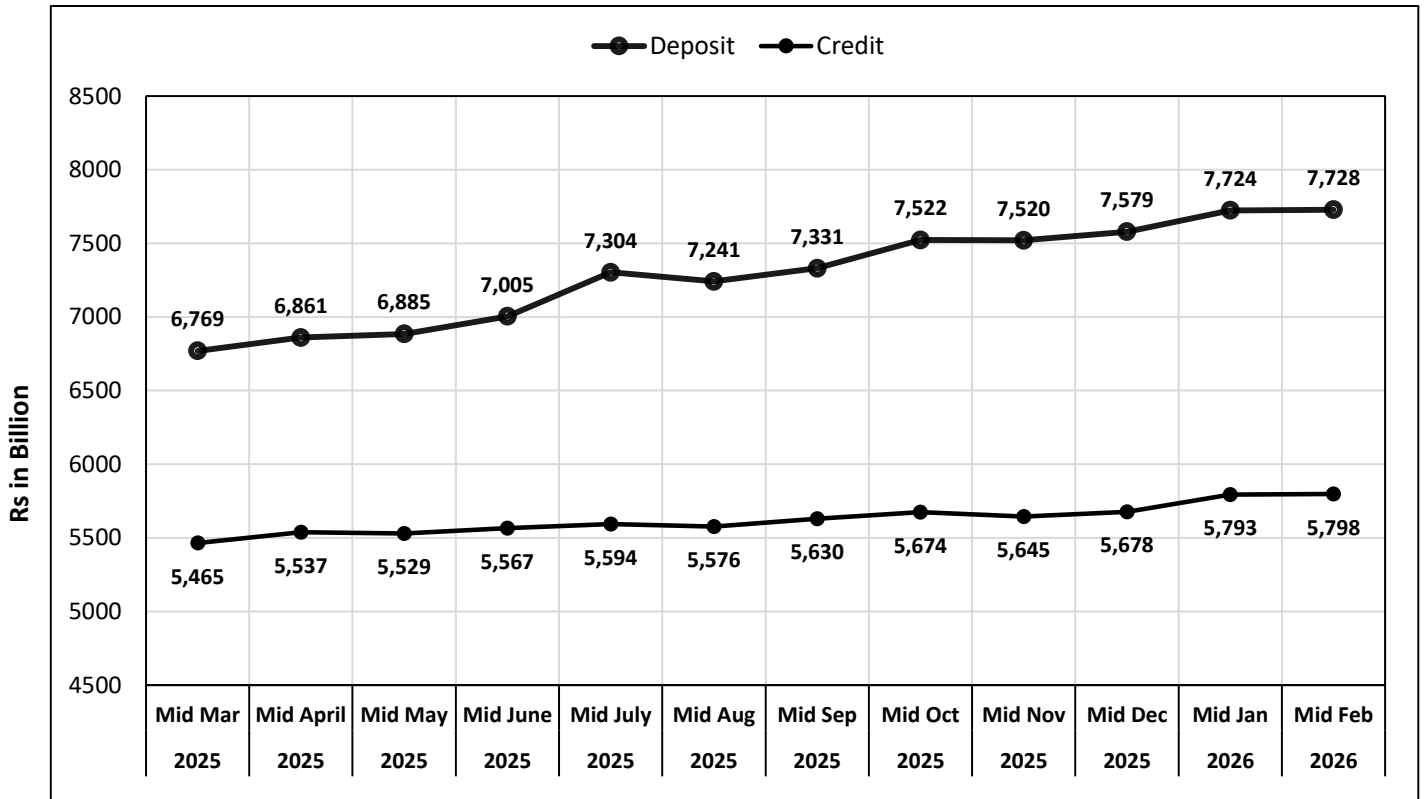


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Magh
(Mid-Feb, 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 Magh End, 2082 (Mid-Feb, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	114.01	10.28	2.25	126.54
2	Total Credit/GDP	84.45	8.78	1.71	94.94
3	Total Credit/ Total Deposit**	74.07	85.40	76.21	75.03
4	CD Ratio*	73.34	84.96	76.25	74.32
5	Fixed Deposit/Total Deposit	41.37	37.61	60.67	41.41
6	Saving Deposit/Total Deposit	42.19	50.97	27.88	42.65
7	Current Deposit/Total Deposit	7.07	2.45	1.13	6.59
8	Call Deposit/Total Deposit	8.63	8.81	10.27	8.67
9	NPL/ Total Loan [^]	5.26	5.75	11.86	5.42
10	Total LLP /Total Loan	5.74	5.70	11.10	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	7.41	6.17	6.54	7.30
2	Investment in Gov. Securities/Total Deposit	15.62	13.75	11.59	15.40
3	Total Liquid Assets/Total Deposit	23.81	21.05	22.71	23.57
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.51	10.52	10.38	9.60
2	Total Capital/RWA	12.54	13.43	12.61	12.61
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,085	1,126	291	6,502
3	No. of Deposit Accounts	53,039,590	7,735,050	1,076,590	61,851,230
4	No. of Loan Accounts	1,690,751	267,753	76,442	2,034,946
5	No. of Branchless Banking Centers	773	4	-	777
6	No. of Branchless Banking Customers	273,601	547	-	274,148
7	No. of Mobile Banking Customers	25,079,263	3,871,162	323,561	29,273,986
8	No. of Internet Banking Customers	1,715,922	606,920	19,971	2,342,813
9	No. of ATMs	4,895	339	39	5,273
10	No. of Debit Cards	12,735,074	1,327,245	84,026	14,146,345
11	No. of Credit Cards	325,818	3,794	414	330,026
12	No. of Prepaid Cards	272,207	4,559	-	276,766
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.51			
	(a) Saving	2.90			
	(b) Fixed	5.18			
	(c) Call	0.73			
2	Wt. Avg Interest Rate on Credit	7.00			

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 =

$$\frac{\text{Total Credit}}{\text{Total Deposit} + \text{Debentures not designated for capital fund} + \text{NRB Refiance loan} + \text{FCY loan more than or equal to 1 year} - \text{Interbank Deposit}}$$

**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-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	683,127	728,713	775,395	815,565	820,621	6.67	6.41	0.62
a. Paid-up Capital	425,052	436,408	443,682	460,011	463,797	2.67	1.67	0.82
b. Statutory Reserves	138,151	150,114	162,782	172,891	173,068	8.66	8.44	0.10
c. Retained Earning	(6,633)	(21,577)	(31,473)	(34,956)	(34,523)	225.30	45.86	-1.24
d. Others Reserves	126,558	163,767	200,403	217,618	218,279	29.40	22.37	0.30
2 BORROWINGS	255,302	240,886	235,077	229,884	226,399	-5.65	-2.41	-1.52
a. NRB	2,022	393	433	433	542	-80.57	10.31	25.08
b. "A"Class Licensed Institution	18,993	6,970	9,133	9,856	13,144	-63.30	31.04	33.36
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	24,120	18,248	-25.04	-31.11	-24.35
d. Other Financial Ins.	6,467	8,037	7,243	4,952	3,944	24.27	-9.88	-20.35
e. Bonds and Securities	163,416	177,211	185,012	190,522	190,522	8.44	4.40	0.00
3 DEPOSITS	5,771,238	6,495,583	7,303,531	7,723,995	7,727,990	12.55	12.44	0.05
a. Current	454,049	381,824	527,894	544,021	509,250	-15.91	38.26	-6.39
b. Savings	1,519,064	1,954,389	2,673,443	3,173,190	3,295,907	28.66	36.79	3.87
c. Fixed	3,359,257	3,642,837	3,506,979	3,287,252	3,199,917	8.44	-3.73	-2.66
d. Call Deposits	390,785	472,514	547,192	668,109	670,115	20.91	15.80	0.30
e. Others	48,082	44,019	48,023	51,423	52,802	-8.45	9.10	2.68
4 Bills Payable	3,189	3,117	3,242	5,150	6,657	-2.25	4.03	29.27
5 Other Liabilities	502,666	598,080	710,107	783,108	804,932	18.98	18.73	2.79
1. Loan Loss Provision	168,124	230,012	285,008	337,509	338,110	36.81	23.91	0.18
2. Interest Suspense a/c	28,910	28,409	56,087	64,178	66,702	-1.73	97.43	3.93
3. Others	305,633	339,659	369,012	381,421	400,121	11.13	8.64	4.90
6 Reconciliation A/c	471	3,179	4,343	3,810	541	574.99	36.58	-85.81
7 Profit & Loss A/c	75,002	61,825	69,866	30,764	36,578	-17.57	13.01	18.90
TOTAL	7,290,996	8,131,382	9,101,560	9,592,274	9,623,719	11.53	11.93	0.33
Assets								
1 LIQUID FUNDS	533,958	553,205	647,262	896,335	631,538	3.60	17.00	-29.54
a. Cash Balance	102,134	103,855	101,206	95,225	90,640	1.69	-2.55	-4.81
Nepalese Notes & Coins	99,262	100,579	97,078	90,818	85,483	1.33	-3.48	-5.87
Foreign Currency	2,871	3,277	4,128	4,407	5,157	14.11	25.98	17.02
b. Bank Balance	362,361	378,811	483,070	717,350	473,185	4.54	27.52	-34.04
1. In Nepal Rastra Bank	288,687	330,452	385,908	603,247	355,479	14.47	16.78	-41.07
2. "A"Class Licensed Institution	23,870	17,711	58,265	55,062	60,494	-25.80	228.99	9.87
3. Other Financial Ins.	2,939	1,621	1,428	1,185	756	-44.86	-11.87	-36.20
4. In Foreign banks	46,865	29,028	37,468	57,857	56,456	-38.06	29.08	-2.42
c. Money at Call	69,463	70,539	62,986	83,759	67,713	1.55	-10.71	-19.16
2 INVESTMENTS	1,049,633	1,471,177	1,743,212	1,675,586	1,912,175	40.16	18.49	14.12
a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,196,703	1,189,884	13.06	0.70	-0.57
b Others	19,827	306,882	570,793	478,883	722,291	1447.82	86.00	50.83
3 SHARE & OTHER INVESTMENT	251,757	275,676	365,368	432,588	458,762	9.50	32.54	6.05
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,791,551	5,796,647	5.97	8.18	0.09
4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,781,455	5,785,864	5.91	8.13	0.08
a. Private Sector	4,687,782	4,952,707	5,355,346	5,550,561	5,572,948	5.65	8.13	0.40
b. Financial Institutions	183,328	202,802	222,405	224,974	209,120	10.62	9.67	-7.05
c. Government Organizations	2,697	6,202	3,450	5,920	3,796	129.96	-44.36	-35.87
4.2 BILLS PURCHASED	3,600	6,954	10,086	10,096	10,783	93.16	45.03	6.80
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,581	1,513	92.13	73.06	-4.27
6 FIXED ASSETS	136,783	145,320	152,824	153,454	153,231	6.24	5.16	-0.15
7 OTHER ASSETS	417,472	476,248	546,869	584,815	614,928	14.08	14.83	5.15
a. Accrued Interests	244,588	282,704	315,816	342,584	368,000	15.58	11.71	7.42
b. Others	172,884	193,544	231,053	242,231	246,928	11.95	19.38	1.94
8 Expenses not Written off	364	1,004	46	49	34	175.67	-95.45	-30.25
9 Non Banking Assets	18,689	35,509	50,551	51,285	51,205	90.01	42.36	-0.15
10 Reconciliation Account	2,304	2,550	10	3,554	3,312	10.66	-99.60	-6.83
11 Profit & Loss A/c	1,831	497	1,481	1,476	373	-72.86	198.06	-74.72
TOTAL	7,290,996	8,131,382	9,101,560	9,592,274	9,623,719	11.53	11.93	0.33

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	611,312	652,888	697,778	734,753	739,175	6.80	6.88	0.60
a. Paid-up Capital	369,857	379,020	385,327	399,292	402,728	2.48	1.66	0.86
b. Statutory Reserves	126,035	137,000	148,046	156,870	157,054	8.70	8.06	0.12
c. Retained Earning	(1,180)	(13,948)	(19,371)	(19,517)	(19,048)	1082.50	38.88	-2.40
d. Others Reserves	116,599	150,815	183,775	198,108	198,441	29.34	21.85	0.17
2 BORROWINGS	243,416	231,919	225,206	219,725	216,241	-4.72	-2.89	-1.59
a. NRB	1,674	393	433	433	542	-76.53	10.31	25.08
b. "A"Class Licensed Institution	16,193	6,970	8,433	9,856	13,144	-56.96	21.00	33.36
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	24,120	18,248	-25.04	-31.11	-24.35
d. Other Financial Ins.	6,164	7,558	6,806	4,527	3,519	22.61	-9.95	-22.26
e. Bonds and Securities	154,982	168,723	176,277	180,788	180,787	8.87	4.48	0.00
3 DEPOSITS	5,086,244	5,756,809	6,541,650	6,953,689	6,963,046	13.18	13.63	0.13
a. Current	441,571	368,702	508,974	523,745	492,325	-16.50	38.04	-6.00
b. Savings	1,366,476	1,752,143	2,391,430	2,826,353	2,937,668	28.22	36.49	3.94
c. Fixed	2,898,148	3,177,768	3,112,938	2,955,400	2,880,578	9.65	-2.04	-2.53
d. Call Deposits	333,864	415,610	481,153	597,813	600,747	24.49	15.77	0.49
e. Others	46,186	42,586	47,156	50,379	51,728	-7.79	10.73	2.68
4 Bills Payable	3,163	3,095	3,230	5,121	6,649	-2.15	4.34	29.84
5 Other Liabilities	453,119	538,952	636,043	707,071	727,215	18.94	18.01	2.85
1. Loan Loss Provision	147,603	201,267	246,562	295,897	295,972	36.36	22.50	0.03
2. Interest Suspense a/c	18,049	15,809	41,966	48,994	51,024	-12.41	165.45	4.14
3. Others	287,467	321,875	347,515	362,179	380,219	11.97	7.97	4.98
6 Reconciliation A/c	470	3,177	4,315	3,778	509	576.23	35.80	-86.52
7 Profit & Loss A/c	68,213	55,901	62,713	27,035	32,633	-18.05	12.19	20.71
TOTAL	6,465,937	7,242,741	8,170,934	8,651,171	8,685,468	12.01	12.82	0.40
Assets								
1 LIQUID FUNDS	450,799	477,887	574,754	806,182	570,447	6.01	20.27	-29.24
a. Cash Balance	92,853	95,352	92,517	87,198	82,636	2.69	-2.97	-5.23
Nepalese Notes & Coins	90,215	92,309	88,822	83,170	77,936	2.32	-3.78	-6.29
Foreign Currency	2,638	3,043	3,695	4,028	4,700	15.33	21.43	16.67
b. Bank Balance	324,727	340,981	437,981	656,321	433,515	5.01	28.45	-33.95
1. In Nepal Rastra Bank	263,539	301,463	353,434	552,815	323,802	14.39	17.24	-41.43
2. "A"Class Licensed Institution	14,124	10,338	47,060	45,611	53,219	-26.80	355.19	16.68
3. Other Financial Ins.	201	153	24	43	43	-23.51	-84.63	-0.02
4. In Foreign banks	46,864	29,026	37,463	57,852	56,451	-38.06	29.07	-2.42
c. Money at Call	33,219	41,554	44,257	62,664	54,295	25.09	6.50	-13.35
2 INVESTMENTS	937,730	1,330,657	1,599,985	1,550,945	1,761,655	41.90	20.24	13.59
a. Govt. Securities	918,942	1,049,313	1,070,576	1,090,081	1,087,685	14.19	2.03	-0.22
b. Others	18,788	281,344	529,409	460,864	673,969	1397.43	88.17	46.24
3 SHARE & OTHER INVESTMENT	238,878	262,629	349,567	415,856	441,479	9.94	33.10	6.16
4 (Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,149,231	5,156,002	5.91	8.60	0.13
4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,139,135	5,145,219	5.84	8.55	0.12
a. Private Sector	4,149,539	4,381,897	4,749,763	4,928,503	4,949,645	5.60	8.40	0.43
b. Financial Institutions	156,762	172,496	197,193	204,712	191,778	10.04	14.32	-6.32
c. Government Organizations	2,690	6,194	3,450	5,920	3,796	130.31	-44.30	-35.87
4.2 BILLS PURCHASED	3,600	6,954	10,086	10,096	10,783	93.16	45.03	6.80
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,581	1,513	92.13	73.06	-4.27
6 FIXED ASSETS	124,602	132,130	137,527	137,770	137,552	6.04	4.08	-0.16
7 OTHER ASSETS	381,570	436,640	503,140	541,233	570,035	14.43	15.23	5.32
a. Accrued Interests	218,341	255,668	289,037	313,519	337,848	17.10	13.05	7.76
b. Others	163,228	180,972	214,102	227,714	232,187	10.87	18.31	1.96
8 Expenses not Written off	363	1,003	45	45	30	176.18	-95.47	-32.96
9 Non Banking Assets	15,306	30,176	42,773	43,576	43,445	97.15	41.75	-0.30
10 Reconciliation Account	2,301	2,547	-	3,552	3,311	10.70	-100.00	-6.79
11 Profit & Loss A/c	1,001	-	-	1,200	-	-100.00	0.00	-100.00
TOTAL	6,465,937	7,242,741	8,170,934	8,651,171	8,685,468	12.01	12.82	0.40

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	52,784	57,742	60,146	62,660	63,090	9.39	4.16	0.69
a. Paid-up Capital	40,207	42,171	43,055	45,403	45,753	4.88	2.10	0.77
b. Statutory Reserves	8,341	9,318	10,724	11,661	11,700	11.72	15.08	0.33
c. Retained Earning	(355)	(878)	(3,457)	(5,965)	(6,084)	147.43	293.66	1.99
d. Others Reserves	4,592	7,131	9,825	11,562	11,721	55.30	37.78	1.38
2 BORROWINGS	9,340	8,019	8,624	8,911	8,911	-14.14	7.55	0.00
a. NRB	300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution	1,250	-	700	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	303	479	437	424	424	57.88	-8.80	0.00
e. Bonds and Securities	7,486	7,540	7,487	8,486	8,486	0.71	-0.70	0.00
3 DEPOSITS	571,573	610,171	630,437	632,390	627,771	6.75	3.32	-0.73
a. Current	11,059	11,513	16,950	18,138	15,375	4.10	47.22	-15.24
b. Savings	132,843	176,770	250,566	309,153	320,000	33.07	41.75	3.51
c. Fixed	380,584	374,776	308,219	247,681	236,120	-1.53	-17.76	-4.67
d. Call Deposits	46,811	46,863	53,904	56,461	55,283	0.11	15.02	-2.09
e. Others	275	249	798	956	992	-9.24	220.33	3.79
4 Bills Payable	23	21	13	29	8	-9.55	-40.29	-72.18
5 Other Liabilities	30,451	36,086	48,936	49,619	50,819	18.50	35.61	2.42
1. Loan Loss Provision	13,887	19,372	27,666	30,476	30,535	39.49	42.81	0.19
2. Interest Suspense a/c	1,931	2,459	3,366	4,023	4,427	27.37	36.90	10.04
3. Others	14,633	14,255	17,904	15,120	15,856	-2.58	25.60	4.87
6 Reconciliation A/c	0	0	0	0	1	-100.00	0.00	125.00
7 Profit & Loss A/c	5,715	5,291	5,887	3,116	3,614	-7.42	11.25	15.97
TOTAL	669,886	717,330	754,042	756,725	754,212	7.08	5.12	-0.33
Assets								
1 LIQUID FUNDS	64,562	56,513	54,762	64,161	45,840	-12.47	-3.10	-28.56
a. Cash Balance	7,574	7,022	7,372	6,792	6,795	-7.29	5.00	0.04
Nepalese Notes & Coins	7,341	6,788	6,940	6,413	6,338	-7.53	2.24	-1.18
Foreign Currency	233	234	433	379	457	0.30	85.08	20.64
b. Bank Balance	28,785	29,706	36,081	42,122	31,914	3.20	21.46	-24.24
1. In Nepal Rastra Bank	20,033	23,445	26,115	34,264	25,731	17.03	11.39	-24.90
2. "A"Class Licensed Institution	7,521	5,775	9,146	7,035	5,748	-23.21	58.36	-18.29
3. Other Financial Ins.	1,228	483	815	818	430	-60.67	68.75	-47.49
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	15,247	7,131	-29.85	-42.85	-53.23
2 INVESTMENTS	91,763	114,973	118,004	102,567	117,663	25.29	2.64	14.72
a. Govt. Securities	90,725	92,535	86,899	90,556	86,297	2.00	-6.09	-4.70
b. Others	1,038	22,438	31,105	12,011	31,367	2061.03	38.63	161.16
3 SHARE & OTHER INVESTMENT	8,504	9,159	11,053	11,621	12,243	7.70	20.68	5.36
4 (Including Bills Purchased)	471,886	501,432	526,613	536,954	536,107	6.26	5.02	-0.16
4.1 LOANS & ADVANCES	471,886	501,432	526,613	536,954	536,107	6.26	5.02	-0.16
a. Private Sector	451,918	476,949	504,466	519,720	520,360	5.54	5.77	0.12
b. Financial Institutions	19,964	24,480	22,147	17,234	15,746	22.62	-9.53	-8.63
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	11,290	11,282	9.78	15.07	-0.07
7 OTHER ASSETS	21,777	22,172	26,828	25,470	26,356	1.81	21.00	3.48
a. Accrued Interests	14,549	13,386	13,661	15,460	16,220	-8.00	2.06	4.91
b. Others	7,228	8,787	13,168	10,010	10,137	21.56	49.86	1.26
8 Expenses not Written off	-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets	2,269	3,369	4,687	4,574	4,617	48.51	39.11	0.96
10 Reconciliation Account	0	-	10	0	0	-100.00	0.00	0.00
11 Profit & Loss A/c	279	-	911	86	100	-100.00	0.00	16.94
TOTAL	669,886	717,330	754,042	756,725	754,212	7.08	5.12	-0.33

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	19,031	18,083	17,470	18,152	18,356	-4.98	-3.39	1.12
a. Paid-up Capital	14,988	15,217	15,300	15,316	15,316	1.53	0.55	0.00
b. Statutory Reserves	3,775	3,796	4,011	4,361	4,315	0.55	5.68	-1.06
c. Retained Earning	(5,098)	(6,751)	(8,645)	(9,474)	(9,391)	32.41	28.05	-0.88
d. Others Reserves	5,367	5,821	6,803	7,949	8,116	8.46	16.88	2.11
2 BORROWINGS	2,546	948	1,248	1,248	1,248	-62.77	31.61	0.00
a. NRB	49	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	948	948	1,248	1,248	1,248	0.01	31.61	0.00
3 DEPOSITS	113,422	128,603	131,444	137,916	137,174	13.38	2.21	-0.54
a. Current	1,419	1,609	1,971	2,138	1,550	13.35	22.52	-27.50
b. Savings	19,745	25,477	31,448	37,684	38,239	29.03	23.44	1.47
c. Fixed	80,525	90,293	85,822	84,171	83,219	12.13	-4.95	-1.13
d. Call Deposits	10,110	10,041	12,135	13,835	14,084	-0.69	20.87	1.80
e. Others	1,622	1,184	68	88	81	-27.02	-94.24	-8.17
4 Bills Payable	2	1	0	0	0	-74.24	-47.06	122.22
5 Other Liabilities	19,097	23,043	25,128	26,418	26,899	20.66	9.05	1.82
1. Loan Loss Provision	6,634	9,373	10,780	11,135	11,602	41.29	15.02	4.19
2. Interest Suspense a/c	8,930	10,140	10,755	11,161	11,251	13.56	6.06	0.81
3. Others	3,533	3,529	3,593	4,122	4,045	-0.10	1.81	-1.86
6 Reconciliation A/c	1	2	28	32	31	105.88	1223.81	-2.30
7 Profit & Loss A/c	1,073	633	1,266	613	331	-41.03	100.04	-46.05
TOTAL	155,172	171,311	176,585	184,379	184,039	10.40	3.08	-0.18
Assets								
1 LIQUID FUNDS	18,596	18,804	17,746	25,992	15,252	1.12	-5.63	-41.32
a. Cash Balance	1,706	1,481	1,317	1,235	1,210	-13.18	-11.11	-2.09
Nepalese Notes & Coins	1,706	1,481	1,317	1,235	1,210	-13.17	-11.12	-2.09
Foreign Currency	0	0	0	0	0	-76.92	766.67	0.00
b. Bank Balance	8,849	8,125	9,008	18,908	7,756	-8.18	10.87	-58.98
1. In Nepal Rastra Bank	5,115	5,544	6,359	16,168	5,946	8.39	14.70	-63.22
2. "A"Class Licensed Institution	2,224	1,597	2,060	2,416	1,527	-28.20	29.00	-36.81
3. Other Financial Ins.	1,510	984	590	323	283	-34.83	-40.09	-12.47
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,041	9,198	7,421	5,848	6,286	14.38	-19.32	7.49
2 INVESTMENTS	20,140	25,547	25,223	22,075	32,857	26.85	-1.27	48.84
a. Govt. Securities	20,140	22,447	14,944	16,066	15,902	11.45	-33.42	-1.03
b. Others	-	3,100	10,278	6,008	16,955	0.00	231.56	182.20
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	5,111	5,040	-11.13	22.12	-1.40
LOANS & ADVANCES								
4 (Including Bills Purchased)	92,931	99,691	104,182	105,366	104,538	7.27	4.50	-0.79
4.1 LOANS & ADVANCES	92,931	99,691	104,182	105,366	104,538	7.27	4.50	-0.79
a. Private Sector	86,325	93,861	101,116	102,339	102,942	8.73	7.73	0.59
b. Financial Institutions	6,602	5,826	3,066	3,028	1,596	-11.75	-47.38	-47.31
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	4,394	4,398	4.30	18.51	0.08
7 OTHER ASSETS	14,125	17,436	16,901	18,112	18,537	23.44	-3.07	2.35
a. Accrued Interests	11,697	13,651	13,118	13,604	13,933	16.70	-3.91	2.42
b. Others	2,428	3,785	3,783	4,507	4,604	55.93	-0.06	2.15
8 Expenses not Written off	1	1	0	0	0	10.81	-78.05	0.00
9 Non Banking Assets	1,114	1,964	3,091	3,135	3,143	76.36	57.35	0.25
10 Reconciliation Account	3	3	0	3	1	1.02	-94.97	-68.20
11 Profit & Loss A/c	551	497	571	190	273	-9.74	14.81	43.49
TOTAL	155,172	171,311	176,585	184,379	184,039	10.40	3.08	-0.18

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	429,253	455,987	350,266	152,483	175,420	6.23	-23.19	15.04
1.1 Deposit Liabilities	402,421	431,908	328,104	142,319	163,717	7.33	-24.03	15.04
1.1.1 Saving A/c	88,065	79,278	77,164	42,952	50,331	-9.98	-2.67	17.18
1.1.2 Fixed A/c	305,845	344,566	244,252	96,387	109,996	12.66	-29.11	14.12
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	4,953	6,156	-12.13	-51.66	24.27
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	8,173	10,014	-6.86	-34.15	22.52
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	32,732	37,295	15.30	-31.50	13.94
1.1.2.4 Above 1 Year	138,814	166,377	126,923	50,528	56,532	19.86	-23.71	11.88
1.1.3 Call Deposit	8,461	8,034	6,655	2,961	3,367	-5.04	-17.16	13.69
1.1.4 Certificate of Deposits	51	30	32	19	22	-41.40	8.27	14.79
1.2 Others	26,832	24,079	22,163	10,164	11,703	-10.26	-7.96	15.15
2 Commission/Fee Expense	4,228	4,635	5,627	2,748	3,236	9.61	21.41	17.76
3 Employees Expenses	55,126	63,661	68,118	34,339	39,896	15.48	7.00	16.18
4 Office Operating Expenses	38,127	43,010	43,468	20,983	24,541	12.81	1.06	16.96
5 Exchange Fluctuation Loss	-	-	-	-	139	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	12	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	127	0.00	0.00	0.00
6 Non-Operating Expenses	499	926	552	112	159	85.74	-40.45	41.97
7. Provision for Risk	65,952	85,515	89,979	62,979	64,403	29.66	5.22	2.26
7.1 Loan loss Provision	65,818	85,205	89,474	62,939	64,356	29.46	5.01	2.25
7.1.1 General Loan loss Provision	17,473	26,227	23,367	18,200	18,073	50.11	-10.90	-0.70
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	5,016	4,917	31.70	5.31	-1.97
7.1.1.2 Watch List Provision	6,969	12,394	8,800	13,184	13,156	77.85	-29.00	-0.21
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	45,118	46,667	23.05	17.01	3.43
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	(379)	(385)	4.11	-85.79	1.44
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	-	10	6	88.57	-100.00	-34.70
7.4. Provision for Loss of Other Assets	29	127	502	30	41	336.07	296.86	36.53
8 Loan Written Off	2,823	4,026	8,709	1,132	1,153	42.60	116.33	1.87
9 Provision for Staff Bonus	10,407	10,642	11,757	5,272	6,440	2.26	10.48	22.16
10 Provision for Income Tax	32,840	33,085	35,956	15,875	19,192	0.75	8.68	20.90
11 Others	79	165	8	116	114	108.98	-95.16	-1.35
12 Net Profit	77,771	70,918	78,796	34,800	42,548	-8.81	11.11	22.26
TOTAL EXPENSES	717,106	772,570	693,236	330,837	377,242	7.73	-10.27	14.03
Income								
1. Interest Income	641,877	674,109	567,194	261,748	301,155	5.02	-15.86	15.06
1.1. On Loans and Advance	572,265	588,296	480,770	215,582	247,403	2.80	-18.28	14.76
1.2. On Investment	57,477	66,519	64,883	32,901	38,438	15.73	-2.46	16.83
1.2.1 Government Bonds	53,207	59,980	56,244	27,023	31,477	12.73	-6.23	16.48
1.2.2 Foreign Bonds	228	499	477	243	279	118.51	-4.31	14.52
1.2.3 NRB Bonds	558	960	2,858	2,604	3,116	72.14	197.61	19.65
1.2.4 Deventure & Bonds	3,484	5,079	5,304	3,031	3,566	45.80	4.41	17.65
1.3 Agency Balance	1,430	1,423	1,790	995	1,171	-0.48	25.73	17.68
1.4 On Call Deposit	2,428	3,840	3,930	2,715	3,178	58.14	2.35	17.04
1.5 Others	8,276	14,031	15,821	9,554	10,966	69.53	12.76	14.77
2. Comission & Discount	29,086	35,259	39,774	21,179	24,256	21.23	12.80	14.53
2.1 Bills Purchase & Discount	206	397	415	217	263	92.78	4.47	21.05
2.2 Comission	22,065	27,596	30,363	16,297	18,617	25.07	10.03	14.24
2.3 Others	6,815	7,267	8,996	4,665	5,375	6.63	23.79	15.23
3 Income From Exchange Fluctuation	5,553	6,369	9,627	5,843	7,118	14.70	51.16	21.84
3.1 Due to Change in Exchange Rate	829	(311)	787	441	454	-137.56	-352.69	2.88
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	5,401	6,664	41.42	32.34	23.39
4 Other Operating Income	11,095	10,946	13,321	7,326	8,542	-1.35	21.70	16.60
5 Non Operating Income	1,971	1,866	3,167	2,463	2,768	-5.36	69.78	12.36
6 Provision Written Back	27,558	43,240	58,456	31,652	32,615	56.90	35.19	3.04
7 Recovery from Written off Loan	245	285	406	376	385	16.44	42.08	2.56
8 Income from Extra Ordinary Expenses	(1,060)	12	25	24	25	-101.13	105.02	5.72
9 Net Loss	780	485	1,268	226	378	-37.87	161.63	66.80
TOTAL INCOME	717,106	772,570	693,236	330,837	377,242	7.73	-10.27	14.03

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	364,419	396,012	306,738	134,707	155,121	8.67	-22.54	15.15
1.1 Deposit Liabilities	339,229	372,863	285,480	125,055	143,993	9.91	-23.44	15.14
1.1.1 Saving A/c	77,696	70,894	68,372	37,965	44,490	-8.76	-3.56	17.19
1.1.2 Fixed A/c	254,527	294,989	211,213	84,418	96,457	15.90	-28.40	14.26
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	4,568	5,726	2.52	-41.87	25.35
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	7,077	8,815	-3.71	-32.26	24.55
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	27,748	31,708	19.54	-31.84	14.27
1.1.2.4 Above 1 Year	125,810	150,210	113,916	45,025	50,207	19.39	-24.16	11.51
1.1.3 Call Deposit	6,963	6,951	5,863	2,653	3,024	-0.18	-15.64	14.00
1.1.4 Certificate of Deposits	43	30	32	19	22	-29.89	8.27	14.79
1.2 Others	25,190	23,148	21,257	9,652	11,128	-8.10	-8.17	15.29
2 Commission/Fee Expense	4,099	4,524	5,521	2,700	3,179	10.37	22.05	17.76
3 Employees Expenses	47,816	55,898	60,031	30,155	34,999	16.90	7.39	16.07
4 Office Operating Expenses	32,261	37,062	37,155	18,027	21,080	14.88	0.25	16.93
5 Exchange Fluctuation Loss	-	-	-	-	139	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	12	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	127	0.00	0.00	0.00
6 Non-Operatiing Expenses	462	890	480	72	115	92.56	-46.01	60.79
7. Provision for Risk	57,437	74,107	74,263	57,046	57,059	29.02	0.21	0.02
7.1 Loan loss Provision	57,424	74,018	74,000	57,007	57,012	28.90	-0.03	0.01
7.1.1 General Loan loss Provision	15,606	23,763	21,131	16,566	16,244	52.27	-11.08	-1.94
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	4,657	4,523	35.89	0.52	-2.87
7.1.1.2 Watch List Provision	5,858	10,517	7,815	11,909	11,721	79.51	-25.69	-1.58
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	40,885	41,223	20.98	10.63	0.83
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(444)	(454)	7.85	-87.86	2.37
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	-	10	6	130.40	-100.00	-34.70
7.4. Provision for Loss of Other Assets	0	3	260	30	41	14200.00	9004.55	36.53
8 Loan Written Off	2,602	3,786	8,241	1,013	1,033	45.50	117.67	2.03
9 Provision for Staff Bonus	9,462	9,671	10,611	4,667	5,735	2.21	9.72	22.89
10 Provision for Income Tax	29,784	29,989	32,801	14,098	17,188	0.69	9.38	21.92
11 Others	72	165	8	107	105	128.52	-95.14	-1.45
12 Net Profit	70,037	64,153	71,511	30,594	38,017	-8.40	11.47	24.26
TOTAL EXPENSES	618,452	676,255	607,360	293,185	333,771	9.35	-10.19	13.84
Income								
1. Interest Income	551,682	588,736	497,588	230,341	265,356	6.72	-15.48	15.20
1.1. On Loans and Advance	490,121	511,556	418,637	187,843	215,848	4.37	-18.16	14.91
1.2. On Investment	51,290	59,590	58,749	29,949	35,014	16.18	-1.41	16.92
1.2.1 Government Bonds	47,873	53,733	50,369	24,187	28,196	12.24	-6.26	16.57
1.2.2 Foreign Bonds	228	499	477	243	279	118.51	-4.31	14.52
1.2.3 NRB Bonds	2	635	2,687	2,528	3,025	27870.93	323.20	19.69
1.2.4 Deventure & Bonds	3,187	4,724	5,215	2,990	3,514	48.24	10.41	17.52
1.3 Agency Balance	1,430	1,420	1,778	991	1,166	-0.73	25.19	17.65
1.4 On Call Deposit	1,367	3,245	3,605	2,617	3,077	137.42	11.08	17.56
1.5 Others	7,475	12,925	14,820	8,941	10,251	72.91	14.66	14.66
2. Comission & Discount	27,763	33,790	37,791	20,162	23,078	21.71	11.84	14.46
2.1 Bills Purchase & Discount	206	397	415	217	263	92.78	4.47	21.05
2.2 Comission	21,250	26,721	29,341	15,777	18,016	25.75	9.81	14.19
2.3 Others	6,307	6,671	8,035	4,167	4,798	5.78	20.43	15.16
3 Income From Exchange Fluctuation	5,468	6,294	9,516	5,768	7,018	15.12	51.18	21.67
3.1 Due to Change in Exchange Rate	817	(317)	773	420	419	-138.79	-344.17	-0.21
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	5,348	6,599	42.15	32.24	23.39
4 Other Operating Income	9,218	8,654	10,711	6,041	7,103	-6.12	23.77	17.58
5 Non Operating Income	1,760	1,370	2,668	2,249	2,516	-22.15	94.73	11.84
6 Provision Written Back	23,391	37,139	48,685	28,249	28,316	58.78	31.09	0.24
7 Recovery from Written off Loan	231	271	392	363	372	17.32	44.75	2.45
8 Income from Extra Ordinary Expenses	(1,060)	1	10	12	13	-100.14	567.57	2.41
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	293,185	333,771	9.35	-10.19	13.84

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	53,217	48,793	34,593	14,039	16,068	-8.31	-29.10	14.45
1.1 Deposit Liabilities	52,034	47,947	33,777	13,581	15,554	-7.85	-29.55	14.53
1.1.1 Saving A/c	8,737	6,896	7,413	4,357	5,112	-21.07	7.49	17.33
1.1.2 Fixed A/c	42,073	40,214	25,736	8,991	10,186	-4.42	-36.00	13.28
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	309	347	-30.90	-74.06	12.11
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	810	881	-21.05	-45.43	8.73
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	3,672	4,097	-3.67	-31.55	11.57
1.1.2.4 Above 1 Year	9,226	12,112	9,734	4,200	4,861	31.28	-19.63	15.74
1.1.3 Call Deposit	1,215	836	628	232	256	-31.15	-24.91	10.45
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	458	514	-28.48	-3.61	12.22
2 Commission/Fee Expense	120	103	96	44	52	-14.54	-6.69	17.83
3 Employees Expenses	5,838	6,202	6,432	3,302	3,892	6.23	3.71	17.87
4 Office Operating Expenses	4,617	4,704	4,966	2,339	2,751	1.89	5.56	17.58
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	33	33	-18.97	-29.38	2.18
7. Provision for Risk	7,125	9,415	14,054	4,881	6,159	32.13	49.27	26.18
7.1 Loan loss Provision	7,064	9,268	13,812	4,881	6,159	31.20	49.03	26.18
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,553	1,733	29.33	3.21	11.61
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	331	346	-35.03	222.30	4.46
7.1.1.2 Watch List Provision	1,010	1,689	895	1,222	1,387	67.34	-47.02	13.55
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	3,331	4,424	33.39	63.09	32.80
7.1.3 Additional Loan Loss Provision	106	52	25	(3)	2	-50.90	-51.46	-193.85
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	106	109	-1.34	72.38	2.17
9 Provision for Staff Bonus	844	868	961	554	643	2.88	10.75	16.20
10 Provision for Income Tax	2,604	3,011	2,628	1,503	1,729	15.63	-12.70	15.06
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	3,537	4,092	-4.23	2.04	15.70
TOTAL EXPENSES	80,737	79,197	70,053	30,337	35,528	-1.91	-11.55	17.11
Income								
1. Interest Income	74,528	70,425	56,897	25,674	29,308	-5.51	-19.21	14.16
1.1. On Loans and Advance	68,237	63,418	50,838	22,651	25,794	-7.06	-19.84	13.87
1.2. On Investment	4,790	5,607	5,055	2,477	2,880	17.05	-9.84	16.27
1.2.1 Government Bonds	4,352	5,401	5,039	2,465	2,861	24.11	-6.70	16.04
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	10	10	-53.19	-91.93	5.13
1.2.4 Deventure & Bonds	2	2	0	1	9	-20.97	-93.88	506.29
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	47	49	-53.14	-52.08	4.88
1.5 Others	725	1,037	830	499	586	43.00	-19.94	17.33
2. Comission & Discount	1,030	1,171	1,576	838	970	13.73	34.58	15.82
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	424	492	13.91	20.37	15.95
2.3 Others	446	506	775	413	478	13.50	53.27	15.68
3 Income From Exchange Fluctuation	85	74	111	75	100	-12.63	49.59	34.70
3.1 Due to Change in Exchange Rate	12	5	13	22	35	-56.45	150.09	62.02
3.2 Due to Foreign Currency Trans.	73	69	98	53	65	-5.21	41.74	23.33
4 Other Operating Income	1,601	1,916	2,033	1,031	1,153	19.65	6.12	11.81
5 Non Operating Income	114	278	295	160	188	144.51	6.16	17.63
6 Provision Written Back	3,135	5,325	8,223	2,490	3,718	69.88	54.41	49.32
7 Recovery from Written off Loan	9	8	7	2	2	-12.23	-7.03	0.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	68	87	-100.00	0.00	28.39
TOTAL INCOME	80,737	79,197	70,053	30,337	35,528	-1.91	-11.55	17.11

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	11,618	11,182	8,936	3,736	4,231	-3.75	-20.09	13.23
1.1 Deposit Liabilities	11,159	11,098	8,846	3,683	4,169	-0.55	-20.29	13.20
1.1.1 Saving A/c	1,631	1,488	1,380	630	729	-8.75	-7.30	15.69
1.1.2 Fixed A/c	9,245	9,363	7,303	2,977	3,354	1.27	-22.00	12.68
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	76	82	-41.26	-43.70	8.63
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	286	318	5.13	-21.94	11.25
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	1,312	1,490	4.16	-22.02	13.64
1.1.2.4 Above 1 Year	3,778	4,055	3,274	1,303	1,463	7.32	-19.26	12.26
1.1.3 Call Deposit	283	247	164	76	86	-12.70	-33.52	12.92
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	53	61	-81.57	5.98	15.36
2 Commission/Fee Expense	9	8	10	4	5	-13.47	19.24	22.39
3 Employees Expenses	1,472	1,562	1,655	883	1,005	6.09	5.99	13.86
4 Office Operating Expenses	1,249	1,244	1,347	616	711	-0.36	8.28	15.43
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	8	11	112.19	378.28	35.15
7. Provision for Risk	1,389	1,993	1,662	1,051	1,184	43.48	-16.60	12.67
7.1 Loan loss Provision	1,330	1,919	1,662	1,051	1,184	44.23	-13.35	12.67
7.1.1 General Loan loss Provision	261	388	93	82	97	48.67	-76.07	18.30
7.1.1.1 Pass Loan Loss Provision	160	199	3	28	48	24.79	-98.48	71.61
7.1.1.2 Watch List Provision	101	188	90	54	49	86.43	-52.34	-9.56
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	902	1,021	48.16	-0.05	13.10
7.1.3 Additional Loan Loss Provision	36	-	40	67	67	-100.00	0.00	0.00
7.2. Provision for Non-Banking Assets	58	75	-	-	-	29.14	-100.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	1	-	0	-	-	-100.00	0.00	0.00
8 Loan Written Off	71	92	212	13	11	29.24	131.92	-13.72
9 Provision for Staff Bonus	101	102	184	51	61	1.18	79.71	20.18
10 Provision for Income Tax	452	86	527	274	275	-81.03	513.89	0.52
11 Others	7	1	-	9	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	670	439	-45.80	47.77	-34.40
TOTAL EXPENSES	17,917	17,117	15,823	7,315	7,943	-4.46	-7.56	8.59
Income								
1. Interest Income	15,666	14,947	12,708	5,734	6,490	-4.59	-14.98	13.20
1.1. On Loans and Advance	13,907	13,322	11,295	5,088	5,761	-4.21	-15.22	13.22
1.2. On Investment	1,397	1,322	1,079	476	544	-5.42	-18.36	14.18
1.2.1 Government Bonds	983	847	836	370	420	-13.87	-1.24	13.57
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	66	80	1.39	27.52	20.32
1.2.4 Deventure & Bonds	295	354	88	40	44	20.03	-75.06	9.64
1.3 Agency Balance	-	3	12	4	5	0.00	245.56	24.39
1.4 On Call Deposit	285	231	151	51	52	-19.03	-34.70	1.74
1.5 Others	76	69	171	114	129	-9.42	147.46	12.73
2. Comission & Discount	293	299	407	180	208	1.91	36.19	15.56
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	95	109	-9.28	5.74	15.03
2.3 Others	63	90	186	85	98	42.98	107.06	16.17
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	254	286	36.26	53.33	12.73
5 Non Operating Income	98	218	205	54	64	122.96	-6.00	17.99
6 Provision Written Back	1,033	776	1,548	913	581	-24.87	99.53	-36.41
7 Recovery from Written off Loan	6	7	6	11	11	25.64	-6.80	6.75
8 Income from Extra Ordinary Expenses	1	10	15	11	12	1994.00	39.83	9.50
9 Net Loss	545	485	358	158	290	-11.09	-26.21	83.30
TOTAL INCOME	17,917	17,117	15,823	7,315	7,943	-4.46	-7.56	8.59

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	369,627	363,887	356,370	354,795	353,545	-1.55	-2.07	-0.35
Fishery Related	15,012	16,213	16,261	16,020	15,822	8.00	0.29	-1.24
Mining Related	11,789	11,898	11,755	11,905	12,025	0.92	-1.20	1.01
Agriculture, Forestry, Beverage & Non Food Production Related*	782,536	857,723	929,124	965,250	969,050	9.61	8.32	0.39
Construction	203,379	207,710	231,369	248,733	251,449	2.13	11.39	1.09
Electricity, Gas and Water	307,457	376,015	445,617	472,085	472,664	22.30	18.51	0.12
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	75,374	75,848	-0.02	3.96	0.63
Transport, Communication and Public Utilities	98,130	88,555	83,318	87,775	88,680	-9.76	-5.91	1.03
Wholesaler & Retailer	983,500	999,438	1,033,161	1,040,016	1,039,827	1.62	3.37	-0.02
Finance, Insurance and Real Estate	365,559	396,355	440,738	447,030	432,566	8.42	11.20	-3.24
Tourism Service**	211,160	231,556	257,021	267,051	266,019	9.66	11.00	-0.39
Other Services	196,597	201,661	222,298	227,825	227,704	2.58	10.23	-0.05
Consumption Loans	926,138	1,013,605	1,151,709	1,261,294	1,274,374	9.44	13.62	1.04
Local Government	1,127	1,218	1,234	1,228	1,237	8.14	1.29	0.76
Others	337,541	331,052	338,556	314,393	314,756	-1.92	2.27	0.12
TOTAL	4,879,851	5,167,173	5,591,604	5,790,773	5,795,567	5.89	8.21	0.08
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,127,734	2,131,306	22.25	7.07	0.17
Overdraft	230,782	124,431	111,286	108,030	107,518	-46.08	-10.56	-0.47
Cash Credit Loan	516,456	648,712	650,654	671,391	664,342	25.61	0.30	-1.05
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	134,970	145,495	12.58	51.13	7.80
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	844,958	843,971	-17.58	13.17	-0.12
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	443,812	447,826	10.98	7.91	0.90
Real Estate Loan	249,588	268,158	275,962	264,309	263,066	7.44	2.91	-0.47
Margin Nature Loan	76,535	90,093	140,702	152,823	156,155	17.71	56.17	2.18
Hire Purchase Loan	159,216	124,102	128,681	137,793	140,639	-22.05	3.69	2.07
Deprived Sector Loan	308,356	312,186	296,260	291,767	276,628	1.24	-5.10	-5.19
Bills Purchased	4,271	7,815	12,372	12,375	13,420	82.99	58.31	8.45
Other Product	452,502	465,365	544,374	600,812	605,200	2.84	16.98	0.73
Total	4,879,851	5,167,173	5,591,604	5,790,773	5,795,567	5.89	8.21	0.08
Collateral wise								
Gold and Silver	55,533	58,489	83,287	99,302	105,061	5.32	42.40	5.80
Government Securities	3,239	3,160	4,606	4,662	4,587	-2.43	45.74	-1.60
Non Governmental Securities	58,566	81,671	131,074	141,215	144,019	39.45	60.49	1.99
Fixed Deposit Receipts	58,120	41,599	40,045	36,491	35,397	-28.43	-3.74	-3.00
Own	57,887	41,348	33,779	30,279	29,384	-28.57	-18.31	-2.96
Other Licences Institutions	233	252	6,267	6,212	6,013	7.79	2390.17	-3.21
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,117,675	5,122,709	7.13	6.90	0.10
Fixed Assets	3,749,324	3,938,300	4,132,041	4,253,490	4,252,825	5.04	4.92	-0.02
Current Assets	565,372	684,244	809,314	864,184	869,884	21.03	18.28	0.66
Against security of Bill	37,183	35,589	51,517	52,377	56,988	-4.29	44.75	8.81
Domestic Bills	771	1,112	5,629	4,406	4,480	44.28	406.21	1.68
Foreign Bills	36,412	34,477	45,887	47,971	52,509	-5.31	33.10	9.46
Against Guarantee	195,038	199,590	197,228	185,619	173,192	2.33	-1.18	-6.69
Government Guarantee	3,129	3,145	3,151	3,439	3,395	0.49	0.21	-1.28
Institutional Guarantee	127,020	147,144	148,915	136,970	124,921	15.84	1.20	-8.80
Personal Guarantee	41,125	32,724	31,948	31,806	32,139	-20.43	-2.37	1.05
Collective Guarantee	7,239	3,388	1,203	1,218	1,169	-53.19	-64.50	-4.04
International Rated Foreign Bank's Guarantee	455	252	129	0	-	-44.69	-48.80	-100.00
Other Guarantee	16,069	12,937	11,882	12,185	11,569	-19.49	-8.15	-5.06
Credit Card	4,528	5,678	6,223	6,981	7,346	25.41	9.59	5.22
Others	152,948	118,852	136,269	146,452	146,269	-22.29	14.65	-0.12
Total	4,879,851	5,167,173	5,591,604	5,790,773	5,795,567	5.89	8.21	0.08

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-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	330,086	323,942	318,651	314,244	312,049	-1.86	-1.63	-0.70
Fishery Related	13,237	14,394	14,575	14,128	13,883	8.74	1.26	-1.74
Mining Related	11,383	11,554	11,353	11,557	11,680	1.50	-1.74	1.06
Agriculture, Forestry, Beverage & Non Food Production Related*	749,504	823,518	893,175	928,927	932,630	9.88	8.46	0.40
Construction	167,502	182,860	204,009	219,809	221,729	9.17	11.57	0.87
Electricity, Gas and Water	298,869	365,248	432,239	461,009	463,005	22.21	18.34	0.43
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	72,356	72,867	-0.91	4.40	0.71
Transport, Communication and Public Utilities	83,643	77,219	72,590	76,600	77,541	-7.68	-5.99	1.23
Wholesaler & Retailer	896,414	910,162	946,091	955,363	955,654	1.53	3.95	0.03
Finance, Insurance and Real Estate	306,730	321,327	367,855	373,422	360,934	4.76	14.48	-3.34
Tourism Service**	182,269	199,049	220,201	227,117	225,660	9.21	10.63	-0.64
Other Services	178,117	181,572	200,279	205,245	205,235	1.94	10.30	0.00
Consumption Loans	768,478	841,225	960,879	1,064,292	1,076,767	9.47	14.22	1.17
Local Government	1,082	1,176	1,187	1,185	1,187	8.74	0.90	0.11
Others	260,185	248,572	249,845	225,557	226,694	-4.46	0.51	0.50
TOTAL	4,315,377	4,569,076	4,963,146	5,150,812	5,157,515	5.88	8.62	0.13
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,874,266	1,874,250	22.75	6.52	0.00
Overdraft	164,141	92,020	86,617	85,352	85,711	-43.94	-5.87	0.42
Cash Credit Loan	493,597	587,956	585,274	607,954	601,957	19.12	-0.46	-0.99
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	134,970	145,495	12.59	51.34	7.80
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	831,463	830,595	-16.44	13.16	-0.10
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	349,611	352,198	13.16	5.05	0.74
Real Estate Loan	217,964	224,656	230,937	211,527	212,616	3.07	2.80	0.51
Margin Nature Loan	58,679	70,345	116,809	129,684	133,077	19.88	66.05	2.62
Hire Purchase Loan	138,262	106,860	113,080	122,700	125,672	-22.71	5.82	2.42
Deprived Sector Loan	262,365	267,360	256,784	254,154	241,433	1.90	-3.96	-5.01
Bills Purchased	4,271	7,815	12,372	12,375	13,420	82.99	58.31	8.45
Other Product	385,119	398,673	484,899	536,756	541,092	3.52	21.63	0.81
Total	4,315,377	4,569,076	4,963,146	5,150,812	5,157,515	5.88	8.62	0.13
Collateral wise								
Gold and Silver	50,575	53,423	76,977	91,943	97,316	5.63	44.09	5.84
Government Securities	3,200	3,160	4,606	4,662	4,587	-1.23	45.74	-1.60
Non Governmental Securities	43,198	64,671	108,380	119,607	122,475	49.71	67.59	2.40
Fixed Deposit Receipts	47,972	33,532	33,784	32,362	31,409	-30.10	0.75	-2.94
Own	47,738	33,283	27,523	26,149	25,396	-30.28	-17.31	-2.88
Other Licences Institutions	233	249	6,262	6,212	6,013	6.75	2412.35	-3.21
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,549,619	4,553,374	7.25	6.93	0.08
Fixed Assets	3,268,070	3,427,110	3,587,102	3,685,566	3,683,648	4.87	4.67	-0.05
Current Assets	565,333	684,086	809,100	864,053	869,726	21.01	18.27	0.66
Against security of Bill	37,183	35,588	51,517	52,374	56,986	-4.29	44.76	8.81
Domestic Bills	771	1,112	5,629	4,403	4,478	44.28	406.21	1.69
Foreign Bills	36,412	34,476	45,887	47,971	52,509	-5.32	33.10	9.46
Against Guarantee	147,130	152,332	160,741	154,601	145,287	3.54	5.52	-6.02
Government Guarantee	3,065	3,087	3,091	3,373	3,329	0.73	0.11	-1.30
Institutional Guarantee	97,518	112,985	121,561	113,754	104,607	15.86	7.59	-8.04
Personal Guarantee	27,919	22,293	24,003	24,723	25,212	-20.15	7.67	1.98
Collective Guarantee	2,186	813	192	590	584	-62.80	-76.39	-1.08
International Rated Foreign Bank's Guarantee	455	252	129	0	-	-44.69	-48.80	-100.00
Other Guarantee	15,986	12,901	11,765	12,160	11,555	-19.29	-8.81	-4.97
Credit Card	4,524	5,662	6,206	6,958	7,318	25.16	9.60	5.17
Others	148,194	109,512	124,733	138,686	138,764	-26.10	13.90	0.06
Total	4,315,377	4,569,076	4,963,146	5,150,812	5,157,515	5.88	8.62	0.13

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-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	32,930	33,225	30,558	33,047	33,895	0.89	-8.03	2.57
Fishery Related	1,523	1,523	1,321	1,461	1,520	0.06	-13.32	4.07
Mining Related	321	239	306	246	242	-25.50	27.94	-1.50
Agriculture, Forestry, Beverage & Non Food Production Related*	29,095	30,311	31,394	31,619	31,645	4.18	3.58	0.08
Construction	32,104	20,936	24,064	25,635	26,382	-34.79	14.94	2.91
Electricity, Gas and Water	7,578	9,835	12,965	10,607	9,100	29.77	31.83	-14.21
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,223	2,184	22.35	-5.19	-1.77
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,366	8,324	-20.49	-7.58	-0.50
Wholesaler & Retailer	73,242	74,853	73,112	70,385	69,727	2.20	-2.32	-0.94
Finance, Insurance and Real Estate	46,985	61,373	59,585	60,065	59,430	30.62	-2.91	-1.06
Tourism Service**	24,215	27,181	31,978	34,952	35,037	12.25	17.65	0.24
Other Services	15,561	17,064	18,380	19,342	19,579	9.66	7.71	1.23
Consumption Loans	128,117	142,214	158,224	163,771	164,380	11.00	11.26	0.37
Local Government	9	6	12	7	7	-31.37	82.86	0.00
Others	66,870	68,896	72,119	72,367	71,597	3.03	4.68	-1.06
TOTAL	471,382	498,615	524,199	534,092	533,047	5.78	5.13	-0.20
Productwise								
Term Loan	167,740	199,355	220,267	221,074	224,051	18.85	10.49	1.35
Overdraft	59,343	28,465	19,982	18,476	17,692	-52.03	-29.80	-4.24
Cash Credit Loan	19,124	52,999	57,854	55,520	54,242	177.14	9.16	-2.30
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,408	8,353	-62.74	37.34	-0.66
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	77,877	79,181	0.62	21.87	1.67
Real Estate Loan	21,884	33,368	33,340	40,892	38,611	52.48	-0.09	-5.58
Margin Nature Loan	14,165	15,594	19,541	19,867	19,893	10.09	25.31	0.13
Hire Purchase Loan	17,352	13,990	12,233	11,452	11,369	-19.38	-12.56	-0.72
Deprived Sector Loan	40,153	38,068	33,924	31,514	30,611	-5.19	-10.89	-2.86
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	49,012	49,044	0.33	-11.70	0.07
Total	471,382	498,615	524,199	534,092	533,047	5.78	5.13	-0.20
Collateral wise								
Gold and Silver	3,931	3,936	5,493	6,529	6,890	0.12	39.57	5.54
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	19,149	19,157	10.29	41.46	0.04
Fixed Deposit Receipts	8,314	6,702	4,901	3,054	2,955	-19.39	-26.87	-3.24
Own	8,314	6,700	4,896	3,054	2,955	-19.42	-26.92	-3.24
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	476,118	476,703	6.67	6.03	0.12
Fixed Assets	403,343	430,127	456,085	475,998	476,556	6.64	6.03	0.12
Current Assets	7	134	105	121	148	1866.47	-21.71	22.20
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	1	-	-	-	0.00	-100.00	0.00
Against Guarantee	41,526	40,504	32,110	26,392	24,723	-2.46	-20.73	-6.32
Government Guarantee	25	18	21	26	26	-28.80	17.83	0.00
Institutional Guarantee	24,532	28,799	24,497	20,320	18,849	17.40	-14.94	-7.24
Personal Guarantee	11,873	9,086	6,469	5,408	5,253	-23.48	-28.80	-2.86
Collective Guarantee	5,052	2,575	1,011	628	585	-49.04	-60.75	-6.81
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	10	10	-39.05	317.09	-2.36
Credit Card	4	16	17	23	28	343.53	5.47	19.36
Others	1,785	3,446	6,039	2,827	2,590	93.07	75.22	-8.37
Total	471,382	498,615	524,199	534,092	533,047	5.78	5.13	-0.20

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-Jan	Mid-Feb	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,611	6,720	7,161	7,504	7,601	1.66	6.56	1.30
Fishery Related	253	296	365	431	418	17.05	23.31	-3.02
Mining Related	85	105	96	102	103	22.89	-8.51	1.47
Agriculture, Forestry, Beverage & Non Food Production Related*	3,937	3,894	4,554	4,704	4,774	-1.08	16.96	1.50
Construction	3,774	3,914	3,296	3,289	3,338	3.72	-15.78	1.49
Electricity, Gas and Water	1,009	932	412	469	559	-7.62	-55.83	19.26
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	795	797	32.87	-6.91	0.17
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,809	2,816	-25.82	2.34	0.25
Wholesaler & Retailer	13,844	14,423	13,958	14,267	14,446	4.18	-3.23	1.25
Finance, Insurance and Real Estate	11,844	13,655	13,297	13,543	12,203	15.30	-2.62	-9.89
Tourism Service**	4,676	5,326	4,843	4,982	5,323	13.91	-9.08	6.84
Other Services	2,919	3,025	3,640	3,239	2,890	3.65	20.30	-10.77
Consumption Loans	29,543	30,166	32,605	33,231	33,227	2.11	8.09	-0.01
Local Government	36	36	36	36	44	0.06	0.00	22.34
Others	10,486	13,584	16,592	16,469	16,465	29.54	22.15	-0.02
TOTAL	93,091	99,482	104,259	105,870	105,004	6.86	4.80	-0.82
Productwise								
Term Loan	22,909	26,667	31,111	32,394	33,005	16.40	16.67	1.89
Overdraft	7,297	3,946	4,687	4,202	4,115	-45.92	18.77	-2.07
Cash Credit Loan	3,735	7,757	7,526	7,917	8,143	107.67	-2.98	2.86
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	5,087	5,023	3.03	-18.68	-1.27
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	16,323	16,447	10.09	15.07	0.76
Real Estate Loan	9,740	10,133	11,685	11,890	11,839	4.04	15.31	-0.43
Margin Nature Loan	3,691	4,155	4,352	3,272	3,185	12.55	4.74	-2.65
Hire Purchase Loan	3,602	3,253	3,368	3,641	3,598	-9.71	3.55	-1.18
Deprived Sector Loan	5,838	6,758	5,552	6,099	4,584	15.76	-17.85	-24.83
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,044	15,064	-4.77	-8.26	0.13
Total	93,091	99,482	104,259	105,870	105,004	6.86	4.80	-0.82
Collateral wise								
Gold and Silver	1,027	1,131	816	830	855	10.08	-27.78	3.01
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,458	2,386	12.00	-0.19	-2.95
Fixed Deposit Receipts	1,835	1,366	1,361	1,076	1,033	-25.56	-0.37	-3.98
Own	1,835	1,365	1,360	1,076	1,033	-25.59	-0.39	-3.98
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	91,938	92,631	4.03	9.71	0.75
Fixed Assets	77,912	81,063	88,854	91,927	92,621	4.04	9.61	0.76
Current Assets	32	24	109	11	11	-26.17	359.02	-4.20
Against security of Bill	-	-	-	3	2	0.00	0.00	-13.94
Domestic Bills	-	-	-	3	2	0.00	0.00	-13.94
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	4,626	3,182	5.83	-35.18	-31.22
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	2,896	1,464	7.84	-46.69	-49.44
Personal Guarantee	1,332	1,345	1,476	1,675	1,674	0.98	9.71	-0.05
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	-25.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	15	3	-78.84	-41.61	-77.53
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	2,970	5,894	5,497	4,939	4,915	98.48	-6.74	-0.48
Total	93,091	99,482	104,259	105,870	105,004	6.86	4.80	-0.82

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	ADB/NL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	36,807.81	63,574.06	22,866.88	32,712.70	34,153.67	33,457.98	22,067.28	7,096.73	190.22	(3,488.27)	5,425.86	2,135.25	1,598.02
	a. Paid-up Capital	19,738.23	38,115.85	15,507.46	20,954.78	22,285.04	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	4,039.63	6,115.80	5,981.04	4,400.01	4,390.15	1,636.09	108.17	17.25	968.85	267.64	328.18
	e. Share Premium	-	-	-	-	-	-	-	-	28.83	-	-	-	9.08
	f. Retained Earning	12.45	1,005.61	(1,473.38)	99.40	64.71	(2,565.48)	1,134.14	213.18	(453.92)	(4,041.94)	(282.60)	26.07	6.08
	g. Others Reserves Fund	6,532.28	10,877.30	4,793.16	5,542.73	5,822.88	8,080.96	2,961.47	951.00	12.80	33.59	1,005.54	582.78	46.66
2	BORROWINGS	24,042.03	19,785.45	6,362.37	10,616.91	15,197.48	7,842.43	9,407.12	995.44	-	-	747.30	-	-
	a. NRB	-	-	189.32	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	754.00	-	700.00	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	8,779.98	-	1,449.50	3,285.53	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	2,803.77	316.72	-	-	-	-	-	-	-	-	-	-	-
	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	326,443.41	644,749.13	211,061.68	268,708.07	293,969.40	339,677.50	232,462.16	52,886.03	474.00	4,291.79	55,593.96	17,162.29	8,330.41
	a. Current	18,484.34	41,253.23	12,592.27	8,470.77	19,934.19	16,501.64	22,607.91	1,248.13	14.56	281.75	887.39	930.28	282.19
	Domestic	17,877.85	38,020.96	12,100.95	8,209.54	17,100.72	16,059.22	17,047.66	1,246.95	14.56	281.75	887.39	930.28	282.19
	Foreign	606.49	3,232.27	491.32	261.23	2,833.47	442.42	5,560.25	1.18	-	-	-	-	-
	b. Savings	138,905.00	261,806.54	92,864.91	84,786.18	123,916.31	163,836.19	104,243.71	28,832.74	84.43	3,225.12	26,965.55	8,456.46	2,691.99
	Domestic	138,896.33	260,918.42	92,497.16	84,705.17	123,562.81	163,714.33	101,726.51	28,823.76	84.43	3,225.12	26,965.55	8,456.46	2,691.99
	Foreign	8.68	888.12	367.75	81.01	353.51	121.86	2,517.20	8.98	-	-	-	-	-
	c. Fixed	135,694.09	289,749.93	84,943.49	152,784.46	119,169.58	133,334.28	84,368.57	17,604.52	304.38	180.04	21,890.60	5,410.66	4,902.47
	Domestic	135,694.09	286,062.40	81,403.65	148,229.40	114,116.03	132,237.73	83,067.45	17,604.52	304.38	180.04	21,890.60	5,410.66	4,902.47
	Foreign	-	3,687.53	3,539.84	4,555.06	5,053.55	1,096.55	1,301.13	-	-	-	-	-	-
	d. Call Deposits	32,402.41	47,006.31	19,393.95	19,564.85	27,952.13	23,240.31	19,783.24	4,526.97	69.20	604.87	5,829.95	2,343.76	453.54
	Domestic	32,402.41	46,177.78	19,364.76	19,198.54	22,992.17	22,963.70	18,106.46	4,526.97	69.20	604.87	5,829.95	2,343.76	453.54
	Foreign	-	828.53	29.19	366.31	4,959.96	276.61	1,676.77	-	-	-	-	-	-
	e. Others	957.57	4,933.12	1,267.07	3,101.80	2,997.19	2,765.08	1,458.73	673.68	1.43	-	20.48	21.12	0.22
	Domestic	957.57	4,430.60	1,267.07	2,892.59	2,915.35	2,765.08	1,458.73	673.68	1.43	-	20.48	21.12	0.22
	Foreign	-	502.52	-	209.21	81.83	-	-	-	-	-	-	-	-
4	Bills Payable	-	20.19	281.90	67.07	35.81	-	25.74	3.00	-	-	3.31	-	-
5	Other Liabilities	49,381.03	59,156.01	18,975.43	30,018.34	35,266.61	37,390.04	12,595.19	5,692.01	266.69	4,471.09	3,438.65	1,377.48	173.04
	1. Sundry Creditors	7,118.03	2,403.33	14.34	28.87	89.54	2,523.83	112.96	19.50	15.50	73.67	73.83	16.02	-
	2. Loan Loss Provision	11,496.24	26,131.10	11,011.57	14,267.23	11,387.70	21,528.07	7,878.34	2,843.02	148.48	1,879.14	2,337.68	922.07	98.76
	3. Interest Suspense a/c	2,672.40	-	1,826.28	1,422.31	1,503.72	5,548.28	-	1,263.94	47.37	1,121.97	-	-	-
	4. Others	28,094.37	30,621.59	6,123.24	14,299.93	22,285.64	7,789.86	4,603.89	1,565.55	55.33	1,396.31	1,027.14	439.38	74.28
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	0.51	-	-	-
7	Profit & Loss A/c	859.91	4,148.29	576.95	2,396.38	2,131.03	1,363.98	1,732.57	-	-	20.16	357.63	71.94	68.09
	TOTAL Liabilities	437,534.19	791,433.14	260,125.22	344,519.47	380,753.99	419,731.92	278,290.05	66,673.22	930.91	5,295.28	65,566.71	20,746.96	10,169.56
Assets														
1	LIQUID FUNDS	18,560.75	39,156.72	18,501.03	18,274.40	22,025.19	22,676.21	28,636.95	3,679.31	350.64	21.90	3,989.49	2,026.43	530.54
	a. Cash Balance	4,346.18	5,807.73	3,146.65	3,156.48	3,097.53	4,215.84	2,453.22	512.64	16.62	6.81	531.10	390.57	50.61
	Nepalese Notes & Coins	4,331.00	5,515.21	3,059.38	2,814.58	2,851.53	4,047.81	2,017.64	500.95	16.62	6.81	530.69	390.57	50.61
	Foreign Currency	15.18	292.52	87.27	341.90	246.00	168.03	435.58	11.69	-	-	0.41	-	-
	b. Bank Balance	14,214.57	33,348.99	14,301.40	15,117.92	17,392.63	18,460.37	26,183.72	2,113.33	60.42	0.29	3,458.40	1,193.42	391.25
	1. In Nepal Rastra Bank	13,637.21	26,989.07	8,331.48	12,299.78	13,881.64	15,009.44	15,221.55	2,081.42	60.42	0.29	2,255.71	1,078.85	333.47
	Domestic Currency	13,620.25	26,751.84	8,270.50	10,458.20	11,914.67	14,881.01	11,118.42	2,069.56	60.42	0.29	2,235.56	1,078.85	333.47
	Foreign Currency	16.96	237.23	60.98	1,841.58	1,966.97	128.42	4,103.13	11.86	-	-	20.15	-	-
	2. "A" Class Licensed Institution	422.80	783.08	653.78	335.34	490.07	1,519.82	224.91	28.19	-	-	1,169.62	114.58	57.72
	Domestic Currency	386.86	721.39	451.11	249.48	490.07	1,203.10	219.57	-	-	-	1,159.75	114.58	57.72
	Foreign Currency	35.94	61.69	202.67	85.86	-	316.72	5.34	28.19	-	-	9.86	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	31.36	-	0.05
	4. In Foreign Banks	154.56	5,576.84	5,316.14	2,482.80	3,020.93	1,910.33	10,737.26	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	1,052.98	-	1,535.02	-	-	1,053.35	273.60	14.79	-	442.43	88.68
	Domestic Currency	-	-	-	-	-	-	-	1,053.35	273.60	14.79	-	442.36	88.68
	Foreign Currency	-	-	1,052.98	-	1,535.02	-	-	-	-	-	-	0.08	-
2	INVESTMENT IN SECURITIES	114,819.71	191,040.83	37,978.86	49,367.04	41,409.80	102,101.85	36,225.49	11,269.96	4.00	-	10,437.82	3,670.03	2,205.46
	a. Govt. Securities	68,713.51	111,398.98	30,717.36	47,567.04	22,962.13	72,851.85	24,894.12	8,969.96	4.00	-	10,037.82	367.50	105.46
	b. NRB Bond	46,106.20	79,641.85	7,261.50	1,800.00	18,447.68	29,250.00	10,742.83	2,300.00	-	-	400.00	3,302.53	2,100.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	588.55	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	28,366.36	38,798.02	6,633.08	14,347.77	23,562.34	17,620.59	4,932.75	1,283.04	11.05	-	968.77	809.20	48.45
	a. Interbank Lending	400.00	859.33	-	304.40	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	28,827.00	3,513.57	8,986.90	17,176.58	7,068.68	1,426.77	-	-	-	-	-	-
	c. Others	27,966.36	9,111.69	3,119.51	5,360.87	6,081.37	10,551.91	3,505.98	1,283.04	11.05	-	968.77	809.20	48.45
4	LOANS & ADVANCES (Including Bills Purchased)	223,105.79	466,304.77	176,743.75	232,658.96	258,091.10	240,732.13	195,661.69	45,611.41	290.01	2,471.18	46,425.56	13,114.64	7,198.44
	4.1 LOANS & ADVANCES	223,105.79	466,304.77	176,743.75	227,285.32	257,161.94	240,727.13	195,661.69	45,611.41	290.01	2,471.18	46,425.56	13,114.64	7,198.44
	a. Private Sector	220,855.06	442,153.29	175,849.05	219,402.58	245,951.25	229,773.77	187,936.15	42,856.06	290.01	2,471.18	45,211.79	12,984.80	6,654

S.N.	BFI Name	Mukti	Gairma	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,450.43	8,992.39	6,268.50	709.16	6,626.59	6,896.17	6,855.60	534.26	540.35	574.86	683.66	1,035.15
	a. Paid-up Capital	8,000.39	6,021.35	4,211.93	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	1,713.39	1,081.33	75.00	857.03	1,261.83	1,191.82	86.78	9.82	70.12	40.41	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	71.56	1.06	33.23	(39.07)	(999.50)	34.66	184.37	(219.22)	(5.56)	(609.25)	(3.03)	(290.47)
	g. Others Reserves Fund	1,392.50	1,256.60	942.01	124.30	2,373.28	577.70	1,855.74	109.24	13.70	279.65	30.77	206.65
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	116,308.17	91,984.44	63,984.42	2,156.90	64,743.02	73,348.61	55,521.32	5,509.67	1,482.87	7,947.08	6,045.72	4,249.77
	a. Current	2,984.53	2,266.85	1,651.96	40.61	1,672.15	1,347.75	1,274.19	119.37	29.44	195.93	147.67	72.52
	Domestic	2,984.51	2,266.85	1,651.96	40.61	1,670.57	1,347.75	1,274.19	119.37	29.44	195.93	147.67	72.52
	Foreign	0.02	-	-	-	1.58	-	0.01	-	-	-	-	-
	b. Savings	60,223.69	54,021.26	29,894.85	405.54	33,412.73	39,346.07	24,982.67	2,022.49	546.26	2,719.70	2,168.26	923.07
	Domestic	60,219.13	54,021.26	29,894.85	405.54	33,410.93	39,346.07	24,982.67	2,022.49	546.26	2,719.70	2,168.26	923.07
	Foreign	4.56	-	-	-	1.79	-	-	-	-	-	-	-
	c. Fixed	44,206.31	25,637.77	28,063.10	1,604.87	22,708.55	29,580.28	23,605.56	2,589.68	823.68	3,891.47	3,116.45	2,896.02
	Domestic	44,206.31	25,637.77	28,063.10	1,604.87	22,708.55	29,580.28	23,605.56	2,589.68	823.68	3,891.47	3,116.45	2,896.02
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	8,797.72	10,025.06	4,374.51	104.57	6,875.09	3,059.08	5,606.03	778.08	83.50	1,138.09	613.34	357.75
	Domestic	8,797.72	10,025.06	4,374.51	104.57	6,875.09	3,059.08	5,606.03	778.08	83.50	1,138.09	613.34	357.75
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	95.92	33.50	-	1.30	74.50	15.42	52.87	0.05	-	1.90	-	0.41
	Domestic	95.92	33.50	-	1.30	74.50	15.42	52.87	0.05	-	1.90	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.22	0.17	-	-	-	-	1.23	-	-	-	-	-
5	Other Liabilities	5,629.48	6,372.74	3,893.86	282.61	6,010.12	4,173.14	6,913.89	546.34	73.35	1,091.68	412.47	951.29
	1. Sundry Creditors	-	13.01	4.78	3.47	17.59	238.87	62.40	1.28	5.78	14.82	1.13	36.38
	2. Loan Loss Provision	4,169.57	4,383.94	2,691.54	167.16	4,068.18	2,845.12	2,945.93	237.90	37.36	568.81	190.64	307.89
	3. Interest Suspense a/c	-	-	-	93.25	-	316.81	1,310.02	78.06	-	154.99	40.50	429.24
	4. Others	1,459.92	1,975.78	1,197.55	18.72	1,924.35	772.33	2,595.54	229.11	30.21	353.06	180.20	177.77
6	Reconciliation A/c	0.03	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	821.52	779.44	268.96	12.94	385.69	518.23	264.86	-	-	27.36	17.29	-
	TOTAL Liabilities	135,875.79	109,126.23	75,412.84	3,161.60	79,265.44	85,936.15	70,555.93	6,590.26	2,096.57	9,640.98	7,167.88	6,236.20
Assets													
1	LIQUID FUNDS	7,280.40	6,526.10	4,175.17	325.37	4,327.39	4,748.69	3,820.21	822.14	246.83	2,104.78	864.22	599.86
	a. Cash Balance	1,431.06	950.13	517.60	18.35	914.74	681.26	497.90	61.01	30.75	122.87	60.69	27.26
	Nepalese Notes & Coins	1,373.70	713.23	505.36	18.35	776.72	681.26	497.37	61.01	30.75	122.87	60.69	27.26
	Foreign Currency	57.36	236.90	12.24	-	138.02	-	0.52	-	-	-	-	-
	b. Bank Balance	4,362.57	5,575.98	3,657.56	307.02	2,609.42	3,331.07	3,222.31	250.74	77.40	399.05	803.53	205.00
	1. In Nepal Rastra Bank	4,361.00	3,731.99	2,639.80	93.02	2,533.30	3,326.00	2,255.50	248.83	-	398.73	332.56	205.00
	Domestic Currency	4,346.28	3,728.86	2,639.73	93.02	2,522.61	3,326.00	2,255.50	248.83	-	398.73	332.56	205.00
	Foreign Currency	14.72	3.13	0.07	-	10.69	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.57	1,791.25	921.00	133.68	76.12	5.01	1,047.04	1.91	69.67	0.32	330.14	-
	Domestic Currency	-	1,768.93	909.11	133.68	76.12	4.23	1,036.76	1.91	69.67	0.32	330.14	-
	Foreign Currency	1.57	22.31	11.89	-	-	0.78	10.27	-	-	-	-	-
	3. Other Financial Ins.	-	52.74	96.76	80.32	-	0.05	19.78	-	7.73	-	140.83	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,486.77	-	-	-	803.24	736.35	-	510.39	138.68	1,582.85	-	367.60
	Domestic Currency	1,486.77	-	-	-	789.80	736.35	-	510.39	138.68	1,582.85	-	367.60
	Foreign Currency	-	-	-	-	13.44	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	21,019.80	15,828.79	11,431.65	950.00	13,360.08	13,482.05	10,876.73	1,500.00	473.47	413.60	740.00	1,709.80
	a. Govt. Securities	13,202.80	12,528.79	10,081.65	-	11,160.08	11,582.05	6,879.53	-	473.47	413.60	490.00	359.80
	b. NRB Bond	7,817.00	3,300.00	1,350.00	950.00	2,200.00	1,900.00	3,997.20	1,500.00	-	-	250.00	1,350.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,217.09	1,512.01	1,214.01	-	1,682.85	833.50	2,339.02	113.72	85.48	56.68	68.44	179.33
	a. Interbank Lending	-	-	-	-	386.95	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,217.09	1,512.01	1,214.01	-	1,295.90	833.50	2,339.02	113.72	85.48	56.68	68.44	179.33
4	LOANS & ADVANCES (Including Bills Purchased)	103,351.96	80,022.79	55,587.44	1,411.85	53,143.94	63,108.72	48,639.46	3,501.03	1,051.59	6,098.36	5,078.16	2,731.66
	4.1 LOANS & ADVANCES	103,351.96	80,022.79	55,587.44	1,411.85	53,143.94	63,108.72	48,639.46	3,501.03	1,051.59	6,098.36	5,078.16	2,731.66
	a. Private Sector	101,651.87	76,674.04	53,937.65	1,411.85	50,475.37	62,068.69	48,355.89	3,380.42	1,051.59	5,806.08	5,078.16	2,657.87
	b. Financial Institutions	1,700.09	3,348.75	1,649.79	-	2,668.56	1,040.03	283.57	120.61	-	292.28	-	73.79
	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	1,388.74	1,874.59	922.53	149.19	2,135.31	753.72	1,318.41	190.98	26.49	131.18	34.35	165.22
7	OTHER ASSETS	1,204.61	2,661.06	1,773.71	192.13	3,813.57	2,804.87	3,298.49	384.31	193.87	588.47	373.17	

S.N.	BFI Name	MSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMFL
Liabilities														
1	CAPITAL FUND	363.70	1,227.84	2,440.36	1,301.46	938.88	633.02	(15.50)	990.03	986.06	716.57	489.50	160.30	1,649.02
	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	267.98	286.27	243.95	72.98	184.35	298.73	198.08	24.89	99.47	454.36	214.71
	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)	(569.53)	1.64	(539.95)	(454.54)	(1,136.89)	(1,489.15)	(331.20)	12.11	(620.47)	(1,231.75)	(49.72)
	g. Others Reserves Fund	1,810.33	604.71	1,793.32	13.55	329.51	166.48	246.56	1,097.89	169.86	58.83	171.89	(0.00)	471.86
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	252.98	9,104.42	12,637.72	8,551.10	6,145.74	7,639.77	2,564.58	7,283.81	8,274.91	3,523.77	3,048.72	27.13	8,150.44
	a. Current	-	160.41	25.01	38.02	84.38	106.99	39.12	72.04	75.20	72.71	55.51	-	69.75
	Domestic	-	160.41	25.01	38.02	84.38	106.99	39.12	72.04	75.20	72.71	55.51	-	69.75
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.56	2,865.35	3,458.58	1,923.76	1,975.77	1,854.86	1,145.38	2,889.29	2,262.88	927.69	870.18	22.40	1,798.41
	Domestic	32.56	2,865.35	3,458.58	1,923.76	1,975.77	1,854.86	1,145.38	2,889.29	2,262.88	927.69	870.18	22.40	1,798.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,759.20	8,407.62	5,992.33	3,672.98	4,658.94	1,298.35	3,919.71	5,050.20	2,185.13	1,801.71	-	5,191.64
	Domestic	-	4,759.20	8,407.62	5,992.33	3,672.98	4,658.94	1,298.35	3,919.71	5,050.20	2,185.13	1,801.71	-	5,191.64
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	186.59	1,319.45	744.88	596.99	412.61	1,011.09	81.73	402.77	886.63	338.23	321.32	-	1,090.24
	Domestic	186.59	1,319.45	744.88	596.99	412.61	1,011.09	81.73	402.77	886.63	338.23	321.32	-	1,090.24
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.83	-	1.63	-	-	7.89	-	-	-	-	-	4.73	0.40
	Domestic	33.83	-	1.63	-	-	7.89	-	-	-	-	-	4.73	0.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.04	-	0.01	-	-	-	-	-
5	Other Liabilities	8,305.68	1,875.24	1,384.97	367.36	657.37	546.06	2,108.05	1,680.22	700.47	61.68	344.87	4,164.52	627.05
	1. Sundry Creditors	20.20	19.09	-	17.52	6.30	27.99	12.18	5.88	12.56	-	4.78	159.24	18.50
	2. Loan Loss Provision	2,187.12	1,136.88	681.26	224.24	488.94	282.97	1,279.73	1,459.54	540.53	-	215.21	663.53	327.44
	3. Interest Suspense a/c	5,954.08	404.10	-	37.31	-	44.38	751.21	-	-	-	48.02	3,169.44	99.23
	4. Others	144.29	315.16	703.71	88.30	162.13	190.72	64.93	214.80	147.38	61.68	76.87	172.31	181.88
6	Reconciliation A/c	22.28	-	-	-	-	8.67	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	29.30	-	16.98	17.49	-	-	-	42.54	9.60	-	0.06	13.75
	TOTAL Liabilities	8,944.63	12,236.80	16,712.21	10,236.91	7,759.47	8,827.56	4,657.12	9,954.07	10,003.97	4,311.62	3,883.09	4,352.01	10,440.26
Assets														
1	LIQUID FUNDS	112.29	1,091.34	2,869.80	453.00	456.94	679.46	821.79	1,840.28	831.80	427.59	354.16	165.44	870.08
	a. Cash Balance	-	162.33	215.65	38.81	35.65	53.67	30.24	112.82	92.95	33.40	34.88	0.13	56.44
	Nepalese Notes & Coins	-	162.33	215.65	38.81	35.65	53.67	30.24	112.82	92.95	33.40	34.88	0.13	56.44
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.34	413.38	516.44	332.35	421.29	323.06	111.96	493.90	738.84	162.70	319.28	165.30	348.21
	1. In Nepal Rastra Bank	0.07	413.38	516.44	332.35	259.94	306.67	108.89	329.06	392.02	162.70	154.80	9.07	340.40
	Domestic Currency	0.07	413.38	516.44	332.35	259.94	306.67	108.89	329.06	392.02	162.70	154.80	9.07	340.40
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.27	-	-	-	148.01	16.36	3.07	164.84	244.43	-	129.15	156.02	7.77
	Domestic Currency	1.27	-	-	-	148.01	16.36	3.07	164.84	244.43	-	129.15	156.02	7.77
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	13.34	0.02	0.00	-	102.39	-	35.33	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	110.95	515.62	2,137.71	81.84	-	302.74	679.59	1,233.56	-	231.49	-	-	465.43
	Domestic Currency	110.95	515.62	2,137.71	81.84	-	302.74	679.59	1,233.56	-	231.49	-	-	465.43
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,550.00	1,643.38	2,904.64	2,165.00	1,810.00	-	1,059.15	3,159.20	1,295.63	708.45	-	2,659.88
	a. Govt. Securities	1.00	650.00	1,643.38	1,904.64	415.00	460.00	-	1,059.15	759.20	1,295.63	161.07	-	1,609.88
	b. NRB Bond	-	1,900.00	-	1,000.00	1,750.00	1,350.00	-	-	2,400.00	-	547.38	-	1,050.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	266.95	920.90	218.68	203.14	144.70	39.50	91.73	472.00	274.54	61.71	1.45	853.32
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	266.95	920.90	218.68	203.14	144.70	39.50	91.73	472.00	274.54	61.71	1.45	853.32
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,607.00	9,224.77	6,304.57	4,192.90	5,317.25	2,432.89	5,103.50	4,594.72	1,999.54	2,233.37	663.53	5,339.36
	4.1 LOANS & ADVANCES	2,192.25	6,607.00	9,224.77	6,304.57	4,192.90	5,317.25	2,432.89	5,103.50	4,594.72	1,999.54	2,233.37	663.53	5,339.36
	a. Private Sector	2,192.25	6,475.73	9,044.77	6,283.89	4,192.90	5,219.19	2,383.13	5,060.32	4,559.34	1,999.54	2,139.17	663.53	5,272.74
	b. Financial Institutions	-	131.27	180.00	20.68	-	98.06	49.76	43.18	35.38	-	94.20	-	66.62
	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	155.76	645.56	102.35	264.36	355.31	54.05	239.18	177.61	193.69	109.91	343.46	204.64
7	OTHER ASSETS	6,493.15	1,110.37	885.90	238.37	283.55	290.88	1,154.05	1,059.48	685.41	95.39	219.96	3,157.80	299.09
	a. Accrued Interest:	5,954.08	465.82	-										

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,974.99	2,242.05	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	31.92	155.10	(246.28)
	g. Others Reserves Fund	314.02	312.88	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	22,003.85	24,038.91	9,675.93
	a. Current	324.43	242.20	111.85
	Domestic	324.43	242.20	111.85
	Foreign	-	-	-
	b. Savings	6,969.58	5,887.77	2,431.55
	Domestic	6,969.58	5,887.77	2,431.55
	Foreign	-	-	-
	c. Fixed	12,371.63	14,978.15	6,035.55
	Domestic	12,371.63	14,978.15	6,035.55
	Foreign	-	-	-
	d. Call Deposits	2,306.46	2,930.78	1,096.98
	Domestic	2,306.46	2,930.78	1,096.98
	Foreign	-	-	-
	e. Others	31.75	-	-
	Domestic	31.75	-	-
	Foreign	-	-	-
4	Bills Payable	0.15	-	-
5	Other Liabilities	847.88	1,497.54	778.67
	1. Sundry Creditors	156.14	60.03	26.82
	2. Loan Loss Provision	512.03	816.50	478.54
	3. Interest Suspense a/c	-	142.25	172.03
	4. Others	179.71	478.76	101.29
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	55.92	145.00	-
	TOTAL Liabilities	25,381.62	28,423.50	11,677.48
Assets				
1	LIQUID FUNDS	1,954.77	1,101.94	621.13
	a. Cash Balance	172.47	99.13	43.69
	Nepalese Notes & Coins	172.47	99.13	43.69
	Foreign Currency	-	-	-
	b. Bank Balance	1,782.29	1,002.81	417.53
	1. In Nepal Rastra Bank	1,078.97	918.76	417.53
	Domestic Currency	1,078.97	918.76	417.53
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	574.65	81.14	-
	Domestic Currency	574.65	81.14	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	128.67	2.91	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	159.91
	Domestic Currency	-	-	159.91
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	4,633.35	4,624.38	1,932.85
	a. Govt. Securities	2,300.00	1,850.00	1,432.85
	b. NRB Bond	2,333.35	2,774.38	500.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	530.17	425.66	232.20
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	530.17	425.66	232.20
4	LOANS & ADVANCES (Including Bills Purchased)	17,191.21	20,531.74	7,877.70
	4.1 LOANS & ADVANCES	17,191.21	20,531.74	7,877.70
	a. Private Sector	17,042.02	19,885.13	7,870.93
	b. Financial Institutions	149.19	646.61	6.78
	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	363.47	697.82	306.44
7	OTHER ASSETS	657.80	950.77	396.81
	a. Accrued Interest:	277.93	272.00	191.24
	Financial Institutions	241.86	150.72	131.93
	Government Enterprises	29.42	41.77	19.10
	Private Sector	6.65	79.51	40.21
	b. Staff Loans / Adv.	168.42	399.12	123.00
	c. Sundry Debtors	31.62	(0.66)	12.37
	d. Cash In Transit	-	-	-
	e. Others	179.83	280.30	70.20
8	Expenses not Written off	-	-	-
9	Non Banking Assets	50.86	91.19	307.35
10	Reconciliation Account	-	-	0.83
11	Profit & Loss A/c	-	-	2.16
	TOTAL ASSETS	25,381.62	28,423.50	11,677.48

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	6,921.04	9,661.79	12,715.40	11,192.86	2,021.81	8,200.94	5,412.95
1.1 On Deposit Liabilities	6,696.49	9,399.93	12,095.37	10,610.94	1,867.20	7,718.16	4,901.60
1.1.1 Saving Account	3,121.51	4,161.98	3,852.11	2,488.45	996.30	1,959.45	1,090.57
1.1.2 Fixed Account	3,504.16	5,122.03	7,960.02	7,768.16	765.87	5,474.01	3,656.51
1.1.2.1 Up to 3 months Fixed Account	297.63	-	2,388.01	14.26	-	-	687.80
1.1.2.2 3 to 6 months Fixed Account	462.28	-	1,194.00	-	53.12	-	726.69
1.1.2.3 6 months to 1 year Fixed Account	893.06	-	2,149.21	-	560.08	5,474.01	641.14
1.1.2.4 Above 1 year Fixed Account	1,851.19	5,122.03	2,228.81	7,753.90	152.68	-	1,600.88
1.1.3 Call Deposit	70.81	115.91	283.24	354.33	105.03	284.70	154.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	224.55	261.86	620.03	581.92	154.61	482.78	511.35
2. Commission Expense	195.77	299.92	595.70	287.86	180.21	-	88.61
3. Staff Expense	2,374.69	2,892.76	2,428.71	1,868.31	607.22	1,877.92	976.54
4. Office Operating Expenses	769.16	1,015.32	1,448.84	1,480.45	472.25	1,217.33	625.13
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	2.06	-	-
7. Provision for Risk	1,584.23	3,919.23	915.98	8,138.69	358.12	-	2,298.35
7.1 Loan loss Provision	1,584.23	3,919.23	875.40	8,138.69	358.12	-	2,292.63
7.1.1 General Loan loss Provision	1,584.23	601.69	91.79	2,126.64	34.56	-	160.15
7.1.1.1 Pass Loan Loss Provision	1,584.23	315.25	-	966.60	-	-	104.56
7.1.1.2 Watch List Provision	-	286.44	91.79	1,160.04	34.56	-	55.59
7.1.2 Special Loan Loss Provision	-	3,317.54	783.61	6,012.04	323.56	-	2,132.48
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	5.72
7.5. Provision for Loss of Other Assets	-	-	40.59	-	-	-	-
8. Loan Written Off	-	-	105.96	64.31	9.10	63.70	-
9. Provision for Staff Bonus	149.94	142.00	855.17	351.26	247.63	218.46	191.69
10. Provision for Income Tax	990.33	809.37	2,313.38	966.31	668.59	569.87	517.56
11. Others	-	1.57	-	-	-	-	-
12. Net Profit	1,858.51	1,888.53	5,383.17	2,195.05	1,560.05	1,396.30	1,207.63
Total Expenses	14,843.67	20,630.49	26,762.32	26,545.11	6,127.04	13,544.52	11,318.45
Income							
1. Interest Income	12,294.17	16,220.29	22,130.08	18,696.40	4,307.36	13,541.74	8,399.21
1.1 On Loans and Advances	9,987.29	12,100.25	18,159.81	15,009.66	3,093.64	11,261.92	6,213.15
1.2 On Investment	1,064.31	3,732.67	2,658.58	1,685.17	664.46	1,191.33	1,475.93
1.2.1 Government Bonds	1,064.31	504.96	1,820.41	1,685.17	623.89	1,191.33	1,018.69
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1,153.30	838.17	-	-	-	455.23
1.2.4 Debenture & Bonds	-	2,074.42	-	-	40.57	-	2.01
1.3 On Agency Balance	160.49	6.62	-	913.06	6.10	-	6.51
1.4 On Call Deposit	-	380.74	773.44	-	402.69	-	-
1.5 On Others	1,082.08	0.00	538.25	1,088.51	140.47	1,088.49	703.62
2. Commission and Discount	703.32	231.90	2,484.65	1,094.62	984.89	537.64	889.89
2.1 Bills Purchase and Discount	-	0.01	-	-	19.96	-	1.08
2.2 Commission	703.32	180.58	658.74	1,094.62	832.01	401.60	339.88
2.3 Others	-	51.31	1,825.91	-	132.92	136.03	548.92
3. Exchange Flactuation Income	138.25	143.06	681.20	570.66	469.58	423.04	195.76
3.1 Due to Change in Exchange Rate	-	8.30	123.23	14.12	1.47	-	21.20
3.2 Due to Foreign Currency Transaction	138.25	134.76	557.96	556.54	468.11	423.04	174.57
4. Other Operating Income	419.49	1,049.18	368.48	605.72	53.87	108.33	111.84
5. Non Operating Income	2.09	410.40	-	518.87	-	173.92	1.49
6. Write Back from Provisions for loss	1,286.34	2,570.51	953.95	5,056.25	302.75	(1,254.72)	1,719.76
7. Recovery of written-off Loan	-	5.15	143.96	2.59	8.59	14.58	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	14,843.67	20,630.49	26,762.32	26,545.11	6,127.04	13,544.52	11,318.45

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	6,462.15	8,815.59	4,508.15	9,595.48	8,700.10	7,028.12	6,879.30
1.1 On Deposit Liabilities	6,124.83	8,212.61	4,118.89	8,641.94	8,261.01	6,011.03	6,223.30
1.1.1 Saving Account	1,612.88	2,349.89	1,650.56	2,149.12	2,933.53	1,880.15	2,085.50
1.1.2 Fixed Account	4,344.57	5,730.89	2,371.08	6,304.93	5,090.08	4,028.87	4,060.42
1.1.2.1 Up to 3 months Fixed Account	1,923.82	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	979.69	-	-	-	-	1,517.37	-
1.1.2.3 6 months to 1 year Fixed Account	1,441.07	-	47.01	-	3,192.29	1,635.46	4,060.24
1.1.2.4 Above 1 year Fixed Account	-	5,730.89	2,324.08	6,304.93	1,897.78	876.04	0.18
1.1.3 Call Deposit	167.38	131.83	97.25	187.89	237.41	102.02	77.38
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	337.32	602.98	389.26	953.54	439.08	1,017.09	656.00
2. Commission Expense	26.72	136.01	152.07	237.85	5.63	-	11.09
3. Staff Expense	1,247.53	1,734.15	1,325.52	2,197.44	2,352.00	1,691.37	2,185.28
4. Office Operating Expenses	926.88	1,311.85	733.66	996.72	1,471.25	1,307.34	931.30
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	2.43	77.68	-	23.07	3.17
7. Provision for Risk	642.25	3,662.87	714.17	8,387.05	6,047.48	1,450.89	3,562.16
7.1 Loan loss Provision	642.25	3,662.87	714.17	8,387.05	6,047.48	1,450.89	3,562.16
7.1.1 General Loan loss Provision	242.75	-	109.95	6,697.63	1,866.96	146.70	412.78
7.1.1.1 Pass Loan Loss Provision	242.75	-	107.16	-	1,797.46	107.39	289.62
7.1.1.2 Watch List Provision	-	-	2.79	6,697.63	69.50	39.31	123.16
7.1.2 Special Loan Loss Provision	399.50	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	-	-	-	-	-	-	-
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	411.07	55.48	197.68	551.83	38.53	277.80	64.65
10. Provision for Income Tax	1,218.00	56.23	533.72	1,791.35	104.02	793.51	368.53
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,505.33	443.09	1,245.36	3,175.15	242.71	1,706.69	859.91
Total Expenses	13,439.93	16,236.25	9,428.17	27,010.55	19,093.81	14,278.78	14,865.40

Income

1. Interest Income	11,742.58	13,776.23	7,907.06	17,192.82	14,825.45	12,137.07	11,653.79
1.1 On Loans and Advances	9,458.35	11,241.13	6,645.56	14,292.67	11,948.60	10,001.23	8,895.85
1.2 On Investment	2,267.98	1,571.69	1,001.38	2,324.26	1,882.00	1,563.48	1,739.49
1.2.1 Government Bonds	1,979.47	1,550.33	-	2,324.26	1,843.69	1,451.56	1,739.43
1.2.2 Foreign Bonds	255.53	-	11.73	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	41.60	-
1.2.4 Debenture & Bonds	32.98	21.36	989.65	-	38.32	70.32	0.07
1.3 On Agency Balance	-	6.10	-	-	8.23	7.43	-
1.4 On Call Deposit	-	957.31	-	-	372.23	175.81	-
1.5 On Others	16.25	-	260.11	575.89	614.38	389.12	1,018.44
2. Commission and Discount	1,224.50	940.63	1,055.49	2,020.27	1,082.35	1,366.47	662.59
2.1 Bills Purchase and Discount	41.69	0.85	-	-	131.78	53.28	0.01
2.2 Commission	1,182.81	939.78	904.15	2,008.75	773.53	146.85	622.13
2.3 Others	-	-	151.34	11.53	177.04	1,166.35	40.45
3. Exchange Fluctuation Income	365.18	122.35	256.63	410.89	526.64	306.94	119.58
3.1 Due to Change in Exchange Rate	21.06	-	39.75	25.67	(0.98)	56.30	-
3.2 Due to Foreign Currency Transaction	344.13	122.35	216.87	385.22	527.62	250.64	119.58
4. Other Operating Income	28.18	156.62	68.97	496.58	546.59	460.80	378.67
5. Non Operating Income	-	-	-	10.38	525.35	-	117.94
6. Write Back from Provisions for loss	79.49	1,229.80	136.83	6,879.59	1,574.39	-	1,932.84
7. Recovery of written-off Loan	-	10.63	3.20	-	12.74	7.50	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.30	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	13,439.93	16,236.25	9,428.17	27,010.55	19,093.81	14,278.78	14,865.40

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaaxmi
Expenses							
1. Interest Expense	13,983.10	5,242.41	7,525.39	6,768.38	7,708.36	5,777.81	1,335.13
1.1 On Deposit Liabilities	12,850.26	4,886.66	6,895.81	6,068.74	7,237.15	5,171.37	1,271.54
1.1.1 Saving Account	3,735.90	1,404.58	1,246.22	1,921.71	2,318.58	1,531.20	451.79
1.1.2 Fixed Account	8,893.18	3,383.34	5,568.54	3,963.17	4,902.68	3,564.05	799.56
1.1.2.1 Up to 3 months Fixed Account	-	412.96	-	1.98	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,363.88	342.54	2,148.63	26.40	-	-	0.86
1.1.2.3 6 months to 1 year Fixed Account	2,807.79	2,179.70	2,301.40	761.54	-	3,564.05	199.32
1.1.2.4 Above 1 year Fixed Account	4,721.52	448.14	1,118.50	3,173.25	4,902.68	-	599.38
1.1.3 Call Deposit	221.18	98.74	81.05	161.59	15.89	76.11	20.19
1.1.4 Certificate of Deposit	-	-	-	22.27	-	-	-
1.2 On Borrowing	1,132.84	355.75	629.58	699.64	471.22	606.44	63.59
2. Commission Expense	569.39	95.40	-	167.59	129.23	-	10.52
3. Staff Expense	2,383.27	1,218.05	1,021.22	1,547.09	2,094.76	975.59	380.08
4. Office Operating Expenses	1,890.54	816.27	625.83	991.85	1,236.46	811.10	262.41
5. Foreign Exchange Loss	-	-	-	-	-	138.98	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	11.52	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	127.46	-
6. Non Operating Expense	6.05	-	-	-	0.19	-	28.48
7. Provision for Risk	2,430.17	2,125.75	1,324.60	3,755.94	3,863.82	1,877.54	694.21
7.1 Loan loss Provision	2,430.17	2,125.75	1,324.60	3,755.94	3,863.82	1,876.88	694.21
7.1.1 General Loan loss Provision	(309.14)	-	219.53	462.53	1,794.86	-	183.58
7.1.1.1 Pass Loan Loss Provision	(1,264.47)	-	16.19	225.28	31.01	-	8.46
7.1.1.2 Watch List Provision	955.33	-	203.34	237.26	1,763.85	-	175.12
7.1.2 Special Loan Loss Provision	2,739.31	2,125.75	1,559.14	3,293.41	2,068.96	1,876.88	510.63
7.1.3 Additional Loan Loss Provision	-	-	(454.07)	-	-	-	-
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	119.71	0.11	24.16	13.21
9. Provision for Staff Bonus	629.97	93.15	380.52	335.29	273.87	269.04	44.99
10. Provision for Income Tax	1,521.49	261.36	1,028.27	886.56	1,100.87	688.78	121.49
11. Others	-	-	-	101.97	-	1.49	-
12. Net Profit	4,148.29	576.95	2,396.38	2,131.03	1,363.98	1,732.57	283.47
Total Expenses	27,562.27	10,429.34	14,780.65	16,805.41	17,771.67	12,297.06	3,173.98
Income							
1. Interest Income	23,326.55	8,905.61	12,947.37	12,338.74	13,281.67	9,732.23	2,454.32
1.1 On Loans and Advances	18,855.94	7,760.68	11,006.98	10,892.14	10,623.63	8,399.55	2,147.17
1.2 On Investment	2,784.79	1,030.18	1,668.67	1,098.17	2,346.05	1,263.82	205.34
1.2.1 Government Bonds	2,687.89	1,030.18	1,627.01	1,026.35	1,777.54	1,249.78	205.34
1.2.2 Foreign Bonds	-	-	-	-	-	11.52	-
1.2.3 NRB Bonds	50.65	-	-	-	486.33	-	-
1.2.4 Debenture & Bonds	46.25	-	41.66	71.82	82.18	2.52	-
1.3 On Agency Balance	-	39.20	2.30	-	9.81	-	-
1.4 On Call Deposit	-	7.65	-	7.14	-	-	4.45
1.5 On Others	1,685.82	67.89	269.41	341.30	302.18	68.87	97.36
2. Commission and Discount	2,592.00	816.53	951.72	1,778.14	1,455.40	204.70	113.74
2.1 Bills Purchase and Discount	-	1.33	-	-	13.28	-	-
2.2 Commission	2,592.00	368.90	904.22	1,778.14	1,379.33	204.70	3.43
2.3 Others	-	446.30	47.50	-	62.78	-	110.31
3. Exchange Flactuation Income	660.56	258.05	210.94	361.00	362.03	435.62	0.16
3.1 Due to Change in Exchange Rate	19.41	-	(1.67)	41.50	10.64	38.69	-
3.2 Due to Foreign Currency Transaction	641.15	258.05	212.61	319.50	351.39	396.93	0.16
4. Other Operating Income	863.41	140.54	390.83	6.00	262.16	586.60	99.82
5. Non Operating Income	-	14.07	276.86	76.13	2.23	385.80	-
6. Write Back from Provisions for loss	-	292.96	-	2,203.70	2,408.19	942.95	505.64
7. Recovery of written-off Loan	119.74	1.58	2.93	30.16	-	8.23	0.30
8. Income from Extra Ordinary transactions	-	-	-	11.54	-	0.92	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	27,562.27	10,429.34	14,780.65	16,805.41	17,771.67	12,297.06	3,173.98

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	14.42	39.97	1,428.91	344.52	210.21	3,001.41	2,235.00
1.1 On Deposit Liabilities	14.42	39.97	1,377.32	344.52	210.21	2,900.11	2,184.40
1.1.1 Saving Account	1.42	17.78	400.36	118.23	40.90	902.30	929.44
1.1.2 Fixed Account	12.56	20.48	954.88	217.82	167.40	1,960.09	1,212.13
1.1.2.1 Up to 3 months Fixed Account	0.75	-	24.53	-	6.70	32.42	37.23
1.1.2.2 3 to 6 months Fixed Account	2.77	-	182.14	24.01	8.37	139.99	98.15
1.1.2.3 6 months to 1 year Fixed Account	2.07	4.55	366.69	0.42	58.59	1,257.36	698.63
1.1.2.4 Above 1 year Fixed Account	6.98	15.94	381.52	193.39	93.74	530.32	378.12
1.1.3 Call Deposit	0.44	1.71	22.08	8.47	1.90	37.72	42.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	51.59	-	0.00	101.30	50.60
2. Commission Expense	-	-	9.19	8.73	-	-	4.80
3. Staff Expense	11.75	20.81	383.86	113.17	45.53	787.22	588.27
4. Office Operating Expenses	13.72	17.63	301.84	74.00	21.62	497.11	401.49
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.01	0.10	-	-	-	-
7. Provision for Risk	46.80	-	285.14	90.21	22.91	1,931.74	430.99
7.1 Loan loss Provision	46.80	-	285.14	90.21	22.91	1,931.74	430.99
7.1.1 General Loan loss Provision	2.22	-	92.70	28.86	16.58	296.99	324.34
7.1.1.1 Pass Loan Loss Provision	0.40	-	-	-	11.55	54.55	-
7.1.1.2 Watch List Provision	1.81	-	92.70	28.86	5.03	242.44	324.34
7.1.2 Special Loan Loss Provision	44.58	-	192.44	61.36	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	-	-	56.95	11.42	9.73	130.40	123.72
10. Provision for Income Tax	-	-	154.91	30.83	29.18	352.08	334.05
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	20.16	357.63	71.94	68.09	821.52	779.44
Total Expenses	99.06	98.60	2,997.45	749.39	407.28	7,531.63	4,897.75

Income

1. Interest Income	11.56	23.81	2,682.35	662.58	378.69	5,778.80	4,441.85
1.1 On Loans and Advances	11.56	23.78	2,324.52	602.63	344.86	5,141.14	3,849.29
1.2 On Investment	-	-	314.53	53.33	2.94	437.88	499.89
1.2.1 Government Bonds	-	-	314.53	53.33	2.94	429.94	499.89
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	7.93	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.03	4.08	3.40	1.08	6.36	4.07
1.5 On Others	-	-	39.22	3.23	29.81	193.42	88.61
2. Commission and Discount	0.04	-	144.85	55.16	0.48	33.57	97.16
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	-	12.66	7.78	0.36	27.76	95.49
2.3 Others	0.02	-	132.19	47.39	0.12	5.81	1.67
3. Exchange Flactuation Income	-	-	1.20	0.00	-	8.72	30.20
3.1 Due to Change in Exchange Rate	-	-	1.12	0.00	-	2.55	16.81
3.2 Due to Foreign Currency Transaction	-	-	0.08	-	-	6.16	13.39
4. Other Operating Income	0.13	0.02	58.98	-	23.24	316.23	279.47
5. Non Operating Income	3.37	-	1.77	8.42	4.87	73.20	0.53
6. Write Back from Provisions for loss	32.48	74.76	108.30	23.22	-	1,321.11	48.54
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	51.48	-	-	-	-	-	-
Total Income	99.06	98.60	2,997.45	749.39	407.28	7,531.63	4,897.75

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,668.73	75.22	1,656.82	1,905.38	1,605.45	154.26	45.39
1.1 On Deposit Liabilities	1,616.70	75.22	1,578.40	1,844.35	1,550.45	154.25	45.39
1.1.1 Saving Account	473.67	10.71	601.95	614.97	429.23	34.02	9.29
1.1.2 Fixed Account	1,127.78	63.42	927.47	1,224.35	1,084.75	117.78	35.41
1.1.2.1 Up to 3 months Fixed Account	9.49	-	3.68	-	220.14	-	5.09
1.1.2.2 3 to 6 months Fixed Account	91.83	-	44.73	-	179.09	22.56	6.83
1.1.2.3 6 months to 1 year Fixed Account	412.11	41.78	129.61	735.62	23.85	58.69	14.35
1.1.2.4 Above 1 year Fixed Account	614.35	21.65	749.46	488.73	661.67	36.53	9.14
1.1.3 Call Deposit	15.25	1.09	48.97	5.03	36.47	2.45	0.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	52.03	-	78.42	61.04	55.00	0.01	-
2. Commission Expense	13.30	-	-	-	5.31	0.04	-
3. Staff Expense	435.40	13.11	365.91	319.94	239.68	54.73	28.31
4. Office Operating Expenses	273.58	10.37	300.56	244.05	169.63	41.62	17.82
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	4.68	-	-	-	-
7. Provision for Risk	201.63	8.93	232.24	497.72	1,366.07	21.70	31.83
7.1 Loan loss Provision	201.63	8.93	232.24	497.72	1,366.07	21.70	31.83
7.1.1 General Loan loss Provision	66.70	5.38	232.24	93.45	278.16	2.42	5.96
7.1.1.1 Pass Loan Loss Provision	-	(0.57)	232.24	8.41	23.09	0.09	1.01
7.1.1.2 Watch List Provision	66.70	5.95	-	85.04	255.06	2.33	4.95
7.1.2 Special Loan Loss Provision	134.94	3.55	-	404.27	1,085.48	19.28	25.88
7.1.3 Additional Loan Loss Provision	-	-	-	-	2.44	-	-
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	5.06	2.03	-	28.30	14.12	-	-
9. Provision for Staff Bonus	75.57	-	61.22	82.26	40.10	-	-
10. Provision for Income Tax	204.03	-	165.30	222.10	96.01	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	476.06	-	385.69	518.23	264.86	-	-
Total Expenses	3,353.36	109.66	3,172.42	3,817.98	3,801.22	272.36	123.36
Income							
1. Interest Income	3,079.46	99.44	2,850.15	3,412.33	2,535.11	224.45	83.60
1.1 On Loans and Advances	2,766.40	93.34	2,477.13	2,970.53	2,232.88	199.05	69.39
1.2 On Investment	310.02	2.07	347.14	398.44	239.66	23.11	4.34
1.2.1 Government Bonds	310.02	-	347.14	398.44	238.24	22.37	4.34
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2.07	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.74	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.04	-	4.67	5.01	3.45	2.29	1.14
1.5 On Others	-	4.03	21.22	38.34	59.12	-	8.73
2. Commission and Discount	197.15	0.16	13.21	194.99	95.59	9.98	1.74
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	197.15	0.11	13.21	14.22	95.59	9.98	1.74
2.3 Others	-	0.06	-	180.77	-	-	-
3. Exchange Flactuation Income	1.55	-	58.61	-	0.04	-	-
3.1 Due to Change in Exchange Rate	1.13	-	13.80	-	0.04	-	-
3.2 Due to Foreign Currency Transaction	0.41	-	44.81	-	-	-	-
4. Other Operating Income	59.28	3.68	158.17	27.58	90.22	2.19	4.61
5. Non Operating Income	-	-	92.07	-	3.44	0.55	-
6. Write Back from Provisions for loss	14.50	-	-	183.09	1,076.81	19.91	19.16
7. Recovery of written-off Loan	1.42	-	0.21	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	6.38	-	-	-	15.27	14.24
Total Income	3,353.36	109.66	3,172.42	3,817.98	3,801.22	272.36	123.36

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
Expenses							
1. Interest Expense	180.53	166.84	148.78	1.25	239.32	374.43	289.92
1.1 On Deposit Liabilities	180.53	166.43	148.78	1.25	239.32	374.43	289.92
1.1.1 Saving Account	39.91	36.46	23.16	0.18	48.69	1.97	46.76
1.1.2 Fixed Account	132.35	127.32	123.01	-	189.43	370.49	238.66
1.1.2.1 Up to 3 months Fixed Account	-	6.94	-	-	25.05	19.02	-
1.1.2.2 3 to 6 months Fixed Account	37.85	41.80	-	-	33.13	26.64	16.78
1.1.2.3 6 months to 1 year Fixed Account	45.01	47.88	-	-	77.32	118.84	118.69
1.1.2.4 Above 1 year Fixed Account	49.49	30.70	123.01	-	53.92	205.98	103.18
1.1.3 Call Deposit	8.27	2.64	2.61	1.07	1.20	1.97	4.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.41	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	65.44	38.62	34.64	2.88	73.66	79.99	38.39
4. Office Operating Expenses	75.64	27.63	31.65	1.37	62.74	53.51	33.00
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	242.09	54.82	78.45	-	-	66.93	48.74
7.1 Loan loss Provision	242.09	54.82	78.45	-	-	66.93	48.74
7.1.1 General Loan loss Provision	91.02	12.38	0.72	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	6.51	-	-	-	-	-	-
7.1.1.2 Watch List Provision	84.52	12.38	0.72	-	-	-	-
7.1.2 Special Loan Loss Provision	151.07	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	-	-	-	-	9.80	-	-
9. Provision for Staff Bonus	4.34	2.74	-	-	4.65	-	2.70
10. Provision for Income Tax	11.73	7.41	-	-	12.56	47.81	7.28
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	27.36	17.29	-	-	29.30	111.71	16.98
Total Expenses	607.12	315.35	293.52	5.50	441.40	734.37	437.01
Income							
1. Interest Income	301.65	288.26	187.04	2.26	385.11	679.42	414.82
1.1 On Loans and Advances	280.73	259.64	152.96	0.06	331.90	620.27	366.62
1.2 On Investment	16.70	24.27	16.34	1.27	24.97	41.01	47.63
1.2.1 Government Bonds	16.70	17.31	16.34	-	24.97	41.01	47.63
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.96	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.27	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.22	1.74	1.59	0.93	2.25	18.14	0.57
1.5 On Others	-	2.61	16.15	-	25.99	-	-
2. Commission and Discount	1.16	11.30	0.10	-	0.26	26.35	0.17
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.16	11.30	0.10	-	0.26	26.35	0.17
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	22.07	7.09	7.74	-	17.56	27.95	14.38
5. Non Operating Income	-	-	10.45	-	11.51	0.65	2.92
6. Write Back from Provisions for loss	282.24	8.69	-	-	26.96	-	4.72
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	88.19	3.24	-	-	-
Total Income	607.12	315.35	293.52	5.50	441.40	734.37	437.01

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	208.51	205.69	114.50	240.15	249.01	105.41	99.88
1.1 On Deposit Liabilities	208.51	205.69	114.50	238.12	249.01	105.41	99.88
1.1.1 Saving Account	44.66	36.75	35.53	53.82	59.46	22.36	19.22
1.1.2 Fixed Account	161.18	163.59	78.54	180.83	189.56	79.97	78.31
1.1.2.1 Up to 3 months Fixed Account	-	14.41	1.29	-	-	4.59	2.89
1.1.2.2 3 to 6 months Fixed Account	-	34.66	2.49	9.74	14.55	14.16	2.50
1.1.2.3 6 months to 1 year Fixed Account	161.18	69.27	24.73	51.80	128.73	34.30	33.38
1.1.2.4 Above 1 year Fixed Account	-	45.25	50.03	119.30	46.28	26.92	39.55
1.1.3 Call Deposit	2.67	5.36	0.43	3.46	-	3.08	2.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.03	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	62.93	72.03	11.58	79.09	63.92	22.50	39.13
4. Office Operating Expenses	43.27	58.13	21.75	46.90	40.55	16.04	34.52
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	3.16	-	1.34	-	-	-
7. Provision for Risk	88.02	145.81	68.06	90.59	-	55.82	18.86
7.1 Loan loss Provision	88.02	145.81	68.06	90.59	-	55.82	18.86
7.1.1 General Loan loss Provision	8.50	21.99	-	-	-	3.70	18.86
7.1.1.1 Pass Loan Loss Provision	0.59	4.05	-	-	-	2.04	18.86
7.1.1.2 Watch List Provision	7.91	17.94	-	-	-	1.65	-
7.1.2 Special Loan Loss Provision	79.52	123.82	68.06	90.59	-	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	-	-	-	11.66	6.75	1.52	-
10. Provision for Income Tax	6.24	-	-	86.66	18.23	4.11	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	14.56	-	-	-	42.54	9.60	-
Total Expenses	424.52	484.82	215.90	556.53	421.00	215.00	192.38
Income							
1. Interest Income	288.35	311.17	175.35	318.30	369.06	146.96	150.00
1.1 On Loans and Advances	250.28	274.57	170.84	301.06	321.35	135.51	136.23
1.2 On Investment	15.50	32.43	-	9.93	46.05	-	13.06
1.2.1 Government Bonds	15.50	-	-	9.93	-	-	13.06
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	32.43	-	-	46.05	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.94	2.52	4.51	5.78	1.66	2.39	0.71
1.5 On Others	21.63	1.65	-	1.53	-	9.06	-
2. Commission and Discount	12.05	0.85	0.14	2.58	13.66	7.67	9.65
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	12.05	0.85	0.14	2.13	13.66	0.90	0.45
2.3 Others	-	-	-	0.45	-	6.76	9.20
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	8.93	17.08	7.33	1.41	37.14	30.21	3.51
5. Non Operating Income	-	17.77	0.06	1.74	-	-	0.19
6. Write Back from Provisions for loss	102.98	107.87	12.13	108.65	1.13	30.16	-
7. Recovery of written-off Loan	-	1.21	-	6.11	-	-	-
8. Income from Extra Ordinary transactions	12.22	-	-	-	-	-	-
9. Net Loss	-	28.87	20.89	117.75	-	-	29.04
Total Income	424.52	484.82	215.90	556.53	421.00	215.00	192.38

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.15	251.34	698.58	715.86	288.00
1.1 On Deposit Liabilities	0.15	248.96	669.08	688.40	288.00
1.1.1 Saving Account	0.13	35.13	126.12	119.39	55.35
1.1.2 Fixed Account	-	205.01	528.53	546.09	221.17
1.1.2.1 Up to 3 months Fixed Account	-	11.12	3.97	-	-
1.1.2.2 3 to 6 months Fixed Account	-	37.19	9.52	80.10	36.89
1.1.2.3 6 months to 1 year Fixed Account	-	74.99	246.28	245.91	105.01
1.1.2.4 Above 1 year Fixed Account	-	81.72	268.76	220.08	79.27
1.1.3 Call Deposit	0.02	8.82	14.44	22.92	11.48
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	2.38	29.50	27.46	-
2. Commission Expense	-	0.65	4.27	-	-
3. Staff Expense	4.32	60.09	141.49	152.46	65.90
4. Office Operating Expenses	2.12	35.48	67.50	110.69	51.49
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	5.35	0.72	-
7. Provision for Risk	-	79.04	145.81	123.53	174.69
7.1 Loan loss Provision	-	79.04	145.81	123.53	174.69
7.1.1 General Loan loss Provision	-	7.23	15.68	6.09	14.07
7.1.1.1 Pass Loan Loss Provision	-	1.76	-	20.21	0.72
7.1.1.2 Watch List Provision	-	5.47	15.68	(14.11)	13.36
7.1.2 Special Loan Loss Provision	-	71.80	130.13	117.43	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	-	2.18	8.88	23.05	-
10. Provision for Income Tax	-	5.89	23.97	62.45	-
11. Others	-	-	-	-	-
12. Net Profit	0.06	13.75	55.92	145.00	-
Total Expenses	6.65	448.45	1,151.77	1,333.74	580.09

Income

1. Interest Income	0.15	362.54	1,053.01	1,237.82	408.92
1.1 On Loans and Advances	-	304.81	938.20	1,092.59	363.47
1.2 On Investment	-	42.46	69.97	143.92	39.03
1.2.1 Government Bonds	-	-	68.80	143.92	39.03
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	0.16	1.17	-	-
1.2.4 Debenture & Bonds	-	42.30	-	-	-
1.3 On Agency Balance	-	-	-	-	5.10
1.4 On Call Deposit	0.12	4.62	3.09	1.30	1.00
1.5 On Others	0.03	10.65	41.75	0.00	0.33
2. Commission and Discount	-	14.30	49.82	68.18	1.75
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.68	49.82	-	1.75
2.3 Others	-	13.62	-	68.18	0.00
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	3.52	3.31	42.92	24.54	38.89
5. Non Operating Income	2.98	-	0.09	-	15.72
6. Write Back from Provisions for loss	-	67.44	5.92	-	112.64
7. Recovery of written-off Loan	-	0.87	-	3.21	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	-	-	-	2.16
Total Income	6.65	448.45	1,151.77	1,333.74	580.09

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,415.60	22,208.14	19,279.26	18,635.86	13,221.22	13,845.14	7,355.35	10,040.76
Fishery Related	681.79	1,295.41	726.99	806.17	-	305.55	45.00	164.68
Mining Related	2,993.98	469.18	371.85	929.17	-	104.80	221.71	-
Agriculture, Forestry, Beverage & Non Food Production Related*	44,095.43	38,385.85	83,006.32	100,908.24	10,491.34	90,285.00	45,148.96	58,510.63
Construction	3,700.92	4,461.82	25,327.37	7,725.85	7,850.01	2,435.14	949.61	4,756.86
Electricity, Gas and Water	17,123.59	25,650.82	47,252.38	33,622.68	8,532.40	21,790.51	10,593.42	21,711.06
Metal Products, Mach. & Ele. Eqp.	2,349.23	4,002.63	6,760.13	4,433.69	1,182.60	9,226.50	2,716.61	3,441.67
Tras., Com. and Public Utilities	1,266.35	3,511.24	5,159.92	5,927.84	3,447.59	4,969.82	240.09	2,455.56
Wholesaler & Retailer	42,048.13	67,291.01	99,049.91	67,042.58	18,621.03	45,074.59	33,642.66	51,615.59
Finance, Insurance and Real Estate	8,446.38	20,284.23	21,131.21	32,700.86	3,794.11	18,969.14	6,435.16	23,102.43
Tourism Service**	8,807.08	19,061.18	10,945.98	23,048.44	784.30	12,294.70	6,851.03	5,541.20
Other Services	6,715.39	9,985.32	14,130.89	18,416.01	1,409.03	9,755.14	2,375.95	8,641.91
Consumption Loans	89,135.61	110,284.41	115,106.52	39,844.41	13,009.88	16,256.12	23,611.02	46,368.73
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	16,258.31	4,014.27	13,692.61	6,702.16	218.40	14,793.41	10,938.18	10,618.63
TOTAL sectorwise	250,037.79	330,905.51	461,941.33	361,138.59	82,700.73	260,377.52	151,124.73	246,969.71

Product Wise

Term Loan	55,456.18	84,255.62	130,160.46	117,007.31	10,977.94	100,542.64	47,906.36	81,011.10
Overdraft	6,775.04	5,810.06	2,932.30	2,157.47	95.11	3,153.02	115.84	3,256.77
Cash Credit Loan	18,717.69	67,096.19	1,704.25	24,056.81	7,885.49	53,347.34	20,522.54	45,215.56
Trust Receipt Loan/Import Loan	2,678.89	1,928.42	19,402.44	28,793.33	3,509.04	13,950.67	7,126.88	9,147.05
Short Term Working Capital/Demand Loan	21,368.61	27,879.81	115,349.27	118,829.34	24,595.80	36,464.44	21,866.55	32,704.28
Residential Personal Home Loan (Up to Rs. 30 million)#	12,632.42	33,259.40	30,605.70	8,598.13	8,564.21	5,519.95	2,974.62	26,028.56
Real Estate Loan	13,372.41	9,727.37	16,308.21	24,257.49	8,504.74	10,694.78	1,166.65	8,331.76
Margin Nature Loan	6,932.87	8,095.84	17,503.38	4,027.34	-	3,341.58	596.17	4,386.71
Hire Purchase Loan	2,449.40	10,878.65	12,584.19	5,941.15	1,132.92	9,344.97	3,665.68	11,380.26
Deprived Sector Loan	13,431.87	14,480.98	22,167.73	17,989.67	3,894.81	11,935.24	7,106.89	11,146.09
Bills Purchased	2.80	8.51	6.76	144.73	1,201.08	-	0.08	689.50
Other Product	96,219.62	67,484.65	93,216.64	9,335.81	12,339.59	12,082.88	38,076.47	13,672.06
Total Product wise Loan	250,037.79	330,905.51	461,941.33	361,138.59	82,700.73	260,377.52	151,124.73	246,969.71

Collateral Wise

Gold and Silver	46,650.03	33,979.31	2,967.61	3,087.87	-	-	-	-
Government Securities	64.28	0.72	10.00	9.31	4,500.00	-	-	-
Non Governmental Securities	6,932.62	8,047.19	17,682.54	4,002.34	-	3,341.58	596.17	5,263.71
Fixed Deposit Receipts	728.56	1,477.35	1,621.83	1,481.72	6,099.38	1,122.35	989.96	3,767.07
Own	727.91	1,477.35	1,621.83	1,473.73	95.11	1,122.35	989.96	3,767.07
Other Licences Institutions	0.66	-	-	7.98	6,004.28	-	-	-
Collateral of Properties	182,453.94	260,014.81	404,077.65	319,789.50	62,435.18	244,573.51	124,285.43	216,394.71
Fixed Assets	120,286.46	256,842.78	296,050.83	291,818.12	54,174.67	240,480.03	61,548.71	117,933.86
Current Assets	62,167.49	3,172.03	108,026.82	27,971.38	8,260.51	4,093.48	62,736.72	98,460.85
Against security of Bill	15.34	16.15	6,998.88	-	-	-	7,126.88	8,257.69
Domestic Bills	3.47	-	1,513.10	-	-	-	-	-
Foreign Bills	11.88	16.15	5,485.78	-	-	-	7,126.88	8,257.69
Against Guarantee	8,672.99	27,253.61	11,993.29	6,426.06	2,885.29	10,898.33	6,413.95	10,792.74
Government Guarantee	329.00	216.60	379.52	383.43	138.81	-	155.99	198.74
Institutional Guarantee	6,590.06	9,097.01	9,408.12	5,884.61	2,746.49	-	6,257.96	10,294.55
Personal Guarantee	1,718.07	17,908.19	2,202.99	152.81	-	-	-	299.45
Collective Guarantee	4.17	31.82	2.65	5.21	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	31.70	-	0.02	-	-	10,898.33	-	-
Credit Card	0.05	18.98	1,433.75	295.60	353.70	441.75	-	152.79
Others	4,519.96	97.38	15,155.78	26,046.20	6,427.17	-	11,712.35	2,341.00
Total	250,037.79	330,905.51	461,941.33	361,138.59	82,700.73	260,377.52	151,124.73	246,969.71

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	20,998.53	5,429.88	11,185.28	15,560.93	15,342.75	48,386.69	20,884.48	13,079.87
Fishery Related	2,553.61	236.48	855.73	832.82	737.38	878.16	721.43	366.34
Mining Related	-	424.92	1,070.61	38.77	794.11	1,328.23	128.50	1,251.66
Agriculture, Forestry, Beverage & Non Food Production Related*	10,804.19	36,093.63	48,034.06	44,252.37	35,271.53	20,830.74	100,977.72	22,313.42
Construction	21,878.74	11,644.06	15,365.95	24,616.01	4,370.05	12,656.57	10,321.61	18,732.78
Electricity, Gas and Water	2,122.97	14,887.39	40,094.17	29,809.72	19,967.13	11,071.49	30,895.90	22,125.88
Metal Products, Mach. & Ele. Eqp.	611.35	1,425.59	3,787.55	9,291.67	3,347.41	554.65	6,423.03	367.89
Tras., Com. and Public Utilities	614.74	1,820.48	4,836.30	5,148.87	4,245.28	6,615.93	6,663.97	3,626.81
Wholesaler & Retailer	53,565.39	28,230.89	47,434.64	50,984.44	51,711.40	37,761.22	92,503.10	31,452.26
Finance, Insurance and Real Estate	7,454.58	7,891.29	22,009.51	27,078.12	14,329.61	5,336.55	40,561.55	6,665.72
Tourism Service**	2,491.52	6,419.64	15,579.94	11,057.20	8,000.15	7,240.66	21,464.82	3,991.16
Other Services	5,949.34	9,357.75	9,411.57	15,811.40	11,175.39	8,984.59	21,519.45	8,248.46
Consumption Loans	77,616.63	18,307.09	77,093.72	66,643.18	53,165.44	28,224.94	113,209.01	43,581.61
Local Government	-	-	-	231.20	150.06	-	-	-
Others	11,832.99	21,121.38	437.04	1,232.43	14,843.48	33,235.37	30.19	939.88
TOTAL sectorwise	218,494.57	163,290.48	297,196.06	302,589.12	237,451.17	223,105.79	466,304.77	176,743.75

Product Wise

Term Loan	81,641.94	78,576.88	148,214.39	99,842.88	113,074.51	51,013.42	189,547.57	84,430.79
Overdraft	1,302.53	903.43	2,132.32	3,346.76	2,485.06	21,701.16	9,744.73	4,396.43
Cash Credit Loan	49,736.63	20,391.15	36,682.84	17,299.87	41,058.66	897.64	58,948.57	6,753.07
Trust Receipt Loan/Import Loan	27.07	6,499.12	5,879.41	8,579.10	8,258.57	907.60	14,904.90	2,272.12
Short Term Working Capital/Demand Loan	5,812.74	25,266.87	36,949.67	60,616.38	15,865.85	104,384.82	66,787.01	16,971.35
Residential Personal Home Loan (Up to Rs. 30 million)#	41,635.00	6,967.86	11,880.08	20,012.75	17,932.68	10,212.89	45,211.29	12,018.90
Real Estate Loan	21,252.62	1,568.78	7,378.23	15,933.42	4,332.98	2,851.54	14,006.65	3,853.09
Margin Nature Loan	4,722.00	3,901.40	10,593.49	8,843.12	8,930.31	7,877.31	13,396.97	5,909.22
Hire Purchase Loan	1,670.63	3,706.73	3,466.34	3,213.50	4,486.33	5,980.58	15,682.73	4,863.33
Deprived Sector Loan	7,460.20	7,258.02	12,441.40	13,974.35	9,816.99	14,114.85	21,904.45	8,723.86
Bills Purchased	-	1,447.09	870.45	767.57	205.76	-	710.78	-
Other Product	3,233.22	6,803.14	20,707.43	50,159.39	11,003.48	3,163.98	15,459.12	26,551.58
Total Product wise Loan	218,494.57	163,290.48	297,196.06	302,589.12	237,451.17	223,105.79	466,304.77	176,743.75

Collateral Wise

Gold and Silver	29.15	271.99	4.56	956.60	33.95	2.41	-	749.46
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,722.00	3,901.40	10,830.77	8,843.12	9,112.47	-	13,396.97	5,923.56
Fixed Deposit Receipts	1,208.48	384.08	1,072.18	1,384.16	1,909.63	622.65	2,573.11	937.78
Own	1,208.48	384.08	1,072.18	1,384.16	1,909.63	622.65	2,573.11	937.78
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	201,957.77	139,106.40	267,825.07	278,792.13	209,209.97	222,480.73	417,181.49	154,903.03
Fixed Assets	199,570.85	94,778.16	256,834.42	233,791.37	125,777.52	222,480.73	255,419.05	101,397.89
Current Assets	2,386.92	44,328.24	10,990.65	45,000.76	83,432.45	-	161,762.44	53,505.14
Against security of Bill	-	1,447.09	5,242.49	102.44	7,978.67	-	14,577.88	3,477.98
Domestic Bills	-	1,447.09	-	-	45.10	-	-	192.25
Foreign Bills	-	-	5,242.49	102.44	7,933.57	-	14,577.88	3,285.73
Against Guarantee	6,308.50	6,475.68	11,275.41	9,150.49	7,575.29	-	467.53	1,674.17
Government Guarantee	216.53	-	238.70	231.20	149.92	-	324.52	0.83
Institutional Guarantee	5,600.15	6,062.39	10,939.75	8,902.98	7,179.65	-	-	396.67
Personal Guarantee	-	413.25	84.40	16.32	245.49	-	143.01	833.86
Collective Guarantee	-	-	12.56	-	-	-	-	425.37
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	491.81	0.04	-	-	0.24	-	-	17.43
Credit Card	250.94	354.79	842.66	372.12	909.70	-	767.40	343.94
Others	4,017.73	11,349.04	102.93	2,988.05	721.50	-	17,340.38	8,733.83
Total	218,494.57	163,290.48	297,196.06	302,589.12	237,451.17	223,105.79	466,304.77	176,743.75

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,789.77	14,913.09	11,559.85	7,916.95	1,336.43	66.00	500.34	3,065.18
Fishery Related	733.26	603.06	439.19	900.17	105.87	-	-	99.51
Mining Related	128.53	1,243.87	180.28	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	25,882.43	37,753.70	43,918.35	35,666.45	1,267.05	-	538.04	2,312.59
Construction	15,046.31	7,241.95	15,143.57	7,503.94	8,057.40	22.21	-	1,563.33
Electricity, Gas and Water	26,820.06	31,558.48	20,388.42	26,986.66	444.80	-	-	999.19
Metal Products, Mach. & Ele. Eqp.	2,461.91	4,877.33	3,959.81	1,646.06	432.69	2.61	-	174.23
Tras., Com. and Public Utilities	3,655.24	6,119.48	2,828.51	4,386.59	460.11	7.55	120.43	581.99
Wholesaler & Retailer	26,236.29	50,003.29	35,984.99	25,400.87	8,228.74	17.70	851.09	6,082.57
Finance, Insurance and Real Estate	31,317.27	20,645.50	28,115.40	14,665.57	5,612.83	21.48	160.00	4,387.03
Tourism Service**	21,799.12	11,170.31	22,365.15	6,746.02	1,801.48	16.80	-	2,418.79
Other Services	7,897.01	7,992.90	18,023.85	9,433.52	773.33	0.61	258.56	1,810.95
Consumption Loans	29,732.51	58,709.78	35,688.44	21,177.79	16,789.45	95.00	42.72	17,884.28
Local Government	-	-	-	-	-	-	-	3.34
Others	25,159.25	5,258.37	2,136.34	33,231.10	6.13	40.05	-	5,042.60
TOTAL sectorwise	232,658.96	258,091.10	240,732.13	195,661.69	45,316.31	290.01	2,471.18	46,425.56

Product Wise

Term Loan	86,761.28	104,672.41	108,100.29	101,056.49	14,846.41	122.90	706.82	21,979.09
Overdraft	8,719.40	5,285.12	962.46	435.87	2,055.69	34.21	87.13	1,656.81
Cash Credit Loan	28,186.36	45,235.78	27,243.38	30,976.92	3,950.68	4.90	709.20	4,461.32
Trust Receipt Loan/Import Loan	850.41	4,934.83	2,943.12	2,902.15	-	-	-	-
Short Term Working Capital/Demand Loan	12,531.52	37,199.66	34,541.97	14,609.19	-	-	-	745.12
Residential Personal Home Loan (Up to Rs. 30 million)#	9,590.92	21,689.97	13,853.61	13,008.95	7,623.26	21.94	32.99	7,778.10
Real Estate Loan	20,664.89	5,274.30	16,974.21	6,161.82	1,944.40	-	160.00	3,083.56
Margin Nature Loan	9,793.10	3,327.26	6,630.02	4,268.41	2,313.67	-	-	1,679.08
Hire Purchase Loan	6,290.14	6,732.17	5,505.33	6,696.64	1,087.77	15.34	120.43	1,374.59
Deprived Sector Loan	10,056.61	12,156.82	11,918.92	9,452.95	2,843.27	66.05	10.45	3,169.68
Bills Purchased	5,373.64	929.16	5.00	1,057.57	-	-	-	-
Other Product	33,840.70	10,653.61	12,053.82	5,034.72	8,651.18	24.66	644.17	498.19
Total Product wise Loan	232,658.96	258,091.10	240,732.13	195,661.69	45,316.31	290.01	2,471.18	46,425.56

Collateral Wise

Gold and Silver	8,574.65	2.35	5.69	-	347.54	-	-	240.10
Government Securities	-	-	2.60	-	-	-	-	-
Non Governmental Securities	9,883.17	3,327.26	6,668.53	-	2,313.67	-	-	1,679.08
Fixed Deposit Receipts	1,621.72	583.91	501.16	1,321.62	315.79	21.47	9.74	255.92
Own	1,621.72	583.91	501.16	1,321.62	315.79	21.47	9.74	255.92
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	197,719.65	247,987.57	220,985.26	181,200.21	38,444.44	243.67	2,461.44	42,029.63
Fixed Assets	194,234.21	233,998.29	170,604.38	155,625.88	38,392.64	243.67	2,461.44	42,029.63
Current Assets	3,485.44	13,989.28	50,380.88	25,574.34	51.80	-	-	-
Against security of Bill	-	311.75	375.46	1,057.57	-	-	-	-
Domestic Bills	-	218.23	0.72	1,057.57	-	-	-	-
Foreign Bills	-	93.52	374.74	-	-	-	-	-
Against Guarantee	8,422.46	711.65	7,870.61	18.80	3,322.09	9.56	-	2,220.84
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	8,120.80	19.10	7,106.58	-	3,245.43	-	-	1,148.35
Personal Guarantee	56.22	570.80	548.13	18.80	74.85	9.56	-	897.87
Collective Guarantee	-	10.64	91.35	-	0.70	-	-	174.62
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.73	24.04	-	-	1.12	-	-	-
Credit Card	260.17	206.17	188.70	124.75	3.99	-	-	-
Others	6,177.14	4,960.45	4,134.10	11,938.74	568.78	15.31	-	-
Total	232,658.96	258,091.10	240,732.13	195,661.69	45,316.31	290.01	2,471.18	46,425.56

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	977.78	250.28	3,975.31	4,426.23	5,334.38	70.04	3,369.22	3,004.03
Fishery Related	13.24	29.54	130.10	346.57	100.01	37.24	141.37	328.84
Mining Related	-	-	4.54	95.61	-	-	40.11	101.87
Agriculture, Forestry, Beverage & Non Food Production Related*	848.49	237.92	4,042.36	3,691.76	2,509.67	142.14	4,390.53	8,528.45
Construction	25.66	303.23	518.74	7,843.56	1,033.33	147.93	2,686.45	2,037.11
Electricity, Gas and Water	1.50	195.95	1,214.61	391.61	1,434.07	-	1,937.42	-
Metal Products, Mach. & Ele. Eqp.	1.38	10.39	232.15	326.05	195.21	10.57	415.26	213.03
Tras., Com. and Public Utilities	222.77	327.37	1,369.12	1,497.25	782.89	54.05	796.09	881.69
Wholesaler & Retailer	4,082.42	722.88	11,996.45	8,522.34	6,566.54	170.08	4,408.74	10,883.48
Finance, Insurance and Real Estate	461.89	929.63	13,255.14	11,555.95	4,226.26	50.88	4,942.42	5,705.28
Tourism Service**	469.50	131.99	5,735.81	4,714.20	2,044.32	19.63	2,194.65	11,967.29
Other Services	766.88	189.32	1,686.14	2,826.22	2,444.43	-	1,399.33	4,175.07
Consumption Loans	5,240.90	2,821.92	22,611.17	24,676.92	20,922.28	386.88	15,412.13	13,383.69
Local Government	-	-	-	-	0.35	-	3.07	-
Others	2.23	1,048.01	33,854.84	9,108.51	7,993.69	322.42	11,007.15	1,898.89
TOTAL sectorwise	13,114.64	7,198.44	#####	80,022.79	55,587.44	1,411.85	53,143.94	63,108.72

Product Wise

Term Loan	4,434.75	2,972.83	49,218.27	28,252.30	32,393.59	462.51	23,879.16	24,654.79
Overdraft	393.12	131.43	2,002.32	2,281.37	2,603.61	210.26	2,900.14	554.03
Cash Credit Loan	3,435.76	-	7,643.88	9,297.68	3,502.87	-	5,794.96	10,297.49
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	111.71	424.05	1,404.99	886.02	319.68	219.73	1,629.86	1,052.11
Residential Personal Home Loan (Up to Rs. 30 million)#	1,827.14	1,008.34	16,450.28	14,722.03	6,909.90	242.87	7,701.87	5,189.41
Real Estate Loan	341.65	230.31	9,366.98	7,883.91	2,324.35	50.88	1,607.29	5,904.62
Margin Nature Loan	423.98	542.13	3,968.72	2,807.73	1,811.52	-	1,582.17	2,317.50
Hire Purchase Loan	502.84	353.58	1,609.78	2,175.02	879.33	55.42	670.64	927.00
Deprived Sector Loan	656.79	420.00	5,191.93	4,505.67	3,251.01	73.09	2,850.72	2,882.59
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	986.90	1,115.77	3,769.32	7,211.06	1,591.59	97.09	4,527.13	9,329.18
Total Product wise Loan	13,114.64	7,198.44	#####	80,022.79	55,587.44	1,411.85	53,143.94	63,108.72

Collateral Wise

Gold and Silver	623.06	-	1,224.33	1,355.45	1,292.42	-	658.31	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	423.98	-	3,968.72	2,807.73	1,811.52	-	1,590.39	2,317.50
Fixed Deposit Receipts	92.39	38.31	412.07	279.21	299.17	87.22	434.42	293.44
Own	92.39	38.31	412.07	279.21	299.17	87.22	434.42	293.44
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,804.01	6,604.70	90,302.25	70,862.10	50,185.04	1,324.63	44,863.02	59,424.87
Fixed Assets	11,804.01	6,604.70	90,302.25	70,787.30	50,185.04	1,324.63	44,842.08	59,424.87
Current Assets	-	-	-	74.81	-	-	20.94	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	169.95	553.92	4,153.81	4,617.16	1,996.68	-	5,554.79	942.38
Government Guarantee	-	-	-	-	0.35	-	8.07	-
Institutional Guarantee	123.51	553.92	1,580.49	4,211.78	1,649.79	-	4,652.22	941.58
Personal Guarantee	46.43	-	2,333.61	312.64	330.09	-	825.42	-
Collective Guarantee	-	-	239.71	87.44	16.44	-	65.58	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	5.30	-	-	3.50	-
Credit Card	-	-	-	23.68	-	-	-	-
Others	1.25	1.50	565.29	77.45	2.62	-	43.02	130.54
Total	13,114.64	7,198.44	#####	80,022.79	55,587.44	1,411.85	53,143.94	63,108.72

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,807.46	316.42	395.84	567.86	431.73	160.03	0.00	701.57
Fishery Related	180.13	-	2.39	5.34	-	23.45	-	22.46
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,782.61	95.92	23.00	162.98	71.81	31.79	63.70	185.30
Construction	1,104.30	67.27	-	209.62	761.66	129.40	-	50.00
Electricity, Gas and Water	2,421.07	58.00	-	1.43	-	71.41	-	-
Metal Products, Mach. & Ele. Eqp.	147.17	-	4.44	-	18.44	2.81	-	-
Tras., Com. and Public Utilities	669.36	162.10	3.43	123.62	264.24	169.56	9.03	114.78
Wholesaler & Retailer	5,094.64	465.38	117.29	1,136.74	379.75	173.49	77.40	869.55
Finance, Insurance and Real Estate	6,622.28	170.60	5.83	782.69	539.33	206.27	90.40	465.88
Tourism Service**	2,946.34	193.23	51.12	83.41	248.11	94.94	20.70	245.78
Other Services	2,513.38	76.24	2.10	549.00	107.68	156.56	-	195.93
Consumption Loans	18,331.77	972.11	446.14	2,430.65	1,931.60	1,018.67	218.92	1,348.77
Local Government	-	-	-	-	-	-	33.18	-
Others	18.94	923.77	-	6.16	323.82	493.29	1,678.92	2,406.96
TOTAL sectorwise	48,639.46	3,501.03	1,051.59	6,059.51	5,078.16	2,731.66	2,192.25	6,607.00

Product Wise

Term Loan	13,800.63	828.17	330.02	2,790.12	2,378.75	648.49	344.07	3,246.98
Overdraft	2,349.17	45.48	75.39	135.76	176.03	139.26	-	194.57
Cash Credit Loan	4,444.96	194.97	73.61	335.65	94.18	-	-	192.41
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,118.48	136.73	-	304.19	-	213.07	96.65	303.80
Residential Personal Home Loan (Up to Rs. 30 million)#	7,287.44	645.57	27.64	742.56	969.31	356.38	530.32	877.49
Real Estate Loan	4,875.66	50.00	-	431.44	355.51	126.88	1,027.29	334.90
Margin Nature Loan	2,016.34	88.27	-	140.17	201.61	328.89	26.19	149.78
Hire Purchase Loan	1,044.38	110.87	6.42	153.47	282.55	195.29	120.35	138.52
Deprived Sector Loan	3,514.08	253.25	209.84	472.63	240.26	127.99	33.18	565.81
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,188.34	1,147.73	328.67	553.51	379.95	595.42	14.20	602.75
Total Product wise Loan	48,639.46	3,501.03	1,051.59	6,059.51	5,078.16	2,731.66	2,192.25	6,607.00

Collateral Wise

Gold and Silver	308.31	179.34	95.00	389.57	177.01	-	-	64.46
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,016.34	88.27	-	140.17	-	-	26.19	149.78
Fixed Deposit Receipts	310.48	17.50	17.43	29.74	40.68	45.45	0.05	53.25
Own	310.48	17.50	17.43	29.74	40.68	45.45	0.05	53.25
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,486.38	2,144.37	939.16	5,099.72	4,483.91	2,255.57	403.82	6,036.73
Fixed Assets	45,486.38	2,144.37	939.16	5,099.72	4,483.91	2,255.57	403.82	6,036.73
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	486.08	120.60	-	400.31	174.95	101.24	83.27	302.78
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	228.67	120.60	-	351.25	41.75	75.67	-	131.27
Personal Guarantee	240.22	-	-	49.06	133.20	25.56	50.09	171.51
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	31.86	950.95	-	-	201.61	329.41	1,678.92	-
Total	48,639.46	3,501.03	1,051.59	6,059.51	5,078.16	2,731.66	2,192.25	6,607.00

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	522.90	525.96	361.96	539.23	543.02	329.15	299.15	551.25
Fishery Related	9.93	29.66	31.74	137.90	-	14.32	22.15	23.83
Mining Related	8.40	-	-	-	-	-	28.92	-
Agriculture, Forestry, Beverage & Non Food Production Related*	536.63	182.54	372.74	330.32	171.12	335.64	155.43	20.05
Construction	313.73	170.29	448.38	327.00	-	112.79	291.02	10.70
Electricity, Gas and Water	88.00	-	30.70	8.32	-	-	66.76	-
Metal Products, Mach. & Ele. Eqp.	301.15	33.40	38.74	21.85	-	41.51	85.22	21.01
Tras., Com. and Public Utilities	685.69	56.38	85.94	39.19	-	138.11	265.53	5.67
Wholesaler & Retailer	1,391.21	481.17	309.98	960.05	978.08	1,029.65	478.33	513.76
Finance, Insurance and Real Estate	903.00	1,368.50	300.18	691.36	103.48	510.46	152.24	116.53
Tourism Service**	847.74	269.60	80.49	64.38	129.33	440.47	57.66	25.97
Other Services	358.76	455.24	14.29	159.13	-	116.75	65.61	1.31
Consumption Loans	2,972.59	1,378.29	1,214.91	2,005.04	10.57	1,964.28	1,876.78	847.77
Local Government	-	-	-	-	-	-	-	-
Others	132.39	1,353.55	902.85	33.47	497.29	70.37	1,230.40	0.18
TOTAL sectorwise	9,072.13	6,304.57	4,192.90	5,317.25	2,432.89	5,103.50	5,075.20	2,138.02

Product Wise

Term Loan	1,580.60	1,129.67	350.37	465.22	86.19	2,183.90	1,747.36	1,270.49
Overdraft	-	457.22	401.31	229.33	314.57	83.28	96.08	254.73
Cash Credit Loan	-	81.75	331.88	-	1,018.49	749.81	262.08	290.99
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,412.55	244.24	68.92	76.60	-	192.33	477.79	-
Residential Personal Home Loan (Up to Rs. 30 million)#	544.78	725.04	868.55	357.53	5.23	564.30	807.17	43.10
Real Estate Loan	655.65	1,423.84	302.27	682.33	103.41	493.65	160.40	119.97
Margin Nature Loan	198.93	438.15	129.64	147.71	-	33.84	226.05	2.16
Hire Purchase Loan	1,039.11	41.70	147.03	126.09	-	371.32	138.73	5.67
Deprived Sector Loan	430.91	78.94	297.11	358.14	107.20	304.16	96.88	113.66
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,209.61	1,684.00	1,295.83	2,874.30	797.80	126.91	1,062.66	37.25
Total Product wise Loan	9,072.13	6,304.57	4,192.90	5,317.25	2,432.89	5,103.50	5,075.20	2,138.02

Collateral Wise

Gold and Silver	790.53	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	211.97	438.15	131.68	147.71	-	33.84	226.05	-
Fixed Deposit Receipts	96.99	52.70	50.71	34.39	5.35	68.49	29.07	30.28
Own	96.99	52.70	50.71	34.39	5.35	68.49	29.07	30.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,445.03	5,793.04	3,893.15	4,947.32	103.41	4,928.30	4,719.21	2,089.02
Fixed Assets	7,445.03	5,793.04	3,891.70	4,938.04	103.41	4,928.30	4,719.21	2,089.02
Current Assets	-	-	1.45	9.27	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	2.16
Domestic Bills	-	-	-	-	-	-	-	2.16
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	453.85	20.68	117.32	187.84	-	72.88	89.56	16.56
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	180.14	20.68	-	69.50	-	14.43	85.45	-
Personal Guarantee	273.71	-	112.32	118.34	-	58.45	4.08	16.56
Collective Guarantee	-	-	-	-	-	-	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	73.76	-	0.03	-	2,324.13	-	11.30	-
Total	9,072.13	6,304.57	4,192.90	5,317.25	2,432.89	5,103.50	5,075.20	2,138.02

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	261.00	49.19	225.49	1,162.69	736.08	632.78
Fishery Related	3.49	-	6.22	48.31	11.27	33.44
Mining Related	-	-	0.86	10.98	51.75	2.10
Agriculture, Forestry, Beverage & Non Food Production Related*	15.87	199.99	122.93	924.93	562.32	563.12
Construction	167.22	-	523.09	434.67	63.49	296.39
Electricity, Gas and Water	20.00	-	4.41	225.14	18.54	26.12
Metal Products, Mach. & Ele. Equip.	9.84	-	15.87	81.72	39.55	104.15
Tras., Com. and Public Utilities	142.82	2.94	19.68	287.93	126.77	665.63
Wholesaler & Retailer	197.71	68.51	507.97	2,573.78	2,354.76	1,480.26
Finance, Insurance and Real Estate	271.50	-	268.70	2,278.08	3,856.29	619.78
Tourism Service**	60.81	37.24	214.85	1,699.29	562.47	470.87
Other Services	40.48	-	80.88	547.64	490.34	207.17
Consumption Loans	897.45	1.55	1,132.16	5,264.90	8,316.28	2,758.31
Local Government	2.63	-	-	-	-	8.00
Others	142.56	304.11	2,216.25	1,651.13	3,341.82	9.58
TOTAL sectorwise	2,233.37	663.53	5,339.36	17,191.21	20,531.74	7,877.70

Product Wise

Term Loan	1,009.88	345.91	441.04	8,333.72	6,595.50	3,225.38
Overdraft	86.12	-	-	825.32	986.88	46.69
Cash Credit Loan	258.10	108.00	-	2,802.69	1,062.37	984.65
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	211.03	90.50	300.77	334.49
Residential Personal Home Loan (Up to Rs. 30 million)#	273.61	-	1,165.97	1,882.84	6,406.92	1,038.15
Real Estate Loan	157.15	191.51	281.09	1,975.32	3,200.68	602.71
Margin Nature Loan	77.75	-	267.63	312.12	630.63	215.85
Hire Purchase Loan	144.03	-	59.34	417.37	144.86	508.96
Deprived Sector Loan	183.44	-	199.38	333.85	990.65	362.91
Bills Purchased	-	-	-	-	-	-
Other Product	43.29	18.11	2,713.89	217.48	212.48	557.91
Total Product wise Loan	2,233.37	663.53	5,339.36	17,191.21	20,531.74	7,877.70

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	77.75	-	-	312.13	630.66	-
Fixed Deposit Receipts	43.60	-	90.96	203.49	90.22	137.85
Own	43.60	-	90.96	203.49	90.22	137.85
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,943.13	663.53	4,939.18	16,449.18	18,631.91	7,389.96
Fixed Assets	1,943.13	663.53	4,939.18	16,449.18	18,631.91	7,389.96
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	168.89	-	35.66	218.27	1,178.95	134.05
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	90.14	-	34.92	79.84	646.61	35.66
Personal Guarantee	73.77	-	0.75	138.43	532.34	98.39
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	2.36	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	273.56	8.14	-	215.85
Total	2,233.37	663.53	5,339.36	17,191.21	20,531.74	7,877.70

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
		2023	2024	2025	2026	2026	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	59,480	63,015	69,040	73,804	74,043	5.94	9.56	0.32
	a. Paid-up Capital	34,388	35,835	38,429	39,984	41,246	4.21	7.24	3.16
	b. Statutory Reserves	11,190	12,274	13,620	14,959	14,906	9.69	10.96	-0.35
	c. Retained Earning	6,645	4,076	2,639	3,106	2,153	-38.66	-35.24	-30.69
	d. Others Reserves	7,258	10,830	14,351	15,755	15,738	49.22	32.51	-0.11
2	BORROWINGS	214,238	230,746	239,468	235,425	219,153	7.71	3.78	-6.91
	a. NRB	7,944	6,221	544	6,934	118	-21.69	-91.26	-98.29
	b. Others	206,294	224,525	238,924	228,491	219,035	8.84	6.41	-4.14
3	DEPOSITS	167,093	176,661	199,756	214,868	215,150	5.73	13.07	0.13
4	BILLS PAYABLE	27.20	41.48	18.68	20.06	18.91	52.50	-54.97	-5.73
5	OTHER LIABILITIES	46,185	56,740	61,892	75,224	78,582	22.85	9.08	4.46
	a. Loan Loss Provision	18,383	21,865	24,267	33,398	35,141	18.94	10.99	5.22
	b. Interest Suspense a/c	6,921	11,557	13,601	16,303	17,038	66.98	17.68	4.50
	c. Others	20,881	23,318	24,024	25,523	26,403	11.67	3.03	3.45
6	RECONCILIATION A/c	15,568	19,691	19,387	20,509	20,805	26.48	-1.54	1.44
7	PROFIT & LOSS A/c	5,191	6,837	8,876	4,722	4,996	31.70	29.83	5.80
	Total	507,782	553,731	598,438	624,574	612,747	9.05	8.07	-1.89
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	46,632	30,146	28.29	23.06	-35.35
	a. Cash Balance	494	424	325	361	377	-14.19	-23.32	4.45
	b. Bank Balance	17,249	22,748	30,375	31,760	19,890	31.88	33.53	-37.37
	c. Money at Call	9,220	11,420	11,867	14,511	9,878	23.86	3.92	-31.93
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,240	1,264	-8.52	11.33	1.99
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	9,379	9,233	11.34	2.16	-1.56
4	LOANS & ADVANCES	432,237	455,853	489,673	505,387	508,958	5.46	7.42	0.71
	Institutional	72,928	59,060	48,804	58,352	42,935	-19.02	-17.36	-26.42
	Individual	359,310	396,793	440,869	447,035	466,024	10.43	11.11	4.25
5	FIXED ASSETS	3,258	4,150	4,535	4,740	4,837	27.38	9.28	2.04
6	OTHER ASSETS	20,078	28,488	30,297	36,559	37,076	41.89	6.35	1.41
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	9.91	9.95	279.10	35.43	0.40
9	RECONCILIATION A/c	14,809	19,991	20,277	20,537	20,834	34.99	1.43	1.45
10	PROFIT & LOSS A/c	1,054	461	581	90	387	-56.22	25.91	331.47
	Total	507,782	553,731	598,438	624,574	612,745	9.05	8.07	-1.89
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	14,822	17,198	-7.10	-8.24	16.04
2	COMMISSION/FEE EXPENSES	45	15	25	16.71	19.26	-66.55	67.07	15.26
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	7,428	8,557	-0.83	11.95	15.19
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	2,295	2,664	-8.72	10.31	16.06
5	NON OPERATING EXPENSES	14	64	48	6.53	7.70	352.21	-25.03	17.92
6	PROVISION FOR RISK	25,880	26,976	26,315	12,315	15,190	4.24	-2.45	23.35
7	LOAN WRITTEN OFF	123	155	41	199	199	25.59	-73.26	0.03
8	EXTRAORDINARY EXPENSES	0.12	1.00	0.42	0.51	0.60	769.89	-58.00	17.65
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	728	776	28.78	34.92	6.61
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	2,206	2,346	20.37	51.14	6.38
11	NET PROFIT	4,783	6,717	8,931	4,717	4,977	40.44	32.96	5.51
	TOTAL EXPENSES	88,416	89,095	91,522	44,735	51,936	0.77	2.72	16.10
Income									
1.	INTEREST INCOME	61,707	58,836	62,791	31,449	36,323	-4.65	6.72	15.50
2.	COMMISSION & DISCOUNT	618	762	1,282	830	997	23.33	68.24	20.14
3	OTHER OPERATING INCOME	3,971	4,275	4,294	1,638	1,894	7.65	0.45	15.63
4	NON OPERATING INCOME	157.53	145.79	129.68	56.92	68.09	-7.46	-11.05	19.62
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	10,654	12,259	16.03	-9.01	15.07
6	RECOVERY FOR WRITE BACK	4.32	17.27	17.01	22.07	23.82	300.14	-1.53	7.93
7	INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	-	-	5.22	-33.51	0.00
8	NET LOSS	646	342	549	85	371	-47.01	60.33	337.24
	TOTAL INCOME	88,416	89,095	91,522	44,735	51,936	0.77	2.72	16.10
Miscellaneous Information									
	No. of Total Staffs	22,493	21,727	21,717	21,932	21,662	-3.41	-0.05	-1.23
	No. of Total Branches	5,128	5,051	5,004	4,992	4,988	-1.50	-0.93	-0.08
	No. of Total Centers	445,666	459,319	473,465	479,861	474,649	3.06	3.08	-1.09
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,496,385	1,481,644	1.80	4.43	-0.99
	No. of Total Passive Groups	19,043	19,857	38,277	50,250	40,646	4.28	92.76	-19.11
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,430,395	6,372,160	-0.34	3.77	-0.91
	No. of Total Passive Members	528,082	534,348	802,163	921,223	868,246	1.19	50.12	-5.75
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,722,738	2,725,036	-10.75	1.62	0.08
	No. of Total Overdue Borrowers	587,163	689,852	624,835	741,168	807,511	17.49	-9.42	8.95
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,342,973	6,276,645	-0.39	2.79	-1.05
	Total Saving Amount (Rs million)	167,027	177,049	199,756	214,711	214,998	6.00	12.83	0.13

S.N.	Infrastructure Development Bank Name	INFRA
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	7,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,986.36
	a. Current	556.08
	Domestic	556.08
	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	1,558.79
	1. Sundry Creditors	-
	2. Loan Loss Provision	696.63
	3. Interest Suspense a/c	-
	4. Others	862.16
6	Reconciliation A/c	-
7	Profit & Loss A/c	478.12
	TOTAL Liabilities	41,688.87
Assets		
1	LIQUID FUNDS	133.49
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	133.46
	1. In Nepal Rastra Bank	123.09
	Domestic Currency	123.09
	Foreign Currency	-
	2. "A" Class Licensed Institution	10.37
	Domestic Currency	10.37
	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	4,865.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	4,865.00
4	LOANS & ADVANCES (Including Bills Purchased)	28,052.39
	4.1 LOANS & ADVANCES	28,052.39
	a. Infrastructure Project	28,052.39
	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	178.67
7	OTHER ASSETS	835.86
	a. Accrued Interest:	516.25
	Financial Institutions	-
	Government Enterprises	95.88
	Private Sector	420.38
	b. Staff Loans / Adv.	101.86
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	217.75
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	41,688.87

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	564.80
1.1 On Deposit Liabilities	293.16
1.2 On Borrowing	271.64
2. Commission Expense	0.02
3. Staff Expense	41.92
4. Office Operating Expenses	41.53
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	49.08
7.1 Loan loss Provision	49.08
7.1.1 General Loan loss Provision	49.08
7.1.1.1 Pass Loan Loss Provision	49.08
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	76.08
10. Provision for Income Tax	206.58
11. Others	-
12. Net Profit	478.12
Total Expenses	1,458.21

Income	
1. Interest Income	1,424.41
1.1 On Loans and Advances	1,167.62
1.2 On Investment	161.56
1.2.1 Government Bonds	161.56
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	95.24
2. Commission and Discount	16.53
2.1 Bills Purchase and Discount	-
2.2 Commission	16.53
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	0.63
6. Write Back from Provisions for loss	16.63
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,458.21

Districtwise List of Banks and Financial Institutions Branches (Magh, 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	11	205	998,054	4,869
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	180	59	5	244	1,148,156	4,706
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	22	4	-	26	139,552	5,367
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		762	194	35	991	4,961,412	5,006
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	88	8	13	109	867,747	7,961
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	69	14	7	90	654,471	7,272
	Total		584	86	53	723	6,114,600	8,457
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	16	1	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	938	149	50	1,137	2,041,587	1,796
32	Bagmati	Lalitpur	233	33	17	283	551,667	1,949
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	163	53	18	234	719,859	3,076
	Total		1,836	332	111	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	201	77	19	297	600,051	2,020
40	Gandaki	Tanahu	78	22	1	101	321,153	3,180
41	Gandaki	Syangja	47	27	2	76	253,024	3,329
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	74	28	324	1,121,957	3,463
50	Lumbini	Kapilbastu	83	18	6	107	682,961	6,383
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			745	253	47	1,045	5,122,078	4,902
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	29	5	166	904,666	5,450
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	51	6	390	2,694,783	6,910
Grand Total			5,085	1,126	291	6,502	29,164,578	

Bank/BFI Class	A	B	C	D	E [§]	Total
No. of BFIs	20	17	17	51	1	106
No. of Branches [^]	5,085	1,126	291	4,988		11,490
Population per Branch* (Served by A, B and C class BFIs)						4,485
Population per Branch* (Served by A, B, C and D class BFIs)						2,538

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	762	194	35	856	991	1,847
Madhesh	584	86	53	1,033	723	1,756
Bagmati	1,836	332	111	750	2,279	3,029
Gandaki	606	189	36	561	831	1,392
Lumbini	745	253	47	1,098	1,045	2,143
Karnali	219	21	3	237	243	480
Sudur Paschim	333	51	6	453	390	843
Total	5,085	1,126	291	4,988	6,502	11,490

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

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

§ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,774.98
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)		Magh, 2082 (Mid Feb, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	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	2.90	2,916,796.06
2	Fixed:	5.41	2,966,242.40	5.32	2,923,637.30	5.24	2,857,854.33	5.18	2,780,840.73
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	3.34	476,094.93
2.4	6-12 months	3.91	1,031,736.37	3.85	955,881.72	3.75	1,004,799.77	3.64	909,261.03
2.5	1-2 yrs	4.90	608,289.30	4.75	605,607.59	4.68	587,528.84	4.60	609,647.81
2.6	2 yrs and above	9.00	763,483.60	8.26	870,173.78	8.73	772,330.23	8.55	785,836.96
3	Call	0.88	548,693.30	0.84	551,028.81	0.76	549,981.28	0.73	553,872.33
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.35	2,370.67	2.26	2,195.54	2.22	2,117.91	2.25	2,159.31
6	Non interest bearing deposits	-	437,921.07	-	463,570.39	-	510,028.33	-	478,471.03
6.1	Current	-	394,588.19	-	420,485.24	-	465,047.83	-	432,484.97
6.2	Margin	-	41,482.78	-	42,004.76	-	44,036.49	-	45,098.33
6.3	Other	-	1,850.10	-	1,080.40	-	944.01	-	887.73
	Aggregate	3.74	6,554,199.56	3.66	6,606,268.20	3.56	6,725,744.62	3.51	6,732,139.46

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	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	6.16	308,436.05
2	Fishery Related	6.82	14,272.01	6.79	14,195.00	6.63	14,128.37	6.40	13,883.22
3	Mining Related	7.08	10,748.11	6.93	11,453.05	6.79	11,492.82	6.41	11,660.21
4	Agriculture, Forestry & Beverage Production Related	7.04	282,756.67	6.92	285,491.76	6.71	289,036.77	6.59	287,869.19
5	Non Food Production Related	7.08	580,338.16	6.97	580,907.83	6.84	588,094.63	6.68	586,717.11
6	Construction	7.68	210,679.03	7.55	214,770.48	7.43	219,349.88	7.15	221,268.48
7	Electricity, Gas and Water	7.25	447,132.18	7.14	450,277.42	6.93	460,409.03	6.81	462,342.84
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40	6.81	70,553.41
9	Transport, Communication and Public Utilities	7.36	69,181.55	7.31	66,914.27	7.12	69,636.11	6.76	70,585.12
10	Wholesaler & Retailer	7.31	947,997.98	7.21	944,980.82	7.10	951,973.05	6.88	952,189.63
11	Finance, Insurance and Real Estate	6.78	358,266.88	6.67	358,962.48	6.48	373,397.29	6.35	360,909.82
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61	6.86	220,867.38
13	Other Services	7.43	203,786.65	7.33	204,376.05	7.14	205,182.72	6.92	205,161.66
14	Consumption Loans	8.12	982,434.91	8.02	1,018,106.19	7.93	1,064,157.49	7.75	1,076,643.12
15	Local Government	3.50	1,186.63	3.50	1,186.63	3.50	1,185.35	3.50	1,186.63
16	Others	8.07	249,805.59	7.80	231,493.76	7.77	225,471.27	6.78	226,607.13
	Aggregate	7.38	4,956,643.98	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	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	7.04	1,861,072.85
2	Overdraft	8.04	83,064.87	7.89	82,986.45	7.81	85,351.71	7.02	85,710.88
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93	7.06	601,956.76
4	Trust Receipt Loan/Import Loan	7.15	72,651.69	7.22	73,009.07	7.04	75,272.60	6.84	79,104.44
5	Short Term Working Capital/Demand Loan	6.96	815,683.25	6.84	814,701.22	6.69	830,910.69	6.31	821,684.36
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	7.39	352,197.87
7	Real Estate Loan	7.68	225,918.87	7.55	224,846.77	7.38	211,527.48	7.23	212,615.92
8	Margin Nature Loan	7.40	123,513.16	7.26	125,838.63	7.10	129,683.87	6.81	133,076.51
9	Hire Purchase Loan	7.82	114,870.58	7.74	121,076.78	7.61	122,699.57	7.38	125,671.67
10	Deprived Sector Loan	6.35	239,237.21	6.22	239,539.42	6.09	253,804.47	5.31	249,432.73
11	Bills Purchased	8.06	11,924.93	7.76	13,382.16	7.82	12,367.00	7.55	13,405.57
12	Other Product	8.08	493,901.60	8.04	498,081.61	7.92	536,623.50	7.80	540,951.40
	Aggregate	7.38	4,956,533.67	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Feb, 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 Sanstha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
39	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	40	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
41	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	42	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
43	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	44	NESDO 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