	0	-44.69	-48.80	-99.28
Other Guarantee	15,986	12,901	11,765	10,173	12,160	-19.29	-8.81	19.53
Credit Card	4,524	5,662	6,206	7,020	6,958	25.16	9.60	-0.88
Others	148,194	109,512	124,733	131,417	138,686	-26.10	13.90	5.53
Total	4,315,377	4,569,076	4,963,146	5,048,466	5,150,812	5.88	8.62	2.03

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-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	32,930	33,225	30,558	33,474	33,047	0.89	-8.03	-1.28
Fishery Related	1,523	1,523	1,321	1,536	1,461	0.06	-13.32	-4.88
Mining Related	321	239	306	305	246	-25.50	27.94	-19.52
Agriculture, Forestry, Beverage & Non Food Production Related*	29,095	30,311	31,394	31,465	31,619	4.18	3.58	0.49
Construction	32,104	20,936	24,064	24,932	25,635	-34.79	14.94	2.82
Electricity, Gas and Water	7,578	9,835	12,965	8,705	10,607	29.77	31.83	21.85
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,124	2,223	22.35	-5.19	4.68
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,108	8,366	-20.49	-7.58	3.18
Wholesaler & Retailer	73,242	74,853	73,112	71,003	70,385	2.20	-2.32	-0.87
Finance, Insurance and Real Estate	46,985	61,373	59,585	58,641	60,065	30.62	-2.91	2.43
Tourism Service**	24,215	27,181	31,978	33,414	34,952	12.25	17.65	4.60
Other Services	15,561	17,064	18,380	18,728	19,342	9.66	7.71	3.27
Consumption Loans	128,117	142,214	158,224	159,197	163,771	11.00	11.26	2.87
Local Government	9	6	12	7	7	-31.37	82.86	-0.44
Others	66,870	68,896	72,119	70,898	72,367	3.03	4.68	2.07
TOTAL	471,382	498,615	524,199	522,537	534,092	5.78	5.13	2.21
Productwise								
Term Loan	167,740	199,355	220,267	209,075	221,074	18.85	10.49	5.74
Overdraft	59,343	28,465	19,982	18,000	18,476	-52.03	-29.80	2.65
Cash Credit Loan	19,124	52,999	57,854	54,441	55,520	177.14	9.16	1.98
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,147	8,408	-62.74	37.34	3.21
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	84,057	77,877	0.62	21.87	-7.35
Real Estate Loan	21,884	33,368	33,340	37,718	40,892	52.48	-0.09	8.42
Margin Nature Loan	14,165	15,594	19,541	19,447	19,867	10.09	25.31	2.16
Hire Purchase Loan	17,352	13,990	12,233	11,555	11,452	-19.38	-12.56	-0.89
Deprived Sector Loan	40,153	38,068	33,924	31,650	31,514	-5.19	-10.89	-0.43
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	48,448	49,012	0.33	-11.70	1.16
Total	471,382	498,615	524,199	522,537	534,092	5.78	5.13	2.21
Collateral wise								
Gold and Silver	3,931	3,936	5,493	6,161	6,529	0.12	39.57	5.97
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	18,741	19,149	10.29	41.46	2.18
Fixed Deposit Receipts	8,314	6,702	4,901	3,193	3,054	-19.39	-26.87	-4.36
Own	8,314	6,700	4,896	3,193	3,054	-19.42	-26.92	-4.36
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	466,114	476,118	6.67	6.03	2.15
Fixed Assets	403,343	430,127	456,085	465,988	475,998	6.64	6.03	2.15
Current Assets	7	134	105	126	121	1866.47	-21.71	-4.12
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	25,754	26,392	-2.46	-20.73	2.47
Government Guarantee	25	18	21	26	26	-28.80	17.83	-0.08
Institutional Guarantee	24,532	28,799	24,497	19,381	20,320	17.40	-14.94	4.85
Personal Guarantee	11,873	9,086	6,469	5,659	5,408	-23.48	-28.80	-4.43
Collective Guarantee	5,052	2,575	1,011	676	628	-49.04	-60.75	-7.06
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	14	10	-39.05	317.09	-25.02
Credit Card	4	16	17	24	23	343.53	5.47	-3.98
Others	1,785	3,446	6,039	2,550	2,827	93.07	75.22	10.87
Total	471,382	498,615	524,199	522,537	534,092	5.78	5.13	2.21

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-Dec	Mid-Jan	% Change		
	2023	2024	2025	2025	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,611	6,720	7,161	7,379	7,504	1.66	6.56	1.70
Fishery Related	253	296	365	381	431	17.05	23.31	13.15
Mining Related	85	105	96	104	102	22.89	-8.51	-2.53
Agriculture, Forestry, Beverage & Non Food Production Related*	3,937	3,894	4,554	4,679	4,704	-1.08	16.96	0.53
Construction	3,774	3,914	3,296	3,220	3,289	3.72	-15.78	2.16
Electricity, Gas and Water	1,009	932	412	456	469	-7.62	-55.83	2.92
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	809	795	32.87	-6.91	-1.71
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,721	2,809	-25.82	2.34	3.23
Wholesaler & Retailer	13,844	14,423	13,958	14,247	14,267	4.18	-3.23	0.14
Finance, Insurance and Real Estate	11,844	13,655	13,297	12,333	13,543	15.30	-2.62	9.81
Tourism Service**	4,676	5,326	4,843	4,995	4,982	13.91	-9.08	-0.26
Other Services	2,919	3,025	3,640	3,464	3,239	3.65	20.30	-6.51
Consumption Loans	29,543	30,166	32,605	32,899	33,231	2.11	8.09	1.01
Local Government	36	36	36	36	36	0.06	0.00	0.00
Others	10,486	13,584	16,592	16,494	16,469	29.54	22.15	-0.16
TOTAL	93,091	99,482	104,259	104,217	105,870	6.86	4.80	1.59
Productwise								
Term Loan	22,909	26,667	31,111	32,571	32,394	16.40	16.67	-0.54
Overdraft	7,297	3,946	4,687	4,316	4,202	-45.92	18.77	-2.64
Cash Credit Loan	3,735	7,757	7,526	7,809	7,917	107.67	-2.98	1.39
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	5,152	5,087	3.03	-18.68	-1.26
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	15,988	16,323	10.09	15.07	2.10
Real Estate Loan	9,740	10,133	11,685	11,946	11,890	4.04	15.31	-0.47
Margin Nature Loan	3,691	4,155	4,352	3,502	3,272	12.55	4.74	-6.57
Hire Purchase Loan	3,602	3,253	3,368	3,710	3,641	-9.71	3.55	-1.85
Deprived Sector Loan	5,838	6,758	5,552	4,178	6,099	15.76	-17.85	45.95
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,044	15,044	-4.77	-8.26	0.00
Total	93,091	99,482	104,259	104,217	105,870	6.86	4.80	1.59
Collateral wise								
Gold and Silver	1,027	1,131	816	822	830	10.08	-27.78	1.01
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,714	2,458	12.00	-0.19	-9.42
Fixed Deposit Receipts	1,835	1,366	1,361	1,075	1,076	-25.56	-0.37	0.05
Own	1,835	1,365	1,360	1,075	1,076	-25.59	-0.39	0.05
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	91,573	91,938	4.03	9.71	0.40
Fixed Assets	77,912	81,063	88,854	91,561	91,927	4.04	9.61	0.40
Current Assets	32	24	109	11	11	-26.17	359.02	-1.93
Against security of Bill	-	-	-	2	3	0.00	0.00	10.09
Domestic Bills	-	-	-	2	3	0.00	0.00	10.09
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,071	4,626	5.83	-35.18	50.64
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	1,345	2,896	7.84	-46.69	115.32
Personal Guarantee	1,332	1,345	1,476	1,671	1,675	0.98	9.71	0.24
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	-20.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	15	15	-78.84	-41.61	-0.60
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	2,970	5,894	5,497	4,960	4,939	98.48	-6.74	-0.43
Total	93,091	99,482	104,259	104,217	105,870	6.86	4.80	1.59

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	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,561.46	52,278.19	68,758.08	64,857.62	19,812.94	38,051.95	20,020.33	30,133.94	29,817.77	18,431.06	36,923.90	44,793.01	29,923.23
	a. Paid-up Capital	14,694.02	15,637.38	32,057.00	34,128.59	10,042.37	22,581.66	10,899.16	13,721.38	14,917.57	12,086.21	26,225.86	26,781.16	14,794.48
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,834.88	12,763.01	17,298.95	13,573.16	7,185.82	7,215.40	4,542.69	7,716.97	5,662.99	3,276.27	6,717.83	7,305.28	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(914.92)	(2,012.36)	3,273.03	(5,234.10)	88.32	(8,854.30)	659.68	2,304.16	(2,648.31)	(4.80)	(5,707.27)	(569.10)	1,837.87
	g. Others Reserves Fund	15,947.48	25,890.17	16,129.10	22,389.96	2,496.44	16,581.91	3,918.80	6,152.97	11,885.52	3,042.49	9,687.48	11,275.67	7,491.41
2	BORROWINGS	4,072.14	5,060.00	12,214.31	10,040.00	2,400.00	8,049.88	13,390.85	7,252.80	10,922.26	7,416.50	14,600.00	8,575.00	16,575.35
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	-	4,550.00	649.12	-	-	600.00	1,000.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	0.06	-	2,163.00	-	575.00	4,140.99
	d. Other Financial Ins.	576.20	60.00	7.20	-	-	-	-	-	-	-	-	-	42.44
	e. Bonds and Securities	3,495.94	5,000.00	12,207.11	10,040.00	2,400.00	8,049.88	8,840.85	6,603.61	10,922.26	5,253.50	14,000.00	7,000.00	12,000.00
3	DEPOSITS	366,153.70	563,059.98	575,588.09	522,558.16	140,287.95	337,906.29	216,032.13	307,546.75	333,781.95	205,897.79	385,249.35	389,139.43	294,619.01
	a. Current	26,841.81	40,098.38	55,329.94	57,229.88	28,188.23	29,690.00	11,992.38	21,869.35	17,888.13	12,620.31	32,820.52	19,828.50	20,668.54
	Domestic	26,401.93	39,916.73	49,127.66	38,043.09	18,177.77	25,115.43	10,391.53	20,777.70	17,796.84	12,270.31	32,622.12	17,835.30	20,120.02
	Foreign	439.88	181.64	6,202.27	19,186.79	10,010.46	4,574.57	1,600.85	1,091.65	91.29	350.00	198.40	1,993.20	548.52
	b. Savings	194,926.09	277,358.32	239,204.25	164,939.88	66,279.33	106,399.46	71,277.20	100,231.02	149,003.31	97,423.51	135,922.74	172,686.50	120,788.90
	Domestic	194,893.30	277,305.63	234,965.04	162,732.13	61,706.64	104,718.69	70,623.33	99,959.74	148,938.90	97,153.65	135,149.97	171,504.45	120,416.22
	Foreign	32.79	52.69	4,239.21	2,207.74	4,572.70	1,680.77	653.87	271.28	64.42	269.86	772.77	1,182.05	372.68
	c. Fixed	113,608.31	198,286.93	227,728.13	242,299.40	29,132.25	166,899.51	112,175.24	157,579.08	139,473.19	75,743.12	173,743.12	161,657.45	120,676.94
	Domestic	112,520.74	193,010.82	220,302.49	229,750.93	27,009.33	153,947.57	96,361.85	154,029.91	139,471.57	72,288.72	164,283.25	157,942.59	119,909.38
	Foreign	1,087.58	5,276.11	7,425.63	12,548.48	2,122.92	12,951.94	15,813.38	3,549.17	1.63	3,454.40	9,590.88	3,714.86	767.56
	d. Call Deposits	28,134.19	45,693.04	49,367.47	53,884.67	15,316.15	31,603.29	18,467.15	24,866.73	27,232.18	18,054.41	37,979.83	32,465.84	30,431.55
	Domestic	28,134.19	42,545.99	45,203.99	40,853.08	9,018.52	28,086.88	12,970.44	24,589.74	26,390.92	17,202.70	37,282.36	32,060.79	28,933.73
	Foreign	-	3,147.06	4,163.49	13,031.60	6,297.63	3,516.42	5,496.71	277.00	841.26	851.71	697.47	405.05	1,497.82
	e. Others	2,643.29	1,623.31	3,958.30	4,204.32	1,372.00	3,314.03	2,120.16	3,000.57	185.14	2,056.44	4,652.13	2,501.13	2,053.09
	Domestic	2,232.29	1,623.31	3,939.14	3,667.85	1,259.32	2,368.93	1,433.26	2,999.92	163.95	2,045.23	4,609.45	2,492.72	2,053.09
	Foreign	411.00	-	19.16	536.47	112.68	945.10	686.90	0.65	21.19	11.20	42.68	8.42	-
4	Bills Payable	16.42	842.19	2,355.99	32.97	422.22	93.31	281.30	154.45	152.62	239.89	140.71	6.27	-
5	Other Liabilities	33,537.49	34,439.59	62,443.61	73,543.78	9,064.55	40,282.42	15,687.87	31,480.64	39,980.79	11,184.28	56,864.68	30,813.78	35,586.45
	1. Sundry Creditors	1,104.89	1,286.14	31,687.88	6,883.04	160.77	190.71	1,474.76	1,382.20	8,317.98	11,875.82	8,733.85	52.53	8,707.64
	2. Loan Loss Provision	13,726.48	15,239.58	21,832.80	28,497.07	2,136.46	23,095.07	6,140.18	3,859.03	16,270.41	6,556.67	28,144.20	18,014.69	8,848.95
	3. Interest Suspense a/c	6,686.36	9,377.17	2,280.47	2,473.38	210.64	2,154.73	2,366.52	144.11	-	752.38	7,702.63	752.20	1,086.71
	4. Others	12,019.76	8,176.69	6,642.46	35,690.29	6,556.68	14,841.91	5,706.42	26,095.30	15,392.40	1,999.41	12,283.99	11,994.37	16,943.15
6	Reconciliation A/c	545.85	(0.01)	-	0.28	-	-	-	(0.04)	-	-	-	-	-
7	Profit & Loss A/c	1,304.85	1,770.51	-	1,613.03	1,373.32	1,292.68	1,031.34	2,117.12	131.19	1,011.17	2,720.09	926.63	1,326.65
	TOTAL Liabilities	444,191.92	657,450.45	721,360.09	672,645.84	173,360.99	425,676.54	266,443.83	378,685.65	414,786.56	244,180.69	496,498.72	474,254.13	378,030.70
Assets														
1	LIQUID FUNDS	65,222.39	62,357.82	36,181.14	72,899.82	43,698.87	44,000.43	19,746.00	41,000.83	65,395.11	28,440.48	30,283.47	19,632.91	17,953.78
	a. Cash Balance	8,073.97	7,563.96	5,395.24	6,561.89	831.91	3,720.20	1,010.64	2,678.90	7,355.54	2,628.89	6,965.12	4,196.25	3,195.62
	Nepaliese Notes & Coins	8,014.56	7,377.69	4,897.53	6,161.18	717.00	3,412.75	988.52	2,640.63	7,153.44	2,502.67	6,616.55	4,074.92	2,809.49
	Foreign Currency	59.41	186.27	497.71	400.71	114.91	307.45	22.12	38.27	202.10	126.22	348.58	121.34	386.13
	b. Bank Balance	56,898.42	35,256.81	30,285.89	62,794.60	16,253.77	40,280.23	11,650.23	34,771.93	58,039.57	25,811.59	23,318.35	15,436.66	14,758.16
	1. In Nepal Rastra Bank	22,554.55	33,027.53	26,991.36	52,616.96	15,485.93	34,443.46	10,359.68	31,545.43	55,940.67	23,426.03	21,463.68	14,183.24	13,593.27
	Domestic Currency	22,554.55	32,782.08	26,938.02	52,406.61	15,320.22	34,209.68	10,238.91	31,494.95	55,910.08	23,260.29	21,226.42	13,889.45	13,433.70
	Foreign Currency	-	245.45	53.35	210.35	233.79	120.77	50.48	30.59	165.74	160.74	237.25	293.79	159.57
	2. "A" Class Licensed Institution	32,973.08	1,174.20	76.52	2,158.53	114.75	166.09	525.34	450.67	592.15	803.22	512.88	563.49	483.32
	Domestic Currency	32,973.08	1,122.74	76.52	2,147.56	114.75	166.09	525.34	291.44	592.15	534.90	510.30	553.58	142.96
	Foreign Currency	-	51.46	-	10.97	-	-	-	159.23	-	268.32	2.58	9.91	340.36
	3. Other Financial Ins.	-	-	-	-	-	-	-	22.58	-	-	-	-	-
	4. In Foreign Banks	1,370.79	1,055.07	3,218.01	8,019.12	653.08	5,670.68	765.22	2,753.24	1,506.76	1,582.34	1,341.80	689.93	681.56
	c. Money at Call	250.00	19,537.05	500.00	3,543.33	26,613.19	-	7,085.13	3,550.00	-	-	-	-	-
	Domestic Currency	250.00	4,850.00	500.00	1,600.00	-	-	-	3,550.00	-	-	-	-	-
	Foreign Currency	-	14,687.05	-	1,943.33	26,613.19	-	7,085.13	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	71,868.59	193,404.82	120,686.02	105,728.16	33,822.10	59,305.02	60,923.27	57,530.12	71,630.39	29,987.55	100,964.56	88,815.95	67,236.88
	a. Govt. Securities	54,444.59	124,043.72	52,478.86	85,280.49	627.78	38,105.02	31,375.12	57,530.12	54,956.56	29,987.55	100,964.56	47,782.63	43,735.88
	b. NRB Bond	17,424.00	69,361.10	65,533.33	20,447.68	33,194.33	21,200.00	29,548.15	23,501.00	-	-	-	41,033.33	23,501.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	2,673.83	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	14,022.92	7,653.05	44,930.85	59,846.86	5,289.98	26,487.35	19,196.20	13,508.95	10,194.54	11,669.73	24,078.22	30,076.73	20,944.82
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	6,698.33	-											

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Mitri
Liabilities														
1	CAPITAL FUND	36,822.48	63,561.26	22,869.84	32,698.73	31,013.28	33,398.59	22,024.97	7,109.74	190.22	(3,488.27)	5,419.02	2,135.25	1,598.02
	a. Paid-up Capital	19,738.23	38,115.85	15,507.46	20,954.78	19,285.04	23,542.49	13,581.53	4,296.46	422.71	502.83	3,734.07	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	71.63	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,524.85	13,575.30	3,996.01	6,115.80	5,981.04	4,400.01	4,383.82	1,641.19	108.17	17.25	957.84	267.64	325.96
	e. Share Premium	-	-	-	-	-	-	-	-	28.83	-	-	-	9.08
	f. Retained Earning	12.45	1,005.61	(1,459.35)	99.40	64.71	(2,565.48)	1,107.69	249.68	(453.92)	(4,041.94)	(207.94)	26.07	10.90
	g. Others Reserves Fund	6,546.95	10,864.50	4,825.71	5,528.75	5,682.49	8,021.57	2,951.93	922.41	12.80	33.59	935.04	582.78	44.06
2	BORROWINGS	24,644.92	21,364.68	7,214.49	10,610.91	15,187.28	8,563.43	11,570.12	995.44	-	-	747.30	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	1,356.89	-	1,700.00	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	10,359.21	-	1,443.50	3,275.33	-	2,163.00	-	-	-	-	-	-
	d. Other Financial Ins.	2,803.77	316.72	-	-	-	721.00	-	-	-	-	-	-	-
	e. Bonds and Securities	20,484.26	10,688.75	5,473.05	9,167.41	11,911.94	7,842.43	9,407.12	995.44	-	-	747.30	-	-
3	DEPOSITS	324,730.79	635,559.61	212,475.15	270,997.86	293,775.80	346,411.80	231,917.72	54,210.53	446.48	4,308.39	56,017.51	17,265.69	8,451.07
	a. Current	21,097.74	44,792.54	11,388.58	10,164.22	20,603.65	18,893.77	21,738.05	1,620.74	14.57	280.91	1,137.95	1,002.40	368.89
	Domestic	20,462.74	41,445.46	10,999.18	9,869.56	18,766.63	18,483.89	16,522.79	1,620.74	14.57	280.91	1,137.95	1,002.40	368.89
	Foreign	635.00	3,347.08	489.40	294.66	1,837.02	409.88	5,215.26	0.00	-	-	-	-	-
	b. Savings	132,504.64	249,631.49	89,463.69	79,734.35	121,426.89	157,097.54	100,054.27	28,344.57	82.38	3,236.13	25,974.11	8,115.25	2,653.27
	Domestic	132,500.43	248,786.74	89,102.59	79,654.94	121,079.38	156,982.94	97,596.28	28,336.10	82.38	3,236.13	25,974.11	8,115.25	2,653.27
	Foreign	4.21	844.75	361.10	79.41	347.50	114.60	2,457.99	8.46	-	-	-	-	-
	c. Fixed	139,531.71	290,343.53	92,667.15	157,403.75	120,357.18	145,013.39	90,949.79	19,047.58	284.04	186.57	22,998.93	5,754.07	4,974.95
	Domestic	139,531.71	286,676.48	89,199.64	152,740.88	115,347.93	143,921.94	89,613.23	19,047.58	284.04	186.57	22,998.93	5,754.07	4,974.95
	Foreign	-	3,667.05	3,467.50	4,662.87	5,009.24	1,091.45	1,336.56	-	-	-	-	-	-
	d. Call Deposits	30,605.69	46,439.53	17,736.84	20,593.14	28,498.55	22,657.15	17,785.23	4,543.47	64.07	604.78	5,886.19	2,374.88	453.75
	Domestic	30,605.69	45,648.48	17,657.27	20,286.30	23,165.84	22,193.92	17,150.47	4,543.47	64.07	604.78	5,886.19	2,374.88	453.75
	Foreign	-	791.06	79.57	306.84	5,332.71	463.23	634.75	-	-	-	-	-	-
	e. Others	991.01	4,352.52	1,218.90	3,102.40	2,889.54	2,749.96	1,390.39	654.17	1.43	-	20.33	19.08	0.22
	Domestic	991.01	4,184.48	1,218.90	2,894.06	2,814.85	2,749.96	1,390.39	654.17	1.43	-	20.33	19.08	0.22
	Foreign	-	168.04	-	208.34	74.69	-	-	-	-	-	-	-	-
4	Bills Payable	-	42.70	168.20	112.16	27.91	-	31.73	12.05	-	-	11.50	-	-
5	Other Liabilities	47,916.71	53,817.61	18,694.29	29,566.75	31,064.52	38,066.82	13,034.25	5,497.65	258.65	4,449.78	3,362.87	1,278.42	155.38
	1. Sundry Creditors	7,180.52	2,139.01	9.81	78.81	97.57	2,921.09	113.41	18.81	15.50	3.08	63.29	2.53	-
	2. Loan Loss Provision	11,496.24	26,131.10	11,011.57	14,097.17	11,387.70	21,528.07	7,883.74	2,864.04	141.88	1,879.14	2,337.68	859.01	98.76
	3. Interest Suspense a/c	2,411.01	-	1,761.65	1,422.31	1,503.72	5,548.28	-	1,117.34	45.81	1,093.14	-	-	-
	4. Others	26,828.94	25,547.51	5,911.26	13,968.45	18,075.53	8,069.39	5,037.11	1,497.46	55.46	1,474.42	961.89	416.87	56.62
6	Reconciliation A/c	3,231.51	-	-	-	-	-	-	-	-	0.24	-	-	-
7	Profit & Loss A/c	707.43	3,252.12	358.86	2,043.38	1,648.61	1,014.46	1,391.08	-	-	29.16	302.60	88.54	57.01
	TOTAL Liabilities	438,053.83	777,597.99	261,780.83	346,029.78	372,717.40	427,455.10	279,969.86	67,825.40	895.35	5,299.30	65,860.79	20,767.90	10,261.48
Assets														
1	LIQUID FUNDS	37,386.05	65,278.13	20,688.47	22,891.61	25,220.88	54,856.54	33,047.77	4,245.82	322.17	42.66	4,046.02	2,698.01	2,695.22
	a. Cash Balance	4,753.42	6,161.44	3,415.21	3,178.29	2,968.02	4,302.14	2,241.23	519.57	16.64	13.58	546.20	394.18	59.52
	Nepalese Notes & Coins	4,717.33	5,944.57	3,293.19	2,977.34	2,719.30	4,123.54	2,027.33	504.54	16.64	13.58	545.60	394.18	59.52
	Foreign Currency	36.10	216.87	122.02	200.95	248.72	178.60	213.91	15.03	-	-	0.60	-	-
	b. Bank Balance	32,632.62	59,116.69	16,303.30	19,713.32	21,637.67	50,554.40	30,806.54	2,281.85	65.21	6.13	3,499.82	1,690.29	1,298.54
	1. In Nepal Rastra Bank	31,882.23	51,819.55	9,787.15	15,363.28	18,354.89	46,537.24	23,438.71	2,242.89	65.21	6.13	2,350.95	1,570.17	1,148.26
	Domestic Currency	31,830.53	51,663.07	9,696.45	13,753.92	17,476.81	46,457.42	19,518.79	2,231.07	65.21	6.13	2,330.89	1,570.17	1,148.26
	Foreign Currency	51.70	156.48	90.70	1,609.36	878.08	79.82	3,919.92	11.82	-	-	20.07	-	-
	2. "A" Class Licensed Institution	612.39	1,222.21	706.44	371.60	632.51	1,222.49	249.10	35.25	-	-	1,108.49	120.12	150.23
	Domestic Currency	518.78	1,096.38	494.81	282.64	632.51	923.34	243.73	-	-	-	1,100.14	120.12	150.23
	Foreign Currency	93.61	125.83	211.63	88.95	-	299.14	5.37	35.25	-	-	8.36	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	38.67	-	0.05
	4. In Foreign Banks	138.00	6,074.93	5,809.71	3,978.44	2,650.27	2,773.89	7,118.73	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	969.96	-	615.19	-	-	1,444.40	240.32	22.95	-	613.55	1,337.16
	Domestic Currency	-	-	-	-	-	-	-	1,444.40	240.32	22.95	-	613.47	1,337.16
	Foreign Currency	-	-	969.96	-	615.19	-	-	-	-	-	-	0.08	-
2	INVESTMENT IN SECURITIES	94,738.22	158,579.68	40,273.50	47,567.04	40,883.47	73,276.90	33,722.85	11,208.86	4.00	-	10,237.82	3,057.61	205.46
	a. Govt. Securities	65,184.07	100,349.81	32,560.01	47,567.04	24,935.79	71,276.90	26,894.12	8,969.96	4.00	-	10,037.82	448.15	105.46
	b. NRB Bond	29,554.15	58,229.88	7,713.48	-	15,947.68	2,000.00	6,242.83	2,238.90	-	-	200.00	2,609.46	100.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	585.91	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	28,710.18	36,688.29	5,645.42	13,705.54	19,087.61	19,178.11	4,940.61	1,196.30	10.79	-	968.41	805.63	48.45
	a. Interbank Lending	1,000.00	1,200.00	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	26,471.72	2,765.69	8,661.00	13,206.94	8,745.73	1,420.37	-	-	-	-	-	-
	c. Others	27,710.18	9,016.58	2,879.73	5,044.54	5,880.67	10,432.38	3,520.24	1,196.30	10.79	-	968.41	805.63	48.45
4	LOANS & ADVANCES (Including Bills Purchased)	222,272.57	465,912.81	175,477.02	232,330.50	256,340.22	242,648.13	194,788.40	46,544.79	294.16	2,478.95	46,800.21	13,099.38	7,129.98
	4.1 LOANS & ADVANCES	222,272.57	465,912.81	175,477.02	226,847.75	255,566.33	242,619.13	194,788.40	46,544.79	294.16	2,478.95	46,800.21	13,099.38	7,129.98
	a. Private Sector	220,015.26												

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,450.43	8,974.60	5,841.97	721.17	6,626.59	6,896.17	6,852.65	534.37	539.63	574.86	683.66	1,031.63
	a. Paid-up Capital	8,000.39	6,021.35	3,861.93	525.00	4,395.79	5,021.97	3,623.68	557.46	522.39	834.34	615.50	775.65
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,684.53	1,065.02	75.00	857.03	1,261.83	1,191.82	86.78	9.82	85.96	39.16	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	71.56	1.06	33.23	(28.08)	(999.50)	34.66	184.37	(213.11)	(5.56)	(625.09)	(1.77)	(290.47)
	g. Others Reserves Fund	1,392.50	1,267.66	881.79	125.32	2,373.28	577.70	1,852.79	103.25	12.98	279.65	30.77	203.13
2	BORROWINGS	1,665.93	997.06	997.11	-	1,500.00	1,000.00	999.03	-	-	-	8.75	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	8.75	-
	e. Bonds and Securities	1,250.30	997.06	997.11	-	1,500.00	1,000.00	999.03	-	-	-	-	-
3	DEPOSITS	116,398.41	92,827.91	63,984.89	2,081.90	64,659.85	73,738.11	56,835.01	5,660.72	1,532.03	7,868.98	6,102.20	4,250.84
	a. Current	3,744.27	2,584.76	2,219.64	53.79	1,632.43	1,449.33	1,349.29	324.50	27.41	211.42	116.05	89.42
	Domestic	3,744.25	2,584.76	2,219.64	53.79	1,630.85	1,449.33	1,349.28	324.50	27.41	211.42	116.05	89.42
	Foreign	0.02	-	-	-	1.58	-	0.01	-	-	-	-	-
	b. Savings	57,767.95	52,143.00	28,582.73	359.99	32,881.84	37,396.11	24,218.83	2,013.17	584.84	2,664.76	2,134.10	926.41
	Domestic	57,763.48	52,143.00	28,582.73	359.99	32,880.05	37,396.11	24,218.83	2,013.17	584.84	2,664.76	2,134.10	926.41
	Foreign	4.47	-	-	-	1.79	-	-	-	-	-	-	-
	c. Fixed	45,935.38	27,336.23	28,714.29	1,535.26	23,235.46	31,125.83	25,986.13	2,683.51	836.84	3,864.61	3,181.44	2,977.67
	Domestic	45,935.38	27,336.23	28,714.29	1,535.26	23,235.46	31,125.83	25,986.13	2,683.51	836.84	3,864.61	3,181.44	2,977.67
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	8,858.88	10,741.10	4,468.23	131.51	6,835.84	3,751.32	5,228.11	639.48	82.94	1,126.29	670.21	256.94
	Domestic	8,858.88	10,741.10	4,468.23	131.51	6,835.84	3,751.32	5,228.11	639.48	82.94	1,126.29	670.21	256.94
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	91.93	22.81	-	1.36	74.29	15.52	52.65	0.05	-	1.90	0.40	0.41
	Domestic	91.93	22.81	-	1.36	74.29	15.52	52.65	0.05	-	1.90	0.40	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	3.27	0.16	-	-	-	-	1.57	-	-	-	-	-
5	Other Liabilities	5,902.54	6,102.44	3,790.91	252.39	5,776.52	3,981.17	6,738.24	518.11	68.59	1,070.56	414.85	936.05
	1. Sundry Creditors	-	6.14	2.44	3.77	17.39	113.80	52.57	1.10	6.74	16.36	0.63	35.19
	2. Loan Loss Provision	4,169.57	4,383.94	2,691.54	156.81	4,068.18	2,845.12	2,945.93	237.90	37.36	568.81	190.64	307.89
	3. Interest Suspense a/c	-	-	-	78.27	-	305.89	1,134.54	65.20	-	142.45	40.50	426.16
	4. Others	1,732.98	1,712.36	1,096.94	13.54	1,690.95	716.36	2,605.21	213.91	24.49	342.94	183.09	166.80
6	Reconciliation A/c	-	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	672.04	635.13	262.54	30.68	311.27	404.28	285.38	-	-	26.82	11.00	-
	TOTAL Liabilities	136,092.63	109,537.30	74,877.42	3,086.15	78,874.24	86,019.73	71,711.87	6,713.20	2,140.25	9,541.22	7,220.47	6,218.53
Assets													
1	LIQUID FUNDS	10,080.56	8,419.48	5,035.09	746.58	6,853.91	6,936.05	7,455.94	1,334.79	310.43	2,014.28	923.78	1,908.68
	a. Cash Balance	1,428.30	913.63	500.87	9.63	904.57	650.68	524.30	62.92	28.17	159.31	59.97	32.58
	Nepalese Notes & Coins	1,392.49	722.29	488.37	9.63	781.38	650.68	523.87	62.92	28.17	159.31	59.97	32.58
	Foreign Currency	35.81	191.34	12.50	-	123.19	-	0.44	-	-	-	-	-
	b. Bank Balance	5,141.08	7,505.85	4,534.22	736.95	2,751.69	4,059.34	6,931.64	317.75	76.25	361.62	863.81	763.78
	1. In Nepal Rastra Bank	5,136.74	5,270.50	3,085.98	363.57	2,623.61	4,054.43	5,333.48	313.33	-	361.30	337.28	763.78
	Domestic Currency	5,124.88	5,221.55	3,085.91	363.57	2,602.10	4,054.43	5,333.48	313.33	-	361.30	337.28	763.78
	Foreign Currency	11.87	48.95	0.07	-	21.51	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	4.34	2,109.24	1,318.85	308.02	128.08	4.86	1,269.14	4.41	69.52	0.32	403.79	-
	Domestic Currency	-	2,087.19	1,309.73	308.02	128.08	4.23	1,258.80	4.41	69.52	0.32	403.79	-
	Foreign Currency	4.34	22.05	9.12	-	-	0.63	10.34	-	-	-	-	-
	3. Other Financial Ins.	-	126.11	129.38	65.37	-	0.05	329.02	-	6.73	-	122.74	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	3,511.18	-	-	-	3,197.64	2,226.02	-	954.12	206.01	1,493.36	-	1,112.31
	Domestic Currency	3,511.18	-	-	-	3,182.82	2,226.02	-	954.12	206.01	1,493.36	-	1,112.31
	Foreign Currency	-	-	-	-	14.83	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	18,019.80	15,039.08	10,231.65	400.00	11,160.08	12,182.05	8,341.93	1,000.00	324.72	413.60	740.00	359.80
	a. Govt. Securities	17,019.80	13,039.08	10,081.65	-	11,160.08	11,582.05	6,879.53	-	324.72	413.60	490.00	359.80
	b. NRB Bond	1,000.00	2,000.00	150.00	400.00	-	600.00	1,462.40	1,000.00	-	-	250.00	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,195.34	1,343.12	1,173.22	-	1,392.79	828.50	2,334.80	113.72	84.45	56.68	68.44	178.01
	a. Interbank Lending	-	-	-	-	100.00	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,195.34	1,343.12	1,173.22	-	1,292.79	828.50	2,334.80	113.72	84.45	56.68	68.44	178.01
4	LOANS & ADVANCES (Including Bills Purchased)	103,602.12	79,772.57	55,521.99	1,458.86	53,045.36	62,507.33	48,869.00	3,642.56	1,018.04	6,094.14	5,074.09	2,769.28
	4.1 LOANS & ADVANCES	103,602.12	79,772.57	55,521.99	1,458.86	53,045.36	62,507.33	48,869.00	3,642.56	1,018.04	6,094.14	5,074.09	2,769.28
	a. Private Sector	101,919.35	76,174.63	53,878.81	1,458.86	50,274.64	61,180.84	48,552.79	3,406.17	1,018.04	5,801.87	5,074.09	2,685.49
	b. Financial Institutions	1,682.77	3,597.95	1,643.19	-	2,770.72	1,326.49	316.20	236.39	-	292.28	-	83.79
	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	1,385.93	1,881.83	923.34	149.21	2,144.62	753.24	1,316.88	191.66	26.07	131.15	28.18	165.22
7	OTHER ASSETS	1,395.69	2,380.33	1,677.59	200.03	3,505.11	2,607.96	3,120.46	352.18	361.55	581.00	376.44	548.82
	a. Accrued Interest:	157.											

S.N.	BFI Name	MSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GBMFL
Liabilities														
1	CAPITAL FUND	363.70	1,228.61	2,428.24	1,301.46	937.91	626.99	(15.50)	769.52	1,039.23	715.74	475.08	160.77	1,649.87
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	434.93	265.55	286.27	244.53	72.98	184.35	346.84	197.41	24.89	99.47	454.36	215.33
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,929.29)	(702.19)	(569.20)	1.64	(540.80)	(468.70)	(1,136.89)	(1,560.13)	(315.24)	12.11	(634.89)	(1,231.27)	(49.14)
	g. Others Reserves Fund	1,810.33	605.49	1,783.30	13.55	328.80	174.61	246.56	900.26	207.74	58.00	171.89	(0.00)	471.50
2	BORROWINGS	-	-	249.16	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	249.16	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	252.94	9,159.09	12,741.03	8,659.16	6,187.46	7,649.03	2,549.60	7,404.72	8,337.44	3,419.75	3,011.90	27.14	8,208.66
	a. Current	-	461.66	24.01	34.41	78.38	155.61	15.15	81.14	92.97	93.28	74.28	-	77.29
	Domestic	-	461.66	24.01	34.41	78.38	155.61	15.15	81.14	92.97	93.28	74.28	-	77.29
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.56	2,837.74	3,414.00	1,918.55	1,873.98	1,810.25	1,116.07	2,952.69	2,301.49	931.25	888.19	22.40	1,871.18
	Domestic	32.56	2,837.74	3,414.00	1,918.55	1,873.98	1,810.25	1,116.07	2,952.69	2,301.49	931.25	888.19	22.40	1,871.18
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,752.81	8,464.04	5,944.28	3,863.61	4,690.59	1,335.62	3,986.36	5,056.61	2,004.10	1,827.86	-	5,198.77
	Domestic	-	4,752.81	8,464.04	5,944.28	3,863.61	4,690.59	1,335.62	3,986.36	5,056.61	2,004.10	1,827.86	-	5,198.77
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	186.59	1,106.88	835.85	761.92	371.49	986.44	82.76	384.50	886.38	391.11	221.57	-	1,061.03
	Domestic	186.59	1,106.88	835.85	761.92	371.49	986.44	82.76	384.50	886.38	391.11	221.57	-	1,061.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.79	-	3.14	-	-	6.14	-	0.03	-	-	-	4.73	0.40
	Domestic	33.79	-	3.14	-	-	6.14	-	0.03	-	-	-	4.73	0.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	0.01	-	-	-	-	-
5	Other Liabilities	8,271.57	1,812.49	1,433.43	377.81	654.51	559.43	2,076.33	1,338.09	694.05	56.77	326.42	4,159.08	608.25
	1. Sundry Creditors	20.19	19.09	-	21.13	8.38	17.39	12.38	5.14	10.98	-	4.56	162.12	25.00
	2. Loan Loss Provision	2,187.12	1,048.85	681.26	226.50	488.94	285.11	1,279.73	1,121.61	540.53	-	193.08	663.53	327.44
	3. Interest Suspense a/c	5,920.13	420.96	-	35.77	-	39.80	726.24	-	-	-	54.13	3,161.12	83.15
	4. Others	144.13	323.58	752.16	94.41	157.19	217.14	57.98	211.34	142.55	56.77	74.65	172.30	172.67
6	Reconciliation A/c	22.28	-	-	-	-	9.40	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	61.66	-	12.16	72.15	-	-	233.83	39.19	7.83	-	-	16.85
	TOTAL Liabilities	8,910.49	12,261.85	16,851.85	10,350.59	7,852.03	8,844.85	4,610.43	9,746.17	10,109.91	4,200.09	3,813.40	4,346.99	10,483.64
Assets														
1	LIQUID FUNDS	112.50	2,674.78	2,845.02	1,392.51	1,384.26	1,967.65	785.90	1,516.66	3,135.32	536.25	261.17	165.75	1,004.35
	a. Cash Balance	-	151.07	251.17	54.78	33.64	51.27	30.78	123.55	100.15	22.47	30.36	0.31	45.27
	Nepalese Notes & Coins	-	151.07	251.17	54.78	33.64	51.27	30.78	123.55	100.15	22.47	30.36	0.31	45.26
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.31	2,029.83	2,271.13	1,214.55	1,350.63	1,529.76	110.73	522.70	3,035.17	178.49	230.81	165.44	355.74
	1. In Nepal Rastra Bank	0.07	2,029.83	2,271.13	1,214.55	887.83	1,513.90	107.65	342.36	2,623.84	178.49	146.55	9.07	349.53
	Domestic Currency	0.07	2,029.83	2,271.13	1,214.55	887.83	1,513.90	107.65	342.36	2,623.84	178.49	146.55	9.07	349.53
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.25	-	-	-	449.14	15.84	3.07	180.33	269.16	-	58.17	156.16	6.17
	Domestic Currency	1.25	-	-	-	449.14	15.84	3.07	180.33	269.16	-	58.17	156.16	6.17
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	13.65	0.02	0.00	-	142.17	-	26.08	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	111.19	493.88	322.73	123.18	-	386.62	644.39	870.42	-	335.29	-	-	603.34
	Domestic Currency	111.19	493.88	322.73	123.18	-	386.62	644.39	870.42	-	335.29	-	-	603.34
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	900.00	1,643.38	1,904.64	1,268.10	460.00	-	1,428.29	909.20	1,091.22	808.45	-	2,459.88
	a. Govt. Securities	1.00	650.00	1,643.38	1,904.64	415.00	460.00	-	1,428.29	759.20	1,091.22	161.07	-	1,609.88
	b. NRB Bond	-	250.00	-	-	853.10	-	-	-	150.00	-	647.38	-	850.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	268.06	920.90	217.57	201.76	157.46	39.50	91.73	547.96	267.17	61.71	1.45	854.53
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	268.06	920.90	217.57	201.76	157.46	39.50	91.73	547.96	267.17	61.71	1.45	854.53
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,708.87	9,336.45	6,516.95	4,203.92	5,379.54	2,454.46	5,199.09	4,585.45	1,996.84	2,187.30	663.53	5,464.79
	4.1 LOANS & ADVANCES	2,192.25	6,708.87	9,336.45	6,516.95	4,203.92	5,379.54	2,454.46	5,199.09	4,585.45	1,996.84	2,187.30	663.53	5,464.79
	a. Private Sector	2,192.25	6,424.95	9,116.54	6,231.29	4,203.92	5,191.46	2,404.33	5,155.60	4,519.54	1,996.84	2,093.11	663.53	5,290.97
	b. Financial Institutions	-	283.92	219.91	285.66	-	188.08	50.12	43.49	65.92	-	94.20	-	173.82
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	18.79	155.58	645.53	101.97	263.18	358.38	54.05	239.12	177.61	193.65	109.91	343.46	205.96
7	OTHER ASSETS	6,459.17	1,094.36	938.21	201.65	285.48	270.48	1,120.20	839.81	671.14	89.74	197.11	3,150.45	276.67
	a. Accrued Interest:	5,920.13	465.15											

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,982.15	2,233.81	1,222.88
	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	175.17
	e. Share Premium	-	-	1.14
	f. Retained Earning	31.88	155.10	(246.28)
	g. Others Reserves Fund	321.22	304.64	171.39
2	BORROWINGS	498.83	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	498.83	500.00	-
3	DEPOSITS	22,479.02	24,034.70	9,543.11
	a. Current	446.26	320.00	94.16
	Domestic	446.26	320.00	94.16
	Foreign	-	-	-
	b. Savings	6,835.48	5,663.42	2,287.94
	Domestic	6,835.48	5,663.42	2,287.94
	Foreign	-	-	-
	c. Fixed	12,749.73	15,370.95	5,947.73
	Domestic	12,749.73	15,370.95	5,947.73
	Foreign	-	-	-
	d. Call Deposits	2,408.41	2,680.29	1,213.28
	Domestic	2,408.41	2,680.29	1,213.28
	Foreign	-	-	-
	e. Others	39.13	0.05	-
	Domestic	39.13	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.09	-	-
5	Other Liabilities	791.58	1,582.94	739.58
	1. Sundry Creditors	177.89	42.56	14.95
	2. Loan Loss Provision	512.03	793.32	478.54
	3. Interest Suspense a/c	-	142.25	151.12
	4. Others	101.66	604.81	94.97
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	32.03	135.38	1.72
	TOTAL Liabilities	25,783.70	28,486.83	11,507.30
Assets				
1	LIQUID FUNDS	3,007.08	1,977.13	1,316.52
	a. Cash Balance	173.84	92.84	41.34
	Nepalese Notes & Coins	173.84	92.84	41.34
	Foreign Currency	-	-	-
	b. Bank Balance	2,833.24	1,884.29	430.11
	1. In Nepal Rastra Bank	2,092.04	1,207.48	430.11
	Domestic Currency	2,092.04	1,207.48	430.11
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	604.83	672.12	-
	Domestic Currency	604.83	672.12	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	136.37	4.69	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	845.08
	Domestic Currency	-	-	845.08
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,733.35	3,674.38	1,432.85
	a. Govt. Securities	2,300.00	1,850.00	1,432.85
	b. NRB Bond	1,433.35	1,824.38	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	530.17	417.36	232.20
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	530.17	417.36	232.20
4	LOANS & ADVANCES (Including Bills Purchased)	17,550.19	20,607.63	7,549.90
	4.1 LOANS & ADVANCES	17,550.19	20,607.63	7,549.90
	a. Private Sector	16,801.00	19,836.62	7,531.05
	b. Financial Institutions	749.19	771.01	18.85
	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	362.14	693.18	306.60
7	OTHER ASSETS	549.90	1,024.77	393.94
	a. Accrued Interest:	190.40	212.07	193.86
	Financial Institutions	147.64	133.55	139.97
	Government Enterprises	40.19	24.08	21.44
	Private Sector	2.57	54.45	32.45
	b. Staff Loans / Adv.	168.95	384.99	123.55
	c. Sundry Debtors	12.62	0.42	12.28
	d. Cash In Transit	-	-	-
	e. Others	177.94	427.29	64.25
8	Expenses not Written off	-	-	-
9	Non Banking Assets	50.86	92.39	272.67
10	Reconciliation Account	-	-	2.61
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	25,783.70	28,486.83	11,507.30

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	5,934.76	8,380.69	11,113.55	9,718.19	1,752.86	7,109.46	4,680.89
1.1 On Deposit Liabilities	5,749.66	8,161.15	10,578.05	9,212.07	1,618.63	6,694.99	4,235.08
1.1.1 Saving Account	2,640.46	3,584.86	3,314.49	2,110.17	855.62	1,682.46	931.05
1.1.2 Fixed Account	3,049.31	4,478.26	7,011.15	6,796.62	672.96	4,764.74	3,173.15
1.1.2.1 Up to 3 months Fixed Account	267.66	-	2,103.34	12.82	-	-	127.16
1.1.2.2 3 to 6 months Fixed Account	411.06	-	1,051.67	-	47.59	-	101.34
1.1.2.3 6 months to 1 year Fixed Account	776.86	-	1,893.01	-	494.27	4,764.74	278.15
1.1.2.4 Above 1 year Fixed Account	1,593.74	4,478.26	1,963.12	6,783.80	131.10	-	2,666.49
1.1.3 Call Deposit	59.89	98.03	252.42	305.27	90.04	247.78	130.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	185.10	219.54	535.50	506.13	134.23	414.47	445.81
2. Commission Expense	163.45	249.99	502.39	246.92	176.87	-	74.36
3. Staff Expense	2,046.33	2,315.64	2,140.64	1,590.56	522.23	1,659.48	836.42
4. Office Operating Expenses	652.78	916.53	1,232.77	1,272.65	374.06	1,040.55	531.22
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	1,768.38	3,919.23	905.13	8,138.69	317.47	-	2,284.11
7.1 Loan loss Provision	1,768.38	3,919.23	875.40	8,138.69	317.47	-	2,275.00
7.1.1 General Loan loss Provision	1,768.38	601.69	91.79	2,126.64	1.66	-	142.01
7.1.1.1 Pass Loan Loss Provision	1,768.38	315.25	-	966.60	-	-	95.70
7.1.1.2 Watch List Provision	-	286.44	91.79	1,160.04	1.66	-	46.31
7.1.2 Special Loan Loss Provision	-	3,317.54	783.61	6,012.04	315.80	-	2,133.00
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	9.11
7.5. Provision for Loss of Other Assets	-	-	29.73	-	-	-	-
8. Loan Written Off	-	-	105.96	64.31	8.37	45.46	-
9. Provision for Staff Bonus	108.55	133.12	734.45	259.86	217.99	202.53	163.71
10. Provision for Income Tax	757.65	758.79	1,850.40	725.74	588.57	530.09	442.00
11. Others	-	1.57	-	-	-	-	-
12. Net Profit	1,304.85	1,770.51	4,759.64	1,613.03	1,373.32	1,292.68	1,031.34
Total Expenses	12,736.75	18,446.08	23,344.92	23,629.94	5,334.40	11,880.25	10,044.06
Income							
1. Interest Income	10,377.68	14,484.05	19,200.84	16,138.52	3,727.08	11,811.79	7,262.61
1.1 On Loans and Advances	8,401.65	10,947.04	15,768.60	13,028.78	2,698.63	9,857.28	5,380.95
1.2 On Investment	885.63	3,204.10	2,285.46	1,413.91	564.19	1,011.43	1,271.50
1.2.1 Government Bonds	885.63	456.23	1,584.64	1,413.91	529.19	1,011.43	878.78
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	994.86	700.82	-	-	-	390.99
1.2.4 Debenture & Bonds	-	1,753.01	-	-	34.99	-	1.73
1.3 On Agency Balance	158.70	6.62	-	759.43	5.25	-	5.69
1.4 On Call Deposit	-	326.29	651.05	-	343.22	-	-
1.5 On Others	931.71	-	495.73	936.39	115.80	943.08	604.47
2. Commission and Discount	611.88	190.76	2,113.71	929.46	910.98	462.28	789.74
2.1 Bills Purchase and Discount	-	0.01	-	-	17.66	-	0.89
2.2 Commission	611.88	147.69	555.88	929.46	781.62	345.29	303.78
2.3 Others	-	43.06	1,557.84	-	111.70	116.99	485.07
3. Exchange Flactuation Income	113.75	112.15	569.47	474.52	371.62	369.42	170.57
3.1 Due to Change in Exchange Rate	-	10.36	105.15	11.25	1.43	-	18.71
3.2 Due to Foreign Currency Transaction	113.75	101.79	464.32	463.27	370.18	369.42	151.86
4. Other Operating Income	343.99	899.50	363.65	526.54	47.13	92.88	110.36
5. Non Operating Income	0.99	309.01	-	515.93	-	168.64	1.45
6. Write Back from Provisions for loss	1,288.45	2,445.45	953.95	5,044.03	271.10	(1,039.21)	1,708.83
7. Recovery of written-off Loan	-	5.15	143.30	0.95	6.49	14.44	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,736.75	18,446.08	23,344.92	23,629.94	5,334.40	11,880.25	10,044.06

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	5,605.13	7,669.18	3,911.48	8,342.63	7,570.93	6,103.26	5,942.36
1.1 On Deposit Liabilities	5,319.95	7,139.82	3,568.91	7,511.84	7,196.78	5,204.82	5,373.82
1.1.1 Saving Account	1,370.60	1,997.58	1,427.33	1,836.87	2,535.86	1,595.08	1,746.56
1.1.2 Fixed Account	3,798.79	5,020.54	2,059.61	5,507.06	4,451.47	3,520.45	3,565.51
1.1.2.1 Up to 3 months Fixed Account	1,682.14	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	856.62	-	-	-	-	1,325.89	-
1.1.2.3 6 months to 1 year Fixed Account	1,260.03	-	36.37	-	2,797.64	1,429.08	3,565.35
1.1.2.4 Above 1 year Fixed Account	-	5,020.54	2,023.24	5,507.06	1,653.83	765.49	0.16
1.1.3 Call Deposit	150.56	121.70	81.97	167.91	209.45	89.28	61.76
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	285.18	529.36	342.57	830.79	374.15	898.44	568.54
2. Commission Expense	22.42	114.57	114.31	202.97	3.76	-	9.21
3. Staff Expense	1,060.15	1,475.80	1,204.91	2,018.02	2,012.13	1,461.06	1,865.15
4. Office Operating Expenses	807.83	1,125.12	629.77	867.79	1,249.71	1,120.67	761.71
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	2.25	34.71	-	23.07	2.60
7. Provision for Risk	897.95	3,662.87	714.17	8,387.05	6,047.48	1,452.56	3,562.16
7.1 Loan loss Provision	897.95	3,662.87	714.17	8,387.05	6,047.48	1,452.56	3,562.16
7.1.1 General Loan loss Provision	351.07	-	109.95	6,697.63	1,866.96	148.37	412.78
7.1.1.1 Pass Loan Loss Provision	242.75	-	107.16	-	1,797.46	109.06	289.62
7.1.1.2 Watch List Provision	108.32	-	2.79	6,697.63	69.50	39.31	123.16
7.1.2 Special Loan Loss Provision	546.88	3,662.87	604.22	1,689.42	4,180.52	1,304.19	3,149.38
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	20.24	15.41	-	132.09	-	-
9. Provision for Staff Bonus	349.62	20.82	161.12	482.30	-	216.20	53.19
10. Provision for Income Tax	1,051.62	56.23	433.36	1,620.66	-	619.16	303.18
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,117.12	131.19	1,011.17	2,720.09	(273.62)	1,326.65	707.43
Total Expenses	11,911.83	14,276.76	8,197.96	24,676.22	16,742.48	12,322.63	13,206.99

Income

1. Interest Income	10,178.07	11,946.50	6,852.49	15,175.84	12,819.96	10,431.27	10,265.23
1.1 On Loans and Advances	8,192.68	9,789.18	5,771.03	12,711.80	10,295.58	8,595.29	7,911.59
1.2 On Investment	1,969.89	1,337.03	863.97	1,964.92	1,607.16	1,323.45	1,498.68
1.2.1 Government Bonds	1,717.95	1,318.61	-	1,964.92	1,578.20	1,252.36	1,498.68
1.2.2 Foreign Bonds	223.49	-	10.08	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	11.03	-
1.2.4 Debenture & Bonds	28.45	18.42	853.89	-	28.96	60.06	-
1.3 On Agency Balance	-	5.01	-	-	7.02	7.02	-
1.4 On Call Deposit	-	815.27	-	-	318.22	151.00	-
1.5 On Others	15.50	-	217.49	499.12	591.99	354.52	854.96
2. Commission and Discount	1,077.68	816.70	935.11	1,790.36	938.40	1,199.32	544.41
2.1 Bills Purchase and Discount	23.28	0.78	-	-	115.93	45.62	0.01
2.2 Commission	1,054.41	815.92	790.10	1,781.40	664.54	125.28	520.22
2.3 Others	-	-	145.01	8.96	157.93	1,028.43	24.18
3. Exchange Fluctuation Income	294.53	114.07	205.41	336.72	406.67	250.28	92.34
3.1 Due to Change in Exchange Rate	17.59	-	31.81	97.40	2.86	51.88	-
3.2 Due to Foreign Currency Transaction	276.94	114.07	173.60	239.33	403.81	198.40	92.34
4. Other Operating Income	26.35	159.07	59.77	484.75	476.80	441.28	276.41
5. Non Operating Income	-	-	-	8.94	511.88	-	95.82
6. Write Back from Provisions for loss	335.20	1,229.80	139.87	6,879.59	1,574.39	-	1,932.79
7. Recovery of written-off Loan	-	10.63	5.31	-	14.30	0.47	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.06	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,911.83	14,276.76	8,197.96	24,676.22	16,742.48	12,322.63	13,206.99

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaaxmi
Expenses							
1. Interest Expense	12,064.74	4,579.32	6,565.08	5,882.03	6,742.58	5,038.31	1,167.13
1.1 On Deposit Liabilities	11,078.51	4,274.58	6,015.81	5,276.15	6,333.86	4,510.61	1,112.28
1.1.1 Saving Account	3,171.15	1,197.55	1,049.58	1,648.86	1,959.00	1,309.47	388.28
1.1.2 Fixed Account	7,699.13	2,989.10	4,893.70	3,468.79	4,361.39	3,136.51	705.62
1.1.2.1 Up to 3 months Fixed Account	-	374.44	-	0.66	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,043.77	308.42	1,907.67	23.01	-	-	0.68
1.1.2.3 6 months to 1 year Fixed Account	2,665.10	1,918.20	2,025.07	707.89	-	3,136.51	180.49
1.1.2.4 Above 1 year Fixed Account	3,990.26	388.04	960.96	2,737.22	4,361.39	-	524.45
1.1.3 Call Deposit	208.24	87.93	72.53	139.09	13.48	64.62	18.38
1.1.4 Certificate of Deposit	-	-	-	19.40	-	-	-
1.2 On Borrowing	986.22	304.73	549.27	605.88	408.72	527.71	54.85
2. Commission Expense	481.01	80.07	-	147.79	109.65	-	8.85
3. Staff Expense	2,053.30	1,031.63	870.45	1,371.95	1,798.00	820.83	329.09
4. Office Operating Expenses	1,623.41	692.58	535.71	856.18	1,058.87	677.46	207.22
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	5.54	-	-	-	0.19	-	28.48
7. Provision for Risk	2,430.17	2,125.75	1,154.55	3,407.02	3,863.82	2,007.80	439.43
7.1 Loan loss Provision	2,430.17	2,125.75	1,154.55	3,407.02	3,863.82	2,007.14	439.43
7.1.1 General Loan loss Provision	(309.14)	-	226.72	403.99	1,794.86	130.26	124.30
7.1.1.1 Pass Loan Loss Provision	(1,264.47)	-	13.62	173.25	31.01	11.52	9.82
7.1.1.2 Watch List Provision	955.33	-	213.10	230.74	1,763.85	118.74	114.48
7.1.2 Special Loan Loss Provision	2,739.31	2,125.75	1,371.39	3,003.03	2,068.96	1,876.88	315.12
7.1.3 Additional Loan Loss Provision	-	-	(443.56)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.66	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	478.46	118.13	0.11	24.16	13.21
9. Provision for Staff Bonus	487.73	57.58	324.43	258.88	218.70	215.93	48.56
10. Provision for Income Tax	1,137.41	159.34	876.47	681.32	953.87	552.31	131.11
11. Others	-	-	-	103.56	-	1.46	-
12. Net Profit	3,252.12	358.86	2,043.38	1,648.61	1,014.46	1,391.08	305.93
Total Expenses	23,535.42	9,085.13	12,848.53	14,475.46	15,760.24	10,729.34	2,679.02
Income							
1. Interest Income	20,087.06	7,723.86	11,218.40	10,653.51	11,528.14	8,457.99	2,259.20
1.1 On Loans and Advances	16,283.87	6,744.15	9,539.34	9,409.05	9,222.33	7,294.34	1,988.64
1.2 On Investment	2,349.25	889.36	1,440.14	947.02	2,022.40	1,099.05	178.30
1.2.1 Government Bonds	2,300.77	889.36	1,404.28	884.99	1,530.50	1,087.01	178.30
1.2.2 Foreign Bonds	-	-	-	-	-	9.87	-
1.2.3 NRB Bonds	8.62	-	-	-	421.24	-	-
1.2.4 Debenture & Bonds	39.87	-	35.86	62.03	70.66	2.17	-
1.3 On Agency Balance	-	26.35	2.30	-	7.56	-	-
1.4 On Call Deposit	-	6.03	-	6.38	-	-	3.78
1.5 On Others	1,453.93	57.97	236.61	291.05	275.86	64.60	88.47
2. Commission and Discount	2,237.26	703.91	869.89	1,578.22	1,283.15	178.38	96.97
2.1 Bills Purchase and Discount	-	1.24	-	-	12.08	-	-
2.2 Commission	2,237.26	314.33	825.55	1,578.22	1,216.26	178.38	2.72
2.3 Others	-	388.34	44.33	-	54.81	-	94.25
3. Exchange Flactuation Income	566.91	223.96	161.92	269.36	307.26	357.10	0.11
3.1 Due to Change in Exchange Rate	14.42	-	(6.38)	21.76	6.11	35.20	-
3.2 Due to Foreign Currency Transaction	552.49	223.96	168.31	247.61	301.15	321.90	0.11
4. Other Operating Income	525.45	126.40	329.31	6.00	231.37	514.01	92.59
5. Non Operating Income	-	12.45	266.08	71.94	2.12	283.89	-
6. Write Back from Provisions for loss	-	292.96	-	1,854.79	2,408.19	928.83	229.84
7. Recovery of written-off Loan	118.74	1.58	2.93	30.15	-	8.23	0.30
8. Income from Extra Ordinary transactions	-	-	-	11.50	-	0.89	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	23,535.42	9,085.13	12,848.53	14,475.46	15,760.24	10,729.34	2,679.02

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	12.31	35.55	1,248.83	299.22	179.77	2,625.75	1,962.46
1.1 On Deposit Liabilities	12.31	35.55	1,202.92	299.22	179.77	2,534.78	1,918.83
1.1.1 Saving Account	1.21	15.21	335.76	100.03	35.03	766.14	797.07
1.1.2 Fixed Account	10.73	18.87	847.43	191.26	143.01	1,735.30	1,080.55
1.1.2.1 Up to 3 months Fixed Account	0.61	-	22.44	-	5.72	29.32	33.94
1.1.2.2 3 to 6 months Fixed Account	2.34	-	161.03	22.10	7.15	131.71	90.55
1.1.2.3 6 months to 1 year Fixed Account	1.83	4.55	334.42	0.41	50.05	1,110.44	628.12
1.1.2.4 Above 1 year Fixed Account	5.95	14.32	329.54	168.75	80.09	463.82	327.95
1.1.3 Call Deposit	0.37	1.47	19.74	7.94	1.72	33.34	41.21
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	45.91	-	-	90.97	43.63
2. Commission Expense	-	-	7.64	7.34	-	-	4.16
3. Staff Expense	10.15	18.26	322.32	98.38	40.01	630.49	501.40
4. Office Operating Expenses	12.01	15.10	258.60	63.89	18.55	420.95	339.86
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.02	0.10	-	-	-	-
7. Provision for Risk	32.76	-	285.14	29.02	22.91	1,931.74	430.99
7.1 Loan loss Provision	32.76	-	285.14	29.02	22.91	1,931.74	430.99
7.1.1 General Loan loss Provision	1.42	-	92.70	6.51	16.58	296.99	324.34
7.1.1.1 Pass Loan Loss Provision	0.35	-	-	-	11.55	54.55	-
7.1.1.2 Watch List Provision	1.07	-	92.70	6.51	5.03	242.44	324.34
7.1.2 Special Loan Loss Provision	31.34	-	192.44	22.51	6.34	1,634.75	106.65
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	-	18.92	4.57	-	10.15	-
9. Provision for Staff Bonus	-	-	48.21	14.05	8.14	106.67	100.81
10. Provision for Income Tax	-	-	131.33	37.94	24.43	288.02	272.20
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	29.16	302.60	88.54	57.01	672.04	635.13
Total Expenses	79.60	98.09	2,623.69	642.96	350.83	6,685.82	4,247.01

Income

1. Interest Income	9.99	23.31	2,336.90	568.04	324.37	4,980.51	3,842.87
1.1 On Loans and Advances	9.99	23.29	2,026.41	519.47	294.58	4,456.49	3,323.71
1.2 On Investment	-	-	270.80	44.87	2.94	372.52	431.62
1.2.1 Government Bonds	-	-	270.80	44.87	2.94	371.73	431.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.79	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.02	3.82	2.85	1.19	6.50	2.89
1.5 On Others	-	-	35.88	0.85	25.66	145.00	84.65
2. Commission and Discount	0.04	-	127.69	47.24	0.48	30.16	83.45
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	-	11.42	6.61	0.34	24.36	82.05
2.3 Others	0.02	-	116.27	40.63	0.14	5.79	1.40
3. Exchange Flactuation Income	-	-	1.07	0.00	-	6.93	22.77
3.1 Due to Change in Exchange Rate	-	-	1.00	0.00	-	1.41	10.90
3.2 Due to Foreign Currency Transaction	-	-	0.08	-	-	5.52	11.87
4. Other Operating Income	0.12	0.01	48.09	-	21.10	275.77	248.84
5. Non Operating Income	2.23	-	1.64	2.59	4.86	71.35	0.53
6. Write Back from Provisions for loss	25.05	74.76	108.30	25.08	-	1,321.11	48.54
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	42.18	-	-	-	-	-	-
Total Income	79.60	98.09	2,623.69	642.96	350.83	6,685.82	4,247.01

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,456.51	64.77	1,435.54	1,659.22	1,414.99	134.97	39.34
1.1 On Deposit Liabilities	1,411.63	64.77	1,367.84	1,604.54	1,359.99	134.96	39.34
1.1.1 Saving Account	401.69	9.04	516.98	522.86	366.11	29.35	7.97
1.1.2 Fixed Account	995.63	54.77	808.64	1,076.91	960.54	103.46	30.77
1.1.2.1 Up to 3 months Fixed Account	9.49	-	3.42	-	193.58	-	4.41
1.1.2.2 3 to 6 months Fixed Account	86.54	-	39.89	-	170.14	19.89	6.05
1.1.2.3 6 months to 1 year Fixed Account	368.00	37.05	121.13	668.83	21.59	51.37	12.45
1.1.2.4 Above 1 year Fixed Account	531.60	17.72	644.20	408.08	575.23	32.20	7.86
1.1.3 Call Deposit	14.30	0.96	42.22	4.77	33.34	2.15	0.60
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	44.88	-	67.70	54.68	55.00	0.01	-
2. Commission Expense	11.39	-	-	-	4.61	0.03	-
3. Staff Expense	377.26	11.27	314.28	280.23	206.51	47.48	24.31
4. Office Operating Expenses	235.39	8.77	256.62	211.45	147.06	36.20	15.78
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	3.97	-	-	-	-
7. Provision for Risk	201.63	(1.42)	232.24	497.72	461.79	21.70	31.83
7.1 Loan loss Provision	201.63	(1.42)	232.24	497.72	461.79	21.70	31.83
7.1.1 General Loan loss Provision	66.70	5.49	232.24	93.45	185.21	2.42	5.96
7.1.1.1 Pass Loan Loss Provision	-	0.34	232.24	8.41	8.07	0.09	1.01
7.1.1.2 Watch List Provision	66.70	5.15	-	85.04	177.14	2.33	4.95
7.1.2 Special Loan Loss Provision	134.94	(6.91)	-	404.27	279.19	19.28	25.88
7.1.3 Additional Loan Loss Provision	-	-	-	-	(2.60)	-	-
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	5.05	2.03	-	28.30	11.82	-	-
9. Provision for Staff Bonus	62.63	-	49.41	64.17	45.07	-	-
10. Provision for Income Tax	169.09	5.55	133.40	173.26	120.30	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	394.55	12.94	311.27	404.28	285.38	-	-
Total Expenses	2,913.51	103.91	2,736.73	3,318.64	2,697.52	240.38	111.26
Income							
1. Interest Income	2,667.98	100.46	2,469.74	2,943.31	2,362.22	193.77	76.20
1.1 On Loans and Advances	2,399.06	94.96	2,151.75	2,562.38	2,097.86	171.79	63.01
1.2 On Investment	265.87	1.57	297.12	342.24	206.94	19.87	3.35
1.2.1 Government Bonds	265.87	-	297.12	342.24	205.51	19.24	3.35
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1.57	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.63	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.05	-	4.39	4.77	4.39	2.11	1.14
1.5 On Others	-	3.93	16.48	33.93	53.03	-	8.72
2. Commission and Discount	170.05	0.16	12.11	166.11	82.63	8.55	1.56
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	170.05	0.11	12.11	11.19	82.63	8.55	1.56
2.3 Others	-	0.05	-	154.93	-	-	-
3. Exchange Flactuation Income	1.24	-	42.42	-	0.04	-	-
3.1 Due to Change in Exchange Rate	0.86	-	7.67	-	0.04	-	-
3.2 Due to Foreign Currency Transaction	0.38	-	34.76	-	-	-	-
4. Other Operating Income	58.32	3.29	136.87	26.12	88.46	2.13	3.93
5. Non Operating Income	-	-	75.38	-	0.89	0.55	-
6. Write Back from Provisions for loss	14.50	-	-	183.09	163.29	19.91	19.16
7. Recovery of written-off Loan	1.42	-	0.21	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	15.47	10.40
Total Income	2,913.51	103.91	2,736.73	3,318.64	2,697.52	240.38	111.26

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFc	Goodwill	Shree
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Expenses

1. Interest Expense	154.96	147.61	128.75	1.07	210.26	374.43	251.51
1.1 On Deposit Liabilities	154.96	147.20	128.75	1.07	210.26	374.43	251.51
1.1.1 Saving Account	33.99	30.71	20.20	0.16	41.19	1.97	40.23
1.1.2 Fixed Account	113.77	114.23	106.27	-	168.03	370.49	207.43
1.1.2.1 Up to 3 months Fixed Account	-	6.55	-	-	22.68	19.02	-
1.1.2.2 3 to 6 months Fixed Account	33.67	38.50	-	-	29.85	26.64	14.07
1.1.2.3 6 months to 1 year Fixed Account	38.42	42.71	-	-	68.51	118.84	104.02
1.1.2.4 Above 1 year Fixed Account	41.67	26.46	106.27	-	47.00	205.98	89.34
1.1.3 Call Deposit	7.21	2.27	2.28	0.92	1.04	1.97	3.85
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.41	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	56.42	33.93	29.81	2.51	62.58	79.99	33.71
4. Office Operating Expenses	69.22	22.79	27.30	1.13	57.08	53.51	28.84
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.08	-	-
7. Provision for Risk	208.75	54.82	78.45	-	-	66.93	48.74
7.1 Loan loss Provision	208.75	54.82	78.45	-	-	66.93	48.74
7.1.1 General Loan loss Provision	85.97	12.38	0.72	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	4.55	-	-	-	-	-	-
7.1.1.2 Watch List Provision	81.41	12.38	0.72	-	-	-	-
7.1.2 Special Loan Loss Provision	122.78	42.44	77.73	-	-	-	48.74
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	66.93	-
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	4.26	1.75	-	-	9.79	-	1.93
10. Provision for Income Tax	11.49	4.72	-	-	26.42	47.81	5.21
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	26.82	11.00	-	-	61.66	111.71	12.16
Total Expenses	531.91	276.61	264.32	4.71	448.70	734.37	382.10

Income

1. Interest Income	262.91	252.06	159.90	1.84	314.42	679.42	364.57
1.1 On Loans and Advances	244.31	223.60	130.92	0.06	268.50	620.27	318.79
1.2 On Investment	14.48	24.12	14.07	1.26	20.96	41.01	45.21
1.2.1 Government Bonds	14.48	17.15	14.07	-	20.96	41.01	45.21
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.96	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.26	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.12	1.73	1.57	0.52	2.25	18.14	0.57
1.5 On Others	-	2.61	13.34	-	22.70	-	-
2. Commission and Discount	1.01	9.55	0.09	-	0.22	26.35	0.15
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.01	9.55	0.09	-	0.22	26.35	0.15
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	19.09	6.31	6.53	-	14.84	27.95	12.35
5. Non Operating Income	-	-	10.45	-	4.23	0.65	2.58
6. Write Back from Provisions for loss	248.90	8.69	-	-	114.99	-	2.46
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	87.35	2.87	-	-	-
Total Income	531.91	276.61	264.32	4.71	448.70	734.37	382.10

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	182.06	177.95	100.61	212.59	215.74	90.84	86.43
1.1 On Deposit Liabilities	182.06	177.95	100.61	210.56	215.74	90.84	86.43
1.1.1 Saving Account	38.87	31.51	31.01	46.67	51.30	19.43	16.53
1.1.2 Fixed Account	140.60	141.47	69.24	160.84	164.44	68.78	67.77
1.1.2.1 Up to 3 months Fixed Account	-	12.81	1.15	-	-	4.02	2.61
1.1.2.2 3 to 6 months Fixed Account	-	29.92	2.20	9.04	13.11	12.28	2.27
1.1.2.3 6 months to 1 year Fixed Account	140.60	58.83	22.04	47.77	110.85	29.49	29.09
1.1.2.4 Above 1 year Fixed Account	-	39.91	43.85	104.04	40.48	22.98	33.80
1.1.3 Call Deposit	2.59	4.97	0.37	3.05	-	2.63	2.13
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.03	-	-	-
2. Commission Expense	-						
3. Staff Expense	54.28	65.36	10.08	68.83	55.98	19.59	33.52
4. Office Operating Expenses	36.87	48.11	20.56	41.72	34.76	14.43	30.46
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	-	1.34	-	-	-
7. Provision for Risk	88.02	147.21	68.06	-	-	55.82	(1.95)
7.1 Loan loss Provision	88.02	147.21	68.06	-	-	55.82	(1.95)
7.1.1 General Loan loss Provision	8.50	23.39	-	-	-	3.70	(1.95)
7.1.1.1 Pass Loan Loss Provision	0.59	4.43	-	-	-	2.04	(1.95)
7.1.1.2 Watch List Provision	7.91	18.96	-	-	-	1.65	-
7.1.2 Special Loan Loss Provision	79.52	123.82	68.06	-	-	52.12	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.99	-	-	0.14	-	-	-
9. Provision for Staff Bonus	-	-	-	2.37	6.22	1.23	-
10. Provision for Income Tax	7.49	-	-	86.66	16.80	3.36	-
11. Others	-						
12. Net Profit	17.49	-	-	233.83	39.19	7.83	-
Total Expenses	387.19	439.83	199.30	647.49	368.68	193.10	148.46
Income							
1. Interest Income	253.26	269.72	157.39	279.97	318.25	126.03	123.00
1.1 On Loans and Advances	221.15	238.62	152.91	263.19	277.76	115.72	111.14
1.2 On Investment	13.27	27.36	-	9.62	38.83	-	11.09
1.2.1 Government Bonds	13.27	-	-	9.62	-	-	11.09
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	27.36	-	-	38.83	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.93	2.35	4.48	5.79	1.66	2.39	0.76
1.5 On Others	17.91	1.40	-	1.36	-	7.92	-
2. Commission and Discount	10.78	0.44	0.12	2.38	12.17	6.84	7.52
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	10.78	0.44	0.12	1.99	12.17	0.77	0.40
2.3 Others	-	-	-	0.39	-	6.06	7.12
3. Exchange Flactuation Income	-						
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	9.01	14.89	7.22	1.30	37.14	30.07	-
5. Non Operating Income	-	17.20	0.06	1.74	-	-	3.51
6. Write Back from Provisions for loss	102.98	107.12	12.13	355.99	1.13	30.16	-
7. Recovery of written-off Loan	-	1.20	-	6.11	-	-	-
8. Income from Extra Ordinary transactions	11.16	-	-	-	-	-	-
9. Net Loss	-	29.25	22.38	-	-	-	14.42
Total Income	387.19	439.83	199.30	647.49	368.68	193.10	148.46

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.13	219.92	611.46	623.25	249.43
1.1 On Deposit Liabilities	0.13	217.88	586.02	599.57	249.43
1.1.1 Saving Account	0.11	30.81	110.20	102.07	47.60
1.1.2 Fixed Account	-	179.21	463.54	477.54	191.23
1.1.2.1 Up to 3 months Fixed Account	-	9.87	3.65	-	-
1.1.2.2 3 to 6 months Fixed Account	-	33.11	8.41	72.57	32.65
1.1.2.3 6 months to 1 year Fixed Account	-	64.19	216.05	211.86	89.36
1.1.2.4 Above 1 year Fixed Account	-	72.04	235.43	193.11	69.22
1.1.3 Call Deposit	0.02	7.86	12.28	19.95	10.60
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	2.05	25.44	23.68	-
2. Commission Expense	-	0.61	3.41	-	-
3. Staff Expense	3.67	52.29	121.78	131.82	56.88
4. Office Operating Expenses	1.89	30.73	57.74	91.29	39.29
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.03	4.54	0.72	-
7. Provision for Risk	-	79.04	145.81	100.35	174.69
7.1 Loan loss Provision	-	79.04	145.81	100.35	174.69
7.1.1 General Loan loss Provision	-	7.23	15.68	10.53	14.07
7.1.1.1 Pass Loan Loss Provision	-	1.76	-	20.53	0.72
7.1.1.2 Watch List Provision	-	5.47	15.68	(10.00)	13.36
7.1.2 Special Loan Loss Provision	-	71.80	130.13	89.82	160.62
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	-	2.67	5.08	21.52	0.27
10. Provision for Income Tax	-	7.22	13.73	58.33	0.74
11. Others	-	-	-	-	-
12. Net Profit	-	16.85	32.03	135.38	1.72
Total Expenses	5.68	409.36	995.58	1,162.65	523.03

Income

1. Interest Income	-	326.45	912.85	1,076.53	369.94
1.1 On Loans and Advances	-	274.64	812.58	950.53	331.10
1.2 On Investment	-	38.53	56.81	124.45	33.57
1.2.1 Government Bonds	-	-	56.72	124.45	33.57
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	0.05	0.10	-	-
1.2.4 Debenture & Bonds	-	38.48	-	-	-
1.3 On Agency Balance	-	-	-	-	4.10
1.4 On Call Deposit	-	4.38	3.08	1.54	0.84
1.5 On Others	-	8.91	40.37	0.00	0.33
2. Commission and Discount	-	12.84	39.45	58.71	1.51
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.59	39.45	-	1.51
2.3 Others	-	12.25	-	58.71	0.00
3. Exchange Fluctuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	3.58	2.47	37.27	24.21	25.23
5. Non Operating Income	0.10	-	0.09	-	13.70
6. Write Back from Provisions for loss	-	67.44	5.92	-	112.64
7. Recovery of written-off Loan	-	0.15	-	3.21	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	2.01	-	-	-	-
Total Income	5.68	409.36	995.58	1,162.65	523.03

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,581.28	21,340.95	19,759.34	18,207.52	13,331.28	13,729.25	7,445.09	10,068.69
Fishery Related	706.27	1,269.30	721.68	809.78	-	308.67	45.00	168.34
Mining Related	3,346.76	159.19	370.27	929.56	-	104.80	221.71	-
Agriculture, Forestry, Beverage & Non Food Production Related*	44,479.86	38,511.53	81,415.16	100,510.93	12,016.98	90,009.08	44,539.30	57,402.86
Construction	3,666.64	4,250.97	25,223.03	7,877.19	8,731.35	2,385.01	893.87	4,782.29
Electricity, Gas and Water	17,257.69	25,605.01	46,317.18	33,811.15	8,600.42	21,534.81	10,510.05	21,699.99
Metal Products, Mach. & Ele. Eqp.	2,364.56	3,951.44	6,782.46	4,285.46	1,537.37	9,233.93	2,707.00	3,220.73
Tras., Com. and Public Utilities	1,261.87	3,562.74	5,146.06	5,976.57	3,434.00	4,954.50	228.40	2,289.12
Wholesaler & Retailer	41,872.61	67,962.81	99,759.86	69,935.36	17,616.80	44,351.22	33,508.91	53,067.18
Finance, Insurance and Real Estate	8,405.75	21,208.03	21,353.80	32,870.78	4,294.42	19,221.15	6,774.54	23,447.68
Tourism Service**	8,624.46	19,002.33	10,973.27	23,113.35	803.98	12,238.60	6,959.77	5,395.13
Other Services	6,717.58	9,829.45	13,982.36	18,508.17	1,453.43	9,690.20	2,401.37	8,721.46
Consumption Loans	86,365.32	107,204.38	113,588.13	39,161.17	11,976.20	16,273.07	23,080.19	46,653.10
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	15,506.03	3,809.28	13,700.23	7,443.66	222.24	14,701.46	10,704.78	10,513.57
TOTAL sectorwise	247,156.68	327,667.40	459,092.83	363,835.26	84,157.27	259,007.67	150,020.00	247,430.15

Product Wise

Term Loan	56,070.78	83,966.16	129,490.71	117,867.40	11,098.59	102,743.87	47,810.99	80,810.56
Overdraft	6,858.83	5,794.20	2,902.04	2,308.81	78.12	3,120.22	144.24	3,213.66
Cash Credit Loan	17,988.31	67,649.62	1,699.75	25,948.39	8,364.66	52,654.42	20,779.05	45,905.69
Trust Receipt Loan/Import Loan	2,647.20	1,708.85	17,159.98	26,148.23	3,201.59	13,370.06	7,473.67	7,440.08
Short Term Working Capital/Demand Loan	21,976.05	27,919.63	116,734.77	121,052.22	25,704.01	35,843.39	20,791.95	33,795.23
Residential Personal Home Loan (Up to Rs. 30 million)#	12,412.88	32,885.01	30,297.45	8,395.39	8,557.59	5,440.53	2,902.02	25,949.02
Real Estate Loan	12,639.34	9,766.43	16,244.39	24,351.15	8,329.70	10,813.43	1,113.66	8,286.10
Margin Nature Loan	6,922.08	7,608.72	16,952.85	4,009.40	-	3,295.41	579.62	4,288.58
Hire Purchase Loan	2,450.29	10,844.18	12,419.07	5,946.32	1,185.91	7,072.64	3,622.39	11,751.35
Deprived Sector Loan	11,935.43	14,686.21	22,420.24	18,405.85	4,416.57	12,598.45	7,264.78	11,361.64
Bills Purchased	2.80	8.51	5.81	97.22	772.45	-	0.08	462.48
Other Product	95,252.69	64,829.90	92,765.77	9,304.88	12,448.09	12,055.25	37,537.55	14,165.76
Total Product wise Loan	247,156.68	327,667.40	459,092.83	363,835.26	84,157.27	259,007.67	150,020.00	247,430.15

Collateral Wise

Gold and Silver	44,159.04	31,992.00	2,676.77	2,974.09	-	-	-	-
Government Securities	64.31	0.72	7.30	13.02	4,500.00	-	-	0.01
Non Governmental Securities	6,921.80	7,585.95	17,163.47	3,984.40	-	3,186.42	579.62	5,158.58
Fixed Deposit Receipts	773.27	1,473.88	1,476.06	1,722.42	6,091.39	1,082.96	1,171.84	4,072.04
Own	772.67	1,473.88	1,476.06	1,515.15	87.12	1,082.96	1,171.84	4,072.04
Other Licences Institutions	0.60	-	-	207.27	6,004.28	-	-	-
Collateral of Properties	182,377.06	258,694.27	404,314.44	323,782.81	63,706.19	242,788.15	122,388.70	218,257.67
Fixed Assets	119,828.31	255,209.95	294,302.30	299,675.19	55,446.88	237,926.54	60,764.58	118,976.89
Current Assets	62,548.74	3,484.32	110,012.14	24,107.62	8,259.31	4,861.61	61,624.12	99,280.78
Against security of Bill	20.88	12.81	5,916.69	-	-	-	7,473.67	6,660.93
Domestic Bills	3.15	-	1,628.88	-	-	-	-	-
Foreign Bills	17.73	12.81	4,287.82	-	-	-	7,473.67	6,660.93
Against Guarantee	9,231.83	27,797.46	12,225.32	3,386.64	2,906.29	11,504.10	6,754.80	10,930.18
Government Guarantee	374.27	216.60	379.52	383.43	138.81	-	155.99	198.74
Institutional Guarantee	7,132.48	9,763.25	9,716.46	2,845.32	2,767.49	-	6,598.81	10,462.51
Personal Guarantee	1,689.19	17,785.79	2,126.54	152.68	-	-	-	268.93
Collective Guarantee	4.19	31.82	2.78	5.21	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	0.43	-	-
Other Guarantee	31.71	-	0.02	-	-	11,503.67	-	-
Credit Card	0.05	20.25	1,460.74	-	368.03	446.06	-	151.39
Others	3,608.45	90.06	13,852.04	27,971.89	6,585.37	-	11,651.37	2,199.35
Total	247,156.68	327,667.40	459,092.83	363,835.26	84,157.27	259,007.67	150,020.00	247,430.15

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	21,222.21	5,382.27	11,297.07	15,604.15	15,407.12	48,654.55	21,932.50	13,257.43
Fishery Related	2,590.61	239.60	870.48	837.88	734.51	945.93	722.65	381.91
Mining Related	-	391.63	1,077.97	41.27	716.60	1,313.59	129.69	1,085.42
Agriculture, Forestry, Beverage & Non Food Production Related*	10,578.92	35,078.46	47,639.63	45,077.62	34,932.14	21,444.60	100,362.88	22,197.35
Construction	22,169.45	10,735.67	15,578.38	24,152.73	3,885.92	12,500.47	10,042.00	18,116.35
Electricity, Gas and Water	2,975.18	14,758.65	39,027.95	31,281.52	20,062.50	10,900.53	31,216.20	22,026.03
Metal Products, Mach. & Ele. Eqp.	585.02	1,440.27	3,787.67	8,806.23	3,176.98	554.26	6,112.07	352.98
Tras., Com. and Public Utilities	627.27	1,792.40	4,795.78	5,190.03	4,268.98	6,200.93	6,755.94	3,820.02
Wholesaler & Retailer	53,689.32	27,920.66	46,572.07	49,667.16	51,028.60	37,886.45	92,042.37	31,050.81
Finance, Insurance and Real Estate	11,149.51	8,057.95	24,636.18	27,365.92	15,533.59	5,307.33	40,613.84	6,301.02
Tourism Service**	2,535.12	6,344.08	15,308.58	11,891.41	9,489.05	7,127.25	21,633.91	3,957.57
Other Services	5,868.04	9,182.48	9,588.16	15,425.37	11,285.14	8,860.85	21,663.14	8,084.32
Consumption Loans	78,387.75	17,972.48	77,527.91	65,063.23	52,450.68	27,810.35	112,652.59	43,875.07
Local Government	-	-	-	231.20	148.78	-	-	-
Others	11,602.03	20,860.12	424.71	1,145.45	15,503.39	32,765.48	33.03	970.73
TOTAL sectorwise	223,980.44	160,156.73	298,132.55	301,781.15	238,623.99	222,272.57	465,912.81	175,477.02

Product Wise

Term Loan	81,349.34	77,469.16	147,671.62	98,984.93	113,931.53	50,554.42	191,158.60	83,995.29
Overdraft	1,332.66	976.94	2,219.21	3,438.38	2,418.33	20,933.05	9,594.78	4,445.39
Cash Credit Loan	50,992.38	20,456.11	37,230.56	18,028.24	41,024.71	937.44	59,391.44	6,531.37
Trust Receipt Loan/Import Loan	23.80	5,559.78	5,059.74	8,205.42	7,643.10	889.03	13,529.68	2,280.39
Short Term Working Capital/Demand Loan	5,836.74	24,231.63	35,462.29	61,875.66	15,967.35	105,525.01	66,502.49	16,523.88
Residential Personal Home Loan (Up to Rs. 30 million)#	42,295.34	6,874.43	11,965.56	19,575.88	17,760.13	10,084.00	44,932.68	12,076.27
Real Estate Loan	21,687.64	1,572.77	7,474.94	15,537.93	4,089.29	2,823.81	14,015.84	3,893.32
Margin Nature Loan	4,357.89	3,724.78	10,179.01	8,522.35	8,604.01	7,337.45	13,534.33	5,970.01
Hire Purchase Loan	1,727.21	3,533.23	3,536.60	3,135.67	4,422.45	5,483.48	15,719.30	4,705.38
Deprived Sector Loan	11,183.12	7,545.22	15,502.38	14,447.42	11,258.48	14,584.82	21,858.84	8,950.99
Bills Purchased	-	1,445.96	617.25	680.28	335.18	-	667.37	-
Other Product	3,194.31	6,766.73	21,213.40	49,348.98	11,169.42	3,120.06	15,007.43	26,104.73
Total Product wise Loan	223,980.44	160,156.73	298,132.55	301,781.15	238,623.99	222,272.57	465,912.81	175,477.02

Collateral Wise

Gold and Silver	11.78	264.39	4.56	859.62	29.93	2.41	-	735.55
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,357.89	3,724.78	10,308.87	8,522.35	9,046.21	-	13,534.33	5,970.65
Fixed Deposit Receipts	1,218.17	358.53	1,069.50	1,394.72	1,959.72	594.32	2,240.00	979.41
Own	1,218.17	358.53	1,069.50	1,394.72	1,959.72	594.32	2,240.00	979.41
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	204,786.17	135,738.88	267,768.25	278,123.54	209,030.32	221,675.84	416,693.45	154,052.69
Fixed Assets	202,377.79	92,507.85	256,893.53	233,371.55	126,232.03	221,675.84	256,457.44	101,711.30
Current Assets	2,408.38	43,231.03	10,874.72	44,751.99	82,798.28	-	160,236.01	52,341.39
Against security of Bill	-	1,445.96	3,793.11	102.47	7,507.01	-	14,576.81	3,171.80
Domestic Bills	-	1,445.96	-	-	7.12	-	-	100.38
Foreign Bills	-	-	3,793.11	102.47	7,499.89	-	14,576.81	3,071.42
Against Guarantee	9,987.87	6,737.63	14,256.82	9,592.61	8,926.20	-	468.59	1,419.80
Government Guarantee	216.53	-	238.70	231.20	148.64	-	324.52	0.83
Institutional Guarantee	9,273.00	6,320.60	13,916.33	9,343.96	8,538.05	-	-	396.67
Personal Guarantee	-	416.99	86.65	17.46	239.28	-	144.08	576.51
Collective Guarantee	-	-	15.14	-	-	-	-	426.97
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	498.34	0.04	-	-	0.24	-	-	18.81
Credit Card	257.39	347.84	808.20	357.82	881.03	-	749.86	323.44
Others	3,361.17	11,538.71	123.26	2,828.01	1,243.56	-	17,649.76	8,823.68
Total	223,980.44	160,156.73	298,132.55	301,781.15	238,623.99	222,272.57	465,912.81	175,477.02

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,716.98	14,773.84	11,475.28	9,057.64	438.74	59.76	500.63	3,075.38
Fishery Related	727.71	628.55	438.95	980.55	34.34	-	-	100.41
Mining Related	128.53	1,361.16	179.01	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	25,781.12	36,629.75	44,600.06	35,718.73	997.40	0.95	538.04	2,213.64
Construction	14,967.70	7,145.00	15,166.38	7,538.18	8,045.10	39.10	-	1,057.53
Electricity, Gas and Water	26,313.04	31,143.58	20,132.19	25,835.07	1,735.58	-	-	1,037.15
Metal Products, Mach. & Ele. Eqp.	2,494.31	5,270.22	4,009.37	1,683.36	440.63	2.67	-	176.50
Tras., Com. and Public Utilities	3,601.00	6,015.68	2,854.95	3,824.13	470.74	7.54	122.24	590.15
Wholesaler & Retailer	26,424.42	50,237.72	35,562.95	25,206.17	8,455.45	14.34	856.12	6,210.57
Finance, Insurance and Real Estate	32,282.78	21,007.73	28,515.09	15,074.49	5,920.14	-	160.00	4,749.10
Tourism Service**	21,641.95	11,057.19	22,475.21	6,544.78	1,817.92	25.03	-	2,422.10
Other Services	7,968.84	7,959.65	18,759.16	9,295.77	761.82	0.19	258.61	1,795.88
Consumption Loans	28,929.95	57,999.72	36,346.03	20,974.45	17,115.64	110.08	43.31	18,239.63
Local Government	-	-	-	-	-	-	-	3.34
Others	25,352.17	5,110.45	2,133.50	33,055.09	7.37	34.51	-	5,128.84
TOTAL sectorwise	232,330.50	256,340.22	242,648.13	194,788.40	46,240.84	294.16	2,478.95	46,800.21

Product Wise

Term Loan	86,548.34	103,612.40	108,021.99	101,109.42	14,870.91	159.03	706.87	21,975.52
Overdraft	8,806.41	5,367.40	957.18	441.88	2,231.52	37.32	91.83	1,694.29
Cash Credit Loan	28,285.99	44,909.57	28,103.14	31,073.07	4,099.33	4.90	709.29	4,968.07
Trust Receipt Loan/Import Loan	846.29	5,808.63	3,228.72	2,745.27	-	-	-	-
Short Term Working Capital/Demand Loan	11,826.62	35,763.48	34,426.76	13,703.40	-	-	-	781.69
Residential Personal Home Loan (Up to Rs. 30 million)#	9,428.06	21,212.34	13,801.60	12,764.70	7,635.54	22.10	33.57	7,659.67
Real Estate Loan	20,468.46	5,098.86	17,076.19	6,244.22	1,964.46	7.50	160.00	3,049.03
Margin Nature Loan	9,525.70	3,311.32	6,668.81	4,291.55	2,343.20	-	-	1,607.30
Hire Purchase Loan	6,252.94	6,729.54	5,461.13	6,700.49	1,119.86	15.67	122.24	1,391.85
Deprived Sector Loan	11,206.40	12,391.55	12,313.07	9,823.01	3,174.50	23.29	10.57	3,189.84
Bills Purchased	5,482.75	773.89	29.00	994.20	-	-	-	-
Other Product	33,652.55	11,361.23	12,560.54	4,897.20	8,801.53	24.36	644.57	482.96
Total Product wise Loan	232,330.50	256,340.22	242,648.13	194,788.40	46,240.84	294.16	2,478.95	46,800.21

Collateral Wise

Gold and Silver	8,224.69	3.04	5.55	-	350.44	-	-	229.29
Government Securities	-	-	76.30	-	-	-	-	-
Non Governmental Securities	9,616.22	3,311.32	6,634.02	-	2,343.20	-	-	1,607.30
Fixed Deposit Receipts	1,573.01	1,307.43	518.43	1,284.49	342.85	21.17	9.74	251.17
Own	1,573.01	1,307.43	518.43	1,284.49	342.85	21.17	9.74	251.17
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	197,012.49	245,443.83	222,375.90	180,608.05	38,984.23	218.69	2,469.22	42,070.51
Fixed Assets	193,339.29	231,351.10	171,681.46	155,836.33	38,934.35	218.69	2,469.22	42,070.51
Current Assets	3,673.20	14,092.74	50,694.44	24,771.72	49.88	-	-	-
Against security of Bill	-	293.09	404.72	994.20	-	-	-	-
Domestic Bills	-	222.88	0.73	994.20	-	-	-	-
Foreign Bills	-	70.21	403.99	-	-	-	-	-
Against Guarantee	9,552.80	724.13	8,179.64	18.32	3,652.49	9.95	-	2,641.93
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,248.63	20.41	7,410.18	-	3,572.15	-	-	1,544.96
Personal Guarantee	58.72	588.65	553.55	18.32	78.48	9.95	-	919.64
Collective Guarantee	-	12.68	91.35	-	0.73	-	-	177.34
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.73	15.32	-	-	1.13	-	-	-
Credit Card	252.95	212.13	193.84	127.05	-	-	-	-
Others	6,098.33	5,045.24	4,259.73	11,756.29	567.63	44.36	-	-
Total	232,330.50	256,340.22	242,648.13	194,788.40	46,240.84	294.16	2,478.95	46,800.21

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	977.12	258.71	3,860.35	4,354.22	5,399.24	69.67	3,391.51	3,028.48
Fishery Related	13.30	29.63	133.57	345.02	100.17	37.27	149.60	329.21
Mining Related	-	-	4.57	95.52	-	-	44.14	101.60
Agriculture, Forestry, Beverage & Non Food Production Related*	849.70	243.49	4,055.41	3,723.64	2,574.38	140.77	4,590.89	8,549.30
Construction	26.08	302.21	520.70	7,866.60	997.71	149.73	2,521.03	1,934.31
Electricity, Gas and Water	1.50	198.48	1,392.83	391.62	1,434.07	-	1,937.05	-
Metal Products, Mach. & Ele. Eqp.	1.40	10.66	237.62	337.52	199.31	10.63	423.64	215.20
Tras., Com. and Public Utilities	226.34	319.81	1,379.05	1,488.85	794.18	54.13	802.17	876.61
Wholesaler & Retailer	4,093.40	713.30	12,134.60	8,628.30	6,592.56	181.89	4,476.20	10,821.04
Finance, Insurance and Real Estate	482.01	772.26	12,946.18	11,841.32	4,225.52	56.41	5,073.93	5,711.77
Tourism Service**	474.16	128.98	5,695.19	4,774.42	2,068.36	17.71	2,184.36	11,764.15
Other Services	721.67	172.19	1,689.46	2,795.53	2,424.42	-	1,351.45	4,122.90
Consumption Loans	5,230.40	2,785.62	22,744.91	24,209.08	20,515.99	368.64	14,990.25	13,193.66
Local Government	-	-	-	-	0.35	-	3.07	-
Others	2.30	1,194.64	34,285.34	8,920.95	8,195.72	372.00	11,106.09	1,859.10
TOTAL sectorwise	13,099.38	7,129.98	#####	79,772.57	55,521.99	1,458.86	53,045.36	62,507.33

Product Wise

Term Loan	4,422.57	2,887.12	46,576.36	28,273.90	32,387.31	442.38	23,841.38	24,515.22
Overdraft	404.53	128.52	2,150.25	2,320.76	2,671.10	232.51	3,087.33	546.00
Cash Credit Loan	3,481.93	-	7,736.00	9,493.74	3,552.77	-	6,000.90	10,161.16
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	115.47	421.38	1,441.40	886.02	314.99	216.20	1,676.01	957.04
Residential Personal Home Loan (Up to Rs. 30 million)#	1,770.11	1,027.92	16,369.81	14,174.18	6,757.48	248.72	7,350.03	5,075.46
Real Estate Loan	361.76	213.35	11,967.33	7,950.08	2,330.07	56.41	1,630.31	5,625.52
Margin Nature Loan	444.27	548.21	4,052.23	2,712.78	1,789.24	-	1,642.61	2,324.21
Hire Purchase Loan	511.06	337.26	1,614.72	2,190.24	893.35	53.99	677.72	929.71
Deprived Sector Loan	646.89	445.98	5,320.80	4,577.71	3,304.43	69.53	2,769.37	3,101.91
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	940.79	1,120.25	3,850.88	7,193.16	1,521.25	139.10	4,369.69	9,271.09
Total Product wise Loan	13,099.38	7,129.98	#####	79,772.57	55,521.99	1,458.86	53,045.36	62,507.33

Collateral Wise

Gold and Silver	566.99	-	1,130.51	1,276.54	1,225.29	-	623.21	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	444.27	-	4,051.24	2,712.78	1,789.24	-	1,650.83	2,324.21
Fixed Deposit Receipts	97.69	31.14	421.77	332.94	295.96	129.20	392.27	288.52
Own	97.69	31.14	421.77	332.94	295.96	129.20	392.27	288.52
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,817.25	6,527.81	90,442.81	70,460.26	50,216.07	1,329.66	44,640.07	58,564.97
Fixed Assets	11,817.25	6,527.81	90,442.81	70,410.24	50,216.07	1,329.66	44,619.23	58,564.97
Current Assets	-	-	-	50.02	-	-	20.84	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	171.85	569.54	4,267.07	4,882.89	1,993.23	-	5,684.32	1,200.77
Government Guarantee	-	-	-	-	0.35	-	8.07	-
Institutional Guarantee	123.51	569.54	1,580.63	4,461.77	1,643.19	-	4,754.83	1,199.97
Personal Guarantee	48.34	-	2,409.27	325.95	333.04	-	852.19	-
Collective Guarantee	-	-	277.17	89.70	16.66	-	65.67	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	5.47	-	-	3.56	-
Credit Card	-	-	-	23.19	-	-	-	-
Others	1.33	1.50	766.38	83.99	2.20	-	54.66	128.86
Total	13,099.38	7,129.98	#####	79,772.57	55,521.99	1,458.86	53,045.36	62,507.33

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,931.01	324.35	379.58	565.67	432.28	161.72	0.00	698.82
Fishery Related	180.48	-	2.41	5.34	-	23.45	-	22.50
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,760.05	122.96	23.28	162.90	71.84	31.82	63.70	187.49
Construction	1,119.71	95.61	-	213.66	746.29	129.42	-	50.00
Electricity, Gas and Water	2,419.01	58.00	-	1.43	-	71.41	-	-
Metal Products, Mach. & Ele. Eqp.	144.05	-	4.51	-	18.51	2.81	-	-
Tras., Com. and Public Utilities	688.79	161.20	3.49	125.30	255.72	175.50	9.03	117.27
Wholesaler & Retailer	5,077.59	479.92	111.80	1,155.25	383.11	176.42	77.40	865.67
Finance, Insurance and Real Estate	6,545.35	216.39	5.87	781.11	577.95	234.80	90.40	621.68
Tourism Service**	3,015.84	190.83	50.61	84.14	238.46	95.10	20.70	244.67
Other Services	2,487.41	126.35	2.10	523.80	107.78	156.81	-	197.51
Consumption Loans	18,483.30	924.77	434.40	2,434.14	1,947.26	1,008.83	218.92	1,319.89
Local Government	-	-	-	-	-	-	33.18	-
Others	16.40	942.20	-	6.16	294.89	501.19	1,678.92	2,383.37
TOTAL sectorwise	48,869.00	3,642.56	1,018.04	6,058.90	5,074.09	2,769.28	2,192.25	6,708.87

Product Wise

Term Loan	13,708.40	853.30	324.19	2,757.78	2,371.58	648.49	344.07	3,184.91
Overdraft	2,428.21	49.24	78.36	144.42	179.71	140.91	-	209.63
Cash Credit Loan	4,593.96	203.44	70.03	343.34	101.49	-	-	204.09
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,154.49	135.61	-	308.03	-	216.33	96.65	303.97
Residential Personal Home Loan (Up to Rs. 30 million)#	7,404.49	644.92	27.68	709.64	965.96	357.43	530.32	861.85
Real Estate Loan	4,764.38	50.00	-	427.86	333.86	145.41	1,027.29	338.06
Margin Nature Loan	2,000.23	82.52	-	143.60	176.44	328.53	26.19	138.30
Hire Purchase Loan	1,052.55	107.16	6.42	156.24	272.32	198.35	120.35	142.65
Deprived Sector Loan	3,545.16	363.03	198.76	477.64	294.27	140.26	33.18	715.15
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,217.13	1,153.36	312.60	590.34	378.47	593.58	14.20	610.25
Total Product wise Loan	48,869.00	3,642.56	1,018.04	6,058.90	5,074.09	2,769.28	2,192.25	6,708.87

Collateral Wise

Gold and Silver	298.48	157.00	88.75	406.92	175.47	-	-	67.31
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,000.23	82.52	-	143.60	-	-	26.19	138.30
Fixed Deposit Receipts	306.40	27.15	19.65	45.48	40.76	44.36	0.05	52.26
Own	306.40	27.15	19.65	45.48	40.76	44.36	0.05	52.26
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,717.43	2,240.22	909.65	5,059.78	4,449.68	2,281.82	403.82	6,000.99
Fixed Assets	45,717.43	2,240.22	909.65	5,059.78	4,449.68	2,281.82	403.82	6,000.99
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	516.25	166.39	-	403.12	231.75	111.03	83.27	450.00
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	252.91	166.39	-	353.24	96.75	85.70	-	283.92
Personal Guarantee	246.15	-	-	49.88	135.00	25.33	50.09	166.08
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	30.22	969.27	-	-	176.44	332.08	1,678.92	-
Total	48,869.00	3,642.56	1,018.04	6,058.90	5,074.09	2,769.28	2,192.25	6,708.87

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	524.84	528.63	365.47	540.49	543.55	341.84	299.37	534.88
Fishery Related	8.74	29.66	31.74	138.58	-	14.36	24.63	24.08
Mining Related	8.87	-	-	-	-	-	28.83	-
Agriculture, Forestry, Beverage & Non Food Production Related*	541.26	147.57	366.58	283.51	171.14	337.86	157.97	24.55
Construction	321.98	170.61	428.78	299.97	-	113.81	298.98	10.70
Electricity, Gas and Water	88.01	-	30.70	8.32	-	-	66.78	-
Metal Products, Mach. & Ele. Equip.	300.14	33.42	40.50	22.34	-	41.51	85.66	21.02
Tras., Com. and Public Utilities	694.77	54.35	86.73	40.18	-	142.68	266.20	6.11
Wholesaler & Retailer	1,395.91	478.03	307.57	982.24	980.39	1,048.41	471.84	510.02
Finance, Insurance and Real Estate	943.65	1,340.92	305.87	784.32	108.63	529.59	183.09	116.71
Tourism Service**	849.11	269.62	78.59	64.76	129.31	444.03	54.33	31.71
Other Services	359.24	733.00	14.36	158.91	-	118.84	64.52	1.45
Consumption Loans	3,052.51	1,396.19	1,254.75	2,019.01	10.94	1,995.19	1,830.42	853.89
Local Government	-	-	-	-	-	-	-	-
Others	115.24	1,334.94	892.30	36.92	510.49	70.98	1,249.62	0.19
TOTAL sectorwise	9,204.27	6,516.95	4,203.92	5,379.54	2,454.46	5,199.09	5,082.25	2,135.32

Product Wise

Term Loan	1,636.38	1,139.36	348.07	448.02	86.20	2,199.92	1,729.97	1,325.29
Overdraft	-	455.72	423.66	240.24	323.34	88.83	96.59	259.82
Cash Credit Loan	-	81.87	321.53	-	1,020.80	771.66	247.59	257.72
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,418.76	248.10	69.14	75.97	-	193.33	453.86	35.05
Residential Personal Home Loan (Up to Rs. 30 million)#	560.67	736.14	845.15	351.14	5.25	574.36	789.68	44.87
Real Estate Loan	651.47	1,381.25	307.94	685.72	108.20	512.38	162.08	52.76
Margin Nature Loan	205.20	441.26	140.03	156.06	-	35.72	193.10	2.51
Hire Purchase Loan	1,112.78	39.60	149.81	125.02	-	382.10	111.20	6.11
Deprived Sector Loan	413.17	345.61	303.97	449.33	110.45	312.17	268.11	111.11
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,205.84	1,648.03	1,294.63	2,848.04	800.23	128.61	1,030.06	40.07
Total Product wise Loan	9,204.27	6,516.95	4,203.92	5,379.54	2,454.46	5,199.09	5,082.25	2,135.32

Collateral Wise

Gold and Silver	762.71	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	219.29	441.26	142.07	156.06	-	35.72	193.10	-
Fixed Deposit Receipts	95.28	57.10	55.19	31.96	5.70	68.49	29.90	34.07
Own	95.28	57.10	55.19	31.96	5.70	68.49	29.90	34.07
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,545.33	5,732.93	3,888.11	4,921.85	108.20	5,019.93	4,733.77	2,082.55
Fixed Assets	7,545.33	5,732.93	3,886.66	4,912.12	108.20	5,019.93	4,733.77	2,082.55
Current Assets	-	-	1.46	9.73	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	2.51
Domestic Bills	-	-	-	-	-	-	-	2.51
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	507.60	285.66	118.52	269.67	-	74.96	125.48	16.18
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	220.05	285.66	-	159.52	-	14.74	110.45	-
Personal Guarantee	287.54	-	113.51	110.15	-	60.22	3.62	16.18
Collective Guarantee	-	-	-	-	-	-	0.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	11.37	-
Credit Card	-	-	-	-	-	-	-	-
Others	74.07	-	0.03	-	2,340.56	-	-	-
Total	9,204.27	6,516.95	4,203.92	5,379.54	2,454.46	5,199.09	5,082.25	2,135.32

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	254.34	49.19	228.71	1,148.59	737.28	546.31
Fishery Related	3.20	-	6.25	59.26	11.28	33.46
Mining Related	-	-	0.86	11.21	51.75	-
Agriculture, Forestry, Beverage & Non Food Production Related*	17.72	199.99	116.51	921.47	560.96	573.97
Construction	151.54	-	518.48	434.32	63.46	297.14
Electricity, Gas and Water	20.00	-	4.42	134.66	18.64	26.12
Metal Products, Mach. & Ele. Equip.	9.86	-	15.14	81.82	38.69	102.57
Tras., Com. and Public Utilities	145.18	2.94	17.17	287.40	126.77	636.27
Wholesaler & Retailer	189.45	68.51	507.30	2,488.97	2,380.90	1,338.14
Finance, Insurance and Real Estate	291.67	-	387.92	2,964.11	4,013.31	626.01
Tourism Service**	51.22	37.24	216.20	1,407.56	536.10	451.57
Other Services	43.02	-	80.98	610.89	493.02	206.26
Consumption Loans	862.78	1.55	1,154.74	5,284.02	8,265.31	2,702.52
Local Government	2.63	-	-	-	-	-
Others	144.70	304.11	2,210.10	1,715.92	3,310.14	9.58
TOTAL sectorwise	2,187.30	663.53	5,464.79	17,550.19	20,607.63	7,549.90

Product Wise

Term Loan	962.12	345.91	442.03	7,963.15	6,585.91	3,004.06
Overdraft	90.65	-	-	827.50	995.09	50.23
Cash Credit Loan	226.88	108.00	-	2,770.42	1,006.62	899.82
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	201.47	98.00	354.88	321.69
Residential Personal Home Loan (Up to Rs. 30 million)#	275.01	-	1,173.76	1,891.62	6,310.78	1,015.45
Real Estate Loan	182.50	191.51	281.76	2,060.75	3,183.81	616.74
Margin Nature Loan	86.88	-	281.68	372.33	647.12	217.12
Hire Purchase Loan	145.06	-	57.86	419.36	128.01	502.95
Deprived Sector Loan	184.93	-	312.86	920.65	1,114.50	363.16
Bills Purchased	-	-	-	-	-	-
Other Product	33.27	18.11	2,713.37	226.41	280.92	558.66
Total Product wise Loan	2,187.30	663.53	5,464.79	17,550.19	20,607.63	7,549.90

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	86.88	-	-	372.33	647.14	-
Fixed Deposit Receipts	33.58	-	85.41	211.03	148.21	123.12
Own	33.58	-	85.41	211.03	148.21	123.12
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,895.29	663.53	4,943.13	16,150.74	18,501.93	7,063.88
Fixed Assets	1,895.29	663.53	4,943.13	16,150.74	18,501.93	7,063.88
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	171.55	-	148.37	807.95	1,310.35	145.77
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	90.14	-	147.62	679.84	771.01	47.75
Personal Guarantee	76.23	-	0.75	128.11	539.35	98.02
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	2.55	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	287.88	8.14	-	217.12
Total	2,187.30	663.53	5,464.79	17,550.19	20,607.63	7,549.90

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Dec	Mid-Jan	% change		
		2023	2024	2025	2025	2026	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	59,480	63,015	69,040	76,121	73,804	5.94	9.56	-3.04
	a. Paid-up Capital	34,388	35,835	38,429	38,452	39,984	4.21	7.24	3.98
	b. Statutory Reserves	11,190	12,274	13,620	14,371	14,959	9.69	10.96	4.09
	c. Retained Earning	6,645	4,076	2,639	7,983	3,106	-38.66	-35.24	-61.09
	d. Others Reserves	7,258	10,830	14,351	15,316	15,755	49.22	32.51	2.87
2	BORROWINGS	214,238	230,746	239,468	214,088	235,425	7.71	3.78	9.97
	a. NRB	7,944	6,221	544	6,549	6,934	-21.69	-91.26	5.88
	b. Others	206,294	224,525	238,924	207,538	228,491	8.84	6.41	10.10
3	DEPOSITS	167,093	176,661	199,756	207,598	214,868	5.73	13.07	3.50
4	BILLS PAYABLE	27.20	41.48	18.68	15.73	20.06	52.50	-54.97	27.53
5	OTHER LIABILITIES	46,185	56,740	61,892	78,118	75,224	22.85	9.08	-3.70
	a. Loan Loss Provision	18,383	21,865	24,267	32,324	33,398	18.94	10.99	3.32
	b. Interest Suspense a/c	6,921	11,557	13,601	16,514	16,303	66.98	17.68	-1.28
	c. Others	20,881	23,318	24,024	29,279	25,523	11.67	3.03	-12.83
6	RECONCILIATION A/c	15,568	19,691	19,387	20,259	20,509	26.48	-1.54	1.24
7	PROFIT & LOSS A/c	5,191	6,837	8,876	2,781	4,722	31.70	29.83	69.78
	Total	507,782	553,731	598,438	598,980	624,574	9.05	8.07	4.27
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	30,104	46,632	28.29	23.06	54.90
	a. Cash Balance	494	424	325	432	361	-14.19	-23.32	-16.34
	b. Bank Balance	17,249	22,748	30,375	20,665	31,760	31.88	33.53	53.69
	c. Money at Call	9,220	11,420	11,867	9,007	14,511	23.86	3.92	61.11
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,246	1,240	-8.52	11.33	-0.50
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	9,351	9,379	11.34	2.16	0.30
4	LOANS & ADVANCES	432,237	455,853	489,673	498,030	505,387	5.46	7.42	1.48
	Institutional	72,928	59,060	48,804	43,027	58,352	-19.02	-17.36	35.62
	Individual	359,310	396,793	440,869	455,003	447,035	10.43	11.11	-1.75
5	FIXED ASSETS	3,258	4,150	4,535	4,714	4,740	27.38	9.28	0.56
6	OTHER ASSETS	20,078	28,488	30,297	34,929	36,559	41.89	6.35	4.67
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	8.86	9.91	279.10	35.43	11.85
9	RECONCILIATION A/c	14,809	19,991	20,277	20,287	20,537	34.99	1.43	1.23
10	PROFIT & LOSS A/c	1,054	461	581	310	90	-56.22	25.91	-70.99
	Total	507,782	553,731	598,438	598,980	624,574	9.05	8.07	4.27
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	12,473	14,822	-7.10	-8.24	18.83
2	COMMISSION/FEE EXPENSES	45	15	25	11.92	16.71	-66.55	67.07	40.18
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	6,251	7,428	-0.83	11.95	18.85
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	1,824	2,295	-8.72	10.31	25.82
5	NON OPERATING EXPENSES	14	64	48	4.00	6.53	352.21	-25.03	63.25
6	PROVISION FOR RISK	25,880	26,976	26,315	9,528	12,315	4.24	-2.45	29.26
7	LOAN WRITTEN OFF	123	155	41	190	199	25.59	-73.26	4.87
8	EXTRAORDINARY EXPENSES	0.12	1.00	0.42	0.05	0.51	769.89	-58.00	920.00
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	425	728	28.78	34.92	71.35
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	1,279	2,206	20.37	51.14	72.48
11	NET PROFIT	4,783	6,717	8,931	2,753	4,717	40.44	32.96	71.32
	TOTAL EXPENSES	88,416	89,095	91,522	34,739	44,735	0.77	2.72	28.77
Income									
1.	INTEREST INCOME	61,707	58,836	62,791	25,593	31,449	-4.65	6.72	22.88
2.	COMMISSION & DISCOUNT	618	762	1,282	678	830	23.33	68.24	22.49
3	OTHER OPERATING INCOME	3,971	4,275	4,294	1,206	1,638	7.65	0.45	35.88
4	NON OPERATING INCOME	157.53	145.79	129.68	46.18	56.92	-7.46	-11.05	23.26
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	6,919	10,654	16.03	-9.01	53.99
6	RECOVERY FOR WRITE BACK	4.32	17.27	17.01	15.33	22.07	300.14	-1.53	43.97
7	INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	0.44	-	5.22	-33.51	-100.00
8	NET LOSS	646	342	549	282	85	-47.01	60.33	-69.88
	TOTAL INCOME	88,416	89,095	91,522	34,739	44,735	0.77	2.72	28.77
Miscellaneous Information									
	No. of Total Staffs	22,493	21,727	21,717	21,888	21,932	-3.41	-0.05	0.20
	No. of Total Branches	5,128	5,051	5,004	4,992	4,992	-1.50	-0.93	0.00
	No. of Total Centers	445,666	459,319	473,465	477,221	479,861	3.06	3.08	0.55
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,487,059	1,496,385	1.80	4.43	0.63
	No. of Total Passive Groups	19,043	19,857	38,277	50,338	50,250	4.28	92.76	-0.17
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,411,787	6,430,395	-0.34	3.77	0.29
	No. of Total Passive Members	528,082	534,348	802,163	941,118	921,223	1.19	50.12	-2.11
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,707,673	2,722,738	-10.75	1.62	0.56
	No. of Total Overdue Borrowers	587,163	689,852	624,835	837,650	741,168	17.49	-9.42	-11.52
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,304,831	6,342,973	-0.39	2.79	0.60
	Total Saving Amount (Rs million)	167,027	177,049	199,756	207,600	214,711	6.00	12.83	3.43

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,375.79
	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	566.72
2	BORROWINGS	7,539.81
	a. NRB	-
	b. Interbank Borrowing	250.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	8,116.27
	a. Current	685.99
	Domestic	685.99
	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	0.28
	Domestic	0.28
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,788.72
	1. Sundry Creditors	-
	2. Loan Loss Provision	693.58
	3. Interest Suspense a/c	-
	4. Others	1,095.14
6	Reconciliation A/c	-
7	Profit & Loss A/c	409.94
	TOTAL Liabilities	42,230.54
Assets		
1	LIQUID FUNDS	662.51
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	662.48
	1. In Nepal Rastra Bank	612.61
	Domestic Currency	612.61
	Foreign Currency	-
	2. "A" Class Licensed Institution	49.87
	Domestic Currency	49.87
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	7,623.45
	a. Govt. Securities	7,623.45
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,365.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,365.00
4	LOANS & ADVANCES (Including Bills Purchased)	27,747.45
	4.1 LOANS & ADVANCES	27,747.45
	a. Infrastructure Project	27,747.45
	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	178.54
7	OTHER ASSETS	653.60
	a. Accrued Interest:	334.41
	Financial Institutions	-
	Government Enterprises	79.20
	Private Sector	255.21
	b. Staff Loans / Adv.	103.76
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	215.43
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	42,230.54

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	487.41
1.1 On Deposit Liabilities	252.87
1.2 On Borrowing	234.55
2. Commission Expense	0.01
3. Staff Expense	35.96
4. Office Operating Expenses	38.76
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	43.53
7.1 Loan loss Provision	43.53
7.1.1 General Loan loss Provision	43.53
7.1.1.1 Pass Loan Loss Provision	43.53
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	65.20
10. Provision for Income Tax	176.90
11. Others	-
12. Net Profit	409.94
Total Expenses	1,257.81

Income	
1. Interest Income	1,228.13
1.1 On Loans and Advances	999.90
1.2 On Investment	144.89
1.2.1 Government Bonds	144.89
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	83.35
2. Commission and Discount	15.21
2.1 Bills Purchase and Discount	-
2.2 Commission	15.21
2.3 Others	-
3. Exchange Fluctuation 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	14.13
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,257.81

Districtwise List of Banks and Financial Institutions Branches (Pus, 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	59	5	245	1,148,156	4,686
10	Koshi	Sunsari	134	39	13	186	926,962	4,984
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	6	-	26	175,298	6,742
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		764	194	36	994	4,961,412	4,991
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	234	33	17	284	551,667	1,942
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	164	53	18	235	719,859	3,063
	Total		1,837	332	110	2,279	6,116,866	2,684
36	Gandaki	Gorkha	44	6	3	53	251,027	4,736
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	202	77	19	298	600,051	2,014
40	Gandaki	Tanahu	78	22	1	101	321,153	3,180
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	23	8	101	378,079	3,743
	Total		606	189	36	831	2,466,427	2,968

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	84	18	6	108	682,961	6,324
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	20	13	-	33	232,019	7,031
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			746	254	47	1,047	5,122,078	4,892
59	Karnali	Rukum West	23	2	1	26	166,740	6,413
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			219	21	3	243	1,688,412	6,948
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	132	30	5	167	904,666	5,417
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			333	52	6	391	2,694,783	6,892
Grand Total			5,092	1,128	291	6,511	29,164,578	

Bank/BFI Class	A	B	C	D	E [§]	Total
No. of BFIs	20	17	17	51	1	106
No. of Branches [^]	5,092	1,128	291	4,992		11,503
Population per Branch [*] (Served by A, B and C class BFIs)						4,479
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,535

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	764	194	36	856	994	1,850
Madhesh	587	86	53	1,033	726	1,759
Bagmati	1,837	332	110	750	2,279	3,029
Gandaki	606	189	36	561	831	1,392
Lumbini	746	254	47	1,101	1,047	2,148
Karnali	219	21	3	237	243	480
Sudur Paschim	333	52	6	454	391	845
Total	5,092	1,128	291	4,992	6,511	11,503

* 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						
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	63,624.74
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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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, 2016 (Mid May, 2019)		Jestha, 2016 (Mid Jun, 2019)		Asar, 2016 (Mid Jul, 2019)		Shrawan, 2016 (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	411,774.98
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	4,074,941.16

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, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (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	-	449.48	-	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, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (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	67,563.42	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, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (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	208,471.53
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	4,371,846.36	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	4,828,673.24

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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.38	2,187,061.43	3.38	2,241,267.72	3.37	2,373,020.52	3.07	2,400,480.83	3.06	2,460,333.70	3.04	2,566,105.34
2	Fixed:	5.97	3,000,919.43	5.92	3,024,455.50	5.79	3,032,365.87	5.33	3,017,281.03	5.66	3,030,470.05	5.49	3,011,265.59
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	4.24	578,621.85	4.28	734,990.38	4.14	557,148.82	3.97	554,539.95	4.06	554,340.07	3.87	582,207.61
2.4	6-12 months	4.54	1,132,247.44	4.54	1,039,182.83	4.36	1,117,775.30	3.92	1,103,559.64	4.14	1,096,669.56	4.03	1,045,788.61
2.5	1-2 yrs	5.68	518,218.69	5.64	506,795.00	5.22	574,912.05	5.07	583,036.31	5.06	594,374.01	4.87	598,277.94
2.6	2 yrs and above	9.57	771,831.44	9.66	743,487.28	9.43	782,529.71	8.49	776,145.13	9.38	785,086.40	9.10	784,991.44
3	Call	1.10	416,922.36	1.12	435,270.58	1.05	454,357.90	1.04	489,658.65	1.02	485,446.88	0.99	515,357.31
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.31	1,877.58	2.22	2,017.04	2.18	2,196.77	2.44	2,218.37	2.31	2,308.99	2.55	2,059.57
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	518,314.49	-	406,311.34	-	429,688.73	-	474,211.20
6.1	Current	-	339,735.87	-	356,067.67	-	477,031.54	-	364,781.92	-	388,767.43	-	432,668.43
6.2	Margin	-	41,209.24	-	42,512.68	-	39,974.05	-	40,537.59	-	40,295.67	-	40,842.27
6.3	Other	-	792.47	-	1,364.27	-	1,308.89	-	991.83	-	625.62	-	700.50
	Aggregate	4.37	5,988,518.37	4.29	6,102,955.46	4.19	6,380,255.55	4.02	6,315,950.22	3.96	6,408,248.35	3.85	6,568,999.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.55	315,042.00	7.40	320,822.90	7.37	313,407.40	7.27	309,185.97	7.15	307,118.58	7.06	312,094.80
2	Fishery Related	7.37	14,888.50	7.28	14,943.31	7.22	14,575.32	7.14	14,444.64	7.04	14,363.18	6.97	14,378.72
3	Mining Related	7.66	11,127.83	7.60	10,835.43	7.59	11,128.61	7.48	10,649.65	7.38	10,248.04	7.25	10,470.22
4	Agriculture, Forestry & Beverage Production Related	7.70	281,142.67	7.58	281,206.28	7.49	287,162.48	7.39	286,888.96	7.28	288,577.64	7.15	291,481.59
5	Non Food Production Related	7.86	569,805.38	7.74	559,791.64	7.64	550,722.93	7.55	558,261.01	7.41	568,034.30	7.25	579,290.39
6	Construction	8.42	206,591.60	8.31	207,343.18	8.20	203,554.74	8.11	204,838.17	7.97	208,379.29	7.86	209,710.42
7	Electricity, Gas and Water	7.94	420,374.96	7.71	422,861.76	7.61	431,277.17	7.51	434,726.81	7.54	439,249.11	7.30	444,338.00
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	7.78	67,936.89	7.65	67,942.56	7.49	70,277.82	7.35	69,965.15
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09	7.98	64,942.04	7.87	66,114.88	7.69	69,716.59	7.56	70,334.44
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	7.87	943,655.11	7.74	939,658.57	7.62	953,125.52	7.51	957,587.59
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04	7.35	366,807.93	7.26	351,651.17	7.11	352,923.01	6.94	368,588.77
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	7.80	225,294.73	7.70	217,994.54	7.57	215,111.23	7.44	219,374.28
13	Other Services	8.21	193,623.60	8.06	195,842.43	7.99	200,107.47	7.88	200,505.32	7.73	208,347.54	7.60	202,507.77
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	8.61	960,782.22	8.50	961,208.43	8.39	972,255.88	8.26	979,745.69
15	Local Government	3.50	1,186.63	3.50	1,187.58	3.50	1,186.63	3.50	1,186.63	3.50	1,186.63	3.50	1,185.29
16	Others	8.87	244,318.35	8.81	246,463.55	8.78	240,461.01	8.64	249,106.23	8.51	248,038.75	8.41	249,550.97
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.21	1,771,250.24	8.14	1,769,690.28	8.00	1,803,110.36	7.88	1,807,679.48	7.76	1,822,562.24	7.60	1,828,985.66
2	Overdraft	9.11	83,923.61	8.98	84,078.38	8.62	86,616.53	8.47	84,210.10	8.35	83,879.47	8.20	83,556.04
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	7.90	585,254.48	7.51	581,557.81	7.66	597,926.38	7.55	604,497.79
4	Trust Receipt Loan/Import Loan	7.94	66,441.90	7.95	66,455.17	7.82	59,151.51	7.66	62,816.34	7.58	71,466.03	7.43	70,077.72
5	Short Term Working Capital/Demand Loan	7.62	836,640.30	7.49	835,662.95	7.37	802,075.91	7.27	811,087.49	7.19	808,555.42	7.05	827,876.08
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.43	325,363.27	8.33	326,726.01	8.24	332,053.27	8.16	337,933.67	8.04	340,136.89	7.92	341,297.26
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43	8.25	230,937.27	8.15	226,014.49	8.02	226,171.54	7.88	226,739.78
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40	7.86	116,809.47	7.77	120,612.64	7.66	121,707.50	7.54	121,595.25
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49	8.39	113,079.79	8.28	113,003.37	8.16	113,616.39	8.05	114,022.41
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51	6.84	256,784.17	6.72	242,593.08	6.61	242,768.58	6.48	255,571.83
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	7.55	12,341.36	7.93	12,044.72	7.98	11,786.83	8.17	11,261.09
12	Other Product	8.72	426,507.90	8.60	478,299.51	8.56	484,788.59	7.03	474,810.32	8.36	486,375.84	8.25	494,609.68
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.98	2,598,972.12	2.97	2,665,836.16	2.93	2,805,762.77
2	Fixed:	5.41	2,966,242.40	5.32	2,923,637.30	5.24	2,857,854.33
2.1	up to 1 month	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-
2.3	3-6 months	3.83	562,733.13	3.69	491,974.21	3.50	493,195.49
2.4	6-12 months	3.91	1,031,736.37	3.85	955,881.72	3.75	1,004,799.77
2.5	1-2 yrs	4.90	608,289.30	4.75	605,607.59	4.68	587,528.84
2.6	2 yrs and above	9.00	763,483.60	8.26	870,173.78	8.73	772,330.23
3	Call	0.88	548,693.30	0.84	551,028.81	0.76	549,981.28
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	2.35	2,370.67	2.26	2,195.54	2.22	2,117.91
6	Non interest bearing deposits	-	437,921.07	-	463,570.39	-	510,028.33
6.1	Current	-	394,588.19	-	420,485.24	-	465,047.83
6.2	Margin	-	41,482.78	-	42,004.76	-	44,036.49
6.3	Other	-	1,850.10	-	1,080.40	-	944.01
	Aggregate	3.74	6,554,199.56	3.66	6,606,268.20	3.56	6,725,744.62

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	6.92	307,781.22	6.82	306,575.20	6.69	311,033.82
2	Fishery Related	6.82	14,272.01	6.79	14,195.00	6.63	14,128.37
3	Mining Related	7.08	10,748.11	6.93	11,453.05	6.79	11,492.82
4	Agriculture, Forestry & Beverage Production Related	7.04	282,756.67	6.92	285,491.76	6.71	289,036.77
5	Non Food Production Related	7.08	580,338.16	6.97	580,907.83	6.84	588,094.63
6	Construction	7.68	210,679.03	7.55	214,770.48	7.43	219,349.88
7	Electricity,Gas and Water	7.25	447,132.18	7.14	450,277.42	6.93	460,409.03
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40
9	Transport, Communication and Public Utilities	7.36	69,181.55	7.31	66,914.27	7.12	69,636.11
10	Wholesaler & Retailer	7.31	947,997.98	7.21	944,980.82	7.10	951,973.05
11	Finance, Insurance and Real Estate	6.78	358,266.88	6.67	358,962.48	6.48	373,397.29
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61
13	Other Services	7.43	203,786.65	7.33	204,376.05	7.14	205,182.72
14	Consumption Loans	8.12	982,434.91	8.02	1,018,106.19	7.93	1,064,157.49
15	Local Government	3.50	1,186.63	3.50	1,186.63	3.50	1,185.35
16	Others	8.07	249,805.59	7.80	231,493.76	7.77	225,471.27
	Aggregate	7.38	4,956,643.98	7.26	4,980,668.85	7.12	5,077,102.60

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	7.45	1,832,571.10	7.36	1,837,209.70	7.21	1,861,301.87
2	Overdraft	8.04	83,064.87	7.89	82,986.45	7.81	85,351.71
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93
4	Trust Receipt Loan/Import Loan	7.15	72,651.69	7.22	73,009.07	7.04	75,272.60
5	Short Term Working Capital/Demand Loan	6.96	815,683.25	6.84	814,701.22	6.69	830,910.69
6	Residential Personal Home Loan (Up to Rs. 20 million)	7.78	343,411.88	7.65	344,837.93	7.56	349,610.90
7	Real Estate Loan	7.68	225,918.87	7.55	224,846.77	7.38	211,527.48
8	Margin Nature Loan	7.40	123,513.16	7.26	125,838.63	7.10	129,683.87
9	Hire Purchase Loan	7.82	114,870.58	7.74	121,076.78	7.61	122,699.57
10	Deprived Sector Loan	6.35	239,237.21	6.22	239,539.42	6.09	253,804.47
11	Bills Purchased	8.06	11,924.93	7.76	13,382.16	7.82	12,367.00
12	Other Product	8.08	493,901.60	8.04	498,081.61	7.92	536,623.50
	Aggregate	7.38	4,956,533.67	7.26	4,980,668.85	7.12	5,077,102.60

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Jan, 2026)**

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	Machhapuchhre 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	Samridhhi Finance Company Limited	Samridhhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojgar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	12	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
13	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	14	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
15	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF	16	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
17	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	18	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF
19	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF	20	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
21	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	AChautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sastha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
39	Unique Nepal Lagubitta 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 Samridha 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	Sanjeevani Laghubitta Bittiya Sanstha Limited*	Sanjeevani
51	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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* Super Laghubitta Bittiya Sanstha Limited was renamed as Sanjeevani Laghubitta Bittiya Sanstha Limited dated 2082-09-14