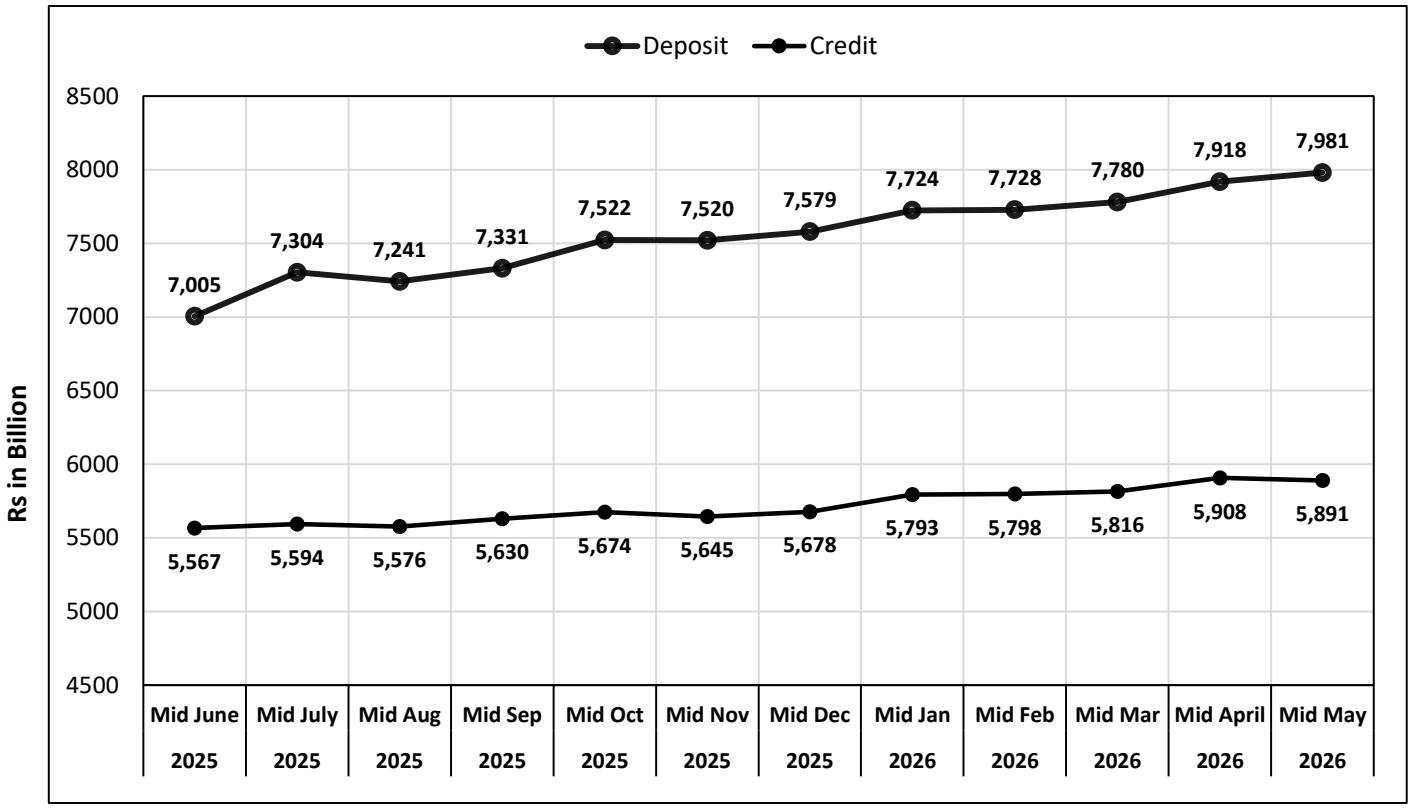
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2083 Baisakh

(Mid-May, 2026)

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Annexure

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.

7 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 Baisakh End, 2083 (Mid-May, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	117.85	10.55	2.28	130.67
2	Total Credit/GDP	85.80	8.92	1.74	96.46
3	Total Credit/ Total Deposit**	72.80	84.54	76.42	73.81
4	CD Ratio*	72.02	84.11	76.16	73.06
5	Fixed Deposit/Total Deposit	38.01	33.98	57.18	38.02
6	Saving Deposit/Total Deposit	45.59	54.06	30.54	46.01
7	Current Deposit/Total Deposit	7.44	2.65	1.21	6.94
8	Call Deposit/Total Deposit	8.23	9.26	11.00	8.36
9	NPL/ Total Loan^	5.41	6.13	12.19	5.60
10	Total LLP /Total Loan	5.86	5.67	10.62	5.93
11	Deprived Sector Loan/Total Loan $^{\$\wedge}$	5.18	5.90	5.68	5.26
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.22	6.18	6.87	7.13
2	Investment in Gov. Securities/Total Deposit	14.94	12.74	11.82	14.71
3	Total Liquid Assets/Total Deposit $^{\#}$	36.80	27.03	35.44	35.98
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.64	10.77	11.07	9.75
2	Total Capital/RWA	12.57	13.69	14.03	12.68
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	4,963	1,119	293	6,375
3	No. of Deposit Accounts	53,806,378	7,830,143	1,086,556	62,723,077
4	No.of Loan Accounts	1,700,337	263,871	73,227	2,037,435
5	No. of Branchless Banking Centers	713	3	-	716
6	No. of Branchless Banking Customers	264,524	454	-	264,978
7	No. of Mobile Banking Customers	25,755,238	3,964,356	334,642	30,054,236
8	No. of Internet Banking Customers	1,798,809	613,700	20,504	2,433,013
9	No. of ATMs	4,769	337	37	5,143
10	No. of Debit Cards	12,454,492	1,366,385	86,787	13,907,664
11	No. of Credit Cards	325,236	5,018	807	331,061
12	No. of Prepaid Cards	276,909	4,773	-	281,682

E. Interest Rate(%)

1	**Wt. Avg Interest Rate on Deposit**	**3.35**
	(a) Saving	2.87
	(b) Fixed	5.02
	(c) Call	0.66
2	**Wt. Avg Interest Rate on Credit**	**6.73**

Note:

Bank balance includes money at call

Nominal GDP for 2024/25(P) stands at Rs. 6,107,220 million (Source:https://nsonepal.gov.np/content/13365/annuppout-statistics-regarding-national-audit-of-national/)

Number of branches include head office, banking branches and extention counters

$ 6 months prior Total Loan has been used to calculate Deprived Sector Lending Ratio

^Data as on Chaitra end of FY2082/83 (2025/26)

$^{\#}$Calculation method is revised; liquid assets are derived from FN 9 (CAF 2015) and FN 8 (CAF 2007)

*CD Ratio $=$

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

**Total Credit / Total Deposit $= \frac{Total\ Credit}{Total\ Deposit}$ (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-Apr	Mid-May	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	683,127	728,713	775,395	831,904	831,806	6.67	6.41	-0.01
	a. Paid-up Capital	425,052	436,408	443,682	472,543	472,543	2.67	1.67	0.00
	b. Statutory Reserves	138,151	150,114	162,782	175,292	175,540	8.66	8.44	0.14
	c. Retained Earning	(6,633)	(21,577)	(31,473)	(40,891)	(40,836)	225.30	45.86	-0.13
	d. Others Reserves	126,558	163,767	200,403	224,959	224,559	29.40	22.37	-0.18
2	**BORROWINGS**	255,302	240,886	235,077	225,990	218,797	-5.65	-2.41	-3.18
	a. NRB	2,022	393	433	542	735	-80.57	10.31	35.53
	b. "A"Class Licensed Institution	18,993	6,970	9,133	15,123	9,209	-63.30	31.04	-39.11
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	15,649	14,180	-25.04	-31.11	-9.39
	d. Other Financial Ins.	6,467	8,037	7,243	3,650	3,650	24.27	-9.88	0.00
	e. Bonds and Securities	163,416	177,211	185,012	191,026	191,025	8.44	4.40	0.00
3	**DEPOSITS**	5,771,238	6,495,583	7,303,531	7,918,313	7,980,600	12.55	12.44	0.79
	a. Current	454,049	381,824	527,894	566,477	553,932	-15.91	38.26	-2.21
	b. Savings	1,519,064	1,954,389	2,673,443	3,570,799	3,671,860	28.66	36.79	2.83
	c. Fixed	3,359,257	3,642,837	3,506,979	3,062,842	3,034,058	8.44	-3.73	-0.94
	d. Call Deposits	390,785	472,514	547,192	665,254	666,944	20.91	15.80	0.25
	e. Others	48,082	44,019	48,023	52,941	53,806	-8.45	9.10	1.63
4	**Bills Payable**	3,189	3,117	3,242	8,448	5,986	-2.25	4.03	-29.14
5	**Other Liabilities**	502,666	598,080	710,107	826,127	838,220	18.98	18.73	1.46
	1. Loan Loss Provision	168,124	230,012	285,008	349,672	349,358	36.81	23.91	-0.09
	2. Interest Suspense a/c	28,910	28,409	56,087	66,231	68,915	-1.73	97.43	4.05
	3. Others	305,633	339,659	369,012	410,223	419,947	11.13	8.64	2.37
6	**Reconcillation A/c**	471	3,179	4,343	560	887	574.99	36.58	58.32
7	**Profit & Loss A/c**	75,002	61,825	69,866	47,641	54,722	-17.57	13.01	14.86
	TOTAL	**7,290,996**	**8,131,382**	**9,101,560**	**9,858,983**	**9,931,017**	**11.53**	**11.93**	**0.73**
	Assets								
1	**LIQUID FUNDS**	533,958	553,205	647,262	721,089	630,791	3.60	17.00	-12.52
	a. Cash Balance	102,134	103,855	101,206	94,152	94,283	1.69	-2.55	0.14
	Nepalese Notes & Coins	99,262	100,579	97,078	88,480	89,062	1.33	-3.48	0.66
	Foreign Currency	2,871	3,277	4,128	5,671	5,221	14.11	25.98	-7.95
	b. Bank Balance	362,361	378,811	483,070	559,086	475,051	4.54	27.52	-15.03
	1. In Nepal Rastra Bank	288,687	330,452	385,908	468,817	407,454	14.47	16.78	-13.09
	2. "A"Class Licensed Institution	23,870	17,711	58,265	23,224	20,036	-25.80	228.99	-13.73
	3. Other Financial Ins.	2,939	1,621	1,428	882	826	-44.86	-11.87	-6.36
	4. In Foreign banks	46,865	29,028	37,468	66,162	46,735	-38.06	29.08	-29.36
	c. Money at Call	69,463	70,539	62,986	67,851	61,458	1.55	-10.71	-9.42
2	**INVESTMENTS**	1,049,633	1,471,177	1,743,212	1,902,350	2,044,756	40.16	18.49	7.49
	a. Govt.Securities	1,029,807	1,164,295	1,172,419	1,179,357	1,174,157	13.06	0.70	-0.44
	b Others	19,827	306,882	570,793	722,993	870,600	1447.82	86.00	20.42
3	**SHARE & OTHER INVESTMENT**	251,757	275,676	365,368	500,667	514,441	9.50	32.54	2.75
4	**LOANS & ADVANCES (Including Bills Purchased)**	4,877,407	5,168,664	5,591,287	5,906,388	5,889,278	5.97	8.18	-0.29
	4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,895,085	5,878,270	5.91	8.13	-0.29
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,660,780	5,659,233	5.65	8.13	-0.03
	b. Financial Institutions	183,328	202,802	222,405	229,158	213,237	10.62	9.67	-6.95
	c. Government Organizations	2,697	6,202	3,450	5,148	5,801	129.96	-44.36	12.69
	4.2 BILLS PURCHASED	3,600	6,954	10,086	11,303	11,008	93.16	45.03	-2.61
5	**LOANS AGT. COLLECTED BILLS**	797	1,532	2,651	1,400	1,454	92.13	73.06	3.84
6	**FIXED ASSETS**	136,783	145,320	152,824	153,340	153,441	6.24	5.16	0.07
7	**OTHER ASSETS**	417,472	476,248	546,869	613,499	641,355	14.08	14.83	4.54
	a. Accrued Interests	244,588	282,704	315,816	348,564	366,049	15.58	11.71	5.02
	b. Others	172,884	193,544	231,053	264,935	275,307	11.95	19.38	3.91
8	**Expenses not Written off**	364	1,004	46	34	34	175.67	-95.45	0.06
9	**Non Banking Assets**	18,689	35,509	50,551	54,266	54,116	90.01	42.36	-0.28
10	**Reconcillation Account**	2,304	2,550	10	5,456	879	10.66	-99.60	-83.89
11	**Profit & Loss A/c**	1,831	497	1,481	494	471	-72.86	198.06	-4.60
	TOTAL	**7,290,996**	**8,131,382**	**9,101,560**	**9,858,983**	**9,931,017**	**11.53**	**11.93**	**0.73**

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	611,312	652,888	697,778	751,024	751,003	6.80	6.88	0.00
	a. Paid-up Capital	369,857	379,020	385,327	411,228	411,228	2.48	1.66	0.00
	b. Statutory Reserves	126,035	137,000	148,046	159,099	159,267	8.70	8.06	0.11
	c. Retained Earning	(1,180)	(13,948)	(19,371)	(25,248)	(25,074)	1082.50	38.88	-0.69
	d. Others Reserves	116,599	150,815	183,775	205,946	205,581	29.34	21.85	-0.18
2	**BORROWINGS**	243,416	231,919	225,206	214,136	208,143	-4.72	-2.89	-2.80
	a. NRB	1,674	393	433	542	735	-76.53	10.31	35.53
	b. "A"Class Licensed Institution	16,193	6,970	8,433	13,923	9,209	-56.96	21.00	-33.86
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	15,649	14,180	-25.04	-31.11	-9.39
	d. Other Financial Ins.	6,164	7,558	6,806	3,229	3,229	22.61	-9.95	0.00
	e. Bonds and Securities	154,982	168,723	176,277	180,791	180,790	8.87	4.48	0.00
3	**DEPOSITS**	5,086,244	5,756,809	6,541,650	7,136,173	7,197,344	13.18	13.63	0.86
	a. Current	441,571	368,702	508,974	546,596	535,195	-16.50	38.04	-2.09
	b. Savings	1,366,476	1,752,143	2,391,430	3,187,727	3,281,182	28.22	36.49	2.93
	c. Fixed	2,898,148	3,177,768	3,112,938	2,758,084	2,735,620	9.65	-2.04	-0.81
	d. Call Deposits	333,864	415,610	481,153	591,242	591,992	24.49	15.77	0.13
	e. Others	46,186	42,586	47,156	52,523	53,355	-7.79	10.73	1.58
4	**Bills Payable**	3,163	3,095	3,230	8,436	5,968	-2.15	4.34	-29.26
5	**Other Liabilities**	453,119	538,952	636,043	746,500	758,499	18.94	18.01	1.61
	1. Loan Loss Provision	147,603	201,267	246,562	307,509	307,188	36.36	22.50	-0.10
	2. Interest Suspense a/c	18,049	15,809	41,966	50,765	53,027	-12.41	165.45	4.46
	3. Others	287,467	321,875	347,515	388,226	398,285	11.97	7.97	2.59
6	**Reconcillation A/c**	470	3,177	4,315	540	862	576.23	35.80	59.83
7	**Profit & Loss A/c**	68,213	55,901	62,713	41,616	47,973	-18.05	12.19	15.28
	TOTAL	**6,465,937**	**7,242,741**	**8,170,934**	**8,898,424**	**8,969,792**	**12.01**	**12.82**	**0.80**
	Assets								
1	**LIQUID FUNDS**	450,799	477,887	574,754	648,946	567,749	6.01	20.27	-12.51
	a. Cash Balance	92,853	95,352	92,517	86,297	86,115	2.69	-2.97	-0.21
	Nepalese Notes & Coins	90,215	92,309	88,822	81,276	81,262	2.32	-3.78	-0.02
	Foreign Currency	2,638	3,043	3,695	5,021	4,854	15.33	21.43	-3.33
	b. Bank Balance	324,727	340,981	437,981	510,478	433,838	5.01	28.45	-15.01
	1. In Nepal Rastra Bank	263,539	301,463	353,434	428,961	374,058	14.39	17.24	-12.80
	2. "A"Class Licensed Institution	14,124	10,338	47,060	15,339	13,029	-26.80	355.19	-15.06
	3. Other Financial Ins.	201	153	24	21	21	-23.51	-84.63	0.00
	4. In Foreign banks	46,864	29,026	37,463	66,157	46,730	-38.06	29.07	-29.37
	c. Money at Call	33,219	41,554	44,257	52,171	47,796	25.09	6.50	-8.38
2	**INVESTMENTS**	937,730	1,330,657	1,599,985	1,760,825	1,887,663	41.90	20.24	7.20
	a. Govt.Securities	918,942	1,049,313	1,070,576	1,080,466	1,075,634	14.19	2.03	-0.45
	b Others	18,788	281,344	529,409	680,359	812,029	1397.43	88.17	19.35
3	**SHARE & OTHER INVESTMENT**	238,878	262,629	349,567	477,522	494,557	9.94	33.10	3.57
4	**LOANS & ADVANCES (Including Bills Purchased)**	4,312,591	4,567,541	4,960,492	5,251,792	5,238,382	5.91	8.60	-0.26
	4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,240,490	5,227,374	5.84	8.55	-0.25
	a. Private Sector	4,149,539	4,381,897	4,749,763	5,025,699	5,024,315	5.60	8.40	-0.03
	b. Financial Institutions	156,762	172,496	197,193	209,643	197,258	10.04	14.32	-5.91
	c. Government Organizations	2,690	6,194	3,450	5,148	5,801	130.31	-44.30	12.69
	4.2 BILLS PURCHASED	3,600	6,954	10,086	11,303	11,008	93.16	45.03	-2.61
5	**LOANS AGT. COLLECTED BILLS**	797	1,532	2,651	1,400	1,454	92.13	73.06	3.84
6	**FIXED ASSETS**	124,602	132,130	137,527	137,598	137,681	6.04	4.08	0.06
7	**OTHER ASSETS**	381,570	436,640	503,140	568,753	595,420	14.43	15.23	4.69
	a. Accrued Interests	218,341	255,668	289,037	319,620	335,546	17.10	13.05	4.98
	b. Others	163,228	180,972	214,102	249,133	259,874	10.87	18.31	4.31
8	**Expenses not Written off**	363	1,003	45	30	30	176.18	-95.47	0.00
9	**Non Banking Assets**	15,306	30,176	42,773	46,107	45,995	97.15	41.75	-0.24
10	**Reconcillation Account**	2,301	2,547	-	5,449	860	10.70	-100.00	-84.22
11	**Profit & Loss A/c**	1,001	-	-	-	-	-100.00	0.00	0.00
	TOTAL	**6,465,937**	**7,242,741**	**8,170,934**	**8,898,424**	**8,969,792**	**12.01**	**12.82**	**0.80**

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	52,784	57,742	60,146	63,045	63,089	9.39	4.16	0.07
	a. Paid-up Capital	40,207	42,171	43,055	45,998	45,998	4.88	2.10	0.00
	b. Statutory Reserves	8,341	9,318	10,724	11,869	11,925	11.72	15.08	0.47
	c. Retained Earning	(355)	(878)	(3,457)	(6,241)	(6,339)	147.43	293.66	1.58
	d. Others Reserves	4,592	7,131	9,825	11,419	11,506	55.30	37.78	0.76
2	**BORROWINGS**	9,340	8,019	8,624	10,107	8,907	-14.14	7.55	-11.87
	a. NRB	300	-	-	-	-	-100.00	0.00	0.00
	b. "A"Class Licensed Institution	1,250	-	700	1,200	-	-100.00	0.00	-100.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	303	479	437	420	420	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	642,166	644,040	6.75	3.32	0.29
	a. Current	11,059	11,513	16,950	18,022	17,050	4.10	47.22	-5.39
	b. Savings	132,843	176,770	250,566	341,646	348,155	33.07	41.75	1.91
	c. Fixed	380,584	374,776	308,219	223,650	218,833	-1.53	-17.76	-2.15
	d. Call Deposits	46,811	46,863	53,904	58,525	59,644	0.11	15.02	1.91
	e. Others	275	249	798	323	357	-9.24	220.33	10.54
4	**Bills Payable**	23	21	13	12	18	-9.55	-40.29	52.08
5	**Other Liabilities**	30,451	36,086	48,936	50,935	52,802	18.50	35.61	3.67
	1. Loan Loss Provision	13,887	19,372	27,666	30,814	30,872	39.49	42.81	0.19
	2. Interest Suspense a/c	1,931	2,459	3,366	4,133	4,505	27.37	36.90	9.00
	3. Others	14,633	14,255	17,904	15,988	17,425	-2.58	25.60	8.99
6	**Reconcillation A/c**	0	0	0	1	0	-100.00	0.00	-91.03
7	**Profit & Loss A/c**	5,715	5,291	5,887	5,237	5,919	-7.42	11.25	13.02
	TOTAL	**669,886**	**717,330**	**754,042**	**771,502**	**774,775**	**7.08**	**5.12**	**0.42**
	Assets								
1	**LIQUID FUNDS**	64,562	56,513	54,762	52,082	47,325	-12.47	-3.10	-9.13
	a. Cash Balance	7,574	7,022	7,372	6,665	6,968	-7.29	5.00	4.55
	Nepalese Notes & Coins	7,341	6,788	6,940	6,014	6,601	-7.53	2.24	9.75
	Foreign Currency	233	234	433	650	367	0.30	85.08	-43.56
	b. Bank Balance	28,785	29,706	36,081	34,500	32,850	3.20	21.46	-4.78
	1. In Nepal Rastra Bank	20,033	23,445	26,115	27,823	26,700	17.03	11.39	-4.04
	2. "A"Class Licensed Institution	7,521	5,775	9,146	6,111	5,566	-23.21	58.36	-8.92
	3. Other Financial Ins.	1,228	483	815	561	579	-60.67	68.75	3.23
	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	10,917	7,507	-29.85	-42.85	-31.24
2	**INVESTMENTS**	91,763	114,973	118,004	112,241	123,474	25.29	2.64	10.01
	a. Govt.Securities	90,725	92,535	86,899	82,521	82,070	2.00	-6.09	-0.55
	b Others	1,038	22,438	31,105	29,720	41,404	2061.03	38.63	39.31
3	**SHARE & OTHER INVESTMENT**	8,504	9,159	11,053	16,699	15,077	7.70	20.68	-9.71
4	**LOANS & ADVANCES (Including Bills Purchased)**	471,886	501,432	526,613	547,504	544,503	6.26	5.02	-0.55
	4.1 LOANS & ADVANCES	471,886	501,432	526,613	547,504	544,503	6.26	5.02	-0.55
	a. Private Sector	451,918	476,949	504,466	530,787	530,419	5.54	5.77	-0.07
	b. Financial Institutions	19,964	24,480	22,147	16,717	14,084	22.62	-9.53	-15.75
	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	11,338	11,340	9.78	15.07	0.01
7	**OTHER ASSETS**	21,777	22,172	26,828	26,357	27,757	1.81	21.00	5.31
	a. Accrued Interests	14,549	13,386	13,661	15,105	16,440	-8.00	2.06	8.84
	b. Others	7,228	8,787	13,168	11,251	11,317	21.56	49.86	0.58
8	**Expenses not Written off**	-	-	-	4	4	0.00	0.00	0.00
9	**Non Banking Assets**	2,269	3,369	4,687	4,957	4,935	48.51	39.11	-0.45
10	**Reconcillation Account**	0	-	10	-	0	-100.00	0.00	0.00
11	**Profit & Loss A/c**	279	-	911	320	360	-100.00	0.00	12.39
	TOTAL	**669,886**	**717,330**	**754,042**	**771,502**	**774,775**	**7.08**	**5.12**	**0.42**

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	19,031	18,083	17,470	17,834	17,713	-4.98	-3.39	-0.68
	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	4,325	4,348	0.55	5.68	0.55
	c. Retained Earning	(5,098)	(6,751)	(8,645)	(9,401)	(9,423)	32.41	28.05	0.23
	d. Others Reserves	5,367	5,821	6,803	7,595	7,471	8.46	16.88	-1.62
2	**BORROWINGS**	2,546	948	1,248	1,748	1,748	-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	1,748	1,748	0.01	31.61	0.00
3	**DEPOSITS**	113,422	128,603	131,444	139,975	139,216	13.38	2.21	-0.54
	a. Current	1,419	1,609	1,971	1,860	1,687	13.35	22.52	-9.28
	b. Savings	19,745	25,477	31,448	41,426	42,524	29.03	23.44	2.65
	c. Fixed	80,525	90,293	85,822	81,108	79,605	12.13	-4.95	-1.85
	d. Call Deposits	10,110	10,041	12,135	15,486	15,307	-0.69	20.87	-1.16
	e. Others	1,622	1,184	68	95	94	-27.02	-94.24	-0.70
4	**Bills Payable**	2	1	0	0	0	-74.24	-47.06	2900.00
5	**Other Liabilities**	19,097	23,043	25,128	28,691	26,918	20.66	9.05	-6.18
	1. Loan Loss Provision	6,634	9,373	10,780	11,349	11,298	41.29	15.02	-0.45
	2. Interest Suspense a/c	8,930	10,140	10,755	11,333	11,383	13.56	6.06	0.44
	3. Others	3,533	3,529	3,593	6,009	4,237	-0.10	1.81	-29.48
6	**Reconcillation A/c**	1	2	28	20	24	105.88	1223.81	23.23
7	**Profit & Loss A/c**	1,073	633	1,266	789	830	-41.03	100.04	5.23
	TOTAL	**155,172**	**171,311**	**176,585**	**189,057**	**186,450**	**10.40**	**3.08**	**-1.38**
	Assets								
1	**LIQUID FUNDS**	18,596	18,804	17,746	20,061	15,717	1.12	-5.63	-21.66
	a. Cash Balance	1,706	1,481	1,317	1,190	1,200	-13.18	-11.11	0.81
	Nepalese Notes & Coins	1,706	1,481	1,317	1,190	1,199	-13.17	-11.12	0.81
	Foreign Currency	0	0	0	0	0	-76.92	766.67	0.00
	b. Bank Balance	8,849	8,125	9,008	14,108	8,363	-8.18	10.87	-40.72
	1. In Nepal Rastra Bank	5,115	5,544	6,359	12,033	6,695	8.39	14.70	-44.36
	2. "A"Class Licensed Institution	2,224	1,597	2,060	1,774	1,441	-28.20	29.00	-18.77
	3. Other Financial Ins.	1,510	984	590	301	227	-34.83	-40.09	-24.66
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,041	9,198	7,421	4,763	6,154	14.38	-19.32	29.21
2	**INVESTMENTS**	20,140	25,547	25,223	29,284	33,619	26.85	-1.27	14.80
	a. Govt.Securities	20,140	22,447	14,944	16,370	16,452	11.45	-33.42	0.50
	b Others	-	3,100	10,278	12,914	17,167	0.00	231.56	32.93
3	**SHARE & OTHER INVESTMENT**	4,375	3,888	4,748	6,446	4,807	-11.13	22.12	-25.42
4	**LOANS & ADVANCES (Including Bills Purchased)**	92,931	99,691	104,182	107,091	106,393	7.27	4.50	-0.65
	4.1 LOANS & ADVANCES	92,931	99,691	104,182	107,091	106,393	7.27	4.50	-0.65
	a. Private Sector	86,325	93,861	101,116	104,293	104,499	8.73	7.73	0.20
	b. Financial Institutions	6,602	5,826	3,066	2,798	1,894	-11.75	-47.38	-32.31
	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	4,404	4,421	4.30	18.51	0.38
7	**OTHER ASSETS**	14,125	17,436	16,901	18,389	18,178	23.44	-3.07	-1.15
	a. Accrued Interests	11,697	13,651	13,118	13,839	14,063	16.70	-3.91	1.62
	b. Others	2,428	3,785	3,783	4,551	4,116	55.93	-0.06	-9.56
8	**Expenses not Written off**	1	1	0	0	0	10.81	-78.05	2.78
9	**Non Banking Assets**	1,114	1,964	3,091	3,202	3,186	76.36	57.35	-0.50
10	**Reconcillation Account**	3	3	0	6	18	1.02	-94.97	195.52
11	**Profit & Loss A/c**	551	497	571	173	111	-9.74	14.81	-35.99
	TOTAL	**155,172**	**171,311**	**176,585**	**189,057**	**186,450**	**10.40**	**3.08**	**-1.38**

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	429,253	455,987	350,266	222,681	246,824	6.23	-23.19	10.84
1.1 Deposit Liabilities	402,421	431,908	328,104	207,741	230,319	7.33	-24.03	10.87
1.1.1 Saving A/c	88,065	79,278	77,164	66,527	75,291	-9.98	-2.67	13.17
1.1.2 Fixed A/c	305,845	344,566	244,252	136,995	150,390	12.66	-29.11	9.78
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	7,578	8,261	-12.13	-51.66	9.01
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	12,053	12,995	-6.86	-34.15	7.81
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	46,003	50,320	15.30	-31.50	9.38
1.1.2.4 Above 1 Year	138,814	166,377	126,923	71,361	78,814	19.86	-23.71	10.44
1.1.3 Call Deposit	8,461	8,034	6,655	4,191	4,606	-5.04	-17.16	9.92
1.1.4 Certificate of Deposits	51	30	32	28	31	-41.40	8.27	10.73
1.2 Others	26,832	24,079	22,163	14,940	16,505	-10.26	-7.96	10.48
2 Commission/Fee Expense	4,228	4,635	5,627	4,284	4,873	9.61	21.41	13.76
3 Employees Expenses	55,126	63,661	68,118	51,396	57,294	15.48	7.00	11.48
4 Office Operating Expenses	38,127	43,010	43,468	31,671	35,258	12.81	1.06	11.33
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	499	926	552	268	294	85.74	-40.45	9.48
7. Provision for Risk	65,952	85,515	89,979	82,283	82,860	29.66	5.22	0.70
7.1 Loan loss Provision	65,818	85,205	89,474	81,939	82,506	29.46	5.01	0.69
7.1.1 General Loan loss Provision	17,473	26,227	23,367	22,262	21,960	50.11	-10.90	-1.36
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	8,021	7,651	31.70	5.31	-4.61
7.1.1.2 Watch List Provision	6,969	12,394	8,800	14,241	14,309	77.85	-29.00	0.48
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	59,674	60,531	23.05	17.01	1.44
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	2	15	4.11	-85.79	528.22
7.2. Provision for Non-Banking Assets	89	153	3	-	-	72.55	-98.08	0.00
7.3. Provision for Loss on Investment	16	31	-	6	4	88.57	-100.00	-24.31
7.4. Provision for Loss of Other Assets	29	127	502	339	349	336.07	296.86	2.96
8 Loan Written Off	2,823	4,026	8,709	2,236	2,512	42.60	116.33	12.36
9 Provision for Staff Bonus	10,407	10,642	11,757	8,456	9,683	2.26	10.48	14.51
10 Provision for Income Tax	32,840	33,085	35,956	26,167	29,938	0.75	8.68	14.41
11 Others	79	165	8	186	186	108.98	-95.16	-0.01
12 Net Profit	77,771	70,918	78,796	55,920	64,015	-8.81	11.11	14.48
TOTAL EXPENSES	**717,106**	**772,570**	**693,236**	**485,549**	**533,738**	**7.73**	**-10.27**	**9.92**
Income								
1. Interest Income	641,877	674,109	567,194	385,283	426,911	5.02	-15.86	10.80
1.1. On Loans and Advance	572,265	588,296	480,770	315,583	348,875	2.80	-18.28	10.55
1.2. On Investment	57,477	66,519	64,883	49,865	55,869	15.73	-2.46	12.04
1.2.1 Government Bonds	53,207	59,980	56,244	40,557	45,238	12.73	-6.23	11.54
1.2.2 Foreign Bonds	228	499	477	366	429	118.51	-4.31	17.04
1.2.3 NRB Bonds	558	960	2,858	4,207	4,861	72.14	197.61	15.56
1.2.4 Deventure & Bonds	3,484	5,079	5,304	4,735	5,341	45.80	4.41	12.79
1.3 Agency Balance	1,430	1,423	1,790	1,601	1,803	-0.48	25.73	12.62
1.4 On Call Deposit	2,428	3,840	3,930	4,167	4,742	58.14	2.35	13.80
1.5 Others	8,276	14,031	15,821	14,066	15,621	69.53	12.76	11.05
2. Comission & Discount	29,086	35,259	39,774	31,400	34,743	21.23	12.80	10.65
2.1 Bills Purchase & Discount	206	397	415	331	364	92.78	4.47	9.99
2.2 Comission	22,065	27,596	30,363	24,056	26,540	25.07	10.03	10.33
2.3 Others	6,815	7,267	8,996	7,014	7,839	6.63	23.79	11.76
3 Income From Exchange Fluctuation	5,553	6,369	9,627	10,354	11,769	14.70	51.16	13.67
3.1 Due to Change in Exchange Rate	829	(311)	787	790	803	-137.56	-352.69	1.75
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	9,564	10,966	41.42	32.34	14.65
4 Other Operating Income	11,095	10,946	13,321	10,297	11,153	-1.35	21.70	8.31
5 Non Operating Income	1,971	1,866	3,167	3,130	3,167	-5.36	69.78	1.17
6 Provision Written Back	27,558	43,240	58,456	44,177	45,060	56.90	35.19	2.00
7 Recovery from Written off Loan	245	285	406	428	442	16.44	42.08	3.35
8 Income from Extra Ordinary Expenses	(1,060)	12	25	24	24	-101.13	105.02	0.00
9 Net Loss	780	485	1,268	455	469	-37.87	161.63	3.01
TOTAL INCOME	**717,106**	**772,570**	**693,236**	**485,549**	**533,738**	**7.73**	**-10.27**	**9.92**

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	197,104	218,610	8.67	-22.54	10.91
1.1 Deposit Liabilities	339,229	372,863	285,480	182,910	202,932	9.91	-23.44	10.95
1.1.1 Saving A/c	77,696	70,894	68,372	58,760	66,553	-8.76	-3.56	13.26
1.1.2 Fixed A/c	254,527	294,989	211,213	120,343	132,186	15.90	-28.40	9.84
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	7,053	7,691	2.52	-41.87	9.04
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	10,678	11,545	-3.71	-32.26	8.12
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	39,163	42,920	19.54	-31.84	9.59
1.1.2.4 Above 1 Year	125,810	150,210	113,916	63,449	70,031	19.39	-24.16	10.37
1.1.3 Call Deposit	6,963	6,951	5,863	3,779	4,161	-0.18	-15.64	10.11
1.1.4 Certificate of Deposits	43	30	32	28	31	-29.89	8.27	10.73
1.2 Others	25,190	23,148	21,257	14,194	15,678	-8.10	-8.17	10.46
2 Commission/Fee Expense	4,099	4,524	5,521	4,207	4,785	10.37	22.05	13.73
3 Employees Expenses	47,816	55,898	60,031	45,130	50,316	16.90	7.39	11.49
4 Office Operating Expenses	32,261	37,062	37,155	27,230	30,329	14.88	0.25	11.38
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	462	890	480	192	203	92.56	-46.01	5.72
7. Provision for Risk	57,437	74,107	74,263	72,823	72,886	29.02	0.21	0.09
7.1 Loan loss Provision	57,424	74,018	74,000	72,778	72,832	28.90	-0.03	0.07
7.1.1 General Loan loss Provision	15,606	23,763	21,131	20,241	19,830	52.27	-11.08	-2.03
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	7,657	7,312	35.89	0.52	-4.50
7.1.1.2 Watch List Provision	5,858	10,517	7,815	12,584	12,518	79.51	-25.69	-0.53
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	52,641	53,117	20.98	10.63	0.90
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(104)	(115)	7.85	-87.86	10.07
7.2. Provision for Non-Banking Assets	0	55	3	-	-	0.00	-94.65	0.00
7.3. Provision for Loss on Investment	13	31	-	6	4	130.40	-100.00	-24.31
7.4. Provision for Loss of Other Assets	0	3	260	40	50	14200.00	9004.55	25.18
8 Loan Written Off	2,602	3,786	8,241	2,057	2,291	45.50	117.67	11.37
9 Provision for Staff Bonus	9,462	9,671	10,611	7,416	8,533	2.21	9.72	15.07
10 Provision for Income Tax	29,784	29,989	32,801	23,307	26,721	0.69	9.38	14.65
11 Others	72	165	8	177	177	128.52	-95.14	0.00
12 Net Profit	70,037	64,153	71,511	49,212	56,475	-8.40	11.47	14.76
TOTAL EXPENSES	**618,452**	**676,255**	**607,360**	**428,856**	**471,327**	**9.35**	**-10.19**	**9.90**
Income								
1. Interest Income	551,682	588,736	497,588	339,053	375,840	6.72	-15.48	10.85
1.1. On Loans and Advance	490,121	511,556	418,637	274,720	303,752	4.37	-18.16	10.57
1.2. On Investment	51,290	59,590	58,749	45,425	50,942	16.18	-1.41	12.15
1.2.1 Government Bonds	47,873	53,733	50,369	36,346	40,574	12.24	-6.26	11.63
1.2.2 Foreign Bonds	228	499	477	366	429	118.51	-4.31	17.04
1.2.3 NRB Bonds	2	635	2,687	4,060	4,696	27870.93	323.20	15.67
1.2.4 Deventure & Bonds	3,187	4,724	5,215	4,653	5,244	48.24	10.41	12.69
1.3 Agency Balance	1,430	1,420	1,778	1,594	1,795	-0.73	25.19	12.61
1.4 On Call Deposit	1,367	3,245	3,605	4,037	4,604	137.42	11.08	14.04
1.5 Others	7,475	12,925	14,820	13,277	14,748	72.91	14.66	11.07
2. Comission & Discount	27,763	33,790	37,791	29,773	32,948	21.71	11.84	10.66
2.1 Bills Purchase & Discount	206	397	415	331	364	92.78	4.47	9.99
2.2 Comission	21,250	26,721	29,341	23,233	25,624	25.75	9.81	10.29
2.3 Others	6,307	6,671	8,035	6,209	6,960	5.78	20.43	12.08
3 Income From Exchange Fluctuation	5,468	6,294	9,516	10,220	11,610	15.12	51.18	13.59
3.1 Due to Change in Exchange Rate	817	(317)	773	740	736	-138.79	-344.17	-0.42
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	9,481	10,873	42.15	32.24	14.69
4 Other Operating Income	9,218	8,654	10,711	8,539	9,228	-6.12	23.77	8.07
5 Non Operating Income	1,760	1,370	2,668	2,855	2,895	-22.15	94.73	1.42
6 Provision Written Back	23,391	37,139	48,685	37,992	38,368	58.78	31.09	0.99
7 Recovery from Written off Loan	231	271	392	411	426	17.32	44.75	3.46
8 Income from Extra Ordinary Expenses	(1,060)	1	10	12	12	-100.14	567.57	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	**618,452**	**676,255**	**607,360**	**428,856**	**471,327**	**9.35**	**-10.19**	**9.90**

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	53,217	48,793	34,593	20,175	22,253	-8.31	-29.10	10.30
1.1 Deposit Liabilities	52,034	47,947	33,777	19,511	21,520	-7.85	-29.55	10.30
1.1.1 Saving A/c	8,737	6,896	7,413	6,708	7,557	-21.07	7.49	12.65
1.1.2 Fixed A/c	42,073	40,214	25,736	12,500	13,639	-4.42	-36.00	9.11
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	423	462	-30.90	-74.06	9.31
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	989	1,035	-21.05	-45.43	4.65
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	4,935	5,321	-3.67	-31.55	7.82
1.1.2.4 Above 1 Year	9,226	12,112	9,734	6,153	6,821	31.28	-19.63	10.85
1.1.3 Call Deposit	1,215	836	628	302	324	-31.15	-24.91	7.15
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	665	733	-28.48	-3.61	10.32
2 Commission/Fee Expense	120	103	96	70	78	-14.54	-6.69	11.18
3 Employees Expenses	5,838	6,202	6,432	4,966	5,520	6.23	3.71	11.16
4 Office Operating Expenses	4,617	4,704	4,966	3,529	3,944	1.89	5.56	11.75
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	63	72	-18.97	-29.38	13.06
7. Provision for Risk	7,125	9,415	14,054	8,237	8,653	32.13	49.27	5.05
7.1 Loan loss Provision	7,064	9,268	13,812	7,938	8,354	31.20	49.03	5.24
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,888	1,996	29.33	3.21	5.75
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	346	308	-35.03	222.30	-10.92
7.1.1.2 Watch List Provision	1,010	1,689	895	1,542	1,688	67.34	-47.02	9.48
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	6,044	6,329	33.39	63.09	4.71
7.1.3 Additional Loan Loss Provision	106	52	25	6	29	-50.90	-51.46	392.74
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	299	299	343.64	95.57	0.00
8 Loan Written Off	150	148	255	152	176	-1.34	72.38	15.99
9 Provision for Staff Bonus	844	868	961	933	1,049	2.88	10.75	12.39
10 Provision for Income Tax	2,604	3,011	2,628	2,516	2,828	15.63	-12.70	12.43
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	5,898	6,627	-4.23	2.04	12.35
TOTAL EXPENSES	**80,737**	**79,197**	**70,053**	**46,540**	**51,200**	**-1.91**	**-11.55**	**10.01**
Income								
1. Interest Income	74,528	70,425	56,897	37,806	41,804	-5.51	-19.21	10.58
1.1. On Loans and Advance	68,237	63,418	50,838	33,405	36,918	-7.06	-19.84	10.52
1.2. On Investment	4,790	5,607	5,055	3,692	4,103	17.05	-9.84	11.12
1.2.1 Government Bonds	4,352	5,401	5,039	3,653	4,052	24.11	-6.70	10.92
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	15	19	-53.19	-91.93	24.54
1.2.4 Deventure & Bonds	2	2	0	24	31	-20.97	-93.88	32.71
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	58	62	-53.14	-52.08	7.02
1.5 Others	725	1,037	830	651	722	43.00	-19.94	10.78
2. Comission & Discount	1,030	1,171	1,576	1,346	1,484	13.73	34.58	10.26
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	673	748	13.91	20.37	11.19
2.3 Others	446	506	775	673	736	13.50	53.27	9.34
3 Income From Exchange Fluctuation	85	74	111	134	160	-12.63	49.59	19.56
3.1 Due to Change in Exchange Rate	12	5	13	50	67	-56.45	150.09	33.89
3.2 Due to Foreign Currency Trans.	73	69	98	84	93	-5.21	41.74	11.01
4 Other Operating Income	1,601	1,916	2,033	1,406	1,514	19.65	6.12	7.65
5 Non Operating Income	114	278	295	204	212	144.51	6.16	4.04
6 Provision Written Back	3,135	5,325	8,223	5,322	5,681	69.88	54.41	6.73
7 Recovery from Written off Loan	9	8	7	5	5	-12.23	-7.03	2.02
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	317	340	-100.00	0.00	7.34
TOTAL INCOME	**80,737**	**79,197**	**70,053**	**46,540**	**51,200**	**-1.91**	**-11.55**	**10.01**

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	11,618	11,182	8,936	5,402	5,961	-3.75	-20.09	10.35
1.1 Deposit Liabilities	11,159	11,098	8,846	5,320	5,867	-0.55	-20.29	10.28
1.1.1 Saving A/c	1,631	1,488	1,380	1,059	1,181	-8.75	-7.30	11.59
1.1.2 Fixed A/c	9,245	9,363	7,303	4,153	4,565	1.27	-22.00	9.93
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	102	108	-41.26	-43.70	5.79
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	386	415	5.13	-21.94	7.57
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	1,905	2,079	4.16	-22.02	9.13
1.1.2.4 Above 1 Year	3,778	4,055	3,274	1,759	1,963	7.32	-19.26	11.55
1.1.3 Call Deposit	283	247	164	109	121	-12.70	-33.52	10.90
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	82	94	-81.57	5.98	14.76
2 Commission/Fee Expense	9	8	10	6	10	-13.47	19.24	59.75
3 Employees Expenses	1,472	1,562	1,655	1,299	1,458	6.09	5.99	12.22
4 Office Operating Expenses	1,249	1,244	1,347	912	986	-0.36	8.28	8.06
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	13	19	112.19	378.28	47.43
7. Provision for Risk	1,389	1,993	1,662	1,223	1,320	43.48	-16.60	7.96
7.1 Loan loss Provision	1,330	1,919	1,662	1,223	1,320	44.23	-13.35	7.96
7.1.1 General Loan loss Provision	261	388	93	133	134	48.67	-76.07	0.31
7.1.1.1 Pass Loan Loss Provision	160	199	3	18	31	24.79	-98.48	67.98
7.1.1.2 Watch List Provision	101	188	90	115	103	86.43	-52.34	-10.57
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	989	1,086	48.16	-0.05	9.80
7.1.3 Additional Loan Loss Provision	36	-	40	101	101	-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	26	44	29.24	131.92	68.82
9 Provision for Staff Bonus	101	102	184	107	101	1.18	79.71	-5.50
10 Provision for Income Tax	452	86	527	344	389	-81.03	513.89	12.86
11 Others	7	1	-	9	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	810	913	-45.80	47.77	12.78
TOTAL EXPENSES	**17,917**	**17,117**	**15,823**	**10,152**	**11,211**	**-4.46**	**-7.56**	**10.43**
Income								
1. Interest Income	15,666	14,947	12,708	8,424	9,266	-4.59	-14.98	10.00
1.1. On Loans and Advance	13,907	13,322	11,295	7,459	8,205	-4.21	-15.22	10.01
1.2. On Investment	1,397	1,322	1,079	748	824	-5.42	-18.36	10.14
1.2.1 Government Bonds	983	847	836	559	612	-13.87	-1.24	9.64
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	132	147	1.39	27.52	11.17
1.2.4 Deventure & Bonds	295	354	88	58	65	20.03	-75.06	12.67
1.3 Agency Balance	-	3	12	8	9	0.00	245.56	14.61
1.4 On Call Deposit	285	231	151	72	76	-19.03	-34.70	5.87
1.5 Others	76	69	171	138	152	-9.42	147.46	10.55
2. Comission & Discount	293	299	407	281	311	1.91	36.19	10.70
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	150	168	-9.28	5.74	11.99
2.3 Others	63	90	186	131	143	42.98	107.06	9.22
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	352	411	36.26	53.33	16.86
5 Non Operating Income	98	218	205	72	59	122.96	-6.00	-17.19
6 Provision Written Back	1,033	776	1,548	862	1,012	-24.87	99.53	17.29
7 Recovery from Written off Loan	6	7	6	11	11	25.64	-6.80	0.00
8 Income from Extra Ordinary Expenses	1	10	15	12	12	1994.00	39.83	0.00
9 Net Loss	545	485	358	138	128	-11.09	-26.21	-6.96
TOTAL INCOME	**17,917**	**17,117**	**15,823**	**10,152**	**11,211**	**-4.46**	**-7.56**	**10.43**

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	369,627	363,887	356,370	348,902	349,140	-1.55	-2.07	0.07
Fishery Related	15,012	16,213	16,261	15,697	16,034	8.00	0.29	2.14
Mining Related	11,789	11,898	11,755	12,869	13,038	0.92	-1.20	1.31
Agriculture, Forestry, Bevarage & Non Food Production Related*	782,536	857,723	929,124	984,931	987,241	9.61	8.32	0.23
Construction	203,379	207,710	231,369	256,011	260,951	2.13	11.39	1.93
Electricity,Gas and Water	307,457	376,015	445,617	491,468	494,766	22.30	18.51	0.67
Metal Products, Machinary & Electronic Equipment & Assemblage	70,298	70,287	73,073	77,470	77,002	-0.02	3.96	-0.60
Transport, Communication and Public Utilities	98,130	88,555	83,318	87,410	87,027	-9.76	-5.91	-0.44
Wholesaler & Retailer	983,500	999,438	1,033,161	1,047,376	1,036,217	1.62	3.37	-1.07
Finance, Insurance and Real Estate	365,559	396,355	440,738	466,059	445,075	8.42	11.20	-4.50
Tourism Service**	211,160	231,556	257,021	273,362	274,816	9.66	11.00	0.53
Other Services	196,597	201,661	222,298	230,432	229,713	2.58	10.23	-0.31
Consumption Loans	926,138	1,013,605	1,151,709	1,287,003	1,293,582	9.44	13.62	0.51
Local Government	1,127	1,218	1,234	1,228	1,229	8.14	1.29	0.10
Others	337,541	331,052	338,556	324,587	321,772	-1.92	2.27	-0.87
TOTAL	**4,879,851**	**5,167,173**	**5,591,604**	**5,904,806**	**5,887,604**	**5.89**	**8.21**	**-0.29**
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,143,095	2,150,084	22.25	7.07	0.33
Overdraft	230,782	124,431	111,286	111,573	110,428	-46.08	-10.56	-1.03
Cash Credit Loan	516,456	648,712	650,654	669,158	653,087	25.61	0.30	-2.40
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	165,243	170,329	12.58	51.13	3.08
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	855,974	855,933	-17.58	13.17	0.00
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	458,724	460,967	10.98	7.91	0.49
Real Estate Loan	249,588	268,158	275,962	266,335	269,523	7.44	2.91	1.20
Margin Nature Loan	76,535	90,093	140,702	159,488	162,540	17.71	56.17	1.91
Hire Purchase Loan	159,216	124,102	128,681	139,617	140,388	-22.05	3.69	0.55
Deprived Sector Loan	308,356	312,186	296,260	293,975	279,738	1.24	-5.10	-4.84
Bills Purchased	4,271	7,815	12,372	13,701	13,352	82.99	58.31	-2.55
Other Product	452,502	465,365	544,374	627,922	621,235	2.84	16.98	-1.06
Total	**4,879,851**	**5,167,173**	**5,591,604**	**5,904,806**	**5,887,604**	**5.89**	**8.21**	**-0.29**
Collateral wise								
Gold and Silver	55,533	58,489	83,287	114,466	117,895	5.32	42.40	3.00
Government Securities	3,239	3,160	4,606	4,597	87	-2.43	45.74	-98.12
Non Governmental Securities	58,566	81,671	131,074	146,295	149,753	39.45	60.49	2.36
Fixed Deposit Receipts	58,120	41,599	40,045	40,130	32,676	-28.43	-3.74	-18.57
Own	57,887	41,348	33,779	40,117	32,664	-28.57	-18.31	-18.58
Other Licences Institutions	233	252	6,267	14	13	7.79	2390.17	-7.47
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,182,447	5,186,108	7.13	6.90	0.07
Fixed Assets	3,749,324	3,938,300	4,132,041	4,305,252	4,310,979	5.04	4.92	0.13
Current Assets	565,372	684,244	809,314	877,194	875,129	21.03	18.28	-0.24
Against security of Bill	37,183	35,589	51,517	58,515	57,536	-4.29	44.75	-1.67
Domestic Bills	771	1,112	5,629	4,883	4,678	44.28	406.21	-4.19
Foreign Bills	36,412	34,477	45,887	53,632	52,858	-5.31	33.10	-1.44
Against Guarantee	195,038	199,590	197,228	188,432	172,925	2.33	-1.18	-8.23
Government Guarantee	3,129	3,145	3,151	4,233	4,479	0.49	0.21	5.81
Institutional Guarantee	127,020	147,144	148,915	138,715	123,021	15.84	1.20	-11.31
Personal Guarantee	41,125	32,724	31,948	31,991	32,474	-20.43	-2.37	1.51
Collective Guarantee	7,239	3,388	1,203	1,087	1,008	-53.19	-64.50	-7.25
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	16,069	12,937	11,882	12,406	11,943	-19.49	-8.15	-3.73
Credit Card	4,528	5,678	6,223	7,720	7,902	25.41	9.59	2.35
Others	152,948	118,852	136,269	162,204	162,722	-22.29	14.65	0.32
Total	**4,879,851**	**5,167,173**	**5,591,604**	**5,904,806**	**5,887,604**	**5.89**	**8.21**	**-0.29**

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-Apr	Mid-May	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	330,086	323,942	318,651	308,252	307,119	-1.86	-1.63	-0.37
Fishery Related	13,237	14,394	14,575	13,869	14,125	8.74	1.26	1.84
Mining Related	11,383	11,554	11,353	12,491	12,672	1.50	-1.74	1.45
Agriculture, Forestry, Bevarage & Non Food Production Related*	749,504	823,518	893,175	949,124	951,154	9.88	8.46	0.21
Construction	167,502	182,860	204,009	224,613	228,793	9.17	11.57	1.86
Electricity,Gas and Water	298,869	365,248	432,239	480,824	485,223	22.21	18.34	0.91
Metal Products, Machinary & Electronic Equipment & Assemblage	67,879	67,259	70,217	74,503	73,969	-0.91	4.40	-0.72
Transport, Communication and Public Utilities	83,643	77,219	72,590	76,180	75,722	-7.68	-5.99	-0.60
Wholesaler & Retailer	896,414	910,162	946,091	963,217	952,829	1.53	3.95	-1.08
Finance, Insurance and Real Estate	306,730	321,327	367,855	391,781	373,608	4.76	14.48	-4.64
Tourism Service**	182,269	199,049	220,201	230,993	232,351	9.21	10.63	0.59
Other Services	178,117	181,572	200,279	207,101	206,660	1.94	10.30	-0.21
Consumption Loans	768,478	841,225	960,879	1,083,576	1,089,710	9.47	14.22	0.57
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	235,484	234,720	-4.46	0.51	-0.32
TOTAL	**4,315,377**	**4,569,076**	**4,963,146**	**5,253,193**	**5,239,839**	**5.88**	**8.62**	**-0.25**
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,880,299	1,888,317	22.75	6.52	0.43
Overdraft	164,141	92,020	86,617	89,151	89,336	-43.94	-5.87	0.21
Cash Credit Loan	493,597	587,956	585,274	604,439	590,247	19.12	-0.46	-2.35
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	165,174	170,329	12.59	51.34	3.12
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	842,822	842,418	-16.44	13.16	-0.05
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	358,787	360,054	13.16	5.05	0.35
Real Estate Loan	217,964	224,656	230,937	215,289	217,790	3.07	2.80	1.16
Margin Nature Loan	58,679	70,345	116,809	136,717	139,625	19.88	66.05	2.13
Hire Purchase Loan	138,262	106,860	113,080	124,961	125,781	-22.71	5.82	0.66
Deprived Sector Loan	262,365	267,360	256,784	257,469	244,859	1.90	-3.96	-4.90
Bills Purchased	4,271	7,815	12,372	13,701	13,352	82.99	58.31	-2.55
Other Product	385,119	398,673	484,899	564,382	557,732	3.52	21.63	-1.18
Total	**4,315,377**	**4,569,076**	**4,963,146**	**5,253,193**	**5,239,839**	**5.88**	**8.62**	**-0.25**
Collateral wise								
Gold and Silver	50,575	53,423	76,977	105,901	109,005	5.63	44.09	2.93
Government Securities	3,200	3,160	4,606	4,597	87	-1.23	45.74	-98.12
Non Governmental Securities	43,198	64,671	108,380	124,992	128,265	49.71	67.59	2.62
Fixed Deposit Receipts	47,972	33,532	33,784	36,329	28,999	-30.10	0.75	-20.18
Own	47,738	33,283	27,523	36,315	28,987	-30.28	-17.31	-20.18
Other Licences Institutions	233	249	6,262	14	13	6.75	2412.35	-7.47
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,602,064	4,606,211	7.25	6.93	0.09
Fixed Assets	3,268,070	3,427,110	3,587,102	3,725,018	3,731,246	4.87	4.67	0.17
Current Assets	565,333	684,086	809,100	877,046	874,964	21.01	18.27	-0.24
Against security of Bill	37,183	35,588	51,517	58,511	57,531	-4.29	44.76	-1.67
Domestic Bills	771	1,112	5,629	4,879	4,673	44.28	406.21	-4.22
Foreign Bills	36,412	34,476	45,887	53,632	52,858	-5.32	33.10	-1.44
Against Guarantee	147,130	152,332	160,741	159,078	147,217	3.54	5.52	-7.46
Government Guarantee	3,065	3,087	3,091	4,173	4,419	0.73	0.11	5.90
Institutional Guarantee	97,518	112,985	121,561	116,426	104,236	15.86	7.59	-10.47
Personal Guarantee	27,919	22,293	24,003	25,500	26,054	-20.15	7.67	2.17
Collective Guarantee	2,186	813	192	585	577	-62.80	-76.39	-1.37
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	15,986	12,901	11,765	12,395	11,932	-19.29	-8.81	-3.73
Credit Card	4,524	5,662	6,206	7,693	7,847	25.16	9.60	2.00
Others	148,194	109,512	124,733	154,027	154,679	-26.10	13.90	0.42
Total	**4,315,377**	**4,569,076**	**4,963,146**	**5,253,193**	**5,239,839**	**5.88**	**8.62**	**-0.25**

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-Apr	Mid-May	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	32,930	33,225	30,558	32,852	34,146	0.89	-8.03	3.94
Fishery Related	1,523	1,523	1,321	1,412	1,495	0.06	-13.32	5.93
Mining Related	321	239	306	280	268	-25.50	27.94	-4.33
Agriculture, Forestry, Bevarage & Non Food Production Related*	29,095	30,311	31,394	30,994	31,201	4.18	3.58	0.67
Construction	32,104	20,936	24,064	27,924	28,675	-34.79	14.94	2.69
Electricity,Gas and Water	7,578	9,835	12,965	10,080	8,976	29.77	31.83	-10.96
Metal Products, Machinary & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,177	2,210	22.35	-5.19	1.50
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,378	8,294	-20.49	-7.58	-1.00
Wholesaler & Retailer	73,242	74,853	73,112	69,668	68,820	2.20	-2.32	-1.22
Finance, Insurance and Real Estate	46,985	61,373	59,585	61,274	58,961	30.62	-2.91	-3.77
Tourism Service**	24,215	27,181	31,978	36,845	36,808	12.25	17.65	-0.10
Other Services	15,561	17,064	18,380	20,077	20,058	9.66	7.71	-0.09
Consumption Loans	128,117	142,214	158,224	168,750	168,559	11.00	11.26	-0.11
Local Government	9	6	12	7	7	-31.37	82.86	0.00
Others	66,870	68,896	72,119	73,835	72,841	3.03	4.68	-1.35
TOTAL	**471,382**	**498,615**	**524,199**	**544,552**	**541,318**	**5.78**	**5.13**	**-0.59**
Productwise								
Term Loan	167,740	199,355	220,267	229,215	228,386	18.85	10.49	-0.36
Overdraft	59,343	28,465	19,982	18,434	17,115	-52.03	-29.80	-7.16
Cash Credit Loan	19,124	52,999	57,854	56,328	54,336	177.14	9.16	-3.54
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,316	8,522	-62.74	37.34	2.48
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	83,057	83,865	0.62	21.87	0.97
Real Estate Loan	21,884	33,368	33,340	39,340	39,902	52.48	-0.09	1.43
Margin Nature Loan	14,165	15,594	19,541	19,645	19,650	10.09	25.31	0.02
Hire Purchase Loan	17,352	13,990	12,233	11,186	11,214	-19.38	-12.56	0.25
Deprived Sector Loan	40,153	38,068	33,924	30,616	29,903	-5.19	-10.89	-2.33
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	48,415	48,426	0.33	-11.70	0.02
Total	**471,382**	**498,615**	**524,199**	**544,552**	**541,318**	**5.78**	**5.13**	**-0.59**
Collateral wise								
Gold and Silver	3,931	3,936	5,493	7,688	8,019	0.12	39.57	4.32
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	18,932	18,939	10.29	41.46	0.04
Fixed Deposit Receipts	8,314	6,702	4,901	2,823	2,757	-19.39	-26.87	-2.35
Own	8,314	6,700	4,896	2,823	2,757	-19.42	-26.92	-2.35
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	486,732	486,007	6.67	6.03	-0.15
Fixed Assets	403,343	430,127	456,085	486,593	485,850	6.64	6.03	-0.15
Current Assets	7	134	105	139	157	1866.47	-21.71	12.73
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	1	-	-	-	0.00	-100.00	0.00
Against Guarantee	41,526	40,504	32,110	25,017	22,252	-2.46	-20.73	-11.05
Government Guarantee	25	18	21	21	21	-28.80	17.83	0.00
Institutional Guarantee	24,532	28,799	24,497	19,639	17,042	17.40	-14.94	-13.22
Personal Guarantee	11,873	9,086	6,469	4,848	4,750	-23.48	-28.80	-2.01
Collective Guarantee	5,052	2,575	1,011	502	431	-49.04	-60.75	-14.10
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	8	8	-39.05	317.09	-0.12
Credit Card	4	16	17	28	30	343.53	5.47	8.57
Others	1,785	3,446	6,039	3,333	3,313	93.07	75.22	-0.60
Total	**471,382**	**498,615**	**524,199**	**544,552**	**541,318**	**5.78**	**5.13**	**-0.59**

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been revised upto Rs. 30 million.
* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)
**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	6,611	6,720	7,161	7,798	7,875	1.66	6.56	0.98
Fishery Related	253	296	365	416	413	17.05	23.31	-0.72
Mining Related	85	105	96	99	99	22.89	-8.51	0.03
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,937	3,894	4,554	4,813	4,886	-1.08	16.96	1.53
Construction	3,774	3,914	3,296	3,474	3,484	3.72	-15.78	0.28
Electricity,Gas and Water	1,009	932	412	564	568	-7.62	-55.83	0.72
Metal Products, Machinary & Electronic Equipment & Assemblage	649	862	803	790	824	32.87	-6.91	4.32
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,852	3,011	-25.82	2.34	5.57
Wholesaler & Retailer	13,844	14,423	13,958	14,491	14,568	4.18	-3.23	0.54
Finance, Insurance and Real Estate	11,844	13,655	13,297	13,004	12,506	15.30	-2.62	-3.84
Tourism Service**	4,676	5,326	4,843	5,524	5,657	13.91	-9.08	2.40
Other Services	2,919	3,025	3,640	3,254	2,995	3.65	20.30	-7.95
Consumption Loans	29,543	30,166	32,605	34,677	35,313	2.11	8.09	1.84
Local Government	36	36	36	36	36	0.06	0.00	0.00
Others	10,486	13,584	16,592	15,269	14,211	29.54	22.15	-6.93
TOTAL	**93,091**	**99,482**	**104,259**	**107,061**	**106,446**	**6.86**	**4.80**	**-0.57**
Productwise				-				
Term Loan	22,909	26,667	31,111	33,580	33,382	16.40	16.67	-0.59
Overdraft	7,297	3,946	4,687	3,987	3,977	-45.92	18.77	-0.25
Cash Credit Loan	3,735	7,757	7,526	8,390	8,504	107.67	-2.98	1.36
Trust Receipt Loan/Import Loan	112	118	-	69	-	5.29	-100.00	-100.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	4,836	4,993	3.03	-18.68	3.24
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	16,880	17,048	10.09	15.07	1.00
Real Estate Loan	9,740	10,133	11,685	11,706	11,832	4.04	15.31	1.07
Margin Nature Loan	3,691	4,155	4,352	3,127	3,264	12.55	4.74	4.40
Hire Purchase Loan	3,602	3,253	3,368	3,470	3,393	-9.71	3.55	-2.22
Deprived Sector Loan	5,838	6,758	5,552	5,890	4,976	15.76	-17.85	-15.52
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,125	15,077	-4.77	-8.26	-0.32
Total	**93,091**	**99,482**	**104,259**	**107,061**	**106,446**	**6.86**	**4.80**	**-0.57**
Collateral wise								
Gold and Silver	1,027	1,131	816	876	870	10.08	-27.78	-0.68
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,371	2,549	12.00	-0.19	7.51
Fixed Deposit Receipts	1,835	1,366	1,361	978	920	-25.56	-0.37	-5.96
Own	1,835	1,365	1,360	978	920	-25.59	-0.39	-5.96
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	93,651	93,890	4.03	9.71	0.26
Fixed Assets	77,912	81,063	88,854	93,642	93,882	4.04	9.61	0.26
Current Assets	32	24	109	9	8	-26.17	359.02	-10.69
Against security of Bill	-	-	-	4	6	0.00	0.00	30.47
Domestic Bills	-	-	-	4	6	0.00	0.00	30.47
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	4,337	3,456	5.83	-35.18	-20.32
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	2,651	1,743	7.84	-46.69	-34.24
Personal Guarantee	1,332	1,345	1,476	1,643	1,670	0.98	9.71	1.60
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	-50.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	3	3	-78.84	-41.61	-2.61
Credit Card	-	-	-	-	25	0.00	0.00	0.00
Others	2,970	5,894	5,497	4,843	4,730	98.48	-6.74	-2.33
Total	**93,091**	**99,482**	**104,259**	**107,061**	**106,446**	**6.86**	**4.80**	**-0.57**

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been revised upto Rs. 30 million.
* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)
**Name has been amended to reflect heading as per form 9.3

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
	Liabilities													
1	**CAPITAL FUND**	**39,867.22**	**52,278.19**	**71,718.76**	**65,015.17**	**19,821.15**	**38,066.65**	**20,036.64**	**30,147.66**	**24,235.33**	**21,431.06**	**41,574.80**	**44,549.98**	**33,449.80**
	a. Paid-up Capital	14,694.02	15,637.38	32,057.00	34,128.59	10,042.37	22,581.66	11,335.12	13,721.38	14,917.57	15,086.21	26,225.86	26,781.16	18,294.48
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,171.53	13,052.05	17,699.95	13,879.91	7,185.82	7,215.40	4,542.69	7,716.97	5,662.99	3,276.27	7,009.42	7,712.91	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	190.17	(2,961.12)	5,278.65	(6,249.85)	88.32	(8,854.30)	457.65	2,304.16	(10,678.17)	(4.80)	(1,989.51)	(1,522.05)	354.19
	g. Others Reserves Fund	15,811.50	26,549.87	16,683.16	23,256.52	2,504.64	16,596.61	3,701.17	6,166.68	14,332.95	3,042.49	10,329.02	11,577.95	9,001.66
2	**BORROWINGS**	3,496.17	5,060.00	12,214.31	10,040.00	2,400.00	8,051.33	8,839.75	12,304.49	10,922.26	5,253.50	14,000.00	10,489.48	14,762.32
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	352.73
	b. Interbank Borrowing	-	-	-	-	-	-	-	5,700.88	-	-	-	2,878.80	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	610.68	2,367.15
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	-	-	-	42.44
	e. Bonds and Securities	3,496.17	5,000.00	12,207.11	10,040.00	2,400.00	8,051.33	8,839.75	6,603.61	10,922.26	5,253.50	14,000.00	7,000.00	12,000.00
3	**DEPOSITS**	387,881.11	602,746.59	591,666.04	526,675.40	150,640.94	347,133.75	219,456.44	305,518.80	343,642.09	219,756.92	403,605.88	412,320.32	312,006.20
	a. Current	27,530.83	40,642.83	58,319.69	62,592.10	29,778.12	26,390.36	11,952.74	23,535.68	13,683.18	13,536.90	35,522.96	21,979.83	21,087.49
	Domestic	27,145.55	40,596.70	51,313.56	37,512.71	20,042.01	20,934.78	11,297.18	22,301.93	13,589.28	13,075.99	35,324.90	19,483.72	20,274.46
	Foreign	385.28	46.13	7,006.13	25,079.39	9,736.11	5,455.58	655.56	1,233.76	93.90	460.91	198.06	2,496.11	813.03
	b. Savings	227,266.73	313,427.32	275,816.27	210,057.36	75,011.49	121,156.40	78,553.80	114,472.67	174,059.04	109,464.52	160,817.70	192,094.84	141,354.91
	Domestic	227,231.52	313,364.55	270,416.84	207,520.34	69,775.19	119,220.88	77,918.30	114,146.17	173,988.37	109,172.43	160,024.12	190,706.29	140,857.88
	Foreign	35.21	62.77	5,399.43	2,537.02	5,236.30	1,935.52	635.50	326.50	70.67	292.09	793.58	1,388.55	497.03
	c. Fixed	101,881.85	211,553.73	200,802.13	196,767.05	29,657.65	163,875.20	103,961.05	138,156.28	131,254.42	76,312.70	166,879.60	159,902.05	119,149.26
	Domestic	100,114.13	207,197.65	193,429.08	190,994.37	21,999.84	149,663.21	87,509.85	130,265.59	131,252.71	71,434.11	153,712.46	156,586.63	117,112.75
	Foreign	1,767.73	4,356.08	7,373.06	5,772.68	7,657.82	14,212.00	16,451.20	7,890.68	1.71	4,878.59	13,167.15	3,315.42	2,036.51
	d. Call Deposits	28,479.14	35,563.63	52,465.83	53,003.46	13,502.05	31,391.92	22,545.98	26,207.77	24,448.81	18,369.41	37,151.21	35,523.75	28,420.76
	Domestic	28,449.87	32,136.68	48,640.08	41,263.38	9,028.53	28,061.73	16,803.91	25,918.27	24,352.38	17,443.78	36,127.06	34,601.19	28,268.95
	Foreign	29.27	3,426.95	3,825.75	11,740.08	4,473.52	3,330.18	5,742.07	289.50	96.43	925.62	1,024.16	922.56	151.81
	e. Others	2,722.55	1,559.08	4,262.12	4,255.42	2,691.63	4,319.88	2,442.87	3,146.40	196.65	2,073.39	3,234.40	2,819.84	1,993.78
	Domestic	2,245.04	1,559.08	4,241.91	3,641.63	1,620.27	2,369.46	1,636.77	3,145.71	188.59	2,066.34	3,182.83	2,817.66	1,993.78
	Foreign	477.52	-	20.21	613.79	1,071.35	1,950.42	806.10	0.69	8.06	7.05	51.57	2.18	-
4	**Bills Payable**	16.42	1,757.94	1,906.17	135.46	419.92	93.24	322.12	72.71	108.34	237.47	272.50	8.45	-
5	**Other Liabilities**	38,470.65	41,222.84	70,440.92	75,549.22	9,412.72	44,365.43	17,184.92	21,439.93	45,769.02	12,201.56	54,052.38	31,926.61	36,584.08
	1. Sundry Creditors	1,228.51	2,128.52	38,167.48	6,832.87	-	179.86	2,150.69	1,810.90	7,316.50	1,983.35	13,726.17	74.89	7,381.29
	2. Loan Loss Provision	12,522.35	14,983.95	22,350.38	28,415.24	1,998.49	25,347.49	6,326.68	4,073.67	22,297.53	6,664.32	28,203.65	16,553.67	9,437.80
	3. Interest Suspense a/c	7,507.99	10,776.15	2,353.88	2,529.68	232.57	2,679.77	2,695.22	149.76	-	854.20	7,702.63	851.48	1,223.13
	4. Others	17,211.81	13,334.21	7,569.17	37,771.44	7,181.66	16,158.31	6,012.33	15,405.59	16,154.99	2,699.69	4,419.92	14,446.58	18,541.86
6	**Reconcillation A/c**	570.04	288.25	-	4.17	-	-	-	0.00	-	-	-	-	-
7	**Profit & Loss A/c**	2,988.09	3,215.73	-	3,803.27	2,356.26	802.84	1,680.55	3,701.21	332.96	1,881.11	4,496.96	2,461.61	2,388.93
	TOTAL Liabilities	473,289.71	706,569.55	747,946.19	681,222.69	185,050.99	438,513.24	267,520.42	373,184.81	425,010.01	260,761.61	518,002.51	501,756.45	399,191.33
	Assets													
1	**LIQUID FUNDS**	**78,621.22**	**56,148.19**	**30,654.17**	**32,508.31**	**28,083.32**	**34,352.68**	**15,079.18**	**20,860.86**	**20,869.83**	**12,673.09**	**27,562.37**	**25,040.12**	**17,529.83**
	a. Cash Balance	7,702.33	7,941.29	6,006.35	6,449.14	589.25	3,610.04	962.57	2,130.77	5,358.31	2,334.68	6,815.43	4,610.99	3,410.98
	Nepalese Notes & Coins	7,631.07	7,628.54	5,559.88	5,946.02	501.87	3,315.19	941.01	2,089.15	5,141.36	2,235.36	6,379.40	4,451.70	3,046.76
	Foreign Currency	71.26	312.75	446.47	503.13	87.38	294.85	21.55	41.62	216.95	99.32	436.03	159.29	364.22
	b. Bank Balance	67,818.90	32,019.50	24,647.82	26,059.17	7,060.71	30,242.64	9,442.49	18,730.08	15,511.53	10,338.41	20,746.94	20,429.13	13,418.85
	1. In Nepal Rastra Bank	66,236.34	29,310.85	23,730.72	21,034.16	6,286.90	25,791.24	8,064.95	14,920.02	14,144.25	8,523.35	19,403.21	19,024.07	12,250.11
	Domestic Currency	66,236.34	29,310.85	23,516.49	20,811.69	6,222.85	25,577.40	7,939.86	14,831.77	14,089.20	8,344.03	19,207.91	18,440.57	12,057.97
	Foreign Currency	-	-	214.23	222.46	64.05	213.84	125.09	88.25	55.05	179.32	195.30	583.51	192.14
	2. "A"Class Licensed Institution	566.74	1,757.65	61.74	2,007.95	97.92	148.07	496.86	525.15	549.02	650.52	192.80	340.65	566.48
	Domestic Currency	566.74	1,706.70	61.74	1,996.60	97.92	148.07	496.86	358.77	549.02	387.30	189.99	326.25	227.86
	Foreign Currency	-	50.95	-	11.35	-	-	-	166.38	-	263.21	2.81	14.40	338.63
	3. Other Financial Ins.	-	-	-	-	-	-	-	0.00	-	-	-	-	-
	4. In Foreign Banks	1,015.82	951.00	855.35	3,017.06	675.89	4,303.33	880.67	3,284.91	818.25	1,164.54	1,150.92	1,064.40	602.25
	c. Money at Call	3,100.00	16,187.40	-	-	20,433.36	500.00	4,674.13	-	-	-	-	-	700.00
	Domestic Currency	3,100.00	-	-	-	-	500.00	-	-	-	-	-	-	700.00
	Foreign Currency	-	16,187.40	-	-	20,433.36	-	4,674.13	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	72,881.56	236,509.25	122,955.09	149,420.18	58,052.58	75,247.42	57,804.49	56,690.14	137,542.39	51,462.28	99,403.28	93,580.15	80,500.31
	a. Govt.Securities	55,457.56	132,612.80	55,350.78	69,489.63	4,091.58	40,547.42	30,575.12	56,690.14	51,050.29	29,237.55	99,403.28	29,879.07	42,540.98
	b. NRB Bond	17,424.00	103,896.45	64,930.48	79,930.55	53,961.00	34,700.00	27,229.38	-	86,492.10	22,224.73	-	63,701.08	37,959.33
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	2,673.83	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	16,837.11	7,921.93	53,464.52	68,221.37	18,162.41	30,003.40	23,771.31	20,724.22	9,124.95	12,812.37	38,618.40	34,856.87	23,715.58
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	7,262.28	-	-
	b. Non Residents	9,802.85	-	45,091.52	54,130.13	16,242.03	26,886.50	23,071.21	17,116.55	4,217.91	8,850.12	24,984.87	16,578.31	12,570.57
	c. Others	7,034.26	7,921.93	8,373.00	14,091.24	1,920.37	3,116.89	700.10	3,607.67	4,907.04	3,962.25	6,371.25	18,278.55	11,145.01
4	**LOANS & ADVANCES (Including Bills Purchased)**	256,060.40	336,406.87	469,836.52	358,915.80	73,381.56	260,263.49	152,321.86	254,186.74	213,897.69	169,073.51	301,981.01	314,560.22	243,946.18
	4.1 LOANS & ADVANCES	256,057.60	336,398.36	469,826.05	358,774.93	72,261.74	260,263.49	152,321.78	253,397.35	213,897.69	167,429.72	301,981.01	314,017.43	243,856.04
	a. Private Sector	245,151.08	326,098.65	451,633.62	340,625.22	68,131.74	248,764.00	146,348.34	241,830.40	209,183.23	160,013.08	289,244.31	301,008.41	235,865.28
	b. Financial Institutions	10,906.52	9,936.89	18,192.43	15,550.02	4,130.00	11,271.86	5,973.44	10,865.62	4,714.46	7,343.50	12,736.70	13,009.02	7,990.76
	c. Government Organizations	-	362.82	-	2,599.69	-	227.62	-	701.33	-	73.14	-	-	-
	4.2 BILL PURCHASED	2.80	8.51	10.47	140.87	1,119.82	-	0.08	789.39	-	1,643.79	-	542.79	90.14
	a. Domestic Bills Purchased	-	8.51	-	138.24	1,114.84	-	-	789.39	-	1,643.79	-	542.79	90.14
	b. Foreign Bills Purchased	2.80	0.01	10.47	2.63	4.98	-	0.08	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	1,454.01	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	1,454.01	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	13,420.21	30,213.99	4,444.33	12,840.56	784.27	9,280.13	3,024.30	4,390.96	4,479.29	1,775.78	5,291.09	7,329.09	5,907.49
7	**OTHER ASSETS**	34,880.64	39,058.87	61,629.83	54,661.96	6,586.85	23,308.57	14,160.77	15,833.69	34,874.10	12,322.13	42,688.86	23,989.16	26,760.89
	a. Accrued Interest:	7,507.99	14,652.04	10,773.68	10,710.99	1,242.24	12,306.78	4,824.65	2,148.67	7,972.30	4,365.95	13,575.50	7,014.05	4,346.13
	Financial Institutions	-	12,986.74	5,623.36	9,007.49	567.84	11,441.05	3,420.72	1,324.70	3,511.92	2,835.38	10,470.60	5,331.43	2,689.41
	Government Enterprises	-	1,296.64	678.33	1,292.01	188.52	865.73	580.07	-	662.74	373.78	1,214.26	803.81	832.34
	Private Sector	7,507.99	368.66	4,471.98	411.49	485.88	-	823.85	823.98	3,797.63	1,156.79	1,890.64	878.81	824.38
	b. Staff Loans / Adv.	-	11,026.52	13,123.70	4,363.77	1,151.76	3,926.55	3,509.88	3,612.42	5,737.92	5,096.95	5,115.46	8,045.67	2,762.56
	c. Sundry Debtors	594.62	2,215.11	35,137.06	3,495.36	1,330.24	-	1,828.53	1,285.44	7,990.01	170.40	9,699.47	-	2,434.51
	d. Cash In Transit	-	181.57	-	-	-	2.97	-	7.00	-	-	-	-	-
	e. Others	26,778.03	10,983.63	2,595.39	36,091.84	2,862.61	7,072.27	3,997.71	8,780.16	13,173.87	2,688.83	14,298.43	8,929.44	17,217.68
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	30.43	-	-	-	-
9	**Non Banking Assets**	233.65	310.44	3,507.72	4,654.51	-	6,057.55	1,358.51	498.18	4,191.32	642.47	2,457.50	2,400.85	831.06
10	**Reconcillation Account**	354.91	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL ASSETS	473,289.71	706,569.55	747,946.19	681,222.69	185,050.99	438,513.24	267,520.42	373,184.81	425,010.01	260,761.61	518,002.51	501,756.45	399,191.33

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
	Liabilities													
1	**CAPITAL FUND**	**37,843.35**	**63,613.15**	**22,849.40**	**32,759.31**	**34,161.31**	**33,541.00**	**24,043.02**	**7,305.59**	**222.90**	**(3,488.27)**	**5,435.42**	**1,753.12**	**1,599.95**
	a. Paid-up Capital	19,738.23	38,115.85	15,507.46	20,954.78	22,285.04	23,542.49	15,581.53	4,511.28	453.37	502.83	3,734.07	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	71.63	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,662.16	13,574.91	4,224.05	6,115.80	5,981.04	4,400.01	4,383.82	1,672.78	108.17	17.25	1,006.52	267.64	335.26
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	9.08	-
	f. Retained Earning	689.53	1,007.57	(1,895.54)	99.40	64.71	(2,565.48)	1,112.74	71.33	(453.92)	(4,041.94)	(353.39)	26.07	(1.13)
	g. Others Reserves Fund	6,753.43	10,914.81	5,013.42	5,589.34	5,830.52	8,163.99	2,964.93	1,050.20	12.80	33.59	1,048.21	200.64	48.71
2	**BORROWINGS**	23,916.16	20,292.15	5,855.86	9,167.41	13,827.57	7,842.83	9,407.12	995.44	-	-	747.30	-	-
	a. NRB	-	-	381.93	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	628.94	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	9,286.11	-	-	1,915.63	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	2,803.27	316.55	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	20,483.95	10,689.48	5,473.94	9,167.41	11,911.94	7,842.83	9,407.12	995.44	-	-	747.30	-	-
3	**DEPOSITS**	328,824.59	667,731.32	219,710.76	275,012.25	304,750.18	339,553.18	238,710.78	53,184.48	492.40	4,301.10	56,643.58	17,648.10	8,731.28
	a. Current	19,654.14	44,878.86	13,791.35	9,299.43	20,091.88	17,709.14	23,217.58	1,450.93	19.31	281.66	1,044.92	978.50	317.34
	Domestic	19,165.57	42,036.82	13,191.38	9,064.76	19,030.22	17,291.68	17,722.53	1,450.93	19.31	281.66	1,044.92	978.50	317.34
	Foreign	488.57	2,842.04	599.96	234.67	1,061.66	417.46	5,495.05	0.00	-	-	-	-	-
	b. Savings	154,149.38	298,335.19	101,438.44	98,206.72	133,496.21	184,214.49	117,788.14	30,192.81	85.46	3,240.29	30,271.52	9,790.29	2,827.64
	Domestic	154,126.00	297,383.74	100,993.32	98,123.11	133,113.75	184,078.93	115,035.51	30,191.01	85.46	3,240.29	30,271.52	9,790.29	2,827.64
	Foreign	23.38	951.45	445.12	83.61	382.46	135.55	2,752.63	1.80	-	-	-	-	-
	c. Fixed	131,032.43	272,752.25	82,993.26	140,555.92	117,556.66	113,748.56	76,827.53	16,862.23	305.89	173.43	18,893.47	4,246.76	5,043.42
	Domestic	131,032.43	268,696.77	79,299.34	136,634.48	113,345.89	112,559.46	75,088.67	16,862.23	305.89	173.43	18,893.47	4,246.76	5,043.42
	Foreign	-	4,055.47	3,693.92	3,921.44	4,210.77	1,189.09	1,738.86	-	-	-	-	-	-
	d. Call Deposits	22,856.89	46,937.94	20,254.25	23,808.23	30,213.37	21,482.39	19,365.65	4,674.02	80.31	605.72	6,412.78	2,618.87	542.82
	Domestic	22,856.89	46,540.26	20,202.83	23,342.45	25,268.31	21,210.59	18,531.90	4,674.02	80.31	605.72	6,412.78	2,618.87	542.82
	Foreign	-	397.68	51.42	465.78	4,945.06	271.80	833.74	-	-	-	-	-	-
	e. Others	1,131.76	4,827.09	1,233.46	3,141.94	3,392.05	2,398.60	1,511.88	4.49	1.43	-	20.90	13.68	0.07
	Domestic	1,131.76	4,623.06	1,233.46	2,920.40	3,239.02	2,398.60	1,511.88	4.49	1.43	-	20.90	13.68	0.07
	Foreign	-	204.02	-	221.55	153.03	-	-	-	-	-	-	-	-
4	**Bills Payable**	-	82.19	179.17	299.43	27.63	-	28.47	3.59	-	-	10.67	-	-
5	**Other Liabilities**	44,366.70	65,740.19	19,611.73	32,641.84	44,518.24	38,997.46	14,002.85	6,036.65	261.43	4,803.90	3,534.36	1,258.02	184.80
	1. Sundry Creditors	2,796.05	2,878.08	11.45	230.15	114.31	2,236.71	52.31	118.85	15.50	74.25	57.81	23.34	-
	2. Loan Loss Provision	11,838.52	27,615.76	10,665.26	14,824.00	12,114.25	22,845.88	8,108.90	2,965.54	140.92	2,116.86	2,347.90	899.04	98.36
	3. Interest Suspense a/c	2,743.71	-	1,994.59	1,692.59	1,261.83	5,777.47	-	1,322.22	49.40	1,212.54	-	-	-
	4. Others	26,988.42	35,246.34	6,940.42	15,895.10	31,027.84	8,137.39	5,841.65	1,630.04	55.62	1,400.25	1,128.65	335.65	86.44
6	**Reconcillation A/c**	-	-	-	-	-	-	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	764.87	5,191.07	1,499.06	3,406.17	3,148.70	1,166.79	2,687.11	-	-	-	546.00	146.37	103.51
	TOTAL Liabilities	435,715.67	822,650.06	269,705.98	353,286.41	400,433.63	421,101.26	288,879.35	67,525.77	976.73	5,616.74	66,917.34	20,805.61	10,619.55
	Assets													
1	**LIQUID FUNDS**	**20,305.25**	**39,444.11**	**18,866.68**	**17,749.13**	**19,982.43**	**22,453.62**	**28,964.84**	**3,628.03**	**395.81**	**33.73**	**4,321.44**	**2,190.22**	**554.51**
	a. Cash Balance	4,616.98	6,069.72	3,533.23	3,514.65	3,716.42	4,504.44	2,237.92	544.16	16.99	11.63	551.15	425.37	69.33
	Nepalese Notes & Coins	4,562.88	5,783.66	3,430.18	3,254.92	3,036.76	4,296.84	2,029.35	535.31	16.99	11.63	550.32	425.37	69.33
	Foreign Currency	54.10	286.06	103.05	259.74	679.66	207.60	208.57	8.85	-	-	0.83	-	-
	b. Bank Balance	15,688.27	33,374.39	13,480.05	14,234.48	15,918.15	17,949.19	26,726.92	2,205.28	53.92	0.29	3,770.29	1,064.74	376.11
	1. In Nepal Rastra Bank	14,861.51	27,225.02	8,453.00	12,220.07	13,777.33	14,555.73	14,245.09	2,188.91	53.92	0.29	2,601.11	987.01	304.42
	Domestic Currency	14,852.20	26,921.20	8,366.07	11,038.64	12,044.24	14,436.90	11,783.23	2,180.97	53.92	0.29	2,571.07	987.01	304.42
	Foreign Currency	9.31	303.82	86.93	1,181.44	1,733.09	118.83	2,461.86	7.94	-	-	30.04	-	-
	2. "A"Class Licensed Institution	658.83	1,332.97	746.84	300.40	378.45	1,491.98	158.24	12.66	-	-	1,134.66	77.74	71.64
	Domestic Currency	616.03	1,175.82	507.63	226.49	378.45	1,154.09	154.26	-	-	-	1,126.51	77.74	71.64
	Foreign Currency	42.80	157.16	239.22	73.92	-	337.89	3.98	12.66	-	-	8.15	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	32.82	-	0.05
	4. In Foreign Banks	167.93	4,816.40	4,280.21	1,714.00	1,762.36	1,880.69	12,323.59	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	1,853.41	-	347.86	-	-	878.59	324.90	21.80	-	700.11	109.07
	Domestic Currency	-	-	-	-	-	-	-	878.59	324.90	21.80	-	700.10	109.07
	Foreign Currency	-	-	1,853.41	-	347.86	-	-	-	-	-	-	0.01	-
2	**INVESTMENT IN SECURITIES**	99,939.47	209,587.56	44,432.46	51,557.04	51,227.29	105,902.04	32,968.39	10,402.16	4.00	-	10,638.87	3,616.19	2,455.46
	a. Govt.Securities	72,344.47	114,085.74	34,582.06	47,557.04	22,205.86	63,038.86	24,894.12	6,702.16	4.00	-	9,738.87	200.91	105.46
	b. NRB Bond	27,595.00	95,501.83	9,850.40	4,000.00	29,021.43	42,863.18	7,469.00	3,700.00	-	-	900.00	3,415.28	2,350.00
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	605.27	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	28,201.31	35,821.92	7,920.72	15,080.53	20,771.06	18,641.88	9,885.15	1,426.69	23.51	-	968.77	264.80	53.36
	a. Interbank Lending	-	-	-	-	-	-	306.50	-	-	-	-	-	-
	b. Non Residents	-	26,275.76	4,931.81	9,440.25	13,792.50	7,649.47	5,919.68	-	-	-	-	-	-
	c. Others	28,201.31	9,546.17	2,988.91	5,640.28	6,978.56	10,992.40	3,658.98	1,426.69	23.51	-	968.77	264.80	53.36
4	**LOANS & ADVANCES (Including Bills Purchased)**	238,096.43	477,671.46	177,418.12	236,440.61	264,089.85	236,089.39	203,744.31	47,123.63	272.73	2,452.98	47,118.49	13,545.70	7,363.78
	4.1 LOANS & ADVANCES	238,096.43	477,671.46	177,418.12	231,169.60	262,719.72	236,071.14	203,744.31	47,123.63	272.73	2,452.98	47,118.49	13,545.70	7,363.78
	a. Private Sector	235,886.36	452,849.46	175,689.02	223,065.32	251,396.99	225,500.49	196,030.09	44,606.24	272.73	2,452.98	46,086.28	13,304.90	6,665.85
	b. Financial Institutions	2,210.07	23,110.54	1,729.09	8,104.28	11,322.73	10,446.10	7,714.22	2,517.38	-	-	1,032.21	240.80	697.93
	c. Government Organizations	-	1,711.45	-	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	5,271.00	1,370.13	18.25	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	5,271.00	1,370.13	18.25	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	2,381.02	11,936.22	6,789.60	4,132.50	2,874.70	4,690.27	1,694.87	1,033.07	34.75	142.35	711.90	375.92	61.98
7	**OTHER ASSETS**	44,901.24	42,286.35	12,712.93	23,329.26	39,469.03	31,424.34	10,540.42	3,328.13	154.88	2,686.49	2,579.01	545.56	125.53
	a. Accrued Interest:	5,893.32	6,890.76	3,992.18	8,788.84	6,605.27	14,068.89	2,566.33	1,858.33	40.40	1,264.92	628.63	141.25	52.67
	Financial Institutions	4,138.09	-	3,090.59	6,925.08	4,801.22	11,932.59	1,668.59	12.42	0.82	-	276.36	102.25	14.06
	Government Enterprises	1,126.80	1,540.06	0.27	782.19	390.78	1,224.78	473.25	139.44	-	-	144.60	-	2.03
	Private Sector	628.42	5,350.70	901.31	1,081.57	1,413.27	911.52	424.49	1,706.47	39.58	1,264.92	207.67	38.99	36.58
	b. Staff Loans / Adv.	5,842.05	3,898.79	2,837.70	2,235.46	2,115.09	11,484.50	4,805.16	532.20	0.17	49.91	1,274.15	196.24	43.79
	c. Sundry Debtors	12,809.87	2,417.23	27.08	2,823.14	17.69	-	140.04	15.88	86.20	13.88	221.33	41.86	3.30
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	20,356.01	29,079.56	5,855.98	9,481.82	30,730.99	5,870.94	3,028.90	921.72	28.11	1,357.78	454.89	166.22	25.77
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	3.69	-
9	**Non Banking Assets**	1,386.08	5,902.45	1,565.47	4,997.34	2,019.28	1,899.73	1,081.37	584.07	36.13	61.13	578.86	263.53	4.92
10	**Reconcillation Account**	504.87	-	-	-	-	-	-	-	-	0.40	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	-	54.93	239.67	-	-	-
	TOTAL ASSETS	435,715.67	822,650.06	269,705.98	353,286.41	400,433.63	421,101.26	288,879.35	67,525.77	976.73	5,616.74	66,917.34	20,805.61	10,619.55

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
	Liabilities												
1	**CAPITAL FUND**	**11,450.43**	**9,034.76**	**6,330.33**	**687.38**	**6,626.59**	**6,896.14**	**6,895.77**	**535.55**	**545.13**	**574.86**	**683.66**	**1,031.39**
	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	1,799.10	1,120.31	75.00	857.03	1,261.83	1,191.82	86.78	9.82	92.33	36.96	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	71.56	1.06	33.23	(45.33)	(999.50)	34.66	184.37	(237.37)	(3.88)	(631.46)	6.15	(290.47)
	g. Others Reserves Fund	1,392.50	1,213.26	964.85	108.78	2,373.28	577.67	1,895.91	128.68	16.80	279.65	25.05	202.89
2	**BORROWINGS**	1,666.10	997.06	997.11	-	1,500.00	1,000.00	999.03	-	-	-	4.58	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	4.58	-
	e. Bonds and Securities	1,250.47	997.06	997.11	-	1,500.00	1,000.00	999.03	-	-	-	-	-
3	**DEPOSITS**	119,607.51	96,113.23	65,775.88	2,404.47	65,519.88	76,398.08	55,836.08	5,329.30	1,482.64	8,522.22	6,049.75	4,499.76
	a. Current	3,452.17	2,411.63	1,864.12	47.84	1,770.92	1,536.29	1,364.08	138.71	27.79	222.53	121.19	143.76
	Domestic	3,452.15	2,411.63	1,864.12	47.84	1,769.25	1,536.29	1,364.07	138.71	27.79	222.53	121.19	143.76
	Foreign	0.02	-	-	-	1.67	-	0.01	-	-	-	-	-
	b. Savings	67,001.34	57,680.55	32,264.83	609.24	35,703.24	44,723.32	25,832.48	2,163.54	575.29	2,912.12	2,281.27	1,060.41
	Domestic	66,996.17	57,680.55	32,264.83	609.24	35,701.34	44,723.32	25,832.48	2,163.54	575.29	2,912.12	2,281.27	1,060.41
	Foreign	5.16	-	-	-	1.90	-	-	-	-	-	-	-
	c. Fixed	39,058.24	25,146.20	26,902.20	1,607.63	20,824.27	27,067.54	22,521.86	2,346.43	798.25	4,166.53	2,869.00	2,828.52
	Domestic	39,058.24	25,146.20	26,902.20	1,607.63	20,824.27	27,067.54	22,521.86	2,346.43	798.25	4,166.53	2,869.00	2,828.52
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	9,985.07	10,816.86	4,744.74	138.48	7,146.42	3,054.98	6,064.28	680.58	81.32	1,218.93	778.30	466.67
	Domestic	9,985.07	10,816.86	4,744.74	138.48	7,146.42	3,054.98	6,064.28	680.58	81.32	1,218.93	778.30	466.67
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	110.69	57.99	-	1.29	75.02	15.95	53.39	0.05	-	2.10	-	0.41
	Domestic	110.69	57.99	-	1.29	75.02	15.95	53.39	0.05	-	2.10	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	(0.22)	0.30	-	-	-	-	3.90	-	-	-	-	-
5	**Other Liabilities**	6,135.31	6,544.73	4,146.75	229.52	6,022.91	4,417.82	7,116.11	542.34	64.75	1,070.33	432.68	952.66
	1. Sundry Creditors	-	6.39	5.19	5.24	16.66	278.91	27.57	1.20	3.72	8.51	0.63	35.04
	2. Loan Loss Provision	4,484.65	4,391.94	2,790.66	119.24	3,768.21	2,860.91	2,890.05	244.94	34.48	526.10	192.32	301.40
	3. Interest Suspense a/c	-	-	-	68.89	-	256.80	1,322.35	71.85	-	160.66	40.60	434.40
	4. Others	1,650.66	2,146.40	1,350.90	36.15	2,238.05	1,021.20	2,876.15	224.35	26.55	375.06	199.13	181.82
6	**Reconcillation A/c**	0.07	-	-	-	0.00	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	1,106.32	1,207.99	406.43	48.26	724.93	893.99	630.63	-	-	58.64	45.50	-
	TOTAL Liabilities	139,965.54	113,898.08	77,656.50	3,369.63	80,394.32	89,606.03	71,481.52	6,407.19	2,092.52	10,226.04	7,216.16	6,483.81
	Assets												
1	**LIQUID FUNDS**	**7,700.67**	**6,525.24**	**4,074.92**	**308.58**	**4,402.72**	**5,075.52**	**3,955.76**	**750.81**	**301.07**	**2,047.09**	**1,059.16**	**699.37**
	a. Cash Balance	1,537.08	879.51	513.52	15.12	878.39	698.89	531.56	65.66	24.08	134.85	70.81	25.82
	Nepalese Notes & Coins	1,503.91	711.09	490.63	15.12	745.63	698.89	531.33	65.66	24.08	134.85	70.81	25.82
	Foreign Currency	33.16	168.42	22.89	-	132.75	-	0.23	-	-	-	-	-
	b. Bank Balance	4,667.23	5,645.73	3,561.39	293.46	2,711.39	3,315.73	3,424.20	266.99	82.12	422.71	988.35	316.30
	1. In Nepal Rastra Bank	4,662.70	3,894.98	2,634.18	103.36	2,619.69	3,310.47	2,334.61	266.98	-	422.39	315.22	316.30
	Domestic Currency	4,648.95	3,886.53	2,634.11	103.36	2,619.60	3,310.47	2,334.61	266.98	-	422.39	315.22	316.30
	Foreign Currency	13.75	8.45	0.07	-	0.09	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	4.53	1,677.28	835.58	80.45	91.70	5.22	1,069.09	0.01	69.33	0.32	435.30	-
	Domestic Currency	-	1,651.60	818.31	80.45	91.70	4.23	1,059.63	0.01	69.33	0.32	435.30	-
	Foreign Currency	4.53	25.67	17.27	-	-	0.99	9.46	-	-	-	-	-
	3. Other Financial Ins.	-	73.48	91.63	109.65	-	0.05	20.50	-	12.78	-	237.83	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,496.37	-	-	-	812.94	1,060.89	-	418.16	194.87	1,489.54	-	357.25
	Domestic Currency	1,496.37	-	-	-	809.37	1,060.89	-	418.16	194.87	1,489.54	-	357.25
	Foreign Currency	-	-	-	-	3.57	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	23,601.88	17,314.78	12,417.43	1,150.00	11,440.08	15,652.08	11,560.43	1,300.00	423.90	1,006.96	490.00	1,932.85
	a. Govt.Securities	12,302.80	12,589.93	9,603.75	-	11,140.08	11,382.05	6,379.53	-	423.90	1,006.96	490.00	359.80
	b. NRB Bond	11,299.08	4,724.85	2,813.68	1,150.00	300.00	4,270.03	5,180.90	1,300.00	-	-	-	1,573.05
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	1,219.65	1,710.72	1,279.16	-	4,567.01	850.89	2,382.06	113.72	89.91	56.68	69.64	172.25
	a. Interbank Lending	-	-	-	-	3,250.83	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,219.65	1,710.72	1,279.16	-	1,316.18	850.89	2,382.06	113.72	89.91	56.68	69.64	172.25
4	**LOANS & ADVANCES (Including Bills Purchased)**	104,134.89	82,972.48	56,851.42	1,400.30	52,873.41	64,169.92	48,399.11	3,503.54	1,041.08	6,121.65	5,157.93	2,658.06
	4.1 LOANS & ADVANCES	104,134.89	82,972.48	56,851.42	1,400.30	52,873.41	64,169.92	48,399.11	3,503.54	1,041.08	6,121.65	5,157.93	2,658.06
	a. Private Sector	102,480.30	79,862.42	55,234.90	1,400.30	50,917.59	63,445.13	48,210.27	3,408.19	1,041.08	5,871.65	5,157.93	2,588.47
	b. Financial Institutions	1,654.59	3,110.06	1,616.53	-	1,955.82	724.78	188.85	95.35	-	250.00	-	69.59
	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**	1,452.58	1,861.37	916.54	148.77	2,133.83	759.99	1,325.32	189.50	27.58	131.73	32.78	165.34
7	**OTHER ASSETS**	1,499.12	2,844.73	1,805.59	160.97	3,961.15	2,892.07	3,583.14	398.95	196.38	599.33	396.21	571.34
	a. Accrued Interest:	253.08	667.07	663.13	81.36	660.02	1,252.43	1,421.47	115.12	24.97	167.76	69.82	473.41
	Financial Institutions	-	15.27	9.15	32.70	-	-	981.61	47.23	1.29	1.68	-	37.11
	Government Enterprises	253.08	-	111.14	-	151.38	176.75	99.18	5.23	-	7.10	8.13	13.75
	Private Sector	-	651.80	542.83	48.67	508.63	1,075.68	340.68	62.67	23.67	158.98	61.68	422.54
	b. Staff Loans / Adv.	2.92	634.02	408.62	1.83	711.73	706.82	78.11	65.53	146.46	58.39	104.07	20.96
	c. Sundry Debtors	34.62	0.42	79.68	9.33	497.02	159.88	707.42	1.21	6.65	170.65	13.42	1.26
	d. Cash In Transit	-	-	-	-	-	-	0.04	-	-	-	-	-
	e. Others	1,208.50	1,543.21	654.16	68.45	2,092.38	772.93	1,376.11	217.08	18.31	202.53	208.91	75.71
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	-
9	**Non Banking Assets**	356.75	668.75	311.44	181.44	1,016.13	205.58	275.70	112.87	4.59	262.60	10.44	194.94
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	19.57	-	-	-	37.81	8.01	-	-	89.66
	TOTAL ASSETS	139,965.54	113,898.08	77,656.50	3,369.63	80,394.32	89,606.03	71,481.52	6,407.19	2,092.52	10,226.04	7,216.16	6,483.81

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL
	Liabilities													
1	**CAPITAL FUND**	**363.70**	**1,234.60**	**1,943.38**	**1,301.46**	**941.44**	**634.18**	**(15.50)**	**787.95**	**1,040.77**	**722.04**	**504.71**	**160.30**	**1,548.74**
	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	260.13	286.27	252.56	72.98	184.35	314.30	197.22	24.89	101.80	454.36	220.35
	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)	(580.01)	1.64	(550.69)	(449.39)	(1,136.88)	(1,489.15)	(337.57)	12.11	(615.19)	(1,231.75)	(53.68)
	g. Others Reserves Fund	1,810.33	611.47	1,314.67	13.55	334.21	162.49	246.56	880.23	231.81	64.30	179.48	0.00	369.90
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**	253.47	9,070.44	12,978.46	8,570.26	6,247.26	7,880.55	2,375.27	7,238.47	8,694.35	3,630.95	3,206.69	27.19	8,276.59
	a. Current	-	148.76	34.35	32.34	103.43	117.07	12.17	66.42	70.46	85.16	69.05	22.45	77.27
	Domestic	-	148.76	34.35	32.34	103.43	117.07	12.17	66.42	70.46	85.16	69.05	22.45	77.27
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.31	2,911.98	3,875.81	2,068.57	2,352.25	1,961.19	1,055.91	3,302.63	2,458.67	1,067.65	1,021.73	-	2,033.97
	Domestic	32.31	2,911.98	3,875.81	2,068.57	2,352.25	1,961.19	1,055.91	3,302.63	2,458.67	1,067.65	1,021.73	-	2,033.97
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,776.77	8,181.27	5,890.56	3,468.27	4,884.13	1,234.95	3,383.35	5,061.20	2,069.45	1,802.89	-	4,960.84
	Domestic	-	4,776.77	8,181.27	5,890.56	3,468.27	4,884.13	1,234.95	3,383.35	5,061.20	2,069.45	1,802.89	-	4,960.84
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	187.29	1,232.93	884.59	578.79	323.31	911.39	72.24	486.08	1,104.03	408.68	313.02	-	1,204.12
	Domestic	187.29	1,232.93	884.59	578.79	323.31	911.39	72.24	486.08	1,104.03	408.68	313.02	-	1,204.12
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.86	-	2.44	-	-	6.76	-	-	-	-	-	4.74	0.40
	Domestic	33.86	-	2.44	-	-	6.76	-	-	-	-	-	4.74	0.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	-	-	-	-	-	-	-	0.01	-	-	-	-	-
5	**Other Liabilities**	8,407.38	1,839.94	1,359.97	367.95	595.28	541.45	2,139.23	1,368.08	752.64	60.70	425.76	4,190.98	602.97
	1. Sundry Creditors	20.23	19.34	-	11.04	6.17	27.53	11.69	4.32	11.28	-	4.63	159.19	14.59
	2. Loan Loss Provision	2,187.12	1,114.77	715.17	233.66	412.45	276.47	1,288.13	1,176.94	571.78	-	181.97	663.53	337.77
	3. Interest Suspense a/c	6,058.40	381.49	-	23.92	-	39.16	771.52	-	-	-	63.13	3,195.52	98.45
	4. Others	141.64	324.34	644.80	99.33	176.67	198.30	67.90	186.83	169.59	60.70	176.03	172.75	152.16
6	**Reconcillation A/c**	22.28	-	-	-	-	2.11	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	0.39	61.50	-	42.60	58.76	-	-	192.40	38.24	8.46	11.66	-	41.92
	TOTAL Liabilities	9,047.22	12,206.48	16,530.98	10,282.28	7,842.74	9,058.30	4,499.00	9,586.91	10,526.00	4,422.14	4,148.82	4,378.47	10,470.22
	Assets													
1	**LIQUID FUNDS**	**115.64**	**1,088.63**	**3,257.46**	**512.44**	**521.98**	**728.18**	**703.83**	**1,775.86**	**876.38**	**509.99**	**322.50**	**164.15**	**724.38**
	a. Cash Balance	-	142.12	209.37	33.80	33.92	53.85	20.31	131.57	86.39	36.11	33.18	0.35	53.35
	Nepalese Notes & Coins	-	142.12	209.37	33.80	33.92	53.85	20.31	131.57	86.39	36.11	33.18	0.35	53.34
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	2.42	377.27	603.35	396.18	488.06	327.47	102.81	790.02	789.99	182.64	289.32	163.79	345.64
	1. In Nepal Rastra Bank	0.07	377.27	603.35	396.18	288.14	314.32	102.23	664.10	431.26	182.64	248.92	9.07	337.83
	Domestic Currency	0.07	377.27	603.35	396.18	288.14	314.32	102.23	664.10	431.26	182.64	248.92	9.07	337.83
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	2.35	-	-	-	189.59	13.13	0.57	125.92	270.26	-	38.99	154.52	7.77
	Domestic Currency	2.35	-	-	-	189.59	13.13	0.57	125.92	270.26	-	38.99	154.52	7.77
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	10.34	0.02	0.00	-	88.47	-	1.41	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	113.22	569.25	2,444.73	82.45	-	346.87	580.72	854.27	-	291.24	-	-	325.39
	Domestic Currency	113.22	569.25	2,444.73	82.45	-	346.87	580.72	854.27	-	291.24	-	-	325.39
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	1.00	2,612.35	1,619.88	3,085.31	2,026.33	1,910.00	-	1,473.98	3,609.20	1,255.69	710.07	-	3,109.88
	a. Govt.Securities	1.00	900.00	1,619.88	1,904.64	415.00	460.00	-	1,473.98	759.20	1,255.69	160.07	-	1,659.88
	b. NRB Bond	-	1,712.35	-	1,180.68	1,611.33	1,450.00	-	-	2,850.00	-	550.00	-	1,450.00
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	123.91	276.60	689.41	219.30	196.82	157.11	39.50	91.73	550.17	265.36	64.87	1.45	724.37
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	276.60	689.41	219.30	196.82	157.11	39.50	91.73	550.17	265.36	64.87	1.45	724.37
4	**LOANS & ADVANCES (Including Bills Purchased)**	2,190.45	6,498.60	9,514.17	6,136.53	4,361.05	5,415.00	2,342.94	4,695.18	4,515.80	2,048.15	2,440.31	663.53	5,196.72
	4.1 LOANS & ADVANCES	2,190.45	6,498.60	9,514.17	6,136.53	4,361.05	5,415.00	2,342.94	4,695.18	4,515.80	2,048.15	2,440.31	663.53	5,196.72
	a. Private Sector	2,190.45	6,418.24	9,394.17	6,115.85	4,361.05	5,313.45	2,293.25	4,654.60	4,444.36	2,048.15	2,352.57	663.53	5,141.36
	b. Financial Institutions	-	80.35	120.00	20.67	-	101.55	49.69	40.59	71.44	-	87.75	-	55.36
	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	153.04	646.36	102.53	262.23	350.03	54.08	236.18	178.18	208.55	110.18	343.46	199.98
7	**OTHER ASSETS**	6,597.43	1,072.16	300.20	210.86	269.14	276.89	1,172.63	869.20	708.54	109.17	334.31	3,184.62	310.41
	a. Accrued Interest:	6,058.40	430.29	-	100.30	48.52	114.62	771.52	381.46	9.37	30.08	66.79	3,195.52	127.14
	Financial Institutions	1,236.30	223.76	-	26.73	13.69	-	719.64	283.92	-	18.33	26.74	3,195.52	11.24
	Government Enterprises	-	17.17	-	9.40	11.69	10.10	0.00	7.33	9.37	-	4.27	-	20.22
	Private Sector	4,822.09	189.36	-	64.17	23.15	104.51	51.88	90.22	-	11.75	35.78	-	95.68
	b. Staff Loans / Adv.	-	141.10	-	45.74	64.18	87.70	4.44	45.13	-	30.62	23.18	0.62	0.01
	c. Sundry Debtors	43.03	1.69	-	16.96	0.53	5.95	156.98	6.33	0.29	0.45	28.45	6.60	0.86
	d. Cash In Transit	-	-	-	-	-	-	-	-	0.44	-	-	-	-
	e. Others	496.00	499.08	300.20	47.86	155.91	68.62	239.69	436.27	698.44	48.02	215.88	(18.13)	182.40
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	-	0.37
9	**Non Banking Assets**	-	505.10	503.51	15.30	204.07	221.09	166.82	444.78	87.73	25.23	166.59	20.34	204.12
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	1.13	-	19.22	-	-	-	-	0.93	-
	TOTAL ASSETS	9,047.22	12,206.48	16,530.98	10,282.28	7,842.74	9,058.30	4,499.00	9,586.91	10,526.00	4,422.14	4,148.82	4,378.47	10,470.22

S.N.	BFI Name	ICFC	Manju	Reliance
	Liabilities			
1	**CAPITAL FUND**	**1,987.08**	**2,243.62**	**1,283.42**
	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	185.36
	e. Share Premium	-	-	1.14
	f. Retained Earning	31.92	155.10	(257.31)
	g. Others Reserves Fund	326.10	314.44	232.77
2	**BORROWINGS**	998.83	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	998.83	500.00	-
3	**DEPOSITS**	22,335.02	23,567.73	10,364.03
	a. Current	345.25	262.50	96.61
	Domestic	345.25	262.50	96.61
	Foreign	-	-	-
	b. Savings	7,725.61	6,885.10	2,709.81
	Domestic	7,725.61	6,885.10	2,709.81
	Foreign	-	-	-
	c. Fixed	11,337.49	13,531.34	6,193.57
	Domestic	11,337.49	13,531.34	6,193.57
	Foreign	-	-	-
	d. Call Deposits	2,881.25	2,888.74	1,364.05
	Domestic	2,881.25	2,888.74	1,364.05
	Foreign	-	-	-
	e. Others	45.42	0.05	-
	Domestic	45.42	0.05	-
	Foreign	-	-	-
4	**Bills Payable**	0.29	-	-
5	**Other Liabilities**	928.69	1,592.52	791.87
	1. Sundry Creditors	168.60	55.64	8.67
	2. Loan Loss Provision	502.74	834.14	499.75
	3. Interest Suspense a/c	-	142.05	174.84
	4. Others	257.36	560.70	108.61
6	**Reconcillation A/c**	-	-	-
7	**Profit & Loss A/c**	123.98	243.47	6.43
	TOTAL Liabilities	26,373.90	28,147.33	12,445.74
	Assets			
1	**LIQUID FUNDS**	**1,906.59**	**1,134.16**	**675.28**
	a. Cash Balance	193.37	96.06	49.94
	Nepalese Notes & Coins	193.37	96.06	49.94
	Foreign Currency	-	-	-
	b. Bank Balance	1,713.22	1,038.10	436.55
	1. In Nepal Rastra Bank	1,077.44	909.68	436.55
	Domestic Currency	1,077.44	909.68	436.55
	Foreign Currency	-	-	-
	2. "A"Class Licensed Institution	514.74	123.26	-
	Domestic Currency	514.74	123.26	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	121.04	5.17	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	188.78
	Domestic Currency	-	-	188.78
	Foreign Currency	-	-	-
2	**INVESTMENT IN SECURITIES**	4,515.98	3,873.48	1,882.85
	a. Govt.Securities	2,300.00	1,850.00	1,332.85
	b. NRB Bond	2,215.98	2,023.48	550.00
	c. Govt.Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e Non Residents	-	-	-
3	**SHARE & OTHER INVESTMENT**	570.62	430.32	233.21
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	570.62	430.32	233.21
4	**LOANS & ADVANCES (Including Bills Purchased)**	18,292.47	20,828.13	8,596.32
	4.1 LOANS & ADVANCES	18,292.47	20,828.13	8,596.32
	a. Private Sector	17,921.35	20,007.29	8,591.17
	b. Financial Institutions	371.12	820.84	5.15
	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**	368.99	706.10	316.50
7	**OTHER ASSETS**	673.00	1,056.31	462.04
	a. Accrued Interest:	253.03	311.08	188.01
	Financial Institutions	221.71	148.31	131.91
	Government Enterprises	22.07	79.28	12.53
	Private Sector	9.24	83.49	43.56
	b. Staff Loans / Adv.	187.48	404.95	129.37
	c. Sundry Debtors	36.32	0.33	11.05
	d. Cash In Transit	-	-	-
	e. Others	196.18	339.94	133.62
8	**Expenses not Written off**	-	-	-
9	**Non Banking Assets**	46.26	118.84	261.07
10	**Reconcillation Account**	-	-	18.47
11	**Profit & Loss A/c**	-	-	-
	TOTAL ASSETS	26,373.90	28,147.33	12,445.74

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	**9,880.08**	**14,063.50**	**17,647.70**	**15,617.51**	**2,882.56**	**11,621.25**	**7,634.12**
1.1 On Deposit Liabilities	9,571.02	13,688.39	16,761.88	14,797.64	2,662.23	10,930.20	6,923.78
1.1.1 Saving Account	4,631.35	6,223.13	5,687.49	3,850.90	1,461.18	2,889.18	1,616.22
1.1.2 Fixed Account	4,837.37	7,292.73	10,691.45	10,453.90	1,054.82	7,650.01	5,083.03
1.1.2.1 Up to 3 months Fixed Account	366.07	-	3,207.43	17.36	-	-	956.14
1.1.2.2 3 to 6 months Fixed Account	600.67	-	1,603.72	-	67.76	-	1,010.19
1.1.2.3 6 months to 1 year Fixed Account	1,228.72	-	2,886.69	-	774.43	7,650.01	891.27
1.1.2.4 Above 1 year Fixed Account	2,641.91	7,292.73	2,993.61	10,436.55	212.63	-	2,225.44
1.1.3 Call Deposit	102.30	172.53	382.94	492.83	146.23	391.01	224.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	309.07	375.11	885.82	819.87	220.33	691.05	710.33
2. Commission Expense	**303.23**	**460.14**	**903.65**	**432.07**	**327.61**	**-**	**122.52**
3. Staff Expense	**3,384.92**	**4,121.19**	**3,487.29**	**2,673.34**	**868.60**	**2,733.58**	**1,402.24**
4. Office Operating Expenses	**1,137.43**	**1,469.31**	**2,112.39**	**2,143.36**	**707.91**	**1,784.54**	**905.74**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
7. Provision for Risk	**2,561.98**	**5,366.56**	**1,020.90**	**12,510.93**	**290.72**	**-**	**2,520.07**
7.1 Loan loss Provision	2,561.98	5,366.56	971.10	12,510.93	290.72	-	2,517.41
7.1.1 General Loan loss Provision	2,561.98	850.33	-	3,482.83	48.25	-	472.21
7.1.1.1 Pass Loan Loss Provision	2,561.98	477.23	-	1,627.42	-	-	365.77
7.1.1.2 Watch List Provision		373.09	-	1,855.41	48.25	-	106.43
7.1.2 Special Loan Loss Provision	-	4,516.23	971.10	9,028.10	242.47	-	2,045.21
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	2.55
7.5. Provision for Loss of Other Assets	-	-	49.80	-	-	-	0.11
8. Loan Written Off	**-**	**-**	**172.75**	**263.09**	**10.94**	**261.89**	**-**
9. Provision for Staff Bonus	**268.27**	**241.78**	**1,218.11**	**606.30**	**374.01**	**124.27**	**266.75**
10. Provision for Income Tax	**2,109.04**	**1,378.17**	**3,293.32**	**1,653.41**	**1,009.83**	**315.56**	**720.23**
11. Others	**-**	**2.33**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**2,988.09**	**3,215.73**	**7,669.68**	**3,803.27**	**2,356.26**	**802.84**	**1,680.55**
Total Expenses	**22,633.03**	**30,318.72**	**37,525.80**	**39,703.27**	**8,828.43**	**17,643.93**	**15,252.22**
Income							
1. Interest Income	**17,438.11**	**23,476.47**	**31,730.42**	**26,374.38**	**6,141.39**	**19,108.00**	**11,788.63**
1.1 On Loans and Advances	13,999.05	17,318.26	25,879.54	20,896.23	4,286.98	15,767.55	8,651.51
1.2 On Investment	1,617.86	5,578.71	3,803.50	2,475.69	1,015.36	1,748.83	2,102.42
1.2.1 Government Bonds	1,617.86	690.41	2,570.92	2,475.69	957.27	1,748.83	1,457.78
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1,717.33	1,232.58	-	-	-	641.77
1.2.4 Debenture & Bonds	-	3,170.97	-	-	58.09	-	2.87
1.3 On Agency Balance	234.17	10.37	-	1,424.56	9.55	-	8.03
1.4 On Call Deposit	-	569.12	1,192.54	-	566.63	-	-
1.5 On Others	1,587.03	-	854.84	1,577.91	262.87	1,591.62	1,026.67
2. Commission and Discount	**1,060.01**	**345.24**	**3,625.90**	**1,554.95**	**1,493.85**	**814.15**	**1,255.46**
2.1 Bills Purchase and Discount	-	0.01	-	-	31.29	-	1.59
2.2 Commission	1,060.01	266.34	957.70	1,554.95	1,271.67	597.84	483.25
2.3 Others	-	78.89	2,668.19	-	190.90	216.31	770.62
3. Exchange Flactuation Income	**274.23**	**255.06**	**1,107.14**	**912.55**	**719.86**	**616.32**	**328.19**
3.1 Due to Change in Exchange Rate	-	17.80	217.28	29.03	2.61	-	38.19
3.2 Due to Foreign Currency Transaction	274.23	237.26	889.86	883.52	717.24	616.32	290.00
4. Other Operating Income	**571.34**	**1,621.72**	**382.21**	**847.68**	**76.03**	**195.02**	**112.18**
5. Non Operating Income	**3.16**	**464.47**	**-**	**512.87**	**1.98**	**184.51**	**2.52**
6. Write Back from Provisions for loss	**3,286.18**	**4,148.36**	**532.08**	**9,498.11**	**382.32**	**(3,291.63)**	**1,764.73**
7. Recovery of written-off Loan	**-**	**7.40**	**148.05**	**2.72**	**13.00**	**17.55**	**0.50**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**22,633.03**	**30,318.72**	**37,525.80**	**39,703.27**	**8,828.43**	**17,643.93**	**15,252.22**

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	**9,059.21**	**12,405.45**	**6,368.51**	**13,609.76**	**12,227.55**	**9,911.00**	**9,808.86**
1.1 On Deposit Liabilities	8,563.63	11,555.32	5,849.23	12,182.22	11,599.24	8,530.34	8,890.92
1.1.1 Saving Account	2,423.44	3,520.27	2,392.98	3,204.43	4,246.01	2,816.78	3,234.50
1.1.2 Fixed Account	5,914.00	7,874.40	3,325.33	8,714.12	7,014.57	5,567.77	5,546.46
1.1.2.1 Up to 3 months Fixed Account	2,618.77	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,333.60	-	-	-	-	2,096.96	-
1.1.2.3 6 months to 1 year Fixed Account	1,961.63	-	90.11	-	4,364.02	2,260.16	5,546.21
1.1.2.4 Above 1 year Fixed Account	-	7,874.40	3,235.23	8,714.12	2,650.55	1,210.66	0.25
1.1.3 Call Deposit	226.19	160.65	130.91	263.66	338.66	145.78	109.96
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	495.57	850.12	519.28	1,427.54	628.31	1,380.66	917.93
2. Commission Expense	**59.09**	**212.08**	**255.39**	**333.75**	**8.45**	**-**	**14.81**
3. Staff Expense	**1,774.99**	**2,530.69**	**1,867.10**	**3,078.63**	**3,418.58**	**2,424.10**	**3,155.01**
4. Office Operating Expenses	**1,347.57**	**1,824.39**	**1,096.24**	**1,363.12**	**2,121.11**	**1,888.67**	**1,316.63**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**15.06**	**8.86**	**118.87**	**-**	**46.07**	**6.86**
7. Provision for Risk	**777.40**	**4,579.14**	**727.12**	**9,890.17**	**6,230.90**	**2,041.40**	**5,130.75**
7.1 Loan loss Provision	777.40	4,579.14	727.12	9,890.17	6,230.90	2,041.40	5,130.75
7.1.1 General Loan loss Provision	396.85	1,103.35	172.54	7,133.04	1,947.07	297.32	580.04
7.1.1.1 Pass Loan Loss Provision	362.85	-	172.54	-	1,797.46	242.76	449.73
7.1.1.2 Watch List Provision	34.00	1,103.35	-	7,133.04	149.61	54.55	130.31
7.1.2 Special Loan Loss Provision	380.54	3,475.78	554.58	2,757.13	4,283.83	1,744.09	4,550.71
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	**-**	**475.86**	**27.82**	**-**	**132.09**	**-**	**-**
9. Provision for Staff Bonus	**600.90**	**52.85**	**298.59**	**776.09**	**390.73**	**388.38**	**127.56**
10. Provision for Income Tax	**1,730.52**	**142.70**	**806.19**	**2,487.84**	**1,054.97**	**1,106.52**	**826.69**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**3,701.21**	**332.96**	**1,881.11**	**4,496.96**	**2,461.61**	**2,388.93**	**1,596.93**
Total Expenses	**19,050.89**	**22,571.17**	**13,336.92**	**36,155.18**	**28,045.98**	**20,195.09**	**21,984.10**
Income							
1. Interest Income	**16,661.33**	**19,194.27**	**11,216.04**	**23,670.23**	**21,041.96**	**17,229.87**	**16,772.32**
1.1 On Loans and Advances	13,483.32	15,497.98	9,376.82	19,437.88	17,056.12	14,074.81	12,763.44
1.2 On Investment	3,157.66	2,282.86	1,433.98	3,406.11	2,736.78	2,293.46	2,565.36
1.2.1 Government Bonds	2,715.85	2,252.29	-	3,406.11	2,669.11	2,057.21	2,495.29
1.2.2 Foreign Bonds	394.99	-	16.96	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	136.47	70.17
1.2.4 Debenture & Bonds	46.83	30.57	1,417.02	-	67.67	99.78	(0.09)
1.3 On Agency Balance	-	8.01	-	-	10.78	10.59	-
1.4 On Call Deposit	-	1,405.42	-	-	551.81	286.66	-
1.5 On Others	20.35	-	405.24	826.24	686.47	564.36	1,443.52
2. Commission and Discount	**1,750.44**	**1,343.11**	**1,528.49**	**2,770.70**	**1,571.65**	**1,969.15**	**970.29**
2.1 Bills Purchase and Discount	47.00	1.06	-	-	189.59	74.91	0.01
2.2 Commission	1,703.45	1,342.05	1,307.96	2,749.36	1,124.55	215.47	900.68
2.3 Others	-	-	220.53	21.34	257.51	1,678.77	69.61
3. Exchange Flactuation Income	**610.55**	**199.47**	**426.34**	**744.77**	**853.35**	**498.03**	**261.75**
3.1 Due to Change in Exchange Rate	(9.43)	-	57.55	83.28	0.21	105.40	-
3.2 Due to Foreign Currency Transaction	619.97	199.47	368.79	661.49	853.14	392.63	261.75
4. Other Operating Income	**28.57**	**133.31**	**106.69**	**555.79**	**763.34**	**487.93**	**670.55**
5. Non Operating Income	**-**	**-**	**2.27**	**90.41**	**581.35**	**-**	**143.85**
6. Write Back from Provisions for loss	**-**	**1,688.25**	**53.88**	**8,323.27**	**3,218.82**	**-**	**3,165.35**
7. Recovery of written-off Loan	**-**	**12.75**	**3.20**	**-**	**15.38**	**10.10**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**0.13**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**19,050.89**	**22,571.17**	**13,336.92**	**36,155.18**	**28,045.98**	**20,195.09**	**21,984.10**

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	**19,971.26**	**7,291.38**	**10,426.68**	**9,560.86**	**10,617.88**	**8,005.27**	**1,843.34**
1.1 On Deposit Liabilities	18,390.29	6,775.85	9,550.32	8,580.10	9,956.79	7,172.59	1,752.29
1.1.1 Saving Account	5,658.32	2,097.54	1,950.46	2,824.09	3,535.01	2,289.84	657.54
1.1.2 Fixed Account	12,472.29	4,544.68	7,489.43	5,493.63	6,399.33	4,767.01	1,068.76
1.1.2.1 Up to 3 months Fixed Account	-	518.75	-	6.39	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,489.75	427.10	2,879.20	35.67	-	-	3.01
1.1.2.3 6 months to 1 year Fixed Account	3,590.63	2,961.81	3,043.04	904.27	-	4,767.01	245.10
1.1.2.4 Above 1 year Fixed Account	7,391.91	637.02	1,567.18	4,547.31	6,399.33	-	820.66
1.1.3 Call Deposit	259.68	133.63	110.44	231.20	22.45	115.74	25.99
1.1.4 Certificate of Deposit	-	-	-	31.17	-	-	-
1.2 On Borrowing	1,580.97	515.53	876.36	980.76	661.08	832.68	91.05
2. Commission Expense	**815.84**	**141.15**	**-**	**225.98**	**169.23**	**-**	**16.41**
3. Staff Expense	**3,422.33**	**1,737.20**	**1,436.90**	**2,102.59**	**3,252.90**	**1,443.68**	**545.99**
4. Office Operating Expenses	**2,698.11**	**1,171.77**	**911.91**	**1,402.28**	**1,754.66**	**1,171.45**	**360.34**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**6.97**	**-**	**-**	**-**	**0.19**	**-**	**25.81**
7. Provision for Risk	**3,914.83**	**1,876.89**	**1,881.38**	**4,943.63**	**4,152.79**	**2,468.61**	**1,021.82**
7.1 Loan loss Provision	3,914.83	1,876.89	1,881.38	4,943.63	4,152.79	2,466.80	1,021.82
7.1.1 General Loan loss Provision	(350.48)	-	408.88	576.67	-	149.11	235.57
7.1.1.1 Pass Loan Loss Provision	(1,182.51)	-	11.46	315.53	-	109.84	36.73
7.1.1.2 Watch List Provision	832.03	-	397.42	261.14	-	39.28	198.84
7.1.2 Special Loan Loss Provision	4,265.31	1,876.89	1,587.35	4,366.95	4,152.79	2,317.69	786.25
7.1.3 Additional Loan Loss Provision	-	-	(114.86)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	1.81	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**-**	**-**	**513.03**	**328.24**	**0.11**	**105.63**	**14.80**
9. Provision for Staff Bonus	**794.02**	**244.99**	**540.80**	**496.82**	**301.03**	**420.72**	**73.63**
10. Provision for Income Tax	**1,955.12**	**705.85**	**1,461.03**	**1,322.69**	**1,542.47**	**1,099.34**	**198.81**
11. Others	**-**	**-**	**-**	**173.27**	**-**	**1.49**	**-**
12. Net Profit	**5,191.07**	**1,499.06**	**3,406.17**	**3,148.70**	**1,166.79**	**2,687.11**	**463.88**
Total Expenses	**38,769.57**	**14,668.29**	**20,577.91**	**23,705.04**	**22,958.06**	**17,403.29**	**4,564.84**
Income							
1. Interest Income	**33,260.41**	**12,490.47**	**18,126.49**	**17,766.02**	**18,579.33**	**13,774.27**	**3,538.33**
1.1 On Loans and Advances	26,663.92	10,822.95	15,364.63	15,689.71	14,793.33	11,928.15	3,113.26
1.2 On Investment	4,199.85	1,483.19	2,385.55	1,561.71	3,343.74	1,749.39	284.02
1.2.1 Government Bonds	3,951.14	1,483.19	2,325.92	1,458.91	2,511.07	1,729.05	284.02
1.2.2 Foreign Bonds	-	-	-	-	-	16.77	-
1.2.3 NRB Bonds	182.53	-	-	-	714.86	-	-
1.2.4 Debenture & Bonds	66.18	-	59.63	102.79	117.81	3.57	-
1.3 On Agency Balance	-	59.84	4.05	-	14.70	-	-
1.4 On Call Deposit	-	18.76	-	13.07	-	-	5.07
1.5 On Others	2,396.64	105.72	372.26	501.54	427.56	96.74	135.98
2. Commission and Discount	**3,745.04**	**1,190.41**	**1,212.47**	**2,458.30**	**1,978.02**	**310.11**	**206.75**
2.1 Bills Purchase and Discount	-	1.72	-	-	16.75	-	-
2.2 Commission	3,745.04	565.53	1,136.85	2,458.30	1,873.19	310.11	5.63
2.3 Others	-	623.16	75.62	-	88.09	-	201.13
3. Exchange Flactuation Income	**1,075.31**	**407.53**	**329.79**	**693.29**	**543.85**	**752.29**	**0.12**
3.1 Due to Change in Exchange Rate	18.24	-	2.04	96.55	25.53	52.19	-
3.2 Due to Foreign Currency Transaction	1,057.06	407.53	327.75	596.74	518.32	700.11	0.12
4. Other Operating Income	**569.06**	**166.35**	**568.67**	**7.11**	**474.62**	**889.90**	**106.47**
5. Non Operating Income	**-**	**20.18**	**307.50**	**73.40**	**2.81**	**504.13**	**-**
6. Write Back from Provisions for loss	**-**	**390.41**	**-**	**2,664.84**	**1,379.34**	**1,163.32**	**710.74**
7. Recovery of written-off Loan	**119.74**	**2.96**	**32.99**	**31.08**	**0.09**	**8.23**	**2.43**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**11.00**	**-**	**1.04**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**38,769.57**	**14,668.29**	**20,577.91**	**23,705.04**	**22,958.06**	**17,403.29**	**4,564.84**

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	**20.98**	**53.68**	**1,961.47**	**478.19**	**304.13**	**4,130.59**	**3,089.14**
1.1 On Deposit Liabilities	20.98	53.68	1,892.95	478.19	304.13	3,997.18	3,016.31
1.1.1 Saving Account	2.01	25.83	608.30	179.19	60.40	1,351.88	1,364.70
1.1.2 Fixed Account	18.31	25.39	1,254.51	288.85	241.24	2,593.48	1,603.46
1.1.2.1 Up to 3 months Fixed Account	1.25	-	30.64	-	9.65	42.84	47.89
1.1.2.2 3 to 6 months Fixed Account	4.08	-	241.42	27.83	12.06	157.16	113.27
1.1.2.3 6 months to 1 year Fixed Account	2.83	4.55	439.71	0.45	84.44	1,661.24	907.03
1.1.2.4 Above 1 year Fixed Account	10.15	20.84	542.74	260.57	135.10	732.25	535.28
1.1.3 Call Deposit	0.66	2.47	30.14	10.14	2.48	51.83	48.15
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	68.52	-	0.00	133.41	72.83
2. Commission Expense	**-**	**-**	**14.14**	**12.91**	**-**	**-**	**6.91**
3. Staff Expense	**16.99**	**28.38**	**554.19**	**158.29**	**62.00**	**1,096.47**	**832.38**
4. Office Operating Expenses	**20.34**	**25.97**	**428.55**	**105.14**	**34.38**	**721.27**	**559.89**
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**	**0.15**	**-**	**0.00**	**0.94**	**14.80**
7. Provision for Risk	**48.62**	**162.96**	**323.03**	**90.43**	**22.52**	**2,525.40**	**749.15**
7.1 Loan loss Provision	48.62	162.96	323.03	90.43	22.52	2,525.40	749.15
7.1.1 General Loan loss Provision	2.64	-	5.21	37.65	16.86	367.65	467.08
7.1.1.1 Pass Loan Loss Provision	0.49	-	5.21	-	14.79	92.43	11.74
7.1.1.2 Watch List Provision	2.15	-	-	37.65	2.07	275.22	455.35
7.1.2 Special Loan Loss Provision	45.98	162.96	317.82	52.78	5.66	2,157.75	282.07
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**	**-**	**28.49**	**13.84**	**-**	**10.15**	**-**
9. Provision for Staff Bonus	**-**	**-**	**86.85**	**23.23**	**14.91**	**175.61**	**191.74**
10. Provision for Income Tax	**-**	**-**	**235.64**	**62.73**	**44.73**	**474.14**	**517.71**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**-**	**546.00**	**146.37**	**103.51**	**1,106.32**	**1,207.99**
Total Expenses	**119.31**	**271.00**	**4,178.51**	**1,091.12**	**586.18**	**10,240.88**	**7,169.72**
Income							
1. Interest Income	**17.63**	**31.30**	**3,760.46**	**944.24**	**547.77**	**8,034.77**	**6,215.04**
1.1 On Loans and Advances	17.63	31.26	3,258.30	858.51	503.30	7,201.67	5,394.92
1.2 On Investment	-	-	446.94	77.84	3.68	626.09	712.25
1.2.1 Government Bonds	-	-	446.94	77.84	3.68	595.75	712.25
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	30.34	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.04	5.29	4.09	1.33	7.68	5.31
1.5 On Others	-	-	49.93	3.81	39.46	199.34	102.56
2. Commission and Discount	**0.16**	**-**	**212.33**	**84.17**	**0.53**	**55.72**	**147.06**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	-	18.72	12.74	0.36	47.16	144.79
2.3 Others	0.13	-	193.61	71.43	0.17	8.57	2.27
3. Exchange Flactuation Income	**-**	**-**	**3.15**	**0.01**	**-**	**16.35**	**53.34**
3.1 Due to Change in Exchange Rate	-	-	3.03	0.01	-	6.63	31.67
3.2 Due to Foreign Currency Transaction	-	-	0.12	-	-	9.73	21.67
4. Other Operating Income	**0.19**	**0.02**	**61.82**	**-**	**33.01**	**452.48**	**394.87**
5. Non Operating Income	**4.22**	**-**	**4.05**	**16.25**	**4.87**	**81.87**	**0.71**
6. Write Back from Provisions for loss	**42.18**	**-**	**135.97**	**46.46**	**-**	**1,599.67**	**358.70**
7. Recovery of written-off Loan	**-**	**-**	**0.73**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**54.93**	**239.67**	**-**	**-**	**-**	**-**	**-**
Total Income	**119.31**	**271.00**	**4,178.51**	**1,091.12**	**586.18**	**10,240.88**	**7,169.72**

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	**2,308.40**	**109.50**	**2,313.40**	**2,670.65**	**2,208.43**	**211.74**	**63.00**
1.1 On Deposit Liabilities	2,233.94	109.50	2,201.00	2,582.48	2,116.76	211.72	63.00
1.1.1 Saving Account	702.75	15.77	851.52	937.34	622.90	48.87	13.40
1.1.2 Fixed Account	1,513.04	92.05	1,287.90	1,639.27	1,448.68	159.44	48.61
1.1.2.1 Up to 3 months Fixed Account	10.39	-	4.52	-	299.79	-	6.94
1.1.2.2 3 to 6 months Fixed Account	97.38	-	55.03	-	187.32	29.13	8.74
1.1.2.3 6 months to 1 year Fixed Account	531.85	57.40	151.36	975.57	30.27	79.26	19.46
1.1.2.4 Above 1 year Fixed Account	873.42	34.65	1,076.99	663.71	931.30	51.05	13.48
1.1.3 Call Deposit	18.15	1.68	61.58	5.87	45.18	3.42	0.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	74.47	-	112.40	88.17	91.67	0.01	-
2. Commission Expense	**19.15**	**-**	**-**	**-**	**8.51**	**0.05**	**-**
3. Staff Expense	**600.62**	**19.08**	**530.43**	**449.79**	**356.30**	**77.14**	**39.69**
4. Office Operating Expenses	**395.51**	**15.08**	**437.69**	**363.68**	**254.39**	**61.66**	**21.54**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**5.36**	**-**	**-**	**24.50**	**0.02**
7. Provision for Risk	**458.21**	**(38.99)**	**118.50**	**727.33**	**2,017.62**	**48.65**	**36.53**
7.1 Loan loss Provision	458.21	(38.99)	(180.69)	727.33	2,017.62	48.65	36.53
7.1.1 General Loan loss Provision	86.18	9.21	120.93	129.56	386.52	14.88	8.32
7.1.1.1 Pass Loan Loss Provision	7.73	(1.36)	39.81	44.67	44.91	-	1.41
7.1.1.2 Watch List Provision	78.45	10.58	81.12	84.90	341.61	14.88	6.90
7.1.2 Special Loan Loss Provision	372.03	(48.20)	(301.62)	597.77	1,607.37	33.77	28.21
7.1.3 Additional Loan Loss Provision	-	-	-	-	23.74	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	299.19	-	-	-	-
8. Loan Written Off	**18.01**	**27.12**	**-**	**36.51**	**15.17**	**-**	**-**
9. Provision for Staff Bonus	**106.58**	**4.55**	**115.07**	**141.90**	**98.39**	**-**	**-**
10. Provision for Income Tax	**289.02**	**12.30**	**310.68**	**383.14**	**254.92**	**-**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**670.21**	**28.70**	**724.93**	**893.99**	**630.63**	**-**	**-**
Total Expenses	**4,865.71**	**177.34**	**4,556.06**	**5,666.99**	**5,844.37**	**423.74**	**160.78**
Income							
1. Interest Income	**4,334.66**	**171.63**	**4,131.66**	**4,964.22**	**3,819.20**	**328.25**	**117.95**
1.1 On Loans and Advances	3,888.20	159.80	3,594.55	4,335.01	3,393.48	292.28	100.07
1.2 On Investment	442.51	7.34	496.96	567.43	336.94	33.23	7.83
1.2.1 Government Bonds	442.51	-	496.96	567.43	335.52	32.17	7.83
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	7.34	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	1.06	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.95	-	5.70	6.87	4.30	2.73	1.31
1.5 On Others	-	4.49	34.45	54.91	84.48	-	8.73
2. Commission and Discount	**293.88**	**0.31**	**19.66**	**278.17**	**150.34**	**14.93**	**2.09**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	293.88	0.13	19.66	19.49	150.34	14.93	2.09
2.3 Others	-	0.17	-	258.68	-	-	-
3. Exchange Flactuation Income	**3.38**	**-**	**83.33**	**-**	**0.04**	**-**	**-**
3.1 Due to Change in Exchange Rate	2.77	-	22.72	-	0.04	-	-
3.2 Due to Foreign Currency Transaction	0.61	-	60.62	-	-	-	-
4. Other Operating Income	**60.14**	**5.40**	**224.79**	**27.68**	**96.33**	**2.41**	**6.00**
5. Non Operating Income	**-**	**-**	**96.40**	**-**	**3.44**	**0.53**	**-**
6. Write Back from Provisions for loss	**171.96**	**-**	**-**	**396.92**	**1,775.01**	**39.82**	**26.73**
7. Recovery of written-off Loan	**1.68**	**-**	**0.21**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**37.81**	**8.01**
Total Income	**4,865.71**	**177.34**	**4,556.06**	**5,666.99**	**5,844.37**	**423.74**	**160.78**

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill	Shree
Expenses							
1. Interest Expense	**262.55**	**223.62**	**209.32**	**1.79**	**326.29**	**602.85**	**403.48**
1.1 On Deposit Liabilities	262.55	223.09	209.32	1.79	326.29	602.85	403.48
1.1.1 Saving Account	59.23	54.96	32.05	0.26	72.38	136.81	65.44
1.1.2 Fixed Account	192.04	164.15	173.69	-	252.23	462.72	331.63
1.1.2.1 Up to 3 months Fixed Account	-	8.17	-	-	31.85	27.31	-
1.1.2.2 3 to 6 months Fixed Account	49.13	49.81	-	-	42.28	35.63	27.02
1.1.2.3 6 months to 1 year Fixed Account	69.27	61.26	-	-	103.81	177.75	160.63
1.1.2.4 Above 1 year Fixed Account	73.63	44.92	173.69	-	74.29	222.03	143.98
1.1.3 Call Deposit	11.29	3.98	3.58	1.53	1.68	3.31	6.41
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.53	-	-	-	-	-
2. Commission Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3. Staff Expense	**96.36**	**56.11**	**51.68**	**3.90**	**106.40**	**120.02**	**52.79**
4. Office Operating Expenses	**99.49**	**38.96**	**45.07**	**3.08**	**84.66**	**89.59**	**46.16**
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	**290.59**	**50.86**	**75.04**	**-**	**-**	**100.83**	**60.36**
7.1 Loan loss Provision	290.59	50.86	75.04	-	-	100.83	60.36
7.1.1 General Loan loss Provision	97.40	10.40	4.99	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	9.21	0.08	-	-	-	-	-
7.1.1.2 Watch List Provision	88.19	10.32	4.99	-	-	-	-
7.1.2 Special Loan Loss Provision	193.19	35.03	70.05	-	-	-	60.36
7.1.3 Additional Loan Loss Provision	-	5.43	-	-	-	100.83	-
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	**-**	**-**	**-**	**-**	**17.16**	**-**	**-**
9. Provision for Staff Bonus	**9.31**	**7.22**	**-**	**-**	**9.76**	**-**	**6.76**
10. Provision for Income Tax	**25.13**	**19.50**	**-**	**-**	**26.36**	**35.94**	**18.26**
11. Others	**-**	**-**	**-**	**-**	**9.28**	**-**	**-**
12. Net Profit	**58.64**	**45.50**	**-**	**0.39**	**61.50**	**84.59**	**42.60**
Total Expenses	**842.07**	**441.77**	**381.11**	**9.17**	**641.50**	**1,033.82**	**630.41**
Income							
1. Interest Income	**433.16**	**413.89**	**274.17**	**9.17**	**552.81**	**940.33**	**596.94**
1.1 On Loans and Advances	402.56	373.21	222.56	2.57	479.60	836.29	524.51
1.2 On Investment	24.48	35.04	23.48	2.49	36.48	70.75	71.72
1.2.1 Government Bonds	24.48	24.78	23.48	-	36.48	70.75	71.72
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	10.26	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	2.49	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.12	2.29	2.06	1.35	2.94	33.29	0.70
1.5 On Others	-	3.35	26.07	2.76	33.79	-	-
2. Commission and Discount	**2.21**	**15.73**	**0.22**	**-**	**0.37**	**37.34**	**0.23**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.21	15.73	0.22	-	0.37	37.34	0.23
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	**33.25**	**9.10**	**23.37**	**-**	**27.26**	**55.12**	**22.72**
5. Non Operating Income	**-**	**-**	**-**	**-**	**11.99**	**1.04**	**3.61**
6. Write Back from Provisions for loss	**373.45**	**3.04**	**3.08**	**-**	**49.08**	**-**	**6.92**
7. Recovery of written-off Loan	**-**	**-**	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**80.27**	**-**	**-**	**-**	**-**
Total Income	**842.07**	**441.77**	**381.11**	**9.17**	**641.50**	**1,033.82**	**630.41**

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	**287.90**	**291.31**	**156.83**	**317.47**	**349.67**	**148.63**	**144.78**
1.1 On Deposit Liabilities	287.90	291.31	156.83	315.44	349.67	148.63	144.78
1.1.1 Saving Account	64.50	53.52	49.80	75.18	84.05	31.76	28.10
1.1.2 Fixed Account	220.51	231.38	106.47	235.55	265.62	112.09	113.59
1.1.2.1 Up to 3 months Fixed Account	-	18.44	1.74	-	-	6.00	3.30
1.1.2.2 3 to 6 months Fixed Account	-	50.22	3.41	11.89	18.54	19.22	3.26
1.1.2.3 6 months to 1 year Fixed Account	220.51	101.89	32.73	59.71	184.20	47.35	47.35
1.1.2.4 Above 1 year Fixed Account	-	60.83	68.60	163.95	62.89	39.52	59.68
1.1.3 Call Deposit	2.89	6.41	0.57	4.71	-	4.78	3.10
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.03	-	-	-
2. Commission Expense	**-**	**-**	**-**	**-**	**-**	**-**	**0.08**
3. Staff Expense	**101.30**	**113.64**	**17.24**	**109.29**	**89.86**	**34.24**	**55.44**
4. Office Operating Expenses	**62.34**	**81.98**	**32.66**	**67.05**	**58.19**	**23.21**	**37.73**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**3.83**	**-**	**-**	**-**	**-**	**5.40**
7. Provision for Risk	**123.94**	**257.72**	**71.68**	**0.50**	**30.12**	**76.46**	**(13.93)**
7.1 Loan loss Provision	123.94	257.72	71.68	0.50	30.12	76.46	(13.93)
7.1.1 General Loan loss Provision	11.47	37.16	-	-	18.21	6.48	(13.93)
7.1.1.1 Pass Loan Loss Provision	3.56	11.07	-	-	(4.64)	3.18	(13.93)
7.1.1.2 Watch List Provision	7.91	26.09	-	-	22.85	3.30	-
7.1.2 Special Loan Loss Provision	112.47	220.56	71.68	0.50	11.92	69.98	-
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	**1.10**	**-**	**17.27**	**0.14**	**-**	**-**	**-**
9. Provision for Staff Bonus	**-**	**-**	**-**	**10.57**	**6.07**	**1.34**	**-**
10. Provision for Income Tax	**24.70**	**-**	**-**	**81.91**	**16.39**	**3.63**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**57.62**	**-**	**-**	**192.40**	**38.24**	**8.46**	**11.66**
Total Expenses	**658.89**	**748.48**	**295.69**	**779.32**	**588.54**	**295.98**	**241.16**
Income							
1. Interest Income	**400.82**	**449.51**	**260.50**	**464.20**	**531.09**	**209.71**	**219.25**
1.1 On Loans and Advances	345.52	397.27	254.13	435.84	461.62	193.52	200.01
1.2 On Investment	22.18	47.27	-	18.72	67.46	-	18.40
1.2.1 Government Bonds	22.18	-	-	18.72	-	-	18.40
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	47.27	-	-	67.46	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.10	2.72	6.37	7.66	2.01	3.16	0.83
1.5 On Others	32.02	2.26	-	1.97	-	13.03	-
2. Commission and Discount	**19.79**	**1.05**	**0.20**	**3.59**	**18.03**	**11.44**	**14.47**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	19.79	1.05	0.20	2.94	18.03	1.36	0.36
2.3 Others	-	-	-	0.65	-	10.08	14.11
3. Exchange Flactuation Income	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	**10.67**	**24.94**	**8.08**	**1.83**	**39.42**	**33.34**	**7.31**
5. Non Operating Income	**-**	**17.78**	**0.34**	**2.39**	**-**	**-**	**0.13**
6. Write Back from Provisions for loss	**215.39**	**226.28**	**7.36**	**301.16**	**-**	**41.49**	**-**
7. Recovery of written-off Loan	**-**	**1.21**	**-**	**6.16**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**12.22**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**27.71**	**19.22**	**-**	**-**	**-**	**-**
Total Income	**658.89**	**748.48**	**295.69**	**779.32**	**588.54**	**295.98**	**241.16**

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	**0.21**	**343.19**	**967.89**	**992.25**	**417.17**
1.1 On Deposit Liabilities	0.21	339.85	918.61	952.95	417.17
1.1.1 Saving Account	0.18	49.26	179.03	175.91	83.03
1.1.2 Fixed Account	-	278.69	716.92	744.14	319.60
1.1.2.1 Up to 3 months Fixed Account	-	15.06	4.13	-	-
1.1.2.2 3 to 6 months Fixed Account	-	47.40	10.96	94.99	50.53
1.1.2.3 6 months to 1 year Fixed Account	-	109.59	331.82	348.16	153.57
1.1.2.4 Above 1 year Fixed Account	-	106.63	370.00	300.99	115.50
1.1.3 Call Deposit	0.03	11.91	22.66	32.90	14.54
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	3.33	49.29	39.30	-
2. Commission Expense	**-**	**0.76**	**9.40**	**-**	**-**
3. Staff Expense	**6.07**	**84.84**	**202.38**	**212.75**	**96.51**
4. Office Operating Expenses	**3.21**	**50.51**	**92.52**	**135.24**	**72.39**
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**	**7.82**	**2.08**	**-**
7. Provision for Risk	**-**	**108.34**	**144.37**	**141.17**	**143.87**
7.1 Loan loss Provision	-	108.34	144.37	141.17	143.87
7.1.1 General Loan loss Provision	-	7.08	24.49	23.87	14.08
7.1.1.1 Pass Loan Loss Provision	-	2.79	1.60	19.89	7.55
7.1.1.2 Watch List Provision	-	4.29	22.89	3.98	6.53
7.1.2 Special Loan Loss Provision	-	101.26	119.87	117.30	129.78
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	**-**	**-**	**-**	**8.56**	**-**
9. Provision for Staff Bonus	**-**	**6.65**	**19.68**	**39.00**	**1.02**
10. Provision for Income Tax	**-**	**17.96**	**53.14**	**107.53**	**2.75**
11. Others	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**41.92**	**123.98**	**243.47**	**6.43**
Total Expenses	**9.49**	**654.21**	**1,621.17**	**1,882.03**	**740.13**
Income					
1. Interest Income	**0.15**	**523.25**	**1,475.45**	**1,754.19**	**604.83**
1.1 On Loans and Advances	-	436.74	1,325.20	1,550.12	539.60
1.2 On Investment	-	63.45	124.31	202.66	54.96
1.2.1 Government Bonds	-	-	92.98	202.66	54.96
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	0.49	31.33	-	-
1.2.4 Debenture & Bonds	-	62.96	-	-	-
1.3 On Agency Balance	-	-	-	-	8.71
1.4 On Call Deposit	0.12	5.17	3.77	1.41	1.24
1.5 On Others	0.03	17.89	22.17	0.00	0.33
2. Commission and Discount	**-**	**19.88**	**82.82**	**99.10**	**2.61**
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.95	82.82	-	2.60
2.3 Others	-	18.92	-	99.10	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	**5.43**	**23.80**	**49.04**	**25.53**	**53.21**
5. Non Operating Income	**2.98**	**-**	**0.09**	**-**	**18.89**
6. Write Back from Provisions for loss	**-**	**86.41**	**13.76**	**-**	**60.60**
7. Recovery of written-off Loan	**-**	**0.87**	**-**	**3.21**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**0.93**	**-**	**-**	**-**	**-**
Total Income	**9.49**	**654.21**	**1,621.17**	**1,882.03**	**740.13**

Statement of Credit as on Baisakh end, 2083(Mid-May, 2026) Amt in Mn of Rs

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,022.17	22,926.65	19,717.67	17,083.90	4,796.32	13,182.17	7,311.46	9,831.65
Fishery Related	567.07	1,356.31	733.22	809.14	-	296.52	45.30	168.55
Mining Related	3,592.95	629.42	414.24	1,072.68	-	102.51	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	42,710.50	38,836.33	85,189.07	100,633.92	10,426.75	93,888.83	45,208.19	59,551.07
Construction	3,329.67	5,258.66	26,679.67	6,348.44	7,706.60	2,595.44	975.42	4,739.72
Electricity,Gas and Water	16,848.08	26,520.21	50,087.62	35,536.81	5,854.03	17,833.64	11,143.50	24,126.13
Metal Products, Mach. & Ele. Eqp.	2,157.24	4,185.85	6,608.52	4,471.64	1,946.06	8,222.98	2,817.81	3,406.36
Tras., Com. and Public Utilities	1,302.87	3,564.08	5,197.75	5,882.29	1,771.67	5,394.01	269.27	1,981.19
Wholesaler & Retailer	40,717.74	67,018.83	99,659.29	65,405.50	20,290.93	43,463.66	33,290.11	50,736.45
Finance, Insurance and Real Estate	11,106.88	16,652.21	21,554.03	33,325.96	4,168.19	18,560.74	6,148.02	29,335.21
Tourism Service**	8,613.77	18,359.26	10,968.20	23,455.08	846.63	12,230.48	6,757.76	6,257.15
Other Services	6,487.16	9,875.49	14,298.40	18,005.98	1,225.48	11,662.16	2,402.04	8,408.04
Consumption Loans	97,203.78	116,707.24	115,896.33	39,307.60	13,489.33	17,135.55	24,205.19	44,851.54
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	15,400.53	4,519.56	14,286.51	7,182.26	720.77	15,422.87	11,526.07	10,793.69
TOTAL sectorwise	256,060.40	336,410.09	471,290.53	358,915.80	73,381.56	260,263.49	152,321.86	254,186.74
Product Wise								
Term Loan	52,650.84	83,426.83	132,004.40	116,603.53	12,153.19	96,762.04	48,636.14	78,953.97
Overdraft	6,750.33	6,281.57	3,360.88	2,243.53	90.76	3,104.72	142.76	3,298.85
Cash Credit Loan	17,900.71	65,984.22	1,292.05	22,983.26	8,781.56	50,425.02	21,617.98	41,729.00
Trust Receipt Loan/Import Loan	3,473.19	2,327.55	18,496.91	33,941.69	4,988.92	16,979.70	7,432.98	9,697.92
Short Term Working Capital/Demand Loan	21,478.76	25,981.28	113,154.83	113,599.94	14,607.78	38,525.98	20,221.47	36,508.72
Residential Personal Home Loan (Up to Rs. 30 million)#	13,224.42	34,650.69	31,014.56	8,834.06	9,760.31	5,683.79	3,187.26	26,557.36
Real Estate Loan	15,427.70	9,350.19	17,025.79	24,274.62	7,794.53	11,673.60	1,390.11	8,408.92
Margin Nature Loan	6,692.31	8,489.60	17,686.26	3,945.86	-	3,671.47	569.27	5,225.76
Hire Purchase Loan	2,427.15	11,102.49	13,052.10	5,996.54	983.48	9,141.35	3,933.50	10,542.62
Deprived Sector Loan	12,183.98	15,431.13	22,395.85	17,905.74	4,269.08	12,198.92	7,116.52	11,554.62
Bills Purchased	2.80	8.51	10.47	140.87	1,119.82	-	0.08	789.39
Other Product	103,848.21	73,376.04	101,796.45	8,446.15	8,832.12	12,096.88	38,073.81	20,919.62
Total Product wise Loan	256,060.40	336,410.09	471,290.53	358,915.80	73,381.56	260,263.49	152,321.86	254,186.74
Collateral Wise								
Gold and Silver	51,998.43	38,410.31	3,485.08	3,160.06	-	-	-	-
Government Securities	58.41	4.10	12.49	10.62	-	-	-	-
Non Governmental Securities	6,692.85	8,411.16	17,869.39	3,919.48	-	3,670.57	569.27	6,102.76
Fixed Deposit Receipts	773.64	1,402.40	1,535.37	1,260.33	94.23	1,108.95	1,030.60	8,604.08
Own	773.06	1,402.40	1,535.37	1,252.67	89.95	1,108.95	1,030.60	8,604.08
Other Licences Institutions	0.58	-	-	7.66	4.28	-	-	-
Collateral of Properties	181,470.23	263,084.07	413,132.41	312,386.85	62,793.32	243,741.13	125,195.97	215,012.08
Fixed Assets	122,132.49	260,180.33	303,730.38	287,766.77	53,371.06	240,542.91	63,888.60	117,828.45
Current Assets	59,337.74	2,903.75	109,402.03	24,620.08	9,422.25	3,198.23	61,307.38	97,183.64
Against security of Bill	11.90	19.22	5,063.50	-	-	-	7,432.98	10,455.37
Domestic Bills	2.00	-	1,454.01	-	-	-	-	-
Foreign Bills	9.90	19.22	3,609.49	-	-	-	7,432.98	10,455.37
Against Guarantee	10,145.02	24,875.33	11,961.06	5,904.77	2,852.47	11,321.50	6,128.51	11,406.05
Government Guarantee	1,622.24	-	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	6,758.76	6,959.93	9,136.36	5,353.67	2,713.67	-	5,972.51	10,836.43
Personal Guarantee	1,733.85	17,883.61	2,443.13	152.09	-	-	-	370.88
Collective Guarantee	4.00	31.80	2.04	4.40	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	26.18	-	0.02	-	-	11,321.50	-	-
Credit Card	0.05	20.26	1,496.62	331.34	347.64	421.35	-	218.84
Others	4,909.85	183.24	16,734.60	31,942.35	7,293.90	-	11,964.54	2,387.58
Total	256,060.40	336,410.09	471,290.53	358,915.80	73,381.56	260,263.49	152,321.86	254,186.74

Statement of Credit as on Baisakh end, 2083(Mid-May, 2026) Amt in Mn of Rs

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	20,534.15	5,310.38	10,206.55	16,671.46	14,561.58	56,131.05	21,336.46	11,815.99
Fishery Related	2,474.69	226.80	809.65	842.87	744.19	1,529.80	689.14	362.26
Mining Related	-	421.91	1,069.92	36.19	684.35	789.93	115.60	1,558.59
Agriculture, Forestry, Bevarage & Non Food Production Related*	13,492.43	37,904.67	46,914.68	46,997.01	37,023.96	20,911.59	106,529.02	21,628.44
Construction	20,971.36	12,714.11	15,367.62	25,184.40	4,395.94	11,989.90	11,371.20	20,748.11
Electricity,Gas and Water	2,142.43	15,927.88	52,180.60	31,699.49	21,109.52	12,747.38	31,860.27	22,771.62
Metal Products, Mach. & Ele. Eqp.	892.83	1,432.81	3,762.17	10,911.35	3,449.79	561.62	6,497.70	495.34
Tras., Com. and Public Utilities	423.96	1,819.55	3,276.49	5,057.96	4,308.99	6,836.68	7,405.95	3,589.78
Wholesaler & Retailer	50,733.72	28,871.59	46,630.86	50,573.32	52,861.98	38,048.50	94,080.30	30,546.86
Finance, Insurance and Real Estate	6,472.88	9,326.64	22,284.69	27,968.76	16,087.50	5,562.96	40,209.31	7,292.24
Tourism Service**	2,649.21	6,619.01	17,343.15	11,099.83	7,810.65	9,941.11	23,526.51	4,213.28
Other Services	6,311.65	9,356.24	9,463.46	16,707.78	11,248.28	8,950.25	20,340.70	8,462.84
Consumption Loans	74,581.79	17,769.63	72,216.92	69,281.14	54,461.02	28,425.19	113,678.50	43,108.53
Local Government	-	-	-	231.20	150.05	-	-	-
Others	12,216.59	21,372.31	454.25	1,297.46	15,048.38	35,670.47	30.79	824.24
TOTAL sectorwise	213,897.69	169,073.51	301,981.01	314,560.22	243,946.18	238,096.43	477,671.46	177,418.12
Product Wise								
Term Loan	80,371.60	79,610.38	152,453.53	102,967.31	114,833.84	56,045.59	193,143.03	85,856.53
Overdraft	1,369.59	993.23	1,961.46	3,391.19	2,725.02	23,931.03	10,028.85	4,047.55
Cash Credit Loan	49,047.15	20,145.47	37,917.34	17,209.08	40,743.65	818.23	57,457.73	6,852.70
Trust Receipt Loan/Import Loan	161.63	8,369.14	6,550.12	13,074.23	9,357.82	1,328.37	19,440.17	1,388.32
Short Term Working Capital/Demand Loan	6,842.98	27,344.96	40,360.21	60,708.86	18,119.29	108,822.06	70,175.66	20,093.07
Residential Personal Home Loan (Up to Rs. 30 million)#	39,841.21	7,232.31	11,502.15	21,101.47	19,353.53	9,257.30	46,525.62	11,133.36
Real Estate Loan	20,372.69	1,484.39	6,941.78	16,403.09	4,743.08	3,107.45	13,756.05	4,404.30
Margin Nature Loan	4,572.11	4,525.25	10,916.96	9,503.48	9,063.27	8,704.26	14,463.69	5,798.59
Hire Purchase Loan	1,534.96	4,122.11	3,213.91	3,305.95	4,487.22	6,321.17	15,516.62	4,830.23
Deprived Sector Loan	6,361.29	8,128.23	12,169.04	14,410.70	10,437.29	15,875.76	22,410.28	8,777.56
Bills Purchased	-	1,643.79	800.70	542.79	90.14	-	473.24	-
Other Product	3,422.48	5,474.24	17,193.81	51,942.07	9,992.02	3,885.21	14,280.54	24,235.90
Total Product wise Loan	213,897.69	169,073.51	301,981.01	314,560.22	243,946.18	238,096.43	477,671.46	177,418.12
Collateral Wise								
Gold and Silver	188.27	264.75	4.41	949.42	38.35	1.71	-	783.07
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,572.11	4,525.25	11,122.98	9,677.83	9,339.66	-	14,463.69	5,809.64
Fixed Deposit Receipts	1,060.07	464.07	1,039.65	1,432.12	1,894.25	521.38	2,249.58	770.23
Own	1,060.07	464.07	1,039.65	1,432.12	1,894.25	521.38	2,249.58	770.23
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	196,061.20	142,692.43	271,226.78	288,584.26	213,778.10	237,566.07	427,230.56	156,230.08
Fixed Assets	193,727.79	95,120.77	258,509.32	242,266.46	129,514.93	237,566.07	263,373.45	102,721.39
Current Assets	2,333.41	47,571.66	12,717.47	46,317.81	84,263.18	-	163,857.11	53,508.68
Against security of Bill	-	1,643.79	6,193.13	74.41	8,801.93	-	13,595.05	2,418.49
Domestic Bills	-	1,643.79	-	-	80.29	-	-	298.66
Foreign Bills	-	-	6,193.13	74.41	8,721.63	-	13,595.05	2,119.83
Against Guarantee	5,360.92	7,527.87	11,289.70	10,176.35	8,376.00	-	488.44	2,179.28
Government Guarantee	216.53	-	238.89	231.20	149.91	-	324.52	0.82
Institutional Guarantee	4,696.17	7,151.59	10,973.18	9,932.31	7,984.44	-	-	353.22
Personal Guarantee	-	376.23	69.66	12.85	240.95	-	163.93	1,383.14
Collective Guarantee	-	-	7.96	-	-	-	-	427.58
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	448.22	0.04	-	-	0.70	-	-	14.52
Credit Card	237.44	359.32	978.44	423.88	985.72	7.27	819.53	415.29
Others	6,417.69	11,596.02	125.91	3,241.94	732.18	-	18,824.62	8,812.03
Total	213,897.69	169,073.51	301,981.01	314,560.22	243,946.18	238,096.43	477,671.46	177,418.12

Statement of Credit as on Baisakh end, 2083(Mid-May, 2026) Amt in Mn of Rs

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,894.99	14,714.41	11,464.91	7,604.89	1,277.09	65.76	497.73	3,207.77
Fishery Related	748.66	415.56	412.61	892.38	98.86	-	-	98.88
Mining Related	620.39	1,137.89	175.26	28.10	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,468.03	36,947.16	43,258.03	37,634.24	1,259.82	-	538.04	2,258.59
Construction	16,000.15	8,212.83	15,874.71	8,328.57	8,564.67	22.74	-	1,480.47
Electricity,Gas and Water	26,962.41	31,637.34	19,601.92	28,631.69	496.98	-	-	1,013.00
Metal Products, Mach. & Ele. Eqp.	2,439.64	4,407.10	3,767.53	1,534.34	423.72	2.30	-	197.73
Tras., Com. and Public Utilities	3,900.83	5,857.24	2,862.75	5,018.40	456.97	5.69	118.51	495.42
Wholesaler & Retailer	27,199.10	51,725.59	35,343.50	25,631.46	8,228.65	13.20	839.00	6,083.03
Finance, Insurance and Real Estate	31,418.83	21,671.76	28,295.37	16,166.26	5,750.15	21.49	160.00	4,921.17
Tourism Service**	21,927.43	10,657.04	22,170.14	6,905.09	2,076.68	16.58	-	2,698.22
Other Services	7,671.76	8,449.99	17,834.47	9,497.53	1,275.11	0.16	257.75	1,832.64
Consumption Loans	31,213.69	61,778.39	33,181.99	21,216.44	16,859.58	86.69	41.95	17,337.27
Local Government	-	-	-	-	-	-	-	3.34
Others	24,974.68	6,477.54	1,846.20	34,654.91	5.44	38.12	-	5,490.96
TOTAL sectorwise	236,440.61	264,089.85	236,089.39	203,744.31	46,773.72	272.73	2,452.98	47,118.49
Product Wise								
Term Loan	88,226.89	103,635.25	106,145.05	103,836.65	15,196.81	123.79	706.01	22,415.51
Overdraft	8,699.64	5,578.35	915.40	421.61	2,078.01	33.47	80.99	1,484.53
Cash Credit Loan	27,785.55	44,725.14	26,448.53	30,382.82	4,072.28	4.90	704.40	4,374.39
Trust Receipt Loan/Import Loan	1,403.69	5,383.31	3,245.51	3,287.50	-	-	-	-
Short Term Working Capital/Demand Loan	12,958.20	40,505.40	33,900.37	18,507.95	-	-	-	829.03
Residential Personal Home Loan (Up to Rs. 30 million)#	9,930.86	23,480.44	14,129.42	13,654.15	8,226.41	22.48	32.21	7,645.18
Real Estate Loan	20,552.39	6,082.34	17,279.32	7,317.20	1,974.22	-	160.00	3,785.86
Margin Nature Loan	9,826.57	4,958.88	6,257.06	4,754.73	2,271.19	-	-	1,650.53
Hire Purchase Loan	6,386.13	6,900.29	5,325.28	6,657.63	1,055.48	12.91	118.51	1,286.47
Deprived Sector Loan	10,017.18	12,197.00	11,638.88	9,379.92	2,594.84	64.36	9.30	3,123.56
Bills Purchased	5,271.00	1,370.13	18.25	1,069.68	-	-	-	-
Other Product	35,382.50	9,273.31	10,786.32	4,474.47	9,304.49	10.83	641.56	523.43
Total Product wise Loan	236,440.61	264,089.85	236,089.39	203,744.31	46,773.72	272.73	2,452.98	47,118.49
Collateral Wise								
Gold and Silver	9,716.54	0.19	4.34	-	393.77	-	-	273.30
Government Securities	-	-	0.98	-	-	-	-	-
Non Governmental Securities	9,923.53	5,008.88	6,585.59	-	2,271.19	-	-	1,650.53
Fixed Deposit Receipts	1,528.74	657.49	364.74	1,207.26	305.02	7.49	9.74	235.99
Own	1,528.74	657.49	364.74	1,207.26	305.02	7.49	9.74	235.99
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	199,303.38	251,064.12	216,142.73	189,514.89	39,394.58	244.98	2,443.24	43,045.79
Fixed Assets	196,291.82	235,307.00	164,674.52	162,731.73	39,312.66	244.98	2,443.24	43,045.79
Current Assets	3,011.56	15,757.12	51,468.21	26,783.16	81.92	-	-	-
Against security of Bill	-	152.61	598.57	1,069.68	-	-	-	-
Domestic Bills	-	123.74	0.70	1,069.68	-	-	-	-
Foreign Bills	-	28.87	597.88	-	-	-	-	-
Against Guarantee	8,777.70	814.95	7,612.78	18.16	3,090.27	10.36	-	1,912.86
Government Guarantee	153.72	87.07	126.00	-	-	-	-	-
Institutional Guarantee	8,479.87	15.94	6,917.72	-	3,030.55	-	-	966.35
Personal Guarantee	52.52	669.94	482.66	18.16	58.13	10.36	-	766.84
Collective Guarantee	-	12.76	86.39	-	0.49	-	-	179.67
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.59	29.24	-	-	1.09	-	-	-
Credit Card	263.34	222.80	187.59	110.32	4.60	-	-	-
Others	6,927.37	6,168.82	4,592.07	11,823.99	1,314.31	9.90	-	0.01
Total	236,440.61	264,089.85	236,089.39	203,744.31	46,773.72	272.73	2,452.98	47,118.49

Statement of Credit as on Baisakh end, 2083(Mid-May, 2026) Amt in Mn of Rs

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	971.56	321.06	4,455.47	4,702.10	5,330.55	78.94	3,055.97	2,951.22
Fishery Related	43.12	29.16	124.97	340.04	99.95	33.93	164.91	273.61
Mining Related	-	-	5.47	85.40	-	-	41.26	100.46
Agriculture, Forestry, Bevarage & Non Food Production Related*	951.06	240.13	4,089.53	3,781.83	2,399.78	93.47	4,057.92	8,473.60
Construction	19.92	303.44	497.44	8,555.54	1,193.80	127.90	3,364.66	2,441.56
Electricity,Gas and Water	1.50	195.89	1,315.29	389.36	1,526.15	-	1,977.78	-
Metal Products, Mach. & Ele. Eqp.	1.34	7.55	209.76	369.72	207.22	10.33	412.90	207.14
Tras., Com. and Public Utilities	239.99	348.53	1,378.42	1,525.06	733.25	53.34	777.14	799.26
Wholesaler & Retailer	4,068.09	716.80	11,736.69	8,418.30	6,581.00	166.85	4,251.55	10,700.59
Finance, Insurance and Real Estate	550.72	1,012.28	12,397.98	11,462.97	4,460.96	43.76	4,341.37	6,484.25
Tourism Service**	486.92	44.19	6,056.01	4,947.37	2,452.18	19.50	2,215.42	11,744.06
Other Services	764.24	194.79	1,537.52	2,856.92	2,448.37	-	1,427.49	4,022.48
Consumption Loans	5,400.76	2,821.82	23,492.04	25,656.64	22,108.32	463.14	16,080.02	13,587.57
Local Government	-	-	-	-	0.35	-	3.04	-
Others	46.47	1,128.14	34,040.18	9,881.25	7,309.54	309.14	10,701.96	2,384.12
TOTAL sectorwise	13,545.70	7,363.78	#########	82,972.48	56,851.42	1,400.30	52,873.41	64,169.92
Product Wise								
Term Loan	4,524.04	3,121.04	51,533.74	29,134.68	32,858.85	523.03	24,071.98	24,326.68
Overdraft	415.93	141.81	1,985.99	2,157.03	2,471.52	142.04	2,671.87	537.52
Cash Credit Loan	3,468.49	-	8,152.26	9,566.01	3,423.64	-	5,621.63	9,985.32
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	96.71	403.98	1,224.26	888.28	370.18	229.05	1,459.77	1,382.00
Residential Personal Home Loan (Up to Rs. 30 million)#	1,878.36	1,001.67	17,189.33	16,592.38	7,319.35	232.60	8,463.01	5,407.92
Real Estate Loan	315.20	314.35	8,808.49	7,975.32	2,558.17	43.76	1,523.48	7,131.37
Margin Nature Loan	440.82	551.49	3,958.92	2,780.89	1,901.89	-	1,498.44	2,139.59
Hire Purchase Loan	532.82	386.10	1,631.58	2,212.52	870.40	57.86	621.44	843.07
Deprived Sector Loan	758.18	396.68	4,940.12	4,466.17	3,279.99	72.61	2,632.26	3,009.39
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,115.15	1,046.66	1,912.08	7,199.21	1,797.45	99.34	4,309.53	9,407.05
Total Product wise Loan	13,545.70	7,363.78	#########	82,972.48	56,851.42	1,400.30	52,873.41	64,169.92
Collateral Wise								
Gold and Silver	729.76	-	1,455.07	1,606.15	1,504.92	-	783.49	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	485.38	-	3,958.92	2,780.89	1,901.89	-	1,498.46	2,139.59
Fixed Deposit Receipts	69.90	45.24	344.84	262.07	292.53	89.55	418.05	262.89
Own	69.90	45.24	344.84	262.07	292.53	89.55	418.05	262.89
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,983.36	6,770.92	91,259.14	73,889.11	51,229.17	1,310.75	45,364.58	61,004.82
Fixed Assets	11,983.36	6,770.92	91,259.14	73,831.53	51,229.17	1,310.75	45,347.48	61,004.82
Current Assets	-	-	-	57.58	-	-	17.10	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	276.35	546.12	3,770.98	4,338.29	1,922.91	-	4,776.43	627.13
Government Guarantee	-	-	-	-	0.35	-	3.04	-
Institutional Guarantee	235.34	546.12	1,516.17	3,977.58	1,616.53	-	3,957.64	626.39
Personal Guarantee	41.00	-	2,156.59	283.76	290.09	-	749.71	-
Collective Guarantee	-	-	98.22	72.02	15.94	-	64.04	0.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	4.93	-	-	2.00	-
Credit Card	-	-	-	25.41	-	-	-	-
Others	0.95	1.50	547.83	70.55	0.01	-	32.40	135.48
Total	13,545.70	7,363.78	#########	82,972.48	56,851.42	1,400.30	52,873.41	64,169.92

Statement of Credit as on Baisakh end, 2083(Mid-May, 2026) Amt in Mn of Rs

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,479.69	344.77	403.36	564.98	437.92	167.30	0.00	691.67
Fishery Related	180.39	-	2.35	5.29	-	23.26	-	22.28
Mining Related	35.04	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,710.23	91.39	22.23	157.32	75.83	31.38	63.70	175.23
Construction	1,090.35	67.00	-	196.80	748.55	128.05	-	50.00
Electricity,Gas and Water	2,000.68	57.56	-	1.42	-	73.71	-	-
Metal Products, Mach. & Ele. Eqp.	144.17	-	4.30	-	11.55	2.75	-	-
Tras., Com. and Public Utilities	812.02	158.16	3.20	124.31	264.30	178.84	9.03	121.16
Wholesaler & Retailer	5,013.75	412.54	117.33	1,114.60	357.79	147.91	77.40	864.08
Finance, Insurance and Real Estate	5,887.82	144.06	14.03	769.81	538.67	138.11	90.40	349.80
Tourism Service**	3,496.26	164.81	48.59	84.03	257.23	88.82	20.70	230.46
Other Services	2,712.22	88.03	2.10	531.14	107.09	169.30	-	198.63
Consumption Loans	18,821.59	1,051.64	365.11	2,471.84	1,913.35	1,042.41	217.19	1,610.48
Local Government	-	-	-	-	-	-	33.18	-
Others	14.89	923.58	58.48	63.33	445.65	466.21	1,678.84	2,184.81
TOTAL sectorwise	48,399.11	3,503.54	1,041.08	6,084.87	5,157.93	2,658.06	2,190.45	6,498.60
Product Wise								
Term Loan	13,871.17	763.80	115.19	2,802.09	2,297.48	650.37	344.07	3,211.52
Overdraft	2,315.11	33.13	276.17	122.14	167.45	162.10	-	200.06
Cash Credit Loan	4,306.72	178.86	72.98	310.44	93.86	-	-	210.86
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,226.25	110.14	-	302.71	-	172.54	96.65	295.61
Residential Personal Home Loan (Up to Rs. 30 million)#	7,355.85	669.90	37.23	787.07	1,003.59	366.52	530.32	961.22
Real Estate Loan	4,442.97	50.00	-	453.00	365.76	68.52	1,027.29	268.60
Margin Nature Loan	2,004.97	98.17	-	134.37	218.55	279.45	26.19	124.01
Hire Purchase Loan	1,022.66	117.69	5.77	152.50	286.15	207.57	118.62	148.17
Deprived Sector Loan	3,329.68	275.88	220.54	419.40	310.15	123.74	33.18	522.45
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,523.73	1,205.96	313.20	601.15	414.93	627.25	14.12	556.10
Total Product wise Loan	48,399.11	3,503.54	1,041.08	6,084.87	5,157.93	2,658.06	2,190.45	6,498.60
Collateral Wise								
Gold and Silver	331.73	233.06	81.41	426.83	199.93	-	-	56.24
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,004.97	98.17	-	149.36	-	-	26.19	124.01
Fixed Deposit Receipts	289.01	18.36	9.26	46.71	50.51	44.89	0.05	50.28
Own	289.01	18.36	9.26	46.71	50.51	44.89	0.05	50.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,383.27	2,105.34	950.41	5,104.79	4,522.81	2,234.98	402.10	6,008.27
Fixed Assets	45,383.27	2,105.34	950.41	5,104.79	4,522.81	2,234.98	402.10	6,008.27
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	363.11	94.06	-	357.17	166.12	98.64	83.27	259.79
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	123.13	94.06	-	311.81	40.52	69.69	-	80.35
Personal Guarantee	222.79	-	-	45.36	125.60	28.95	50.09	179.44
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	27.02	954.55	-	-	218.55	279.55	1,678.84	-
Total	48,399.11	3,503.54	1,041.08	6,084.87	5,157.93	2,658.06	2,190.45	6,498.60

Statement of Credit as on Baisakh end, 2083(Mid-May, 2026) Amt in Mn of Rs

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	516.42	523.21	353.71	579.80	533.52	292.81	305.07	622.73
Fishery Related	11.36	26.58	33.64	136.58	-	14.23	23.53	21.01
Mining Related	7.62	-	-	-	-	-	27.93	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	547.90	188.25	320.73	319.52	140.97	307.09	167.58	21.00
Construction	313.27	199.17	467.38	352.90	-	102.41	283.39	18.86
Electricity,Gas and Water	87.95	-	31.79	8.74	-	-	68.98	-
Metal Products, Mach. & Ele. Eqp.	291.81	12.15	38.93	20.34	-	41.00	96.91	20.61
Tras., Com. and Public Utilities	639.69	57.93	100.98	35.33	-	121.03	277.88	5.11
Wholesaler & Retailer	1,408.24	456.44	273.52	1,000.39	962.94	1,000.48	454.81	515.66
Finance, Insurance and Real Estate	837.81	1,420.29	328.08	659.25	152.96	456.41	231.41	86.27
Tourism Service**	940.80	215.22	75.41	62.58	129.34	424.52	52.56	25.54
Other Services	360.57	338.67	16.93	151.50	-	106.45	49.23	0.13
Consumption Loans	2,820.25	1,376.99	1,341.48	2,054.41	9.49	1,764.84	2,968.70	855.11
Local Government	-	-	-	-	-	-	-	-
Others	131.19	1,321.62	978.49	33.65	413.72	63.91	12.00	3.92
TOTAL sectorwise	8,914.88	6,136.53	4,361.05	5,415.00	2,342.94	4,695.18	5,019.97	2,195.95
Product Wise								
Term Loan	1,549.56	842.95	301.91	484.29	85.92	2,020.95	1,770.54	1,359.84
Overdraft	-	448.13	412.77	188.70	292.99	71.23	97.50	240.06
Cash Credit Loan	-	83.90	300.18	-	973.63	729.88	264.96	278.08
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,500.10	314.92	68.93	64.40	-	186.40	446.21	-
Residential Personal Home Loan (Up to Rs. 30 million)#	555.88	673.18	991.42	356.37	5.12	508.37	806.21	53.83
Real Estate Loan	671.23	1,457.23	331.27	711.65	103.27	442.24	147.29	89.20
Margin Nature Loan	194.78	477.09	157.64	139.10	-	28.65	174.47	5.61
Hire Purchase Loan	819.50	43.91	166.10	118.63	-	326.28	128.69	7.70
Deprived Sector Loan	434.84	71.96	269.45	391.36	99.16	269.11	141.21	120.70
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,188.97	1,723.26	1,361.37	2,960.49	782.84	112.08	1,042.88	40.93
Total Product wise Loan	8,914.88	6,136.53	4,361.05	5,415.00	2,342.94	4,695.18	5,019.97	2,195.95
Collateral Wise								
Gold and Silver	814.26	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	203.42	477.09	159.68	139.10	-	28.65	174.47	-
Fixed Deposit Receipts	97.31	60.08	43.70	23.13	4.37	61.46	28.22	30.99
Own	97.31	60.08	43.70	23.13	4.37	61.46	28.22	30.99
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,335.22	5,578.68	4,036.49	5,056.72	103.27	4,542.24	4,679.00	2,142.80
Fixed Assets	7,335.22	5,578.68	4,035.52	5,049.50	103.27	4,542.24	4,679.00	2,142.80
Current Assets	-	-	0.98	7.21	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	5.61
Domestic Bills	-	-	-	-	-	-	-	5.61
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	392.30	20.67	121.15	196.05	-	62.83	129.26	16.55
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	120.14	20.67	-	63.92	-	11.84	125.31	-
Personal Guarantee	272.16	-	116.15	132.13	-	51.00	3.93	16.55
Collective Guarantee	-	-	-	-	-	-	0.01	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	72.37	-	0.03	-	2,235.30	-	9.03	-
Total	8,914.88	6,136.53	4,361.05	5,415.00	2,342.94	4,695.18	5,019.97	2,195.95

Statement of Credit as on Baisakh end, 2083(Mid-May, 2026) Amt in Mn of Rs

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	288.64	49.19	249.53	1,125.30	728.69	847.45
Fishery Related	3.47	-	6.14	48.03	10.70	32.68
Mining Related	-	-	0.85	10.98	51.30	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	16.11	199.99	120.37	1,085.38	611.89	569.21
Construction	182.46	-	538.95	449.79	63.33	333.86
Electricity,Gas and Water	17.20	-	2.70	232.41	18.32	26.03
Metal Products, Mach. & Ele. Eqp.	9.79	-	14.80	81.46	38.42	155.01
Tras., Com. and Public Utilities	156.06	2.94	18.05	291.20	288.30	707.83
Wholesaler & Retailer	225.89	68.51	505.39	2,787.33	2,278.03	1,541.41
Finance, Insurance and Real Estate	276.89	-	240.94	2,516.98	4,118.20	601.69
Tourism Service**	65.70	37.24	208.23	1,839.99	680.91	558.70
Other Services	42.41	-	86.31	621.61	651.57	201.86
Consumption Loans	972.14	1.55	1,147.26	5,596.40	8,562.51	2,971.89
Local Government	2.63	-	-	-	-	-
Others	180.91	304.11	2,057.21	1,605.61	2,725.95	48.70
TOTAL sectorwise	2,440.31	663.53	5,196.72	18,292.47	20,828.13	8,596.32
Product Wise						
Term Loan	1,102.98	345.91	417.19	8,810.76	6,424.75	3,658.41
Overdraft	75.48	-	-	832.59	893.70	61.49
Cash Credit Loan	285.72	108.00	-	2,936.28	1,229.07	1,103.00
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	195.78	91.28	244.64	315.45
Residential Personal Home Loan (Up to Rs. 30 million)#	341.64	-	1,174.35	2,099.98	6,459.68	1,164.30
Real Estate Loan	164.77	191.51	254.67	1,962.07	3,297.36	643.49
Margin Nature Loan	98.65	-	245.62	370.60	747.11	195.36
Hire Purchase Loan	168.91	-	57.96	391.96	173.30	515.84
Deprived Sector Loan	176.42	-	222.67	583.54	1,132.82	383.32
Bills Purchased	-	-	-	-	-	-
Other Product	25.73	18.11	2,628.49	213.41	225.68	555.67
Total Product wise Loan	2,440.31	663.53	5,196.72	18,292.47	20,828.13	8,596.32
Collateral Wise						
Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	98.65	-	-	370.60	747.11	-
Fixed Deposit Receipts	25.77	-	53.25	182.54	80.73	133.11
Own	25.77	-	53.25	182.54	80.73	133.11
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	2,159.06	663.53	4,850.67	17,309.77	18,651.46	8,135.92
Fixed Assets	2,159.06	663.53	4,850.67	17,309.77	18,651.46	8,135.92
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	156.84	-	41.10	421.41	1,324.00	131.93
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	87.73	-	40.36	275.10	812.34	35.71
Personal Guarantee	64.47	-	0.75	146.31	511.66	96.23
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	2.01	-	-	-	-	-
Credit Card	-	-	-	-	24.80	-
Others	-	-	251.70	8.14	0.02	195.36
Total	2,440.31	663.53	5,196.72	18,292.47	20,828.13	8,596.32

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	59,480	63,015	69,040	74,307	74,043	5.94	9.56	-0.35
	a. Paid-up Capital	34,388	35,835	38,429	41,540	41,551	4.21	7.24	0.03
	b. Statutory Reserves	11,190	12,274	13,620	15,050	15,017	9.69	10.96	-0.22
	c. Retained Earning	6,645	4,076	2,639	1,933	1,691	-38.66	-35.24	-12.53
	d. Others Reserves	7,258	10,830	14,351	15,783	15,784	49.22	32.51	0.01
2	**BORROWINGS**	214,238	230,746	239,468	239,898	223,153	7.71	3.78	-6.98
	a. NRB	7,944	6,221	544	118	118	-21.69	-91.26	0.00
	b. Others	206,294	224,525	238,924	239,780	223,035	8.84	6.41	-6.98
3	**DEPOSITS**	167,093	176,661	199,756	223,165	223,396	5.73	13.07	0.10
4	**BILLS PAYABLE**	27.20	41.48	18.68	23.96	15.20	52.50	-54.97	-36.56
5	**OTHER LIABILITIES**	46,185	56,740	61,892	76,966	80,906	22.85	9.08	5.12
	a. Loan Loss Provision	18,383	21,865	24,267	35,074	36,617	18.94	10.99	4.40
	b. Interest Suspense a/c	6,921	11,557	13,601	16,972	17,723	66.98	17.68	4.42
	c. Others	20,881	23,318	24,024	24,920	26,567	11.67	3.03	6.61
6	**RECONCILIATION A/c**	15,568	19,691	19,387	21,565	21,708	26.48	-1.54	0.66
7	**PROFIT & LOSS A/c**	5,191	6,837	8,876	7,240	7,688	31.70	29.83	6.18
	Total	**507,782**	**553,731**	**598,438**	**643,165**	**630,910**	**9.05**	**8.07**	**-1.91**
	Assets								
1	**LIQUID FUNDS**	26,963	34,592	42,568	45,066	28,274	28.29	23.06	-37.26
	a. Cash Balance	494	424	325	341	379	-14.19	-23.32	11.19
	b. Bank Balance	17,249	22,748	30,375	30,826	18,905	31.88	33.53	-38.67
	c. Money at Call	9,220	11,420	11,867	13,899	8,991	23.86	3.92	-35.32
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,454	1,436	-8.52	11.33	-1.22
3	**SHARE & OTHER INVESTMENT**	8,282	9,221	9,420	8,550	8,532	11.34	2.16	-0.21
4	**LOANS & ADVANCES**	432,237	455,853	489,673	523,220	526,168	5.46	7.42	0.56
	Institutional	72,928	59,060	48,804	44,254	43,764	-19.02	-17.36	-1.11
	Individual	359,310	396,793	440,869	478,967	482,403	10.43	11.11	0.72
5	**FIXED ASSETS**	3,258	4,150	4,535	4,885	4,784	27.38	9.28	-2.07
6	**OTHER ASSETS**	20,078	28,488	30,297	38,217	39,332	41.89	6.35	2.92
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	10.26	10.29	279.10	35.43	0.29
9	**RECONCILIATION A/c**	14,809	19,991	20,277	21,591	21,736	34.99	1.43	0.67
10	**PROFIT & LOSS A/c**	1,054	461	581	170	636	-56.22	25.91	273.60
	Total	**507,782**	**553,731**	**598,438**	**643,165**	**630,910**	**9.05**	**8.07**	**-1.91**
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	36,966	34,342	31,513	22,022	24,544	-7.10	-8.24	11.45
	2 COMMISSION/FEE EXPENSES	45	15	25	23.74	26.74	-66.55	67.07	12.64
	3 EMPLOYEE EXPENSES	12,689	12,584	14,088	10,880	12,090	-0.83	11.95	11.12
	4 OFFICE OPERATING EXPENSES	4,651	4,245	4,683	3,468	3,906	-8.72	10.31	12.61
	5 NON OPERATING EXPENSES	14	64	48	16.14	25.49	352.21	-25.03	57.93
	6 PROVISION FOR RISK	25,880	26,976	26,315	18,795	22,770	4.24	-2.45	21.15
	7 LOAN WRITTEN OFF	123	155	41	272	271	25.59	-73.26	-0.13
	8 EXTRAORDINORY EXPENSES	0.12	1.00	0.42	1.12	2.46	769.89	-58.00	119.64
	9 PROVISION FOR STAFF BONUS	779	1,004	1,354	1,102	1,177	28.78	34.92	6.84
	10 PROVISION FOR INCOME TAX	2,486	2,992	4,523	3,201	3,372	20.37	51.14	5.32
	11 NET PROFIT	4,783	6,717	8,931	7,274	7,722	40.44	32.96	6.16
	TOTAL EXPENSES	**88,416**	**89,095**	**91,522**	**67,056**	**75,907**	**0.77**	**2.72**	**13.20**
	Income								
	1. INTEREST INCOME	61,707	58,836	62,791	47,519	52,944	-4.65	6.72	11.42
	2. COMMISSION & DISCOUNT	618	762	1,282	1,324	1,483	23.33	68.24	11.97
	3 OTHER OPERATING INCOME	3,971	4,275	4,294	2,480	2,739	7.65	0.45	10.44
	4 NON OPERATING INCOME	157.53	145.79	129.68	98.01	107.26	-7.46	-11.05	9.44
	5 PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	15,437	17,969	16.03	-9.01	16.40
	6 RECOVERY FOR WRITE BACK	4.32	17.27	17.01	26.87	28.15	300.14	-1.53	4.76
	7 INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	-	-	5.22	-33.51	0.00
	8 NET LOSS	646	342	549	170	636	-47.01	60.33	273.60
	TOTAL INCOME	**88,416**	**89,095**	**91,522**	**67,056**	**75,907**	**0.77**	**2.72**	**13.20**
	Miscellaneous Information								
	No. of Total Staffs	22,493	21,727	21,717	21,801	21,789	-3.41	-0.05	-0.06
	No. of Total Branches	5,128	5,051	5,004	4,982	4,984	-1.50	-0.93	0.04
	No. of Total Centers	445,666	459,319	473,465	484,557	486,806	3.06	3.08	0.46
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,516,608	1,527,255	1.80	4.43	0.70
	No. of Total Passive Groups	19,043	19,857	38,277	54,292	56,470	4.28	92.76	4.01
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,500,988	6,499,416	-0.34	3.77	-0.02
	No. of Total Passive Members	528,082	534,348	802,163	935,723	1,020,804	1.19	50.12	9.09
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,716,376	2,713,067	-10.75	1.62	-0.12
	No. of Total Overdue Borrowers	587,163	689,852	624,835	720,459	750,422	17.49	-9.42	4.16
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,412,946	6,391,709	-0.39	2.79	-0.33
	Total Saving Amount (Rs million)	167,027	177,049	199,756	223,023	260,077	6.00	12.83	16.61

S.N.	Infrastructure Development Bank Name	NIFRA
	Liabilities	
1	**CAPITAL FUND**	24,377.19
	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	568.12
2	**BORROWINGS**	7,389.81
	a. NRB	-
	b. Interbank Borrowing	100.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	**DEPOSITS**	7,733.42
	a. Current	302.81
	Domestic	301.28
	Foreign	1.53
	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	0.61
	Domestic	0.61
	Foreign	-
4	**Bills Payable**	-
5	**Other Liabilities**	1,769.13
	1. Sundry Creditors	-
	2. Loan Loss Provision	647.48
	3. Interest Suspense a/c	-
	4. Others	1,121.65
6	**Reconcillation A/c**	-
7	**Profit & Loss A/c**	709.19
	TOTAL Liabilities	**41,978.75**
	Assets	
1	**LIQUID FUNDS**	118.51
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	118.48
	1. In Nepal Rastra Bank	107.38
	Domestic Currency	105.85
	Foreign Currency	1.53
	2. "A"Class Licensed Institution	11.10
	Domestic Currency	11.10
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	**INVESTMENT IN SECURITIES**	8,111.27
	a. Govt.Securities	8,111.27
	b. NRB Bond & Deposit collection	-
	c. Govt.Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e Non Residents	-
3	**SHARE & OTHER INVESTMENT**	3,497.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,497.00
4	**LOANS & ADVANCES (Including Bills Purchased)**	29,226.97
	4.1 LOANS & ADVANCES	29,226.97
	a. Infrastructure Project	29,226.97
	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**	178.73
7	**OTHER ASSETS**	846.27
	a. Accrued Interest:	449.58
	Financial Institutions	-
	Government Enterprises	108.10
	Private Sector	341.49
	b. Staff Loans / Adv.	98.89
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	297.79
8	**Expenses not Written off**	-
9	**Non Banking Assets**	-
10	**Reconcillation Account**	-
11	**Profit & Loss A/c**	-
	TOTAL ASSETS	**41,978.75**

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	**808.18**
1.1 On Deposit Liabilities	419.59
1.2 On Borrowing	388.58
2. Commission Expense	**0.04**
3. Staff Expense	**59.47**
4. Office Operating Expenses	**55.05**
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	**69.29**
7.1 Loan loss Provision	69.29
7.1.1 General Loan loss Provision	65.73
7.1.1.1 Pass Loan Loss Provision	65.73
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	3.55
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	**112.74**
10. Provision for Income Tax	**305.49**
11. Others	**-**
12. Net Profit	**709.19**
Total Expenses	**2,119.53**

Income	
1. Interest Income	**2,010.06**
1.1 On Loans and Advances	1,672.52
1.2 On Investment	218.79
1.2.1 Government Bonds	218.79
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	118.75
2. Commission and Discount	**23.07**
2.1 Bills Purchase and Discount	-
2.2 Commission	23.07
2.3 Others	-
3. Exchange Flactuation Income	**-**
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	**-**
5. Non Operating Income	**0.41**
6. Write Back from Provisions for loss	**85.99**
7. Recovery of written-off Loan	**-**
8. Income from Extra Ordinary transactions	**-**
9. Net Loss	**-**
Total Income	**2,119.53**

Districtwise List of Banks and Financial Institutions Branches (Baisakh, 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	39	9	1	49	279,534	5,705
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	172	59	5	236	1,148,156	4,865
10	Koshi	Sunsari	133	39	13	185	926,962	5,011
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	7	-	27	175,298	6,493
13	Koshi	Okhaldhunga	22	4	-	26	139,552	5,367
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		**754**	**195**	**35**	**984**	**4,961,412**	**5,042**
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	14	110	867,747	7,889
18	Madhesh	Mahottari	66	8	11	85	706,994	8,318
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	64	13	7	84	654,471	7,791
	Total		**580**	**85**	**55**	**720**	**6,114,600**	**8,493**
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	871	149	50	1,070	2,041,587	1,908
32	Bagmati	Lalitpur	214	33	17	264	551,667	2,090
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	156	52	18	226	719,859	3,185
	Total		**1,743**	**331**	**111**	**2,185**	**6,116,866**	**2,799**
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	185	76	19	280	600,051	2,143
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	16	1	-	17	14,452	850
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	22	8	100	378,079	3,781
	Total		**591**	**187**	**36**	**814**	**2,466,427**	**3,030**

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	221	72	28	321	1,121,957	3,495
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	12	-	32	232,019	7,251
53	Lumbini	Rolpa	21	1	-	22	234,793	10,672
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		**744**	**249**	**47**	**1,040**	**5,122,078**	**4,925**
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	56	10	1	67	415,126	6,196
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
	Total		**218**	**21**	**3**	**242**	**1,688,412**	**6,977**
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	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		**4,963**	**1,119**	**293**	**6,375**	**29,164,578**	

Bank/BFI Class	**A**	**B**	**C**	**D**	**E$**	**Total**
No. of BFIs	**20**	**17**	**17**	**51**	**1**	**106**
No. of Branches^	**4,963**	**1,119**	**293**	**4,984**		**11,359**
Population per Branch* (Served by A, B and C class BFI's)						**4,575**
Population per Branch* (Served by A, B, C and D class BFI's)						**2,568**

Province	**A**	**B**	**C**	**D**	**Total (A+B+C)**	**Total (A+B+C+D)**
Koshi	754	195	35	856	984	1,840
Madhesh	580	85	55	1,030	720	1,750
Bagmati	1,743	331	111	750	2,185	2,935
Gandaki	591	187	36	561	814	1,375
Lumbini	744	249	47	1,097	1,040	2,137
Karnali	218	21	3	237	242	479
Sudur Paschim	333	51	6	453	390	843
Total	**4,963**	**1,119**	**293**	**4,984**	**6,375**	**11,359**

* 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 extention 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & Electronic Equipment & Assemblage	11.74	39,262.22	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	12.10	69,528.61	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	11.85	594,736.59	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	11.63	216,349.18	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	11.35	121,346.03	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50
13	Other Services	11.66	132,474.43	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	12.22	133,881.41	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52
15	Local Government	4.31	1,510.99	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97
16	Others	12.68	356,671.11	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	**Description**	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04	8.97	185,964.12
2	Fishery Related	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87	8.59	5,136.45
3	Mining Related	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51	9.83	5,585.74
4	Agriculture, Forestry & Beverage Production Related	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12	9.24	145,597.93
5	Non Food Production Related	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57	9.08	343,641.61
6	Construction	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34	10.20	305,985.07
7	Electricity,Gas and Water	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24	9.58	166,898.42
8	Metal Products, Machinary & 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, Machinary & 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, Machinary & 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, Machinary & Electronic Equipment & Assemblage	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54	9.42	69,575.94	10.39	70,452.66
9	Transport, Communication and Public Utilities	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49	9.70	77,559.40	10.48	78,141.84
10	Wholesaler & Retailer	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15	9.45	859,761.41	10.44	868,442.44
11	Finance, Insurance and Real Estate	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85	9.34	306,075.74	10.34	305,467.28
12	Hotel or Restaurant	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81	8.71	163,230.69	9.42	160,584.23
13	Other Services	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32	8.97	173,708.45	9.72	177,198.58
14	Consumption Loans	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48	10.09	728,179.40	11.09	732,714.86
15	Local Government	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22	4.48	1,370.29	4.44	1,362.29
16	Others	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90	10.42	332,747.83	11.34	324,300.75
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity,Gas and Water	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinary & 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, Machinary & 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity,Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinary & 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, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27	12.13	1,409,236.04
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	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, Machinary & Electronic Equipment & Assemblage	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	**Description**	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34	9.81	321,279.52	9.63	322,487.78
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58	9.00	14,579.22
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,662.39	10.32	11,404.38
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11	10.41	253,578.39	10.15	253,999.23
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78	10.60	543,974.14	9.85	537,774.04
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90	10.63	200,400.22
7	Electricity,Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45	10.42	345,155.49	10.23	351,630.30
8	Metal Products, Machinary & 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, Machinary & 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, Machinary & 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	4,732,794.98	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, Machinary & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	7.78	67,936.89	7.65	67,942.56	7.49	70,277.82	7.35	69,965.15
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09	7.98	64,942.04	7.87	66,114.88	7.69	69,716.59	7.56	70,334.44
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	7.87	943,655.11	7.74	939,658.57	7.62	953,125.52	7.51	957,587.59
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04	7.35	366,807.93	7.26	351,651.17	7.11	352,923.01	6.94	368,588.77
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	7.80	225,294.73	7.70	217,994.54	7.57	215,111.23	7.44	219,374.28
13	Other Services	8.21	193,623.60	8.06	195,842.43	7.99	200,107.47	7.88	200,505.32	7.73	208,347.54	7.60	202,507.77
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	8.61	960,782.22	8.50	961,208.43	8.39	972,255.88	8.26	979,745.69
15	Local Government	3.50	1,186.67	3.50	1,187.58	3.50	1,186.63	3.50	1,186.63	3.50	1,186.63	3.50	1,185.29
16	Others	8.87	244,318.35	8.81	246,463.55	8.78	240,461.01	8.64	249,106.23	8.51	248,038.75	8.41	249,550.97
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.21	1,771,250.24	8.14	1,769,690.28	8.00	1,803,110.36	7.88	1,807,679.48	7.76	1,822,562.24	7.60	1,828,985.66
2	Overdraft	9.11	83,923.61	8.98	84,078.38	8.62	86,616.53	8.47	84,210.10	8.35	83,879.47	8.20	83,556.04
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	7.90	585,254.48	7.51	581,557.81	7.66	597,926.38	7.55	604,497.79
4	Trust Receipt Loan/Import Loan	7.94	66,441.90	7.95	66,455.17	7.82	59,151.51	7.66	62,816.34	7.58	71,466.03	7.43	70,077.72
5	Short Term Working Capital/Demand Loan	7.62	836,640.30	7.49	835,662.95	7.37	802,075.91	7.27	811,087.49	7.19	808,555.42	7.05	827,876.08
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.43	325,363.27	8.33	326,726.01	8.24	332,053.27	8.16	337,933.67	8.04	340,136.89	7.92	341,297.26
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43	8.25	230,937.27	8.15	226,014.49	8.02	226,171.54	7.88	226,739.78
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40	7.86	116,809.47	7.77	120,612.64	7.66	121,707.50	7.54	121,595.25
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49	8.39	113,079.79	8.28	113,003.37	8.16	113,616.39	8.05	114,022.41
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51	6.84	256,784.17	6.72	242,593.08	6.61	242,768.58	6.48	255,571.83
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	7.55	12,341.36	7.93	12,044.72	7.98	11,786.83	8.17	11,261.09
12	Other Product	8.72	426,507.90	8.60	478,299.51	8.56	484,788.59	7.03	474,810.32	8.36	486,375.84	8.25	494,609.68
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,090.59

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)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)		Baisakh, 2083 (Mid May, 2026)	
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	2.98	2,598,972.12	2.97	2,665,836.16	2.93	2,805,762.77	2.90	2,916,796.06	2.92	3,024,576.01	2.90	3,165,144.70	2.87	3,257,197.26
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	5.11	2,691,752.13	5.09	2,649,336.46	5.02	2,627,929.43
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	3.26	432,784.77	3.28	419,335.81	3.28	392,386.74
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	3.60	874,878.76	3.58	875,075.07	3.48	876,839.61
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	4.46	583,053.47	4.40	569,246.75	4.26	556,684.79
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	8.24	801,035.13	8.24	785,678.82	8.09	802,018.29
3	Call	0.88	548,693.30	0.84	551,028.81	0.76	549,981.28	0.73	553,872.33	0.73	565,483.61	0.67	551,036.81	0.66	549,049.06
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	2.11	2,334.60	2.19	2,224.03	1.57	2,252.77
6	Non interest bearing deposits	-	437,921.07	-	463,570.39	-	510,028.33	-	478,471.03	-	494,461.29	-	528,915.01	-	515,905.30
6.1	Current	-	394,588.19	-	420,485.24	-	465,047.83	-	432,484.97	-	448,894.28	-	483,393.28	-	470,395.74
6.2	Margin	-	41,482.78	-	42,004.76	-	44,036.49	-	45,098.33	-	44,538.80	-	44,669.37	-	44,540.41
6.3	Other	-	1,850.10	-	1,080.40	-	944.01	-	887.73	-	1,028.20	-	852.36	-	969.16
	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	3.45	6,778,607.64	3.40	6,896,657.01	3.35	6,952,333.81

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)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)		Baisakh, 2083 (Mid May, 2026)	
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	6.92	307,781.22	6.82	306,575.20	6.69	311,033.82	6.16	308,436.05	6.47	306,177.55	6.50	302,941.78	6.53	301,469.63
2	Fishery Related	6.82	14,272.01	6.79	14,195.00	6.63	14,128.37	6.40	13,883.22	6.46	14,003.00	6.51	13,869.08	6.45	14,124.72
3	Mining Related	7.08	10,748.11	6.93	11,453.05	6.79	11,492.82	6.41	11,660.21	6.55	12,791.75	6.43	12,491.05	6.34	12,671.64
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	6.53	290,763.23	6.39	294,515.33	6.27	296,377.55
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	6.65	584,638.00	6.51	584,223.82	6.42	584,269.56
6	Construction	7.68	210,679.03	7.55	214,770.48	7.43	219,349.88	7.15	221,268.48	7.23	220,826.80	7.11	223,805.12	7.04	227,963.79
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	6.80	468,854.80	6.64	480,129.07	6.58	484,508.84
8	Metal Products, Machinary & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40	6.81	70,553.41	6.74	70,485.45	6.66	70,585.55	6.56	70,301.14
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	7.00	69,582.96	6.81	69,287.48	6.74	68,724.36
10	Wholesaler & Retailer	7.31	947,997.98	7.21	944,980.82	7.10	951,973.05	6.88	952,189.63	6.89	954,090.73	6.78	959,393.98	6.70	948,577.53
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	6.29	358,210.03	6.13	391,755.59	6.07	373,582.68
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61	6.86	220,867.38	6.86	221,525.42	6.76	226,147.43	6.67	227,467.14
13	Other Services	7.43	203,786.65	7.33	204,376.05	7.14	205,182.72	6.92	205,161.66	6.94	206,502.63	6.83	206,920.27	6.74	206,474.23
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	7.73	1,074,296.65	7.62	1,083,467.26	7.53	1,089,600.56
15	Local Government	3.50	1,186.63	3.50	1,186.63	3.50	1,185.35	3.50	1,186.63	3.50	1,186.63	3.50	1,185.34	3.50	1,186.62
16	Others	8.07	249,805.59	7.80	231,493.76	7.77	225,471.27	6.78	226,607.13	7.39	231,590.48	7.21	235,476.01	7.13	234,708.26
	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	6.90	5,085,526.10	6.77	5,156,194.17	6.73	5,142,008.26

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)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)		Baisakh, 2083 (Mid May, 2026)	
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	7.45	1,832,571.10	7.36	1,837,209.70	7.21	1,861,301.87	7.04	1,861,072.85	7.03	1,861,383.59	6.89	1,867,238.64	6.81	1,875,131.57
2	Overdraft	8.04	83,064.87	7.89	82,986.45	7.81	85,351.71	7.02	85,710.88	7.55	86,737.78	7.45	89,151.48	7.38	89,336.34
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93	7.06	601,956.76	6.98	599,009.56	6.88	604,439.25	6.80	590,247.19
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	6.80	81,115.18	6.55	82,549.06	6.46	87,109.40
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	6.50	838,560.39	6.40	842,011.63	6.35	841,497.64
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	7.37	355,267.35	7.28	358,787.15	7.19	360,054.27
7	Real Estate Loan	7.68	225,918.87	7.55	224,846.77	7.38	211,527.48	7.23	212,615.92	7.19	214,945.64	7.05	215,289.15	6.93	217,789.54
8	Margin Nature Loan	7.40	123,513.16	7.26	125,838.63	7.10	129,683.87	6.81	133,076.51	6.87	133,689.83	6.73	136,716.63	6.62	139,625.39
9	Hire Purchase Loan	7.82	114,870.58	7.74	121,076.78	7.61	122,699.57	7.38	125,671.67	7.45	124,965.81	7.35	124,961.13	7.25	125,780.73
10	Deprived Sector Loan	6.35	239,237.21	6.22	239,539.42	6.09	253,804.47	5.31	249,432.73	5.91	241,302.94	5.79	257,469.26	5.74	244,858.96
11	Bills Purchased	8.06	11,924.93	7.76	13,382.16	7.82	12,367.00	7.55	13,405.57	7.28	12,868.35	7.10	13,693.01	7.02	13,336.14
12	Other Product	8.08	493,901.60	8.04	498,081.61	7.92	536,623.50	7.80	540,951.40	7.86	535,679.66	7.49	563,887.78	7.45	557,241.10
	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	6.90	5,085,526.10	6.77	5,156,194.17	6.73	5,142,008.26

Annex-I

Name list of Banks and Financial Institutions
(Mid-May, 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	Machhapuchchhre Bank Limited	MBL
11	Kumari Bank Limited	Kumari	12	Laxmi Sunrise Limited	Laxmi
13	Siddhartha Bank Limited	SBL	14	Agriculture Development Bank	ADBNL
15	Global IME Bank Limited	Global	16	Citizens Bank International Limited	Citizen
17	Prime Commercial Bank Limited	Prime	18	NMB Bank Limited	NMB
19	Prabhu Bank Limited	Prabhu	20	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Karnali Development Bank Limited	Karnali	4	Shangrila Development Bank Limited	Shangrila
5	Excel Development Bank Limited	Excel	6	Miteri Development Bank Limited	Miteri
7	Muktinath Bikas Bank Limited	Mukti	8	Garima Bikas Bank Limited	Garima
9	Kamana Sewa Bikash Bank Limited	Kamana	10	Corporate Development Bank Limited	Corporate
11	Jyoti Bikas Bank Limited	Jyoti	12	Shine Resunga Development Bank Limited	Shine
13	Lumbini Bikas Bank Limited	LumbiniDB	14	Sindhu Bikas Bank Limited	Sindhu
15	Salapa Bikas Bank Limited	Salapa	16	Saptakoshi Development Bank Limited	saptakoshi
17	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA

* Super Laghubitta Bittiya Sanstha Limited was renamed as Sanjeevani Laghubitta Bittiya Sanstha Limited dated 2082-09-14