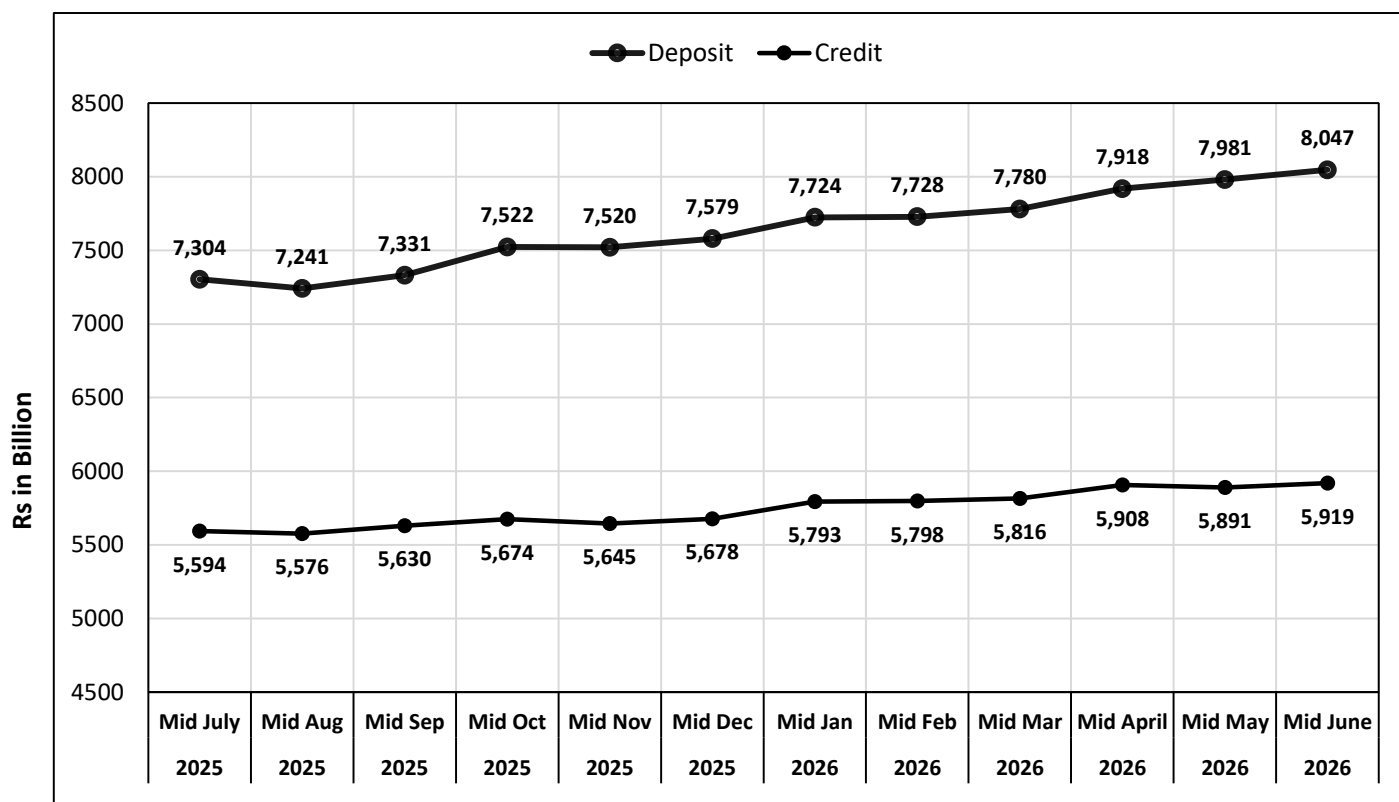


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2083 Jeth
(Mid-June, 2026)

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1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs) based on provisional reports submitted to Nepal Rastra Bank.
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	51	1	106
Total Number of Licensed BFIs	20	17	17	51	1	106

- 5 All the amount in this report are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.
The financial indicators of Microfinance institutions commencing from Asar 2082 (Mid July 2025) also includes NFRS based data, based on data submitted by respective microfinance institutions due to applicability of NFRS for microfinance institutions from FY 2081.82

Major Financial Indicators

as on Jeth End, 2083 (Mid-June, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	118.90	10.58	2.28	131.76
2	Total Credit/GDP	86.19	8.97	1.77	96.92
3	Total Credit/ Total Deposit**	72.49	84.77	77.59	73.56
4	CD Ratio*	71.83	84.31	76.87	72.91
5	Fixed Deposit/Total Deposit	37.10	33.35	56.09	37.13
6	Saving Deposit/Total Deposit	45.98	54.55	31.32	46.41
7	Current Deposit/Total Deposit	7.54	2.75	1.27	7.05
8	Call Deposit/Total Deposit	8.61	9.29	11.26	8.71
9	NPL/ Total Loan^	5.41	6.13	12.19	5.60
10	Total LLP /Total Loan	5.84	5.63	10.38	5.90
11	Deprived Sector Loan/Total Loan \$^	5.18	5.90	5.68	5.26
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.23	6.99	7.86	8.12
2	Investment in Gov. Securities/Total Deposit	14.68	11.87	11.26	14.40
3	Total Liquid Assets/Total Deposit #	37.36	26.93	34.73	36.47
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.60	10.74	10.84	9.70
2	Total Capital/RWA	12.52	13.70	13.79	12.63
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	4,950	1,115	293	6,358
3	No. of Deposit Accounts	54,114,392	7,859,866	1,091,736	63,065,994
4	No. of Loan Accounts	1,713,036	263,463	72,486	2,048,985
5	No. of Branchless Banking Centers	679	3	-	682
6	No. of Branchless Banking Customers	264,037	454	-	264,491
7	No. of Mobile Banking Customers	25,837,015	3,983,741	339,284	30,160,040
8	No. of Internet Banking Customers	1,818,918	616,311	20,751	2,455,980
9	No. of ATMs	4,782	337	37	5,156
10	No. of Debit Cards	12,525,972	1,375,568	86,015	13,987,555
11	No. of Credit Cards	328,677	5,075	861	334,613
12	No. of Prepaid Cards	280,045	4,842	-	284,887
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.29			
	(a) Saving	2.85			
	(b) Fixed	4.99			
	(c) Call	0.65			
2	Wt. Avg Interest Rate on Credit	6.64			

Note:

Bank balance includes money at call

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

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

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

^Data as on 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 =

Total Credit

Total Deposit+Debentures not designated for capital fund+NRB Refiance loan+FCY loan more than or equal to 1 year–Interbank Deposit

**Total Credit / Total Deposit = $\frac{\text{Total Credit}}{\text{Total Deposit}}$ (As per balance sheet)

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

Liabilities		Mid-July			Mid-May	Mid-June	% 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	831,806	833,621	6.67	6.41	0.22
	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	175,540	175,830	8.66	8.44	0.17
	c. Retained Earning	(6,633)	(21,577)	(31,473)	(40,836)	(41,370)	225.30	45.86	1.31
	d. Others Reserves	126,558	163,767	200,403	224,559	226,618	29.40	22.37	0.92
2	BORROWINGS	255,302	240,886	235,077	218,797	222,949	-5.65	-2.41	1.90
	a. NRB	2,022	393	433	735	735	-80.57	10.31	0.00
	b. "A"Class Licensed Institution	18,993	6,970	9,133	9,209	13,218	-63.30	31.04	43.54
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	14,180	14,114	-25.04	-31.11	-0.46
	d. Other Financial Ins.	6,467	8,037	7,243	3,650	3,856	24.27	-9.88	5.66
	e. Bonds and Securities	163,416	177,211	185,012	191,025	191,025	8.44	4.40	0.00
3	DEPOSITS	5,771,238	6,495,583	7,303,531	7,980,600	8,046,954	12.55	12.44	0.83
	a. Current	454,049	381,824	527,894	553,932	566,939	-15.91	38.26	2.35
	b. Savings	1,519,064	1,954,389	2,673,443	3,671,860	3,734,813	28.66	36.79	1.71
	c. Fixed	3,359,257	3,642,837	3,506,979	3,034,058	2,988,024	8.44	-3.73	-1.52
	d. Call Deposits	390,785	472,514	547,192	666,944	701,154	20.91	15.80	5.13
	e. Others	48,082	44,019	48,023	53,806	56,023	-8.45	9.10	4.12
4	Bills Payable	3,189	3,117	3,242	5,986	5,351	-2.25	4.03	-10.60
5	Other Liabilities	502,666	598,080	710,107	838,220	876,123	18.98	18.73	4.52
	1. Loan Loss Provision	168,124	230,012	285,008	349,358	349,331	36.81	23.91	-0.01
	2. Interest Suspense a/c	28,910	28,409	56,087	68,915	71,794	-1.73	97.43	4.18
	3. Others	305,633	339,659	369,012	419,947	454,997	11.13	8.64	8.35
6	Reconciliation A/c	471	3,179	4,343	887	840	574.99	36.58	-5.26
7	Profit & Loss A/c	75,002	61,825	69,866	54,722	62,504	-17.57	13.01	14.22
TOTAL		7,290,996	8,131,382	9,101,560	9,931,017	10,048,341	11.53	11.93	1.18
Assets									
1	LIQUID FUNDS	533,958	553,205	647,262	630,791	721,013	3.60	17.00	14.30
	a. Cash Balance	102,134	103,855	101,206	94,283	91,822	1.69	-2.55	-2.61
	Nepalese Notes & Coins	99,262	100,579	97,078	89,062	86,654	1.33	-3.48	-2.70
	Foreign Currency	2,871	3,277	4,128	5,221	5,168	14.11	25.98	-1.00
	b. Bank Balance	362,361	378,811	483,070	475,051	561,775	4.54	27.52	18.26
	1. In Nepal Rastra Bank	288,687	330,452	385,908	407,454	489,174	14.47	16.78	20.06
	2. "A"Class Licensed Institution	23,870	17,711	58,265	20,036	23,544	-25.80	228.99	17.51
	3. Other Financial Ins.	2,939	1,621	1,428	826	660	-44.86	-11.87	-20.14
	4. In Foreign banks	46,865	29,028	37,468	46,735	48,397	-38.06	29.08	3.56
	c. Money at Call	69,463	70,539	62,986	61,458	67,415	1.55	-10.71	9.69
2	INVESTMENTS	1,049,633	1,471,177	1,743,212	2,044,756	1,978,371	40.16	18.49	-3.25
	a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,174,157	1,158,610	13.06	0.70	-1.32
	b. Others	19,827	306,882	570,793	870,600	819,761	1447.82	86.00	-5.84
3	SHARE & OTHER INVESTMENT	251,757	275,676	365,368	514,441	549,990	9.50	32.54	6.91
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,889,278	5,918,034	5.97	8.18	0.49
	4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,878,270	5,907,257	5.91	8.13	0.49
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,659,233	5,688,606	5.65	8.13	0.52
	b. Financial Institutions	183,328	202,802	222,405	213,237	212,279	10.62	9.67	-0.45
	c. Government Organizations	2,697	6,202	3,450	5,801	6,372	129.96	-44.36	9.85
	4.2 BILLS PURCHASED	3,600	6,954	10,086	11,008	10,778	93.16	45.03	-2.09
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,454	1,312	92.13	73.06	-9.73
6	FIXED ASSETS	136,783	145,320	152,824	153,441	153,453	6.24	5.16	0.01
7	OTHER ASSETS	417,472	476,248	546,869	641,355	668,908	14.08	14.83	4.30
	a. Accrued Interests	244,588	282,704	315,816	366,049	388,371	15.58	11.71	6.10
	b. Others	172,884	193,544	231,053	275,307	280,537	11.95	19.38	1.90
8	Expenses not Written off	364	1,004	46	34	34	175.67	-95.45	0.00
9	Non Banking Assets	18,689	35,509	50,551	54,116	54,240	90.01	42.36	0.23
10	Reconciliation Account	2,304	2,550	10	879	2,490	10.66	-99.60	183.43
11	Profit & Loss A/c	1,831	497	1,481	471	494	-72.86	198.06	4.93
TOTAL		7,290,996	8,131,382	9,101,560	9,931,017	10,048,341	11.53	11.93	1.18

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-May	Mid-June	% 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	751,003	752,477	6.80	6.88	0.20
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	159,267	159,486	8.70	8.06	0.14
c. Retained Earning		(1,180)	(13,948)	(19,371)	(25,074)	(25,510)	1082.50	38.88	1.74
d. Others Reserves		116,599	150,815	183,775	205,581	207,273	29.34	21.85	0.82
2 BORROWINGS		243,416	231,919	225,206	208,143	212,294	-4.72	-2.89	1.99
a. NRB		1,674	393	433	735	735	-76.53	10.31	0.00
b. "A"Class Licensed Institution		16,193	6,970	8,433	9,209	13,218	-56.96	21.00	43.54
c. Foreign Banks and Fin. Ins.		64,404	48,275	33,256	14,180	14,114	-25.04	-31.11	-0.46
d. Other Financial Ins.		6,164	7,558	6,806	3,229	3,436	22.61	-9.95	6.40
e. Bonds and Securities		154,982	168,723	176,277	180,790	180,791	8.87	4.48	0.00
3 DEPOSITS		5,086,244	5,756,809	6,541,650	7,197,344	7,261,748	13.18	13.63	0.89
a. Current		441,571	368,702	508,974	535,195	547,433	-16.50	38.04	2.29
b. Savings		1,366,476	1,752,143	2,391,430	3,281,182	3,338,832	28.22	36.49	1.76
c. Fixed		2,898,148	3,177,768	3,112,938	2,735,620	2,694,467	9.65	-2.04	-1.50
d. Call Deposits		333,864	415,610	481,153	591,992	625,442	24.49	15.77	5.65
e. Others		46,186	42,586	47,156	53,355	55,574	-7.79	10.73	4.16
4 Bills Payable		3,163	3,095	3,230	5,968	5,341	-2.15	4.34	-10.49
5 Other Liabilities		453,119	538,952	636,043	758,499	794,432	18.94	18.01	4.74
1. Loan Loss Provision		147,603	201,267	246,562	307,188	307,293	36.36	22.50	0.03
2. Interest Suspense a/c		18,049	15,809	41,966	53,027	55,439	-12.41	165.45	4.55
3. Others		287,467	321,875	347,515	398,285	431,700	11.97	7.97	8.39
6 Reconciliation A/c		470	3,177	4,315	862	826	576.23	35.80	-4.24
7 Profit & Loss A/c		68,213	55,901	62,713	47,973	55,239	-18.05	12.19	15.15
TOTAL		6,465,937	7,242,741	8,170,934	8,969,792	9,082,358	12.01	12.82	1.25
Assets									
1 LIQUID FUNDS		450,799	477,887	574,754	567,749	653,119	6.01	20.27	15.04
a. Cash Balance		92,853	95,352	92,517	86,115	84,117	2.69	-2.97	-2.32
Nepalese Notes & Coins		90,215	92,309	88,822	81,262	79,269	2.32	-3.78	-2.45
Foreign Currency		2,638	3,043	3,695	4,854	4,848	15.33	21.43	-0.13
b. Bank Balance		324,727	340,981	437,981	433,838	513,387	5.01	28.45	18.34
1. In Nepal Rastra Bank		263,539	301,463	353,434	374,058	449,263	14.39	17.24	20.11
2. "A"Class Licensed Institution		14,124	10,338	47,060	13,029	15,712	-26.80	355.19	20.59
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	46,730	48,391	-38.06	29.07	3.56
c. Money at Call		33,219	41,554	44,257	47,796	55,615	25.09	6.50	16.36
2 INVESTMENTS		937,730	1,330,657	1,599,985	1,887,663	1,829,109	41.90	20.24	-3.10
a. Govt. Securities		918,942	1,049,313	1,070,576	1,075,634	1,066,232	14.19	2.03	-0.87
b. Others		18,788	281,344	529,409	812,029	762,877	1397.43	88.17	-6.05
3 SHARE & OTHER INVESTMENT		238,878	262,629	349,567	494,557	528,228	9.94	33.10	6.81
4 LOANS & ADVANCES									
(Including Bills Purchased)		4,312,591	4,567,541	4,960,492	5,238,382	5,262,448	5.91	8.60	0.46
4.1 LOANS & ADVANCES		4,308,990	4,560,588	4,950,406	5,227,374	5,251,670	5.84	8.55	0.46
a. Private Sector		4,149,539	4,381,897	4,749,763	5,024,315	5,049,069	5.60	8.40	0.49
b. Financial Institutions		156,762	172,496	197,193	197,258	196,230	10.04	14.32	-0.52
c. Government Organizations		2,690	6,194	3,450	5,801	6,372	130.31	-44.30	9.85
4.2 BILLS PURCHASED		3,600	6,954	10,086	11,008	10,778	93.16	45.03	-2.09
5 LOANS AGT. COLLECTED BILLS		797	1,532	2,651	1,454	1,312	92.13	73.06	-9.73
6 FIXED ASSETS		124,602	132,130	137,527	137,681	137,682	6.04	4.08	0.00
7 OTHER ASSETS		381,570	436,640	503,140	595,420	621,861	14.43	15.23	4.44
a. Accrued Interests		218,341	255,668	289,037	335,546	356,273	17.10	13.05	6.18
b. Others		163,228	180,972	214,102	259,874	265,588	10.87	18.31	2.20
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	45,995	46,088	97.15	41.75	0.20
10 Reconciliation Account		2,301	2,547	-	860	2,481	10.70	-100.00	188.54
11 Profit & Loss A/c		1,001	-	-	-	-	-100.00	0.00	0.00
TOTAL		6,465,937	7,242,741	8,170,934	8,969,792	9,082,358	12.01	12.82	1.25

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-May	Mid-June	% 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	63,089	63,277	9.39	4.16	0.30
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	11,925	12,004	11.72	15.08	0.66
c. Retained Earning		(355)	(878)	(3,457)	(6,339)	(6,391)	147.43	293.66	0.81
d. Others Reserves		4,592	7,131	9,825	11,506	11,666	55.30	37.78	1.39
2 BORROWINGS		9,340	8,019	8,624	8,907	8,907	-14.14	7.55	0.00
a. NRB		300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution		1,250	-	700	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		303	479	437	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	644,040	645,919	6.75	3.32	0.29
a. Current		11,059	11,513	16,950	17,050	17,737	4.10	47.22	4.03
b. Savings		132,843	176,770	250,566	348,155	352,362	33.07	41.75	1.21
c. Fixed		380,584	374,776	308,219	218,833	215,429	-1.53	-17.76	-1.56
d. Call Deposits		46,811	46,863	53,904	59,644	60,030	0.11	15.02	0.65
e. Others		275	249	798	357	361	-9.24	220.33	1.22
4 Bills Payable		23	21	13	18	10	-9.55	-40.29	-46.30
5 Other Liabilities		30,451	36,086	48,936	52,802	54,623	18.50	35.61	3.45
1. Loan Loss Provision		13,887	19,372	27,666	30,872	30,822	39.49	42.81	-0.16
2. Interest Suspense a/c		1,931	2,459	3,366	4,505	4,856	27.37	36.90	7.78
3. Others		14,633	14,255	17,904	17,425	18,945	-2.58	25.60	8.72
6 Reconciliation A/c		0	0	0	0	0	-100.00	0.00	0.00
7 Profit & Loss A/c		5,715	5,291	5,887	5,919	6,398	-7.42	11.25	8.10
TOTAL		669,886	717,330	754,042	774,775	779,133	7.08	5.12	0.56
Assets									
1 LIQUID FUNDS		64,562	56,513	54,762	47,325	51,961	-12.47	-3.10	9.80
a. Cash Balance		7,574	7,022	7,372	6,968	6,540	-7.29	5.00	-6.14
Nepalese Notes & Coins		7,341	6,788	6,940	6,601	6,220	-7.53	2.24	-5.78
Foreign Currency		233	234	433	367	321	0.30	85.08	-12.62
b. Bank Balance		28,785	29,706	36,081	32,850	38,611	3.20	21.46	17.54
1. In Nepal Rastra Bank		20,033	23,445	26,115	26,700	32,238	17.03	11.39	20.74
2. "A"Class Licensed Institution		7,521	5,775	9,146	5,566	5,963	-23.21	58.36	7.15
3. Other Financial Ins.		1,228	483	815	579	404	-60.67	68.75	-30.12
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	7,507	6,810	-29.85	-42.85	-9.29
2 INVESTMENTS		91,763	114,973	118,004	123,474	118,563	25.29	2.64	-3.98
a. Govt. Securities		90,725	92,535	86,899	82,070	76,689	2.00	-6.09	-6.56
b Others		1,038	22,438	31,105	41,404	41,874	2061.03	38.63	1.13
3 SHARE & OTHER INVESTMENT		8,504	9,159	11,053	15,077	15,216	7.70	20.68	0.92
4 LOANS & ADVANCES									
(Including Bills Purchased)		471,886	501,432	526,613	544,503	547,516	6.26	5.02	0.55
4.1 LOANS & ADVANCES		471,886	501,432	526,613	544,503	547,516	6.26	5.02	0.55
a. Private Sector		451,918	476,949	504,466	530,419	533,410	5.54	5.77	0.56
b. Financial Institutions		19,964	24,480	22,147	14,084	14,107	22.62	-9.53	0.16
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	11,340	11,344	9.78	15.07	0.03
7 OTHER ASSETS		21,777	22,172	26,828	27,757	29,179	1.81	21.00	5.12
a. Accrued Interests		14,549	13,386	13,661	16,440	17,695	-8.00	2.06	7.63
b. Others		7,228	8,787	13,168	11,317	11,484	21.56	49.86	1.48
8 Expenses not Written off		-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets		2,269	3,369	4,687	4,935	4,995	48.51	39.11	1.21
10 Reconciliation Account		0	-	10	0	0	-100.00	0.00	0.00
11 Profit & Loss A/c		279	-	911	360	356	-100.00	0.00	-1.24
TOTAL		669,886	717,330	754,042	774,775	779,133	7.08	5.12	0.56

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% 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	17,713	17,866	-4.98	-3.39	0.86
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	4,348	4,340	0.55	5.68	-0.18
c. Retained Earning	(5,098)	(6,751)	(8,645)	(9,423)	(9,469)	32.41	28.05	0.49
d. Others Reserves	5,367	5,821	6,803	7,471	7,679	8.46	16.88	2.78
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	139,216	139,286	13.38	2.21	0.05
a. Current	1,419	1,609	1,971	1,687	1,769	13.35	22.52	4.86
b. Savings	19,745	25,477	31,448	42,524	43,618	29.03	23.44	2.57
c. Fixed	80,525	90,293	85,822	79,605	78,129	12.13	-4.95	-1.85
d. Call Deposits	10,110	10,041	12,135	15,307	15,682	-0.69	20.87	2.45
e. Others	1,622	1,184	68	94	88	-27.02	-94.24	-6.40
4 Bills Payable	2	1	0	0	0	-74.24	-47.06	-23.33
5 Other Liabilities	19,097	23,043	25,128	26,918	27,068	20.66	9.05	0.56
1. Loan Loss Provision	6,634	9,373	10,780	11,298	11,216	41.29	15.02	-0.72
2. Interest Suspense a/c	8,930	10,140	10,755	11,383	11,499	13.56	6.06	1.02
3. Others	3,533	3,529	3,593	4,237	4,353	-0.10	1.81	2.72
6 Reconciliation A/c	1	2	28	24	14	105.88	1223.81	-41.43
7 Profit & Loss A/c	1,073	633	1,266	830	867	-41.03	100.04	4.44
TOTAL	155,172	171,311	176,585	186,450	186,850	10.40	3.08	0.21
Assets								
1 LIQUID FUNDS	18,596	18,804	17,746	15,717	15,933	1.12	-5.63	1.37
a. Cash Balance	1,706	1,481	1,317	1,200	1,165	-13.18	-11.11	-2.84
Nepalese Notes & Coins	1,706	1,481	1,317	1,199	1,165	-13.17	-11.12	-2.84
Foreign Currency	0	0	0	0	0	-76.92	766.67	0.00
b. Bank Balance	8,849	8,125	9,008	8,363	9,777	-8.18	10.87	16.90
1. In Nepal Rastra Bank	5,115	5,544	6,359	6,695	7,673	8.39	14.70	14.61
2. "A"Class Licensed Institution	2,224	1,597	2,060	1,441	1,869	-28.20	29.00	29.68
3. Other Financial Ins.	1,510	984	590	227	235	-34.83	-40.09	3.50
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,041	9,198	7,421	6,154	4,990	14.38	-19.32	-18.91
2 INVESTMENTS	20,140	25,547	25,223	33,619	30,699	26.85	-1.27	-8.69
a. Govt. Securities	20,140	22,447	14,944	16,452	15,689	11.45	-33.42	-4.64
b. Others	-	3,100	10,278	17,167	15,010	0.00	231.56	-12.56
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	4,807	6,546	-11.13	22.12	36.18
4 LOANS & ADVANCES	92,931	99,691	104,182	106,393	108,070	7.27	4.50	1.58
(Including Bills Purchased)	92,931	99,691	104,182	106,393	108,070	7.27	4.50	1.58
4.1 LOANS & ADVANCES	92,931	99,691	104,182	106,393	108,070	7.27	4.50	1.58
a. Private Sector	86,325	93,861	101,116	104,499	106,128	8.73	7.73	1.56
b. Financial Institutions	6,602	5,826	3,066	1,894	1,943	-11.75	-47.38	2.56
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	4,421	4,427	4.30	18.51	0.16
7 OTHER ASSETS	14,125	17,436	16,901	18,178	17,868	23.44	-3.07	-1.70
a. Accrued Interests	11,697	13,651	13,118	14,063	14,403	16.70	-3.91	2.42
b. Others	2,428	3,785	3,783	4,116	3,465	55.93	-0.06	-15.80
8 Expenses not Written off	1	1	0	0	0	10.81	-78.05	0.00
9 Non Banking Assets	1,114	1,964	3,091	3,186	3,158	76.36	57.35	-0.88
10 Reconciliation Account	3	3	0	18	9	1.02	-94.97	-50.30
11 Profit & Loss A/c	551	497	571	111	139	-9.74	14.81	24.96
TOTAL	155,172	171,311	176,585	186,450	186,850	10.40	3.08	0.21

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	246,824	270,819	6.23	-23.19	9.72
1.1 Deposit Liabilities	402,421	431,908	328,104	230,319	252,747	7.33	-24.03	9.74
1.1.1 Saving A/c	88,065	79,278	77,164	75,291	84,180	-9.98	-2.67	11.81
1.1.2 Fixed A/c	305,845	344,566	244,252	150,390	163,525	12.66	-29.11	8.73
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	8,261	8,924	-12.13	-51.66	8.02
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	12,995	14,047	-6.86	-34.15	8.09
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	50,320	54,456	15.30	-31.50	8.22
1.1.2.4 Above 1 Year	138,814	166,377	126,923	78,814	86,098	19.86	-23.71	9.24
1.1.3 Call Deposit	8,461	8,034	6,655	4,606	5,008	-5.04	-17.16	8.72
1.1.4 Certificate of Deposits	51	30	32	31	34	-41.40	8.27	10.43
1.2 Others	26,832	24,079	22,163	16,505	18,072	-10.26	-7.96	9.49
2 Commission/Fee Expense	4,228	4,635	5,627	4,873	5,416	9.61	21.41	11.14
3 Employees Expenses	55,126	63,661	68,118	57,294	62,806	15.48	7.00	9.62
4 Office Operating Expenses	38,127	43,010	43,468	35,258	38,812	12.81	1.06	10.08
5 Exchange Fluctuation Loss	-	-	-	-	33	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	33	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	294	309	85.74	-40.45	5.10
7. Provision for Risk	65,952	85,515	89,979	82,860	85,886	29.66	5.22	3.65
7.1 Loan loss Provision	65,818	85,205	89,474	82,506	85,530	29.46	5.01	3.66
7.1.1 General Loan loss Provision	17,473	26,227	23,367	21,960	24,658	50.11	-10.90	12.29
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	7,651	10,050	31.70	5.31	31.36
7.1.1.2 Watch List Provision	6,969	12,394	8,800	14,309	14,608	77.85	-29.00	2.09
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	60,531	60,854	23.05	17.01	0.53
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	15	18	4.11	-85.79	19.82
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	-	4	3	88.57	-100.00	-19.95
7.4. Provision for Loss of Other Assets	29	127	502	349	352	336.07	296.86	0.93
8 Loan Written Off	2,823	4,026	8,709	2,512	2,661	42.60	116.33	5.94
9 Provision for Staff Bonus	10,407	10,642	11,757	9,683	11,001	2.26	10.48	13.62
10 Provision for Income Tax	32,840	33,085	35,956	29,938	33,769	0.75	8.68	12.79
11 Others	79	165	8	186	187	108.98	-95.16	0.09
12 Net Profit	77,771	70,918	78,796	64,015	72,857	-8.81	11.11	13.81
TOTAL EXPENSES	717,106	772,570	693,236	533,738	584,555	7.73	-10.27	9.52
Income								
1. Interest Income	641,877	674,109	567,194	426,911	469,190	5.02	-15.86	9.90
1.1. On Loans and Advance	572,265	588,296	480,770	348,875	382,709	2.80	-18.28	9.70
1.2. On Investment	57,477	66,519	64,883	55,869	61,866	15.73	-2.46	10.73
1.2.1 Government Bonds	53,207	59,980	56,244	45,238	49,914	12.73	-6.23	10.34
1.2.2 Foreign Bonds	228	499	477	429	498	118.51	-4.31	16.15
1.2.3 NRB Bonds	558	960	2,858	4,861	5,512	72.14	197.61	13.39
1.2.4 Deventure & Bonds	3,484	5,079	5,304	5,341	5,942	45.80	4.41	11.27
1.3 Agency Balance	1,430	1,423	1,790	1,803	2,010	-0.48	25.73	11.46
1.4 On Call Deposit	2,428	3,840	3,930	4,742	5,339	58.14	2.35	12.59
1.5 Others	8,276	14,031	15,821	15,621	17,265	69.53	12.76	10.52
2. Comission & Discount	29,086	35,259	39,774	34,743	38,071	21.23	12.80	9.58
2.1 Bills Purchase & Discount	206	397	415	364	387	92.78	4.47	6.33
2.2 Comission	22,065	27,596	30,363	26,540	29,067	25.07	10.03	9.52
2.3 Others	6,815	7,267	8,996	7,839	8,618	6.63	23.79	9.94
3 Income From Exchange Fluctuation	5,553	6,369	9,627	11,769	12,984	14.70	51.16	10.32
3.1 Due to Change in Exchange Rate	829	(311)	787	803	806	-137.56	-352.69	0.28
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	10,966	12,178	41.42	32.34	11.05
4 Other Operating Income	11,095	10,946	13,321	11,153	12,000	-1.35	21.70	7.59
5 Non Operating Income	1,971	1,866	3,167	3,167	3,201	-5.36	69.78	1.07
6 Provision Written Back	27,558	43,240	58,456	45,060	46,321	56.90	35.19	2.80
7 Recovery from Written off Loan	245	285	406	442	480	16.44	42.08	8.43
8 Income from Extra Ordinary Expenses	(1,060)	12	25	24	23	-101.13	105.02	-5.41
9 Net Loss	780	485	1,268	469	496	-37.87	161.63	5.95
TOTAL INCOME	717,106	772,570	693,236	533,738	582,766	7.73	-10.27	9.19

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	218,610	240,008	8.67	-22.54	9.79
1.1 Deposit Liabilities	339,229	372,863	285,480	202,932	222,852	9.91	-23.44	9.82
1.1.1 Saving A/c	77,696	70,894	68,372	66,553	74,474	-8.76	-3.56	11.90
1.1.2 Fixed A/c	254,527	294,989	211,213	132,186	143,813	15.90	-28.40	8.80
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	7,691	8,307	2.52	-41.87	8.01
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	11,545	12,527	-3.71	-32.26	8.51
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	42,920	46,523	19.54	-31.84	8.40
1.1.2.4 Above 1 Year	125,810	150,210	113,916	70,031	76,456	19.39	-24.16	9.17
1.1.3 Call Deposit	6,963	6,951	5,863	4,161	4,530	-0.18	-15.64	8.85
1.1.4 Certificate of Deposits	43	30	32	31	34	-29.89	8.27	10.43
1.2 Others	25,190	23,148	21,257	15,678	17,157	-8.10	-8.17	9.43
2 Commission/Fee Expense	4,099	4,524	5,521	4,785	5,318	10.37	22.05	11.14
3 Employees Expenses	47,816	55,898	60,031	50,316	55,132	16.90	7.39	9.57
4 Office Operating Expenses	32,261	37,062	37,155	30,329	33,440	14.88	0.25	10.26
5 Exchange Fluctuation Loss	-	-	-	-	33	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	33	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	203	217	92.56	-46.01	6.97
7. Provision for Risk	57,437	74,107	74,263	72,886	75,879	29.02	0.21	4.11
7.1 Loan loss Provision	57,424	74,018	74,000	72,832	75,825	28.90	-0.03	4.11
7.1.1 General Loan loss Provision	15,606	23,763	21,131	19,830	22,513	52.27	-11.08	13.53
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	7,312	9,707	35.89	0.52	32.76
7.1.1.2 Watch List Provision	5,858	10,517	7,815	12,518	12,805	79.51	-25.69	2.29
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	53,117	53,429	20.98	10.63	0.59
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(115)	(117)	7.85	-87.86	1.82
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	-	4	3	130.40	-100.00	-19.95
7.4. Provision for Loss of Other Assets	0	3	260	50	50	14200.00	9004.55	1.16
8 Loan Written Off	2,602	3,786	8,241	2,291	2,344	45.50	117.67	2.29
9 Provision for Staff Bonus	9,462	9,671	10,611	8,533	9,721	2.21	9.72	13.92
10 Provision for Income Tax	29,784	29,989	32,801	26,721	30,210	0.69	9.38	13.05
11 Others	72	165	8	177	177	128.52	-95.14	0.09
12 Net Profit	70,037	64,153	71,511	56,475	64,564	-8.40	11.47	14.32
TOTAL EXPENSES	618,452	676,255	607,360	471,327	517,042	9.35	-10.19	9.70
Income								
1. Interest Income	551,682	588,736	497,588	375,840	413,533	6.72	-15.48	10.03
1.1. On Loans and Advance	490,121	511,556	418,637	303,752	333,614	4.37	-18.16	9.83
1.2. On Investment	51,290	59,590	58,749	50,942	56,405	16.18	-1.41	10.72
1.2.1 Government Bonds	47,873	53,733	50,369	40,574	44,751	12.24	-6.26	10.29
1.2.2 Foreign Bonds	228	499	477	429	498	118.51	-4.31	16.15
1.2.3 NRB Bonds	2	635	2,687	4,696	5,325	27870.93	323.20	13.40
1.2.4 Deventure & Bonds	3,187	4,724	5,215	5,244	5,832	48.24	10.41	11.21
1.3 Agency Balance	1,430	1,420	1,778	1,795	2,001	-0.73	25.19	11.47
1.4 On Call Deposit	1,367	3,245	3,605	4,604	5,195	137.42	11.08	12.84
1.5 Others	7,475	12,925	14,820	14,748	16,318	72.91	14.66	10.65
2. Comission & Discount	27,763	33,790	37,791	32,948	36,099	21.71	11.84	9.56
2.1 Bills Purchase & Discount	206	397	415	364	387	92.78	4.47	6.33
2.2 Comission	21,250	26,721	29,341	25,624	28,050	25.75	9.81	9.47
2.3 Others	6,307	6,671	8,035	6,960	7,662	5.78	20.43	10.09
3 Income From Exchange Fluctuation	5,468	6,294	9,516	11,610	12,824	15.12	51.18	10.46
3.1 Due to Change in Exchange Rate	817	(317)	773	736	743	-138.79	-344.17	0.95
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	10,873	12,080	42.15	32.24	11.10
4 Other Operating Income	9,218	8,654	10,711	9,228	9,936	-6.12	23.77	7.67
5 Non Operating Income	1,760	1,370	2,668	2,895	2,926	-22.15	94.73	1.05
6 Provision Written Back	23,391	37,139	48,685	38,368	39,467	58.78	31.09	2.87
7 Recovery from Written off Loan	231	271	392	426	459	17.32	44.75	7.84
8 Income from Extra Ordinary Expenses	(1,060)	1	10	12	11	-100.14	567.57	-10.85
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	471,327	515,254	9.35	-10.19	9.32

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	22,253	24,309	-8.31	-29.10	9.24
1.1 Deposit Liabilities	52,034	47,947	33,777	21,520	23,499	-7.85	-29.55	9.20
1.1.1 Saving A/c	8,737	6,896	7,413	7,557	8,402	-21.07	7.49	11.19
1.1.2 Fixed A/c	42,073	40,214	25,736	13,639	14,752	-4.42	-36.00	8.16
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	462	502	-30.90	-74.06	8.54
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	1,035	1,080	-21.05	-45.43	4.35
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	5,321	5,686	-3.67	-31.55	6.86
1.1.2.4 Above 1 Year	9,226	12,112	9,734	6,821	7,483	31.28	-19.63	9.72
1.1.3 Call Deposit	1,215	836	628	324	345	-31.15	-24.91	6.60
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	733	810	-28.48	-3.61	10.46
2 Commission/Fee Expense	120	103	96	78	87	-14.54	-6.69	11.18
3 Employees Expenses	5,838	6,202	6,432	5,520	6,061	6.23	3.71	9.80
4 Office Operating Expenses	4,617	4,704	4,966	3,944	4,302	1.89	5.56	9.07
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	31	25	18	72	72	-18.97	-29.38	0.00
7. Provision for Risk	7,125	9,415	14,054	8,653	8,689	32.13	49.27	0.41
7.1 Loan loss Provision	7,064	9,268	13,812	8,354	8,387	31.20	49.03	0.40
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,996	2,007	29.33	3.21	0.55
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	308	314	-35.03	222.30	1.91
7.1.1.2 Watch List Provision	1,010	1,689	895	1,688	1,693	67.34	-47.02	0.30
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	6,329	6,346	33.39	63.09	0.27
7.1.3 Additional Loan Loss Provision	106	52	25	29	34	-50.90	-51.46	17.45
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	302	343.64	95.57	0.89
8 Loan Written Off	150	148	255	176	202	-1.34	72.38	14.45
9 Provision for Staff Bonus	844	868	961	1,049	1,160	2.88	10.75	10.53
10 Provision for Income Tax	2,604	3,011	2,628	2,828	3,127	15.63	-12.70	10.57
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	6,627	7,326	-4.23	2.04	10.55
TOTAL EXPENSES	80,737	79,197	70,053	51,200	55,334	-1.91	-11.55	8.07
Income								
1. Interest Income	74,528	70,425	56,897	41,804	45,565	-5.51	-19.21	9.00
1.1. On Loans and Advance	68,237	63,418	50,838	36,918	40,170	-7.06	-19.84	8.81
1.2. On Investment	4,790	5,607	5,055	4,103	4,557	17.05	-9.84	11.07
1.2.1 Government Bonds	4,352	5,401	5,039	4,052	4,496	24.11	-6.70	10.95
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	19	22	-53.19	-91.93	13.98
1.2.4 Deventure & Bonds	2	2	0	31	39	-20.97	-93.88	24.62
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	62	62	-53.14	-52.08	0.58
1.5 Others	725	1,037	830	722	777	43.00	-19.94	7.63
2. Comission & Discount	1,030	1,171	1,576	1,484	1,634	13.73	34.58	10.12
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	748	836	13.91	20.37	11.77
2.3 Others	446	506	775	736	798	13.50	53.27	8.45
3 Income From Exchange Fluctuation	85	74	111	160	160	-12.63	49.59	0.33
3.1 Due to Change in Exchange Rate	12	5	13	67	62	-56.45	150.09	-7.09
3.2 Due to Foreign Currency Trans.	73	69	98	93	98	-5.21	41.74	5.67
4 Other Operating Income	1,601	1,916	2,033	1,514	1,635	19.65	6.12	8.02
5 Non Operating Income	114	278	295	212	214	144.51	6.16	0.90
6 Provision Written Back	3,135	5,325	8,223	5,681	5,764	69.88	54.41	1.47
7 Recovery from Written off Loan	9	8	7	5	5	-12.23	-7.03	-2.96
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	340	356	-100.00	0.00	4.44
TOTAL INCOME	80,737	79,197	70,053	51,200	55,334	-1.91	-11.55	8.07

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	5,961	6,502	-3.75	-20.09	9.07
1.1 Deposit Liabilities	11,159	11,098	8,846	5,867	6,396	-0.55	-20.29	9.01
1.1.1 Saving A/c	1,631	1,488	1,380	1,181	1,303	-8.75	-7.30	10.33
1.1.2 Fixed A/c	9,245	9,363	7,303	4,565	4,960	1.27	-22.00	8.65
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	108	115	-41.26	-43.70	6.55
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	415	440	5.13	-21.94	5.92
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	2,079	2,246	4.16	-22.02	8.03
1.1.2.4 Above 1 Year	3,778	4,055	3,274	1,963	2,159	7.32	-19.26	9.99
1.1.3 Call Deposit	283	247	164	121	133	-12.70	-33.52	10.01
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	94	106	-81.57	5.98	12.84
2 Commission/Fee Expense	9	8	10	10	11	-13.47	19.24	9.57
3 Employees Expenses	1,472	1,562	1,655	1,458	1,613	6.09	5.99	10.61
4 Office Operating Expenses	1,249	1,244	1,347	986	1,070	-0.36	8.28	8.52
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	5	11	53	19	20	112.19	378.28	4.31
7. Provision for Risk	1,389	1,993	1,662	1,320	1,318	43.48	-16.60	-0.20
7.1 Loan loss Provision	1,330	1,919	1,662	1,320	1,318	44.23	-13.35	-0.20
7.1.1 General Loan loss Provision	261	388	93	134	139	48.67	-76.07	3.53
7.1.1.1 Pass Loan Loss Provision	160	199	3	31	29	24.79	-98.48	-6.86
7.1.1.2 Watch List Provision	101	188	90	103	110	86.43	-52.34	6.66
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	1,086	1,078	48.16	-0.05	-0.68
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	44	116	29.24	131.92	161.38
9 Provision for Staff Bonus	101	102	184	101	121	1.18	79.71	20.15
10 Provision for Income Tax	452	86	527	389	431	-81.03	513.89	10.99
11 Others	7	1	-	9	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	913	968	-45.80	47.77	5.95
TOTAL EXPENSES	17,917	17,117	15,823	11,211	12,179	-4.46	-7.56	8.63
Income								
1. Interest Income	15,666	14,947	12,708	9,266	10,092	-4.59	-14.98	8.91
1.1. On Loans and Advance	13,907	13,322	11,295	8,205	8,926	-4.21	-15.22	8.78
1.2. On Investment	1,397	1,322	1,079	824	905	-5.42	-18.36	9.76
1.2.1 Government Bonds	983	847	836	612	668	-13.87	-1.24	9.05
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	147	165	1.39	27.52	12.88
1.2.4 Deventure & Bonds	295	354	88	65	72	20.03	-75.06	9.43
1.3 Agency Balance	-	3	12	9	9	0.00	245.56	7.92
1.4 On Call Deposit	285	231	151	76	82	-19.03	-34.70	7.71
1.5 Others	76	69	171	152	171	-9.42	147.46	12.23
2. Comission & Discount	293	299	407	311	338	1.91	36.19	8.67
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	168	180	-9.28	5.74	7.18
2.3 Others	63	90	186	143	158	42.98	107.06	10.44
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	411	429	36.26	53.33	4.26
5 Non Operating Income	98	218	205	59	61	122.96	-6.00	2.80
6 Provision Written Back	1,033	776	1,548	1,012	1,090	-24.87	99.53	7.78
7 Recovery from Written off Loan	6	7	6	11	15	25.64	-6.80	35.23
8 Income from Extra Ordinary Expenses	1	10	15	12	12	1994.00	39.83	0.00
9 Net Loss	545	485	358	128	141	-11.09	-26.21	9.97
TOTAL INCOME	17,917	17,117	15,823	11,211	12,179	-4.46	-7.56	8.63

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	349,140	347,889	-1.55	-2.07	-0.36
Fishery Related	15,012	16,213	16,261	16,034	16,003	8.00	0.29	-0.19
Mining Related	11,789	11,898	11,755	13,038	12,809	0.92	-1.20	-1.76
Agriculture, Forestry, Bevarage & Non Food Production Related*	782,536	857,723	929,124	987,241	988,277	9.61	8.32	0.10
Construction	203,379	207,710	231,369	260,951	266,181	2.13	11.39	2.00
Electricity,Gas and Water	307,457	376,015	445,617	494,766	502,820	22.30	18.51	1.63
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	77,002	77,823	-0.02	3.96	1.07
Transport, Communication and Public Utilities	98,130	88,555	83,318	87,027	86,397	-9.76	-5.91	-0.72
Wholesaler & Retailer	983,500	999,438	1,033,161	1,036,217	1,038,116	1.62	3.37	0.18
Finance, Insurance and Real Estate	365,559	396,355	440,738	445,075	443,547	8.42	11.20	-0.34
Tourism Service**	211,160	231,556	257,021	274,816	276,131	9.66	11.00	0.48
Other Services	196,597	201,661	222,298	229,713	232,040	2.58	10.23	1.01
Consumption Loans	926,138	1,013,605	1,151,709	1,293,582	1,301,894	9.44	13.62	0.64
Local Government	1,127	1,218	1,234	1,229	1,230	8.14	1.29	0.05
Others	337,541	331,052	338,556	321,772	324,224	-1.92	2.27	0.76
TOTAL	4,879,851	5,167,173	5,591,604	5,887,604	5,915,383	5.89	8.21	0.47
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,150,084	2,156,010	22.25	7.07	0.28
Overdraft	230,782	124,431	111,286	110,428	110,869	-46.08	-10.56	0.40
Cash Credit Loan	516,456	648,712	650,654	653,087	648,965	25.61	0.30	-0.63
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	170,329	171,160	12.58	51.13	0.49
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	855,933	869,033	-17.58	13.17	1.53
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	460,967	464,569	10.98	7.91	0.78
Real Estate Loan	249,588	268,158	275,962	269,523	272,371	7.44	2.91	1.06
Margin Nature Loan	76,535	90,093	140,702	162,540	162,874	17.71	56.17	0.21
Hire Purchase Loan	159,216	124,102	128,681	140,388	141,887	-22.05	3.69	1.07
Deprived Sector Loan	308,356	312,186	296,260	279,738	278,007	1.24	-5.10	-0.62
Bills Purchased	4,271	7,815	12,372	13,352	12,719	82.99	58.31	-4.74
Other Product	452,502	465,365	544,374	621,235	626,919	2.84	16.98	0.91
Total	4,879,851	5,167,173	5,591,604	5,887,604	5,915,383	5.89	8.21	0.47
Collateral wise								
Gold and Silver	55,533	58,489	83,287	117,895	122,835	5.32	42.40	4.19
Government Securities	3,239	3,160	4,606	87	88	-2.43	45.74	1.73
Non Governmental Securities	58,566	81,671	131,074	149,753	150,202	39.45	60.49	0.30
Fixed Deposit Receipts	58,120	41,599	40,045	32,676	27,702	-28.43	-3.74	-15.22
Own	57,887	41,348	33,779	32,664	27,683	-28.57	-18.31	-15.25
Other Licences Institutions	233	252	6,267	13	19	7.79	2390.17	51.40
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,186,108	5,212,373	7.13	6.90	0.51
Fixed Assets	3,749,324	3,938,300	4,132,041	4,310,979	4,345,430	5.04	4.92	0.80
Current Assets	565,372	684,244	809,314	875,129	866,942	21.03	18.28	-0.94
Against security of Bill	37,183	35,589	51,517	57,536	57,122	-4.29	44.75	-0.72
Domestic Bills	771	1,112	5,629	4,678	4,368	44.28	406.21	-6.64
Foreign Bills	36,412	34,477	45,887	52,858	52,754	-5.31	33.10	-0.20
Against Guarantee	195,038	199,590	197,228	172,925	172,964	2.33	-1.18	0.02
Government Guarantee	3,129	3,145	3,151	4,479	4,651	0.49	0.21	3.84
Institutional Guarantee	127,020	147,144	148,915	123,021	123,473	15.84	1.20	0.37
Personal Guarantee	41,125	32,724	31,948	32,474	32,089	-20.43	-2.37	-1.19
Collective Guarantee	7,239	3,388	1,203	1,008	959	-53.19	-64.50	-4.84
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	16,069	12,937	11,882	11,943	11,792	-19.49	-8.15	-1.26
Credit Card	4,528	5,678	6,223	7,902	8,167	25.41	9.59	3.36
Others	152,948	118,852	136,269	162,722	163,930	-22.29	14.65	0.74
Total	4,879,851	5,167,173	5,591,604	5,887,604	5,915,383	5.89	8.21	0.47

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-May	Mid-June	% 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	307,119	305,799	-1.86	-1.63	-0.43
Fishery Related	13,237	14,394	14,575	14,125	14,123	8.74	1.26	-0.01
Mining Related	11,383	11,554	11,353	12,672	12,437	1.50	-1.74	-1.86
Agriculture, Forestry, Bevarage & Non Food Production Related*	749,504	823,518	893,175	951,154	952,227	9.88	8.46	0.11
Construction	167,502	182,860	204,009	228,793	231,016	9.17	11.57	0.97
Electricity,Gas and Water	298,869	365,248	432,239	485,223	493,159	22.21	18.34	1.64
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	73,969	74,775	-0.91	4.40	1.09
Transport, Communication and Public Utilities	83,643	77,219	72,590	75,722	75,100	-7.68	-5.99	-0.82
Wholesaler & Retailer	896,414	910,162	946,091	952,829	954,843	1.53	3.95	0.21
Finance, Insurance and Real Estate	306,730	321,327	367,855	373,608	370,775	4.76	14.48	-0.76
Tourism Service**	182,269	199,049	220,201	232,351	233,269	9.21	10.63	0.40
Other Services	178,117	181,572	200,279	206,660	209,062	1.94	10.30	1.16
Consumption Loans	768,478	841,225	960,879	1,089,710	1,098,433	9.47	14.22	0.80
Local Government	1,082	1,176	1,187	1,187	1,187	8.74	0.90	0.05
Others	260,185	248,572	249,845	234,720	237,559	-4.46	0.51	1.21
TOTAL	4,315,377	4,569,076	4,963,146	5,239,839	5,263,764	5.88	8.62	0.46
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,888,317	1,891,743	22.75	6.52	0.18
Overdraft	164,141	92,020	86,617	89,336	90,091	-43.94	-5.87	0.84
Cash Credit Loan	493,597	587,956	585,274	590,247	586,335	19.12	-0.46	-0.66
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	170,329	171,160	12.59	51.34	0.49
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	842,418	855,883	-16.44	13.16	1.60
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	360,054	363,246	13.16	5.05	0.89
Real Estate Loan	217,964	224,656	230,937	217,790	219,534	3.07	2.80	0.80
Margin Nature Loan	58,679	70,345	116,809	139,625	139,769	19.88	66.05	0.10
Hire Purchase Loan	138,262	106,860	113,080	125,781	127,288	-22.71	5.82	1.20
Deprived Sector Loan	262,365	267,360	256,784	244,859	243,028	1.90	-3.96	-0.75
Bills Purchased	4,271	7,815	12,372	13,352	12,719	82.99	58.31	-4.74
Other Product	385,119	398,673	484,899	557,732	562,969	3.52	21.63	0.94
Total	4,315,377	4,569,076	4,963,146	5,239,839	5,263,764	5.88	8.62	0.46
Collateral wise								
Gold and Silver	50,575	53,423	76,977	109,005	113,512	5.63	44.09	4.13
Government Securities	3,200	3,160	4,606	87	88	-1.23	45.74	1.73
Non Governmental Securities	43,198	64,671	108,380	128,265	128,462	49.71	67.59	0.15
Fixed Deposit Receipts	47,972	33,532	33,784	28,999	24,010	-30.10	0.75	-17.21
Own	47,738	33,283	27,523	28,987	23,991	-30.28	-17.31	-17.24
Other Licences Institutions	233	249	6,262	13	19	6.75	2412.35	51.40
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,606,211	4,629,019	7.25	6.93	0.50
Fixed Assets	3,268,070	3,427,110	3,587,102	3,731,246	3,762,256	4.87	4.67	0.83
Current Assets	565,333	684,086	809,100	874,964	866,763	21.01	18.27	-0.94
Against security of Bill	37,183	35,588	51,517	57,531	57,115	-4.29	44.76	-0.72
Domestic Bills	771	1,112	5,629	4,673	4,361	44.28	406.21	-6.67
Foreign Bills	36,412	34,476	45,887	52,858	52,754	-5.32	33.10	-0.20
Against Guarantee	147,130	152,332	160,741	147,217	147,231	3.54	5.52	0.01
Government Guarantee	3,065	3,087	3,091	4,419	4,591	0.73	0.11	3.89
Institutional Guarantee	97,518	112,985	121,561	104,236	104,468	15.86	7.59	0.22
Personal Guarantee	27,919	22,293	24,003	26,054	25,813	-20.15	7.67	-0.92
Collective Guarantee	2,186	813	192	577	582	-62.80	-76.39	0.89
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	15,986	12,901	11,765	11,932	11,777	-19.29	-8.81	-1.30
Credit Card	4,524	5,662	6,206	7,847	8,108	25.16	9.60	3.32
Others	148,194	109,512	124,733	154,679	156,219	-26.10	13.90	1.00
Total	4,315,377	4,569,076	4,963,146	5,239,839	5,263,764	5.88	8.62	0.46

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has been revised upto Rs. 30 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	32,930	33,225	30,558	34,146	34,140	0.89	-8.03	-0.02
Fishery Related	1,523	1,523	1,321	1,495	1,481	0.06	-13.32	-0.99
Mining Related	321	239	306	268	275	-25.50	27.94	2.88
Agriculture, Forestry, Bevarage & Non Food Production Related*	29,095	30,311	31,394	31,201	31,169	4.18	3.58	-0.10
Construction	32,104	20,936	24,064	28,675	30,553	-34.79	14.94	6.55
Electricity,Gas and Water	7,578	9,835	12,965	8,976	9,093	29.77	31.83	1.31
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,210	2,219	22.35	-5.19	0.44
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,294	8,282	-20.49	-7.58	-0.13
Wholesaler & Retailer	73,242	74,853	73,112	68,820	68,615	2.20	-2.32	-0.30
Finance, Insurance and Real Estate	46,985	61,373	59,585	58,961	59,764	30.62	-2.91	1.36
Tourism Service**	24,215	27,181	31,978	36,808	37,183	12.25	17.65	1.02
Other Services	15,561	17,064	18,380	20,058	20,023	9.66	7.71	-0.17
Consumption Loans	128,117	142,214	158,224	168,559	168,343	11.00	11.26	-0.13
Local Government	9	6	12	7	7	-31.37	82.86	0.00
Others	66,870	68,896	72,119	72,841	72,901	3.03	4.68	0.08
TOTAL	471,382	498,615	524,199	541,318	544,048	5.78	5.13	0.50
Productwise								
Term Loan	167,740	199,355	220,267	228,386	230,835	18.85	10.49	1.07
Overdraft	59,343	28,465	19,982	17,115	16,816	-52.03	-29.80	-1.74
Cash Credit Loan	19,124	52,999	57,854	54,336	54,109	177.14	9.16	-0.42
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,522	8,182	-62.74	37.34	-4.00
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	83,865	83,917	0.62	21.87	0.06
Real Estate Loan	21,884	33,368	33,340	39,902	40,773	52.48	-0.09	2.18
Margin Nature Loan	14,165	15,594	19,541	19,650	19,571	10.09	25.31	-0.40
Hire Purchase Loan	17,352	13,990	12,233	11,214	11,197	-19.38	-12.56	-0.15
Deprived Sector Loan	40,153	38,068	33,924	29,903	30,020	-5.19	-10.89	0.39
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	48,426	48,627	0.33	-11.70	0.42
Total	471,382	498,615	524,199	541,318	544,048	5.78	5.13	0.50
Collateral wise								
Gold and Silver	3,931	3,936	5,493	8,019	8,442	0.12	39.57	5.27
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	18,939	19,040	10.29	41.46	0.53
Fixed Deposit Receipts	8,314	6,702	4,901	2,757	2,651	-19.39	-26.87	-3.86
Own	8,314	6,700	4,896	2,757	2,651	-19.42	-26.92	-3.86
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	486,007	488,764	6.67	6.03	0.57
Fixed Assets	403,343	430,127	456,085	485,850	488,593	6.64	6.03	0.56
Current Assets	7	134	105	157	171	1866.47	-21.71	8.88
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	22,252	22,313	-2.46	-20.73	0.27
Government Guarantee	25	18	21	21	21	-28.80	17.83	0.00
Institutional Guarantee	24,532	28,799	24,497	17,042	17,269	17.40	-14.94	1.33
Personal Guarantee	11,873	9,086	6,469	4,750	4,635	-23.48	-28.80	-2.43
Collective Guarantee	5,052	2,575	1,011	431	377	-49.04	-60.75	-12.50
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	8	12	-39.05	317.09	45.89
Credit Card	4	16	17	30	32	343.53	5.47	7.03
Others	1,785	3,446	6,039	3,313	2,807	93.07	75.22	-15.28
Total	471,382	498,615	524,199	541,318	544,048	5.78	5.13	0.50

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-May	Mid-June	% 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	7,875	7,950	1.66	6.56	0.96
Fishery Related	253	296	365	413	399	17.05	23.31	-3.46
Mining Related	85	105	96	99	97	22.89	-8.51	-1.47
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,937	3,894	4,554	4,886	4,882	-1.08	16.96	-0.09
Construction	3,774	3,914	3,296	3,484	4,613	3.72	-15.78	32.41
Electricity,Gas and Water	1,009	932	412	568	568	-7.62	-55.83	0.07
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	824	829	32.87	-6.91	0.60
Transport, Communication and Public Utilities	3,427	2,542	2,602	3,011	3,015	-25.82	2.34	0.11
Wholesaler & Retailer	13,844	14,423	13,958	14,568	14,658	4.18	-3.23	0.61
Finance, Insurance and Real Estate	11,844	13,655	13,297	12,506	13,008	15.30	-2.62	4.02
Tourism Service**	4,676	5,326	4,843	5,657	5,679	13.91	-9.08	0.39
Other Services	2,919	3,025	3,640	2,995	2,955	3.65	20.30	-1.33
Consumption Loans	29,543	30,166	32,605	35,313	35,118	2.11	8.09	-0.55
Local Government	36	36	36	36	36	0.06	0.00	0.00
Others	10,486	13,584	16,592	14,211	13,764	29.54	22.15	-3.14
TOTAL	93,091	99,482	104,259	106,446	107,571	6.86	4.80	1.06
Productwise				-				
Term Loan	22,909	26,667	31,111	33,382	33,433	16.40	16.67	0.15
Overdraft	7,297	3,946	4,687	3,977	3,962	-45.92	18.77	-0.37
Cash Credit Loan	3,735	7,757	7,526	8,504	8,521	107.67	-2.98	0.20
Trust Receipt Loan/Import Loan	112	118	-	-	-	5.29	-100.00	0.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	4,993	4,969	3.03	-18.68	-0.48
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	17,048	17,406	10.09	15.07	2.10
Real Estate Loan	9,740	10,133	11,685	11,832	12,064	4.04	15.31	1.96
Margin Nature Loan	3,691	4,155	4,352	3,264	3,534	12.55	4.74	8.28
Hire Purchase Loan	3,602	3,253	3,368	3,393	3,402	-9.71	3.55	0.25
Deprived Sector Loan	5,838	6,758	5,552	4,976	4,958	15.76	-17.85	-0.35
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,077	15,323	-4.77	-8.26	1.63
Total	93,091	99,482	104,259	106,446	107,571	6.86	4.80	1.06
Collateral wise								
Gold and Silver	1,027	1,131	816	870	881	10.08	-27.78	1.22
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,549	2,700	12.00	-0.19	5.92
Fixed Deposit Receipts	1,835	1,366	1,361	920	1,042	-25.56	-0.37	13.22
Own	1,835	1,365	1,360	920	1,042	-25.59	-0.39	13.22
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	93,890	94,590	4.03	9.71	0.75
Fixed Assets	77,912	81,063	88,854	93,882	94,581	4.04	9.61	0.74
Current Assets	32	24	109	8	9	-26.17	359.02	6.47
Against security of Bill	-	-	-	6	7	0.00	0.00	16.93
Domestic Bills	-	-	-	6	7	0.00	0.00	16.93
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,456	3,421	5.83	-35.18	-1.02
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	1,743	1,737	7.84	-46.69	-0.38
Personal Guarantee	1,332	1,345	1,476	1,670	1,641	0.98	9.71	-1.71
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	3	3	-78.84	-41.61	-2.01
Credit Card	-	-	-	25	27	0.00	0.00	10.73
Others	2,970	5,894	5,497	4,730	4,904	98.48	-6.74	3.67
Total	93,091	99,482	104,259	106,446	107,571	6.86	4.80	1.06

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	40,340.71	52,278.19	72,532.96	65,015.17	19,825.00	38,063.44	20,029.56	30,150.68	24,235.33	21,431.06	41,574.80	44,688.68	33,511.13
	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	9,239.45	13,153.88	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	(128.43)	(3,773.56)	6,101.21	(6,249.85)	88.32	(8,854.30)	450.13	2,304.16	(10,678.17)	(4.80)	(1,989.51)	(1,522.05)	354.19
	g. Others Reserves Fund	16,535.66	27,260.50	16,674.80	23,256.52	2,508.49	16,593.40	3,701.62	6,169.71	14,332.95	3,042.49	10,329.02	11,716.65	9,062.99
2	BORROWINGS	3,496.23	5,060.00	12,214.31	10,040.00	2,400.00	8,051.70	8,839.75	9,604.29	10,922.26	5,710.10	20,830.75	8,064.34	15,431.66
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	352.73
	b. Interbank Borrowing	-	-	-	-	-	-	-	3,000.68	-	-	6,830.75	457.05	684.90
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	607.29	2,351.60
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	456.60	-	-	42.44
	e. Bonds and Securities	3,496.23	5,000.00	12,207.11	10,040.00	2,400.00	8,051.70	8,839.75	6,603.61	10,922.26	5,253.50	14,000.00	7,000.00	12,000.00
3	DEPOSITS	392,755.42	626,119.06	595,203.53	521,280.07	151,802.12	350,825.81	219,084.51	308,726.26	337,857.86	218,146.82	407,132.53	420,187.70	317,797.56
	a. Current	28,298.45	42,788.45	61,351.40	61,689.01	28,342.13	25,205.67	12,550.51	24,527.34	13,726.08	13,520.48	37,382.75	25,054.51	22,493.66
	Domestic	27,879.48	42,743.25	54,429.34	36,861.81	19,252.24	19,735.77	11,908.40	23,540.30	13,672.51	13,099.25	37,179.05	21,793.45	21,797.32
	Foreign	418.97	45.20	6,922.06	24,827.20	9,089.90	5,469.90	642.11	987.03	53.57	421.24	203.70	3,261.06	696.34
	b. Savings	233,352.44	320,301.75	279,726.66	213,411.19	75,080.55	124,332.20	80,301.50	116,913.74	174,618.79	110,484.49	165,482.92	193,776.68	143,511.18
	Domestic	233,317.48	320,226.11	274,235.82	210,853.14	69,793.83	122,384.06	79,624.62	116,582.35	174,544.76	110,180.65	164,663.13	192,339.25	143,071.87
	Foreign	34.96	75.64	5,490.84	2,558.05	5,286.72	1,948.14	676.88	331.40	74.03	303.83	819.80	1,437.43	439.31
	c. Fixed	99,230.69	216,951.42	196,019.35	190,837.36	28,378.28	164,756.43	100,594.78	136,765.43	122,777.15	72,367.15	163,749.33	159,911.87	119,441.78
	Domestic	97,473.35	212,627.44	188,775.71	185,105.56	20,758.84	150,664.52	87,009.30	128,916.58	122,775.42	68,455.37	150,863.87	156,661.53	117,077.19
	Foreign	1,757.33	4,323.98	7,243.64	5,731.80	7,619.44	14,091.91	13,585.48	7,848.85	1.74	3,911.78	12,885.47	3,250.33	2,364.59
	d. Call Deposits	28,877.84	44,546.75	53,843.91	51,117.04	15,445.72	33,133.67	23,457.70	26,915.72	26,535.89	19,596.56	37,174.66	38,384.31	30,299.53
	Domestic	28,848.34	41,139.39	50,208.57	39,630.92	10,098.79	27,995.58	17,764.13	26,252.12	26,488.43	18,719.01	36,348.40	37,918.54	30,152.54
	Foreign	29.51	3,407.36	3,635.34	11,486.12	5,346.93	5,138.10	5,693.57	663.60	47.45	877.54	826.26	465.77	146.99
	e. Others	2,996.00	1,530.69	4,262.22	4,225.47	4,555.45	3,397.83	2,180.03	3,604.03	199.95	2,178.14	3,342.86	3,060.33	2,051.42
	Domestic	2,495.07	1,530.69	4,242.16	3,732.77	1,676.65	2,453.55	1,684.02	3,603.35	191.96	2,171.10	3,313.44	3,058.16	2,051.42
	Foreign	500.92	-	20.06	492.70	2,878.80	944.28	496.01	0.69	8.00	7.04	29.42	2.17	-
4	Bills Payable	16.42	969.19	2,106.26	103.74	441.57	137.29	323.53	70.60	75.23	238.12	175.32	20.46	-
5	Other Liabilities	39,025.11	41,945.51	75,835.31	76,572.30	9,961.13	46,478.03	17,704.97	24,298.00	45,933.17	12,604.20	59,859.88	33,369.11	36,208.03
	1. Sundry Creditors	1,181.81	1,848.71	41,780.92	6,466.79	-	217.70	2,114.44	2,258.06	6,405.79	1,882.21	18,221.44	58.89	6,169.88
	2. Loan Loss Provision	12,587.28	14,918.06	22,350.38	28,215.88	2,034.86	25,187.78	6,277.03	4,073.67	22,348.41	6,664.32	28,503.65	16,553.67	9,444.88
	3. Interest Suspense a/c	8,500.93	11,943.90	2,437.84	2,530.07	230.16	2,821.81	2,634.51	148.78	-	854.20	7,702.63	851.48	1,225.40
	4. Others	16,755.09	13,234.84	9,266.18	39,359.56	7,696.12	18,250.73	6,678.99	17,817.49	17,178.98	3,203.47	5,432.15	15,905.07	19,367.86
6	Reconciliation A/c	577.02	242.86	-	6.03	-	-	-	0.00	-	-	-	-	-
7	Profit & Loss A/c	3,327.67	3,724.87	-	4,491.10	2,624.15	1,164.27	1,838.42	4,123.42	507.70	2,177.11	4,706.95	2,893.24	2,801.68
	TOTAL Liabilities	479,538.57	730,339.69	757,892.37	677,508.41	187,053.98	444,720.54	267,820.74	376,973.25	419,531.55	260,307.40	534,280.22	509,223.53	405,750.06
Assets														
1	LIQUID FUNDS	79,303.28	83,788.70	32,200.61	35,569.63	29,563.13	41,523.71	16,929.26	22,949.37	22,800.31	15,357.12	28,916.93	24,616.47	18,011.90
	a. Cash Balance	7,597.09	8,089.06	5,966.29	6,302.28	473.23	3,558.56	836.49	1,910.14	5,255.52	2,317.15	6,558.90	4,260.78	3,277.14
	Nepalese Notes & Coins	7,542.15	7,827.61	5,571.33	5,823.79	397.88	3,332.14	810.27	1,883.69	5,086.95	2,053.37	6,184.14	3,967.28	2,960.62
	Foreign Currency	54.94	261.45	394.95	478.50	75.35	226.42	26.21	26.45	168.57	263.78	374.77	293.50	316.52
	b. Bank Balance	70,956.19	56,427.21	26,234.32	29,267.35	5,876.51	36,465.15	11,759.35	20,539.24	17,544.78	13,039.98	22,358.02	18,355.68	14,734.76
	1. In Nepal Rastra Bank	69,054.95	53,449.09	24,956.72	23,751.97	5,474.10	28,830.78	10,482.35	16,301.47	15,463.91	11,247.00	21,742.24	17,110.40	13,733.34
	Domestic Currency	69,054.95	53,449.09	24,778.06	23,565.46	5,292.93	28,628.64	10,399.20	16,193.59	15,425.73	11,080.62	21,635.77	17,008.33	13,564.19
	Foreign Currency	-	-	178.66	186.51	181.17	202.14	83.15	107.88	38.18	166.38	106.47	102.07	169.15
	2. "A" Class Licensed Institution	344.32	1,810.81	55.46	2,167.18	51.26	148.07	605.39	1,090.09	1,477.63	800.46	282.59	551.72	588.40
	Domestic Currency	344.32	1,725.11	55.46	2,155.97	51.26	148.07	605.39	911.39	1,477.63	543.11	279.79	541.81	263.29
	Foreign Currency	-	85.70	-	11.21	-	-	-	178.70	-	257.35	2.80	9.90	325.10
	3. Other Financial Ins.	-	-	-	-	-	-	-	0.00	-	-	-	-	-
	4. In Foreign Banks	1,556.92	1,167.31	1,222.14	3,348.20	351.15	7,486.30	671.62	3,147.67	603.24	992.51	333.20	693.57	413.02
	c. Money at Call	750.00	19,272.43	-	-	23,213.39	1,500.00	4,333.43	500.00	-	-	-	2,000.00	-
	Domestic Currency	750.00	2,800.00	-	-	-	1,500.00	-	500.00	-	-	-	2,000.00	-
	Foreign Currency	-	16,472.43	-	-	23,213.39	-	4,333.43	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	72,768.90	225,078.91	116,734.48	140,696.63	58,144.66	73,704.39	58,388.74	55,129.34	132,396.91	44,735.53	103,867.18	93,089.59	84,703.53
	a. Govt. Securities	55,344.90	136,320.44	55,243.55	68,827.61	7,845.61	39,654.39	29,875.12	55,129.34	52,369.06	29,637.55	103,867.18	30,913.62	39,694.21

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Mitri
Liabilities														
1	CAPITAL FUND	37,849.14	63,618.61	22,849.98	32,777.36	34,120.73	33,541.93	24,043.02	7,397.65	222.90	(3,488.27)	5,432.13	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	4,273.47	6,115.80	5,981.04	4,400.01	4,383.82	1,689.32	108.17	17.25	1,018.70	267.64	338.78
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	-	9.08
	f. Retained Earning	689.53	1,007.57	(2,018.30)	99.40	64.71	(2,565.48)	1,114.94	90.39	(453.92)	(4,041.94)	(404.12)	26.07	(9.03)
	g. Others Reserves Fund	6,759.22	10,920.28	5,087.35	5,607.39	5,789.94	8,164.91	2,962.73	1,106.66	12.80	33.59	1,083.48	200.64	53.09
2	BORROWINGS	25,282.26	20,258.81	5,855.86	9,167.41	13,814.44	7,842.83	9,407.12	995.44	-	-	747.30	-	-
	a. NRB	-	-	381.93	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	2,244.69	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	9,252.77	-	-	1,902.50	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	2,553.41	316.55	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	20,484.16	10,689.48	5,473.94	9,167.41	11,911.94	7,842.83	9,407.12	995.44	-	-	747.30	-	-
3	DEPOSITS	329,669.23	671,821.07	223,402.99	276,511.80	306,723.12	344,316.00	242,384.75	53,425.61	512.92	4,282.17	57,010.82	17,550.04	8,807.51
	a. Current	20,263.36	44,258.59	14,052.28	10,292.81	19,596.67	18,706.66	23,332.18	1,516.32	21.34	281.56	1,104.65	1,108.15	300.81
	Domestic	19,824.19	41,527.03	13,491.92	10,041.88	18,300.40	18,268.02	17,810.65	1,516.32	21.34	281.56	1,104.65	1,108.15	300.81
	Foreign	439.17	2,731.56	560.36	250.93	1,296.27	438.64	5,521.54	0.00	-	-	-	-	-
	b. Savings	157,851.19	303,644.07	102,297.06	100,905.18	135,476.95	186,060.91	121,302.94	30,270.43	98.35	3,224.03	30,728.44	9,989.26	2,975.44
	Domestic	157,824.05	302,678.61	101,841.48	100,829.04	135,073.51	185,922.15	118,500.79	30,268.63	98.35	3,224.03	30,728.44	9,989.26	2,975.44
	Foreign	27.13	965.46	455.58	76.14	403.44	138.77	2,802.16	1.79	-	-	-	-	-
	c. Fixed	128,720.29	266,928.94	83,960.62	136,891.32	118,834.68	111,845.79	75,504.58	16,910.35	316.11	170.91	18,746.58	4,007.88	4,935.98
	Domestic	128,720.29	262,871.67	80,293.35	132,961.26	114,543.31	110,660.96	73,963.51	16,910.35	316.11	170.91	18,746.58	4,007.88	4,935.98
	Foreign	-	4,057.28	3,667.27	3,930.06	4,291.37	1,848.3	1,541.07	-	-	-	-	-	-
	d. Call Deposits	21,683.18	52,159.61	21,750.46	25,468.79	29,148.35	25,266.63	20,635.70	4,724.15	75.69	605.67	6,409.92	2,432.06	595.21
	Domestic	21,683.18	51,530.39	21,701.70	24,900.84	24,522.06	21,490.43	19,748.46	4,724.15	75.69	605.67	6,409.92	2,432.06	595.21
	Foreign	-	629.22	48.77	567.94	4,626.28	3,776.20	887.25	-	-	-	-	-	-
	e. Others	1,151.22	4,829.85	1,342.58	2,953.71	3,666.48	2,436.00	1,609.34	4.37	1.43	-	21.23	12.70	0.07
	Domestic	1,151.22	4,643.61	1,342.58	2,733.24	3,587.81	2,436.00	1,609.34	4.37	1.43	-	21.23	12.70	0.07
	Foreign	-	186.24	-	220.46	78.67	-	-	-	-	-	-	-	-
4	Bills Payable	-	87.22	299.33	236.12	22.45	-	18.61	2.91	-	-	5.06	-	-
5	Other Liabilities	45,288.82	69,620.57	20,076.79	33,826.03	51,453.27	40,515.80	13,855.82	6,224.89	271.77	4,839.18	3,651.30	1,319.48	211.34
	1. Sundry Creditors	2,898.45	3,194.77	12.29	232.95	130.48	2,712.40	40.42	118.61	15.50	74.40	40.19	27.32	-
	2. Loan Loss Provision	11,838.52	27,615.76	10,665.26	15,105.99	12,114.25	22,845.88	7,947.35	2,915.95	141.34	2,116.86	2,347.90	911.13	98.36
	3. Interest Suspense a/c	2,770.45	-	2,055.27	1,692.59	1,261.83	5,777.47	-	1,475.83	50.70	1,242.77	-	-	-
	4. Others	27,781.40	38,810.05	7,343.97	16,794.51	37,946.70	9,180.04	5,868.05	1,714.48	64.23	1,405.14	1,263.22	381.03	112.98
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,126.87	5,978.34	1,746.13	3,749.45	3,630.82	1,504.83	3,122.37	-	-	-	606.83	161.85	121.11
	TOTAL Liabilities	439,216.32	831,384.62	274,231.09	356,268.18	409,764.83	427,721.39	292,831.68	68,046.50	1,007.59	5,633.08	67,453.42	20,784.50	10,739.91
Assets														
1	LIQUID FUNDS	25,119.39	50,593.86	20,358.07	18,295.73	28,646.76	25,256.61	33,318.05	3,475.94	409.60	21.65	4,996.51	2,218.51	523.77
	a. Cash Balance	4,606.05	5,963.03	3,445.58	3,318.63	3,793.42	4,144.19	2,443.00	479.32	19.53	5.55	552.38	345.98	61.43
	Nepalese Notes & Coins	4,595.34	5,765.30	3,310.88	3,029.32	3,205.93	3,968.38	1,952.61	466.43	19.53	5.55	551.90	345.98	61.43
	Foreign Currency	10.71	197.73	134.70	289.31	587.48	175.82	490.39	12.89	-	-	0.48	-	-
	b. Bank Balance	20,513.34	44,630.83	13,642.41	14,977.10	24,077.53	21,112.41	30,875.05	2,142.84	54.18	0.29	4,444.13	1,298.27	396.97
	1. In Nepal Rastra Bank	19,958.08	37,307.20	10,682.72	13,396.53	21,628.04	16,415.12	18,276.81	2,126.82	54.18	0.29	2,807.58	1,199.49	287.63
	Domestic Currency	19,940.69	37,061.12	10,574.27	12,196.74	21,110.31	16,299.92	15,909.87	2,124.50	54.18	0.29	2,776.02	1,199.49	287.63
	Foreign Currency	17.39	246.09	108.45	1,199.80	517.73	115.20	2,366.94	2.31	-	-	31.55	-	-
	2. "A"Class Licensed Institution	368.04	1,473.31	858.12	341.38	951.78	1,519.61	226.56	12.31	-	-	1,562.70	98.78	109.29
	Domestic Currency	334.57	1,302.59	616.53	259.17	951.78	1,195.16	221.01	-	-	-	1,555.48	98.78	109.29
	Foreign Currency	33.47	170.72	241.59	82.21	-	324.44	5.55	12.31	-	-	7.22	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	72.15	-	0.05
	4. In Foreign Banks	187.22	5,850.32	2,101.57	1,239.19	1,497.70	3,156.90	12,371.67	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	3,270.08	-	775.82	-	-	853.78	335.89	15.80	-	574.25	65.37
	Domestic Currency	-	-	1,000.23	-	-	-	-	853.78	335.89	15.80	-	574.25	65.37
	Foreign Currency	-	-	2,269.85	-	775.82	-	-	-	-	-	-	0.00	-
2	INVESTMENT IN SECURITIES	94,446.19	200,877.40	45,239.17	50,247.04	43,321.61	105,861.67	29,677.52	10,858.05	4.00	-	10,137.82	3,411.94	2,705.46
	a. Govt. Securities	69,095.94	117,224.70	32,751.07	50,247.04	21,240.86	46,805.60	24,144.12	5,358.05	4.00	-	9,937.82	201.61	105.46
	b. NRB Bond	25,350.25	83,652.70	12,488.10	-	22,080.75	59,056.08	4,931.88	5,500.00	-	-	200.00	3,210.33	2,600.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	601.52	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	29,196.55	41,640.81	9,725.13	15,407.48	24,735.13	21,343.70	12,525.38	1,440.11	26.08	-	933.64	264.80	61.20
	a. Interbank Lending	950.00	700.00	-	-	761.00	-	837.65	-	-	-	-	-	-
	b. Non Residents	-	31,347.17	6,744.03	9,699.63	16,992.02	11,009.18	8,010.74	-	-	-	-	-	-
	c. Others	28,246.55	9,593.64	2,981.09	5,707.86	6,982.11	10,334.52	3,676.99	1,440.11	26.08	-	933.64	264.80	61.20
4	LOANS & ADVANCES (Including Bills Purchased)	240,725.22	474,460.66	177,183.89	238,441.21	265,146.55	236,010.82	203,185.44	47,223.61	274.24	2,445.56	47,410.32	13,627.07	7,238.82
	4.1 LOANS & ADVANCES	240,725.22	474,460.66	177,183.89	238,328.93	263,902.88	235,975.53	203,185.44	47,223.61	274.24	2,445.56	47,410.32	13,627.07	7,238.82
	a. Private Sector	238,515.14	449,585.22	175,712.28	225,147.04	253,036.17	224,865.62	195,573.02	44,714.89	274.24	2,445.56	46,429.39	13,385.92	6,701.88
	b. Financial Institutions	2,210.07	23,164.57	1,471.61	8,181.90	10,866.71	10,985.36	7,612.42	2,508.72	-	-	980.93	241.15	536.94
	c. Government Organizations	-	1,710.86	-	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	5,112.28	1,243.67	35.29	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	5,112.28	1,243.67	35.29	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	2,412.03	11,880.00	6,802.48	4,142.87	2,862.52	4,693.97	1,700.75	1,033.88	34.70	142.35	710.74	384.31	61.99
7	OTHER ASSETS	45,236.53	46,040.72	13,346.10	25,045.39	43,034.50	32,587.26	11,202.36	3,430.84	162.09	2,716.07	2,685.53	610.65	143.74
	a. Accrued Interest:	4,640.94	8,537.02	4,685.05	9,843.71	7,423.70	14,553.16	3,138.88	1,960.95	41.71	1,294.59	716.79	169.25	61.42
	Financial Institutions	4,669.73	-	3,727.79	7,692.86	5,483.14	12,786.63	2,229.18	24.13	0.88	-	322.00	119.82	16.83
	Government Enterprises	1,110.10	1,719.80	0.40	784.12	396.41	780.72	423.36	94.59	-	-	152.72	-	2.03
	Private Sector	681.11	6,817.22	956.85	1,366.72	1,544.15	985.81	486.34	1,842.22	40.84	1,294.59	242.07	49.42	42.56
	b. Staff Loans / Adv.	5,841.37	3,927.93	2,855.21	2,250.09	2,127.98	11,552.88							

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,450.43	9,028.74	6,449.88	687.38	6,626.59	6,896.14	6,881.39	535.84	544.41	574.86	683.66	1,035.10
	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	1,827.97	1,137.45	75.00	857.03	1,261.83	1,191.82	86.78	9.82	93.07	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	(247.47)	(4.81)	(632.20)	6.15	(290.47)
	g. Others Reserves Fund	1,392.50	1,178.36	1,067.27	108.78	2,373.28	577.67	1,881.53	139.07	17.02	279.65	25.05	206.60
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	120,318.45	96,797.73	65,292.98	2,393.49	65,488.23	76,506.53	56,021.61	5,334.11	1,490.95	8,605.99	6,080.23	4,494.16
	a. Current	3,701.73	2,449.61	1,837.85	44.70	1,845.18	1,546.16	1,405.99	135.24	29.82	255.37	152.44	127.35
	Domestic	3,701.73	2,449.61	1,837.85	44.70	1,840.47	1,546.16	1,405.98	135.24	29.82	255.37	152.44	127.35
	Foreign	-	-	-	-	4.71	-	0.01	-	-	-	-	-
	b. Savings	67,881.47	58,616.63	32,561.80	603.46	35,911.78	45,756.82	25,825.55	2,113.09	551.71	2,981.17	2,272.95	1,074.04
	Domestic	67,876.40	58,616.63	32,561.80	603.46	35,909.89	45,756.82	25,825.55	2,113.09	551.71	2,981.17	2,272.95	1,074.04
	Foreign	5.07	-	-	-	1.89	-	-	-	-	-	-	-
	c. Fixed	38,577.21	25,031.28	26,109.43	1,526.83	20,535.36	26,060.34	22,340.41	2,276.15	823.63	4,112.02	2,948.10	2,847.54
	Domestic	38,577.21	25,031.28	26,109.43	1,526.83	20,535.36	26,060.34	22,340.41	2,276.15	823.63	4,112.02	2,948.10	2,847.54
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	10,059.59	10,625.32	4,783.90	217.36	7,120.59	3,127.16	6,396.05	809.58	85.80	1,255.33	706.74	444.82
	Domestic	10,059.59	10,625.32	4,783.90	217.36	7,120.59	3,127.16	6,396.05	809.58	85.80	1,255.33	706.74	444.82
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	98.45	74.89	-	1.13	75.31	16.05	53.60	0.05	-	2.10	-	0.41
	Domestic	98.45	74.89	-	1.13	75.31	16.05	53.60	0.05	-	2.10	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.10	0.17	-	-	-	-	1.57	-	-	-	-	-
5	Other Liabilities	6,267.49	6,856.25	4,335.72	227.46	6,150.88	4,694.68	7,393.18	568.11	69.84	1,101.33	439.94	972.99
	1. Sundry Creditors	-	6.39	0.32	7.30	14.24	270.04	65.82	1.17	2.02	9.53	(0.76)	38.81
	2. Loan Loss Provision	4,484.65	4,391.94	2,790.66	105.40	3,768.21	2,860.91	2,890.05	244.94	34.48	526.10	192.97	301.40
	3. Interest Suspense a/c	-	-	-	70.16	-	265.76	1,455.33	80.87	-	174.01	40.60	437.63
	4. Others	1,782.83	2,457.92	1,544.74	44.59	2,368.43	1,297.98	2,981.99	241.12	33.33	391.69	207.13	195.15
6	Reconciliation A/c	0.07	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,264.53	1,352.35	374.60	37.52	816.11	1,019.40	527.45	-	-	62.35	53.64	-
	TOTAL Liabilities	140,967.17	115,032.31	77,450.30	3,345.84	80,581.81	90,116.75	71,824.22	6,438.05	2,105.20	10,344.52	7,262.05	6,502.24
Assets													
1	LIQUID FUNDS	7,777.80	6,397.42	4,624.17	323.78	4,367.21	7,580.31	5,840.97	773.30	349.23	1,530.08	750.93	724.20
	a. Cash Balance	1,478.05	828.92	481.88	14.70	832.63	657.51	510.56	57.46	24.56	118.04	71.95	28.62
	Nepalese Notes & Coins	1,452.30	652.27	464.24	14.70	745.39	657.51	510.41	57.46	24.56	118.04	71.95	28.62
	Foreign Currency	25.75	176.65	17.64	-	87.25	-	0.15	-	-	-	-	-
	b. Bank Balance	4,671.11	5,568.50	4,142.29	309.08	2,789.71	6,057.20	5,330.41	212.90	87.74	426.19	678.98	257.02
	1. In Nepal Rastra Bank	4,669.87	5,568.50	4,142.29	309.08	2,789.71	6,057.20	5,330.41	212.89	-	425.87	332.42	257.02
	Domestic Currency	4,642.59	5,568.50	4,142.29	309.08	2,789.71	6,057.20	5,330.41	212.89	-	425.87	332.42	257.02
	Foreign Currency	27.29	49.37	0.07	-	5.21	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.23	1,829.10	824.81	76.90	111.02	5.48	983.58	0.01	67.23	0.32	280.44	-
	Domestic Currency	-	1,804.27	815.84	76.90	111.02	4.23	974.88	0.01	67.23	0.32	280.44	-
	Foreign Currency	1.23	24.83	8.97	-	-	1.25	8.70	-	-	-	-	-
	3. Other Financial Ins.	-	43.98	91.21	96.87	-	0.05	13.52	-	20.51	-	66.12	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,628.64	-	-	-	744.87	865.61	-	502.94	236.93	985.85	-	438.55
	Domestic Currency	1,628.64	-	-	-	733.86	865.61	-	502.94	236.93	985.85	-	438.55
	Foreign Currency	-	-	-	-	11.01	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	23,970.48	17,240.90	11,345.51	1,150.00	11,140.08	12,802.25	9,751.68	1,250.00	374.62	1,629.98	790.00	1,942.80
	a. Govt. Securities	10,062.80	10,216.05	9,595.51	-	11,140.08	11,533.73	6,039.53	-	374.62	1,629.98	490.00	289.80
	b. NRB Bond	13,907.68	7,024.85	1,750.00	1,150.00	-	1,268.53	3,712.15	1,250.00	-	-	300.00	1,653.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,225.28	1,842.93	1,293.17	-	4,578.53	850.88	2,365.35	113.72	93.80	56.68	69.64	171.97
	a. Interbank Lending	-	-	-	-	3,262.35	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,225.28	1,842.93	1,293.17	-	1,316.18	850.88	2,365.35	113.72	93.80	56.68	69.64	171.97
4	LOANS & ADVANCES (Including Bills Purchased)	104,723.34	83,849.59	57,018.44	1,379.41	53,265.50	64,567.85	48,600.07	3,540.75	1,047.33	6,103.65	5,200.76	2,635.59
	4.1 LOANS & ADVANCES	104,723.34	83,849.59	57,018.44	1,379.41	53,265.50	64,567.85	48,600.07	3,540.75	1,047.33	6,103.65	5,200.76	2,635.59
	a. Private Sector	103,041.22	80,580.66	55,441.91	1,379.41	51,252.82	63,827.06	48,377.24	3,455.79	1,047.33	5,853.65	5,200.76	2,566.62
	b. Financial Institutions	1,682.12	3,268.94	1,576.53	-	2,012.68	740.79	222.83	84.96	-	250.00	-	68.98
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-								

S.N.	BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	GMBFL
Liabilities														
1	CAPITAL FUND	363.70	1,239.09	1,948.33	1,301.46	937.99	634.82	(15.50)	786.37	1,043.47	722.04	489.50	317.97	1,548.42
	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	261.12	286.27	252.63	72.98	184.35	307.02	198.04	24.89	99.47	453.31	221.30
	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)	(599.74)	1.64	(555.54)	(454.77)	(1,136.88)	(1,489.15)	(355.89)	12.11	(620.47)	(1,217.90)	(60.45)
	g. Others Reserves Fund	1,810.33	615.96	1,338.37	13.55	335.52	168.51	246.56	885.94	252.00	64.30	171.89	144.87	375.40
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	253.95	9,067.12	12,938.39	8,588.98	6,265.16	7,936.58	2,335.50	7,198.95	8,607.09	3,684.24	3,225.44	26.27	8,328.25
	a. Current	-	145.89	29.64	34.06	95.13	112.06	11.92	70.72	100.40	97.57	88.70	22.36	92.09
	Domestic	-	145.89	29.64	34.06	95.13	112.06	11.92	70.72	100.40	97.57	88.70	22.36	92.09
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.30	3,052.22	3,836.73	2,111.37	2,441.99	2,034.10	1,033.84	3,706.09	2,372.57	1,126.27	1,074.40	-	2,062.16
	Domestic	32.30	3,052.22	3,836.73	2,111.37	2,441.99	2,034.10	1,033.84	3,706.09	2,372.57	1,126.27	1,074.40	-	2,062.16
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,612.16	8,143.41	5,859.00	3,375.52	4,856.43	1,217.34	2,876.19	5,010.41	2,071.94	1,750.69	-	4,927.77
	Domestic	-	4,612.16	8,143.41	5,859.00	3,375.52	4,856.43	1,217.34	2,876.19	5,010.41	2,071.94	1,750.69	-	4,927.77
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	187.29	1,256.86	927.03	584.55	352.51	927.05	72.39	545.95	1,123.71	388.46	311.65	-	1,245.83
	Domestic	187.29	1,256.86	927.03	584.55	352.51	927.05	72.39	545.95	1,123.71	388.46	311.65	-	1,245.83
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	34.35	-	1.59	-	-	6.94	-	-	-	-	-	3.91	0.40
	Domestic	34.35	-	1.59	-	-	6.94	-	-	-	-	-	3.91	0.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.14	-	0.02	-	-	-	-	-
5	Other Liabilities	8,442.91	1,692.60	1,399.20	387.90	615.36	547.65	2,166.93	1,321.11	778.61	73.58	432.92	4,085.56	636.40
	1. Sundry Creditors	20.23	19.39	-	12.92	6.66	28.64	10.30	2.94	12.60	-	4.84	-	16.28
	2. Loan Loss Provision	2,187.12	1,115.31	715.17	232.67	412.45	275.44	1,288.13	1,105.48	571.78	-	181.00	663.53	337.77
	3. Interest Suspense a/c	6,093.74	385.72	-	24.45	-	41.86	789.80	-	-	-	70.79	3,204.40	110.42
	4. Others	141.83	172.18	684.03	117.84	196.25	201.71	78.70	212.69	194.24	73.58	176.29	217.63	171.92
6	Reconciliation A/c	22.28	-	-	-	-	(7.99)	-	-	-	-	-	-	-
7	Profit & Loss A/c	0.98	64.06	-	46.99	57.99	-	-	155.98	42.33	10.95	-	-	46.69
	TOTAL Liabilities	9,083.81	12,062.85	16,535.08	10,325.33	7,876.49	9,111.20	4,486.93	9,462.45	10,471.51	4,490.80	4,147.86	4,429.80	10,559.75
Assets														
1	LIQUID FUNDS	117.24	1,361.43	1,547.57	689.80	617.35	743.79	670.58	1,735.43	1,411.10	526.75	340.97	163.54	819.36
	a. Cash Balance	-	109.48	235.79	35.81	31.62	44.91	25.53	127.85	87.29	31.96	30.78	0.23	44.92
	Nepalese Notes & Coins	-	109.48	235.79	35.81	31.62	44.91	25.53	127.85	87.29	31.96	30.78	0.23	44.91
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	2.41	722.65	736.59	558.11	585.74	335.78	105.05	414.43	1,323.80	178.61	310.19	163.32	355.98
	1. In Nepal Rastra Bank	0.07	722.65	736.59	558.11	584.09	321.66	104.47	329.08	985.53	178.61	203.90	9.07	344.69
	Domestic Currency	0.07	722.65	736.59	558.11	584.09	321.66	104.47	329.08	985.53	178.61	203.90	9.07	344.69
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	2.34	-	-	-	188.09	14.11	0.57	85.35	236.13	-	80.92	154.04	11.26
	Domestic Currency	2.34	-	-	-	188.09	14.11	0.57	85.35	236.13	-	80.92	154.04	11.26
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	13.56	0.02	0.00	-	102.15	-	25.38	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	114.83	529.30	575.18	95.88	-	363.10	540.00	1,193.16	-	316.18	-	-	418.45
	Domestic Currency	114.83	529.30	575.18	95.88	-	363.10	540.00	1,193.16	-	316.18	-	-	418.45
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,150.00	1,562.88	2,939.16	1,914.34	1,894.50	-	1,553.72	3,009.20	1,269.36	615.84	-	3,009.88
	a. Govt. Securities	1.00	800.00	1,562.88	1,854.64	414.34	460.00	-	1,553.72	659.20	1,269.36	265.84	-	1,659.88
	b. NRB Bond	-	1,350.00	-	1,084.53	1,500.00	1,434.50	-	-	2,350.00	-	350.00	-	1,350.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	283.01	2,427.93	219.30	191.87	157.11	39.50	91.73	554.02	265.36	61.71	1.45	723.91
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	283.01	2,427.93	219.30	191.87	157.11	39.50	91.73	554.02	265.36	61.71	1.45	723.91
4	LOANS & ADVANCES (Including Bills Purchased)	2,190.06	6,694.16	9,553.16	6,104.18	4,409.33	5,450.66	2,321.45	4,553.90	5,010.24	2,082.60	2,533.82	663.53	5,267.58
4.1	LOANS & ADVANCES	2,190.06	6,694.16	9,553.16	6,104.18	4,409.33	5,450.66	2,321.45	4,553.90	5,010.24	2,082.60	2,533.82	663.53	5,267.58
	a. Private Sector	2,190.06	6,614.68	9,433.16	6,083.51	4,409.33	5,349.11	2,271.75	4,513.32	5,010.24	2,082.60	2,445.62	663.53	5,203.73
	b. Financial Institutions	-	79.48	120.00	20.67	-	101.55	49.71	40.59	-	-	88.21	-	63.86
	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	102.56	263.0								

S.N.	BFI Name	KFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	1,987.08	2,243.14	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	313.96	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	22,259.01	23,583.70	10,493.20
	a. Current	361.06	276.83	103.26
	Domestic	361.06	276.83	103.26
	Foreign	-	-	-
	b. Savings	7,654.81	7,284.53	2,720.79
	Domestic	7,654.81	7,284.53	2,720.79
	Foreign	-	-	-
	c. Fixed	11,177.28	13,127.07	6,275.79
	Domestic	11,177.28	13,127.07	6,275.79
	Foreign	-	-	-
	d. Call Deposits	3,028.20	2,895.23	1,390.61
	Domestic	3,028.20	2,895.23	1,390.61
	Foreign	-	-	-
	e. Others	37.66	0.05	2.75
	Domestic	37.66	0.05	2.75
	Foreign	-	-	-
4	Bills Payable	0.07	-	-
5	Other Liabilities	1,005.96	1,677.12	831.18
	1. Sundry Creditors	152.41	58.06	7.01
	2. Loan Loss Provision	502.74	826.76	499.75
	3. Interest Suspense a/c	-	141.84	198.00
	4. Others	350.81	650.46	126.42
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	141.94	284.43	14.33
	TOTAL Liabilities	26,392.90	28,288.39	12,622.13
Assets				
1	LIQUID FUNDS	1,862.35	1,701.85	899.45
	a. Cash Balance	186.63	96.75	47.23
	Nepalese Notes & Coins	186.63	96.75	47.23
	Foreign Currency	-	-	-
	b. Bank Balance	1,675.72	1,605.10	446.43
	1. In Nepal Rastra Bank	1,205.55	885.95	446.43
	Domestic Currency	1,205.55	885.95	446.43
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	389.57	706.47	-
	Domestic Currency	389.57	706.47	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	80.60	12.69	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	405.79
	Domestic Currency	-	-	405.79
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	4,181.68	3,256.23	1,398.40
	a. Govt. Securities	2,300.00	1,350.00	1,248.40
	b. NRB Bond	1,881.68	1,906.23	150.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	570.62	429.49	233.21
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	570.62	429.49	233.21
	LOANS & ADVANCES (Including Bills Purchased)	18,576.74	20,978.36	9,044.66
4	LOANS & ADVANCES	18,576.74	20,978.36	9,044.66
	a. Private Sector	18,090.39	20,160.37	9,039.50
	b. Financial Institutions	486.35	817.99	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	369.05	707.17	319.59
7	OTHER ASSETS	786.20	1,094.00	499.24
	a. Accrued Interest:	345.52	345.53	211.71
	Financial Institutions	305.61	174.39	148.71
	Government Enterprises	31.13	66.63	13.88
	Private Sector	8.78	104.51	49.12
	b. Staff Loans / Adv.	185.12	414.53	131.78
	c. Sundry Debtors	62.41	(0.26)	11.06
	d. Cash In Transit	-	-	-
	e. Others	193.16	334.20	144.70
8	Expenses not Written off	-	-	-
9	Non Banking Assets	46.26	121.29	218.41
10	Reconciliation Account	-	-	9.18
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	26,392.90	28,288.39	12,622.13

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	10,880.41	15,627.67	19,295.54	17,055.13	3,168.61	12,778.36	8,360.25
1.1 On Deposit Liabilities	10,540.08	15,214.41	18,319.55	16,154.23	2,925.44	12,016.85	7,584.31
1.1.1 Saving Account	5,163.18	6,968.29	6,336.82	4,363.79	1,610.79	3,229.49	1,805.42
1.1.2 Fixed Account	5,264.84	8,055.27	11,563.57	11,251.71	1,152.46	8,378.32	5,531.62
1.1.2.1 Up to 3 months Fixed Account	381.49	-	3,469.07	18.16	-	-	1,040.52
1.1.2.2 3 to 6 months Fixed Account	639.40	-	1,734.53	-	71.60	-	1,099.34
1.1.2.3 6 months to 1 year Fixed Account	1,335.86	-	3,122.16	-	847.54	8,378.32	969.92
1.1.2.4 Above 1 year Fixed Account	2,908.08	8,055.27	3,237.80	11,233.55	233.32	-	2,421.83
1.1.3 Call Deposit	112.06	190.85	419.17	538.73	162.18	409.04	247.27
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	340.33	413.26	975.99	900.90	243.18	761.51	775.93
2. Commission Expense	335.89	552.75	1,002.30	473.71	367.88	-	137.28
3. Staff Expense	3,706.97	4,544.20	3,761.08	2,938.68	961.44	2,954.68	1,548.45
4. Office Operating Expenses	1,263.58	1,606.64	2,395.39	2,371.71	779.11	1,960.07	1,013.68
5. Foreign Exchange Loss	-	-	-	32.60	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	32.60	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.15	-	-
7. Provision for Risk	4,923.18	5,366.56	1,020.90	12,510.93	332.83	-	2,475.23
7.1 Loan loss Provision	4,923.18	5,366.56	971.10	12,510.93	332.83	-	2,472.86
7.1.1 General Loan loss Provision	4,923.18	850.33	-	3,482.83	100.47	-	441.13
7.1.1.1 Pass Loan Loss Provision	4,923.18	477.23	-	1,627.42	-	-	370.75
7.1.1.2 Watch List Provision	-	373.09	-	1,855.41	100.47	-	70.38
7.1.2 Special Loan Loss Provision	-	4,516.23	971.10	9,028.10	232.36	-	2,031.73
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.68
7.5. Provision for Loss of Other Assets	-	-	49.80	-	-	-	0.69
8. Loan Written Off	-	-	172.75	297.88	10.94	276.61	-
9. Provision for Staff Bonus	291.69	280.07	1,348.68	715.48	416.53	181.40	291.81
10. Provision for Income Tax	2,214.50	1,596.37	3,645.84	1,948.19	1,124.64	468.31	787.89
11. Others	-	2.33	-	-	-	-	-
12. Net Profit	3,327.67	3,724.87	8,492.24	4,491.10	2,624.15	1,164.27	1,838.42
Total Expenses	26,943.89	33,301.47	41,134.73	42,835.40	9,786.29	19,783.70	16,453.01

Income

1. Interest Income	19,250.10	26,140.09	34,802.33	28,969.35	6,779.37	20,947.10	12,839.15
1.1 On Loans and Advances	15,420.61	19,237.48	28,377.12	22,889.68	4,680.60	17,245.66	9,381.01
1.2 On Investment	1,814.97	6,269.79	4,182.16	2,715.67	1,153.70	1,929.92	2,317.70
1.2.1 Government Bonds	1,814.97	770.34	2,826.26	2,715.67	1,089.64	1,929.92	1,603.90
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1,954.31	1,355.90	-	-	-	710.63
1.2.4 Debenture & Bonds	-	3,545.14	-	-	64.06	-	3.17
1.3 On Agency Balance	251.37	10.37	-	1,603.66	10.51	-	8.55
1.4 On Call Deposit	-	622.44	1,345.58	-	622.95	-	-
1.5 On Others	1,763.15	-	897.47	1,760.34	311.61	1,771.52	1,131.88
2. Commission and Discount	1,182.67	372.05	3,993.33	1,699.97	1,656.23	884.86	1,372.21
2.1 Bills Purchase and Discount	-	0.01	-	-	34.39	-	1.76
2.2 Commission	1,182.67	291.90	1,062.46	1,699.97	1,402.13	645.94	528.50
2.3 Others	-	80.14	2,930.87	-	219.71	238.91	841.95
3. Exchange Flactuation Income	304.88	282.46	1,273.11	1,036.34	866.08	670.71	356.03
3.1 Due to Change in Exchange Rate	-	11.24	238.74	-	2.62	-	40.06
3.2 Due to Foreign Currency Transaction	304.88	271.22	1,034.37	1,036.34	863.46	670.71	315.97
4. Other Operating Income	620.65	1,794.18	385.83	915.73	82.86	211.69	112.26
5. Non Operating Income	3.16	465.04	-	513.79	-	183.37	3.02
6. Write Back from Provisions for loss	5,582.44	4,214.25	532.08	9,697.47	388.06	(3,131.92)	1,769.85
7. Recovery of written-off Loan	-	33.40	148.05	2.75	13.68	17.90	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	26,943.89	33,301.47	41,134.73	42,835.40	9,786.29	19,783.70	16,453.01

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	9,926.48	13,624.41	6,996.09	14,953.58	13,439.23	10,891.91	10,778.68
1.1 On Deposit Liabilities	9,377.74	12,695.86	6,434.12	13,402.12	12,742.58	9,399.61	9,774.34
1.1.1 Saving Account	2,717.68	3,933.10	2,657.01	3,589.31	4,712.36	3,157.42	3,633.21
1.1.2 Fixed Account	6,414.00	8,591.96	3,636.29	9,519.76	7,657.12	6,080.63	6,027.45
1.1.2.1 Up to 3 months Fixed Account	2,840.17	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,446.34	-	-	-	-	2,290.11	-
1.1.2.3 6 months to 1 year Fixed Account	2,127.48	-	104.26	-	4,752.46	2,468.35	6,027.18
1.1.2.4 Above 1 year Fixed Account	-	8,591.96	3,532.03	9,519.76	2,904.66	1,322.17	0.27
1.1.3 Call Deposit	246.06	170.80	140.82	293.04	373.11	161.56	113.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	548.74	928.55	561.97	1,551.46	696.64	1,492.29	1,004.34
2. Commission Expense	63.53	230.38	270.99	366.38	8.87	-	19.61
3. Staff Expense	1,943.40	2,788.22	2,038.05	3,386.13	3,752.08	2,634.77	3,476.80
4. Office Operating Expenses	1,485.65	1,987.40	1,213.16	1,499.11	2,346.43	2,076.09	1,446.27
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	10.13	119.08	-	47.56	8.81
7. Provision for Risk	777.40	4,630.02	727.12	10,190.17	6,230.90	2,048.49	5,130.75
7.1 Loan loss Provision	777.40	4,630.02	727.12	10,190.17	6,230.90	2,048.49	5,130.75
7.1.1 General Loan loss Provision	396.85	1,103.35	172.54	7,433.04	1,947.07	304.40	580.04
7.1.1.1 Pass Loan Loss Provision	362.85	-	172.54	-	1,797.46	249.85	449.73
7.1.1.2 Watch List Provision	34.00	1,103.35	-	7,433.04	149.61	54.55	130.31
7.1.2 Special Loan Loss Provision	380.54	3,526.66	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	667.91	80.59	345.57	814.34	459.24	455.29	154.78
10. Provision for Income Tax	1,911.46	217.58	933.05	2,622.12	1,239.96	1,295.88	981.83
11. Others	-	-	-	-	-	-	-
12. Net Profit	4,123.42	507.70	2,177.11	4,706.95	2,893.24	2,801.68	1,958.92
Total Expenses	20,899.26	24,557.21	14,739.08	38,657.87	30,502.04	22,251.66	23,956.46

Income

1. Interest Income	18,303.27	21,026.29	12,403.80	25,898.10	23,200.48	19,011.40	18,522.87
1.1 On Loans and Advances	14,811.09	16,891.25	10,362.06	21,179.31	18,823.34	15,498.60	14,114.94
1.2 On Investment	3,470.85	2,520.19	1,579.60	3,764.73	3,041.56	2,530.34	2,820.72
1.2.1 Government Bonds	2,958.47	2,486.47	-	3,764.73	2,963.89	2,252.66	2,750.66
1.2.2 Foreign Bonds	460.63	-	18.77	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	168.09	70.17
1.2.4 Debenture & Bonds	51.75	33.71	1,560.82	-	77.67	109.60	(0.11)
1.3 On Agency Balance	-	8.22	-	-	12.24	11.31	-
1.4 On Call Deposit	-	1,606.63	-	-	611.74	347.09	-
1.5 On Others	21.32	-	462.15	954.06	711.60	624.05	1,587.20
2. Commission and Discount	1,906.57	1,478.19	1,681.53	3,006.63	1,723.89	2,142.51	1,066.91
2.1 Bills Purchase and Discount	54.12	1.20	-	-	195.85	79.75	0.01
2.2 Commission	1,852.44	1,477.00	1,440.75	2,981.80	1,232.69	237.92	989.44
2.3 Others	-	-	240.78	24.82	295.35	1,824.84	77.46
3. Exchange Flactuation Income	660.90	219.45	485.82	773.47	901.11	576.32	265.91
3.1 Due to Change in Exchange Rate	(50.29)	-	136.91	48.07	(13.27)	119.26	-
3.2 Due to Foreign Currency Transaction	711.20	219.45	348.92	725.40	914.38	457.06	265.91
4. Other Operating Income	28.52	130.57	108.57	559.33	846.18	511.33	790.33
5. Non Operating Income	-	-	2.27	97.07	595.82	-	145.10
6. Write Back from Provisions for loss	-	1,688.25	53.88	8,323.27	1,430.32	-	3,165.35
7. Recovery of written-off Loan	-	14.45	3.20	-	17.01	10.10	-
8. Income from Extra Ordinary transactions	-	-	-	-	(1.28)	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	20,899.26	24,557.21	14,739.08	38,657.87	28,713.54	22,251.66	23,956.46

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	22,007.44	7,987.15	11,367.99	10,522.63	11,593.17	8,753.54	2,013.72
1.1 On Deposit Liabilities	20,275.51	7,418.59	10,415.43	9,449.52	10,867.64	7,843.80	1,913.33
1.1.1 Saving Account	6,366.54	2,341.49	2,199.10	3,145.06	3,976.17	2,568.12	728.39
1.1.2 Fixed Account	13,635.79	4,930.19	8,094.38	6,015.67	6,865.42	5,146.85	1,157.04
1.1.2.1 Up to 3 months Fixed Account	-	551.30	-	6.53	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,621.94	454.76	3,128.25	40.58	-	-	4.36
1.1.2.3 6 months to 1 year Fixed Account	3,810.35	3,222.04	3,259.21	951.44	-	5,146.85	257.49
1.1.2.4 Above 1 year Fixed Account	8,203.50	702.09	1,706.93	5,017.12	6,865.42	-	895.19
1.1.3 Call Deposit	273.18	146.91	121.95	254.38	26.05	128.83	27.90
1.1.4 Certificate of Deposit	-	-	-	34.42	-	-	-
1.2 On Borrowing	1,731.93	568.56	952.56	1,073.11	725.52	909.75	100.39
2. Commission Expense	904.83	154.59	-	245.85	183.08	-	18.11
3. Staff Expense	3,757.57	1,904.09	1,579.18	2,307.60	3,552.39	1,595.89	599.65
4. Office Operating Expenses	2,963.40	1,299.81	1,004.02	1,517.27	1,913.53	1,298.05	389.20
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	16.06	-	-	-	0.19	-	25.81
7. Provision for Risk	3,914.83	1,876.89	2,163.36	4,943.63	4,152.79	2,463.02	972.24
7.1 Loan loss Provision	3,914.83	1,876.89	2,163.36	4,943.63	4,152.79	2,461.21	972.24
7.1.1 General Loan loss Provision	(350.48)	-	407.65	576.67	-	143.52	230.31
7.1.1.1 Pass Loan Loss Provision	(1,182.51)	-	33.64	315.53	-	109.84	39.06
7.1.1.2 Watch List Provision	832.03	-	374.01	261.14	-	33.69	191.26
7.1.2 Special Loan Loss Provision	4,265.31	1,876.89	1,872.67	4,366.95	4,152.79	2,317.69	741.92
7.1.3 Additional Loan Loss Provision	-	-	(116.95)	-	-	-	-
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	108.57	14.80
9. Provision for Staff Bonus	918.98	284.45	595.29	573.35	355.14	489.91	86.75
10. Provision for Income Tax	2,292.52	813.95	1,608.15	1,529.31	1,691.45	1,286.82	234.23
11. Others	-	-	-	173.27	-	1.64	-
12. Net Profit	5,978.34	1,746.13	3,749.45	3,630.82	1,504.83	3,122.37	546.54
Total Expenses	42,753.98	16,067.06	22,580.48	25,771.97	24,946.68	19,119.82	4,901.06

Income

1. Interest Income	36,710.62	13,711.85	19,962.81	19,565.07	20,350.48	15,138.04	3,859.64
1.1 On Loans and Advances	29,360.79	11,853.45	16,921.66	17,263.16	16,188.37	13,113.82	3,390.60
1.2 On Investment	4,689.89	1,648.79	2,631.09	1,728.41	3,688.26	1,906.67	313.84
1.2.1 Government Bonds	4,389.46	1,648.79	2,565.34	1,615.06	2,720.13	1,884.17	313.84
1.2.2 Foreign Bonds	-	-	-	-	-	18.57	-
1.2.3 NRB Bonds	227.45	-	-	-	838.31	-	-
1.2.4 Debenture & Bonds	72.98	-	65.75	113.34	129.82	3.94	-
1.3 On Agency Balance	-	64.20	4.05	-	16.07	-	-
1.4 On Call Deposit	-	22.96	-	15.60	-	-	5.17
1.5 On Others	2,659.93	122.44	406.01	557.90	457.78	117.55	150.03
2. Commission and Discount	4,150.42	1,344.46	1,302.87	2,658.32	2,130.81	344.41	220.76
2.1 Bills Purchase and Discount	-	1.92	-	-	17.92	-	-
2.2 Commission	4,150.42	632.73	1,221.98	2,658.32	2,016.80	344.41	7.14
2.3 Others	-	709.80	80.89	-	96.09	-	213.62
3. Exchange Flactuation Income	1,198.15	412.20	351.77	760.57	605.99	822.25	0.18
3.1 Due to Change in Exchange Rate	14.50	-	2.81	114.82	26.55	51.45	-
3.2 Due to Foreign Currency Transaction	1,183.64	412.20	348.96	645.74	579.44	770.80	0.18
4. Other Operating Income	575.04	183.62	624.13	7.11	475.99	971.72	107.32
5. Non Operating Income	-	20.78	305.92	73.93	3.27	513.30	-
6. Write Back from Provisions for loss	-	390.41	-	2,664.84	1,379.34	1,319.29	710.74
7. Recovery of written-off Loan	119.74	3.75	32.99	31.12	0.79	9.70	2.43
8. Income from Extra Ordinary transactions	-	-	-	11.01	-	1.12	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	42,753.98	16,067.06	22,580.48	25,771.97	24,946.68	19,119.82	4,901.06

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	23.26	58.31	2,136.11	519.77	335.47	4,503.77	3,383.60
1.1 On Deposit Liabilities	23.26	58.31	2,061.96	519.77	335.47	4,359.46	3,303.32
1.1.1 Saving Account	2.22	28.57	681.30	199.53	67.24	1,511.34	1,519.13
1.1.2 Fixed Account	20.30	27.02	1,347.75	309.53	265.50	2,791.61	1,734.22
1.1.2.1 Up to 3 months Fixed Account	1.50	-	32.64	-	10.62	46.60	51.60
1.1.2.2 3 to 6 months Fixed Account	4.52	-	260.37	28.68	13.28	162.64	117.32
1.1.2.3 6 months to 1 year Fixed Account	3.08	4.55	457.65	0.46	92.93	1,783.01	975.97
1.1.2.4 Above 1 year Fixed Account	11.19	22.47	597.10	280.39	148.68	799.36	589.34
1.1.3 Call Deposit	0.74	2.72	32.91	10.70	2.72	56.52	49.96
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	74.15	-	0.00	144.30	80.28
2. Commission Expense	-	-	15.44	14.52	-	-	7.98
3. Staff Expense	19.35	30.89	611.55	173.87	67.62	1,205.06	918.15
4. Office Operating Expenses	22.32	28.20	471.53	115.25	36.39	792.23	608.40
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	50.49	162.96	323.03	118.52	22.52	2,525.40	749.15
7.1 Loan loss Provision	50.49	162.96	323.03	118.52	22.52	2,525.40	749.15
7.1.1 General Loan loss Provision	3.38	-	5.21	31.19	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	2.89	-	-	31.19	2.07	275.22	455.35
7.1.2 Special Loan Loss Provision	47.11	162.96	317.82	87.33	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	-	28.51	13.84	-	22.13	-
9. Provision for Staff Bonus	-	-	96.51	25.69	17.30	200.72	214.66
10. Provision for Income Tax	-	-	261.74	69.37	51.91	541.94	579.58
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	606.83	161.85	121.11	1,264.53	1,352.35
Total Expenses	127.79	280.36	4,551.38	1,212.67	652.32	11,056.71	7,828.67

Income

1. Interest Income	18.80	34.40	4,107.47	1,040.79	611.64	8,799.31	6,819.56
1.1 On Loans and Advances	18.80	34.35	3,556.08	946.82	557.85	7,880.08	5,918.00
1.2 On Investment	-	-	492.53	85.74	52.46	685.75	779.91
1.2.1 Government Bonds	-	-	492.53	85.74	52.46	647.78	779.91
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	37.97	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.04	5.29	4.10	1.33	7.68	5.35
1.5 On Others	-	-	53.57	4.14	-	225.80	116.30
2. Commission and Discount	0.20	-	232.02	93.22	0.57	63.26	164.88
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.04	-	19.61	14.45	0.38	52.70	162.38
2.3 Others	0.16	-	212.41	78.77	0.19	10.56	2.50
3. Exchange Flactuation Income	-	-	2.93	0.01	-	16.15	52.25
3.1 Due to Change in Exchange Rate	-	-	2.82	0.01	-	6.05	29.14
3.2 Due to Foreign Currency Transaction	-	-	0.11	-	-	10.10	23.12
4. Other Operating Income	0.21	0.03	68.15	-	35.24	495.61	432.50
5. Non Operating Income	4.22	-	4.12	16.19	4.87	82.70	0.77
6. Write Back from Provisions for loss	43.62	-	135.97	62.47	-	1,599.67	358.70
7. Recovery of written-off Loan	-	-	0.73	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	60.75	245.94	-	-	-	-	-
Total Income	127.79	280.36	4,551.38	1,212.67	652.32	11,056.71	7,828.67

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	2,520.84	120.99	2,531.20	2,928.11	2,402.86	229.99	68.82
1.1 On Deposit Liabilities	2,438.73	120.99	2,407.33	2,824.83	2,302.02	229.98	68.82
1.1.1 Saving Account	781.68	18.05	935.29	1,047.99	685.80	54.05	14.80
1.1.2 Fixed Account	1,637.89	101.02	1,407.79	1,770.71	1,567.73	172.22	52.94
1.1.2.1 Up to 3 months Fixed Account	11.05	-	4.93	-	326.41	-	7.60
1.1.2.2 3 to 6 months Fixed Account	98.07	-	58.08	-	188.32	30.66	9.35
1.1.2.3 6 months to 1 year Fixed Account	567.45	62.13	157.45	1,042.58	32.23	85.55	20.99
1.1.2.4 Above 1 year Fixed Account	961.31	38.89	1,187.32	728.13	1,020.77	56.00	14.99
1.1.3 Call Deposit	19.16	1.92	64.26	6.13	48.49	3.71	1.08
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	82.11	-	123.87	103.29	100.84	0.01	-
2. Commission Expense	21.28	-	-	-	9.41	0.07	-
3. Staff Expense	654.78	21.23	587.94	487.26	388.03	86.59	43.38
4. Office Operating Expenses	437.44	16.66	485.70	380.25	278.92	67.82	23.23
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	5.39	-	-	24.50	-
7. Provision for Risk	458.21	(52.83)	118.50	727.33	2,017.62	51.32	36.53
7.1 Loan loss Provision	458.21	(52.83)	(180.69)	727.33	2,017.62	48.65	36.53
7.1.1 General Loan loss Provision	86.18	16.12	120.93	129.56	386.52	14.88	8.32
7.1.1.1 Pass Loan Loss Provision	7.73	(2.63)	39.81	44.67	44.91	-	1.41
7.1.1.2 Watch List Provision	78.45	18.75	81.12	84.90	341.61	14.88	6.90
7.1.2 Special Loan Loss Provision	372.03	(68.95)	(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	-	-	2.66	-
8. Loan Written Off	20.70	27.12	-	36.86	25.64	-	-
9. Provision for Staff Bonus	120.18	5.96	129.54	161.81	81.99	-	-
10. Provision for Income Tax	325.74	16.08	349.76	436.89	210.49	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	755.90	37.52	816.11	1,019.40	527.45	-	-
Total Expenses	5,315.08	192.73	5,024.13	6,177.91	5,942.41	460.28	171.96

Income

1. Interest Income	4,750.00	186.71	4,570.44	5,451.04	3,895.42	357.03	131.84
1.1 On Loans and Advances	4,257.75	172.12	3,973.82	4,760.82	3,416.89	318.03	112.90
1.2 On Investment	488.30	10.01	546.91	622.69	368.65	36.26	8.90
1.2.1 Government Bonds	488.30	-	546.91	622.69	367.23	35.10	8.90
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	10.01	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	1.16	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.95	-	5.91	6.87	4.30	2.73	1.31
1.5 On Others	-	4.58	43.81	60.65	105.58	-	8.73
2. Commission and Discount	328.53	0.34	22.24	302.26	168.13	16.34	2.19
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	328.53	0.15	22.24	22.31	168.13	16.34	2.19
2.3 Others	-	0.18	-	279.95	-	-	-
3. Exchange Flactuation Income	3.22	-	85.46	-	0.04	-	-
3.1 Due to Change in Exchange Rate	2.58	-	21.47	-	0.04	-	-
3.2 Due to Foreign Currency Transaction	0.64	-	63.99	-	-	-	-
4. Other Operating Income	59.61	5.69	249.23	27.68	99.69	2.45	6.47
5. Non Operating Income	-	-	96.75	-	4.12	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	1.75	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	44.11	4.74
Total Income	5,315.08	192.73	5,024.13	6,177.91	5,942.41	460.28	171.96

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	289.92	242.49	228.91	1.98	354.50	657.28	440.29
1.1 On Deposit Liabilities	289.92	241.96	228.91	1.98	354.50	657.28	440.29
1.1.1 Saving Account	65.66	61.38	35.04	0.28	80.38	150.00	71.38
1.1.2 Fixed Account	212.28	176.12	189.92	-	272.27	503.58	361.93
1.1.2.1 Up to 3 months Fixed Account	-	8.58	-	-	34.08	29.05	-
1.1.2.2 3 to 6 months Fixed Account	52.44	52.30	-	-	44.95	36.56	30.28
1.1.2.3 6 months to 1 year Fixed Account	77.97	64.81	-	-	112.21	179.47	174.17
1.1.2.4 Above 1 year Fixed Account	81.87	50.43	189.92	-	81.03	258.50	157.47
1.1.3 Call Deposit	11.98	4.45	3.95	1.69	1.84	3.70	6.97
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.53	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	104.22	61.64	57.24	4.27	123.71	131.66	57.51
4. Office Operating Expenses	105.30	42.74	48.49	3.37	91.44	99.82	49.59
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	117.47	75.04	-	-	100.83	59.72
7.1 Loan loss Provision	290.59	117.47	75.04	-	-	100.83	59.72
7.1.1 General Loan loss Provision	97.40	25.39	4.99	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	9.21	4.90	-	-	-	-	-
7.1.1.2 Watch List Provision	88.19	20.49	4.99	-	-	-	-
7.1.2 Special Loan Loss Provision	193.19	81.56	70.05	-	-	-	59.72
7.1.3 Additional Loan Loss Provision	-	10.53	-	-	-	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	9.90	8.51	-	-	10.17	-	7.46
10. Provision for Income Tax	26.72	22.99	-	-	27.45	38.41	20.14
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	62.35	53.64	-	0.98	64.06	89.54	46.99
Total Expenses	889.00	549.49	409.67	10.59	697.85	1,117.54	681.69

Income

1. Interest Income	477.47	453.76	301.41	10.59	607.44	1,021.03	647.26
1.1 On Loans and Advances	442.61	412.19	243.72	2.96	525.66	905.50	570.45
1.2 On Investment	28.74	35.93	25.86	2.49	40.16	78.10	76.11
1.2.1 Government Bonds	28.74	25.67	25.86	-	40.16	78.10	76.11
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	2.38	2.94	37.42	0.70
1.5 On Others	-	3.35	29.77	2.76	38.67	-	-
2. Commission and Discount	2.33	17.01	0.22	-	0.40	39.24	0.25
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.33	17.01	0.22	-	0.40	39.24	0.25
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	35.74	9.71	25.75	-	29.26	56.11	23.30
5. Non Operating Income	-	-	-	-	12.22	1.16	3.61
6. Write Back from Provisions for loss	373.45	69.00	3.08	-	48.53	-	7.27
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	79.21	-	-	-	-
Total Income	889.00	549.49	409.67	10.59	697.85	1,117.54	681.69

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
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Expenses

1. Interest Expense	314.58	319.58	170.35	341.28	381.68	163.12	158.61
1.1 On Deposit Liabilities	314.58	319.58	170.35	339.25	381.68	163.12	158.61
1.1.1 Saving Account	72.25	58.79	54.27	83.54	91.03	35.10	31.15
1.1.2 Fixed Account	239.38	254.19	115.47	250.53	290.65	122.75	124.14
1.1.2.1 Up to 3 months Fixed Account	-	19.70	1.89	-	-	6.39	3.36
1.1.2.2 3 to 6 months Fixed Account	-	55.56	3.72	12.45	19.75	20.74	3.43
1.1.2.3 6 months to 1 year Fixed Account	239.38	112.94	35.34	61.03	202.46	51.84	50.82
1.1.2.4 Above 1 year Fixed Account	-	65.99	74.52	177.05	68.44	43.78	66.53
1.1.3 Call Deposit	2.96	6.61	0.61	5.18	-	5.27	3.32
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.03	-	-	-
2. Commission Expense	-	-	-	-	-	-	0.08
3. Staff Expense	109.82	123.49	19.26	123.18	99.21	37.55	61.78
4. Office Operating Expenses	66.72	89.60	38.60	72.80	63.82	26.06	43.62
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	-	-	0.00	-	5.40
7. Provision for Risk	123.94	264.50	71.68	0.07	30.12	76.46	(14.94)
7.1 Loan loss Provision	123.94	264.50	71.68	0.07	30.12	76.46	(14.94)
7.1.1 General Loan loss Provision	11.47	31.10	-	-	18.21	6.48	(14.94)
7.1.1.1 Pass Loan Loss Provision	3.56	11.21	-	-	(4.64)	3.18	(14.94)
7.1.1.2 Watch List Provision	7.91	19.89	-	-	22.85	3.30	-
7.1.2 Special Loan Loss Provision	112.47	233.40	71.68	0.07	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	-	25.00	63.79	-	-	-
9. Provision for Staff Bonus	-	-	-	17.33	6.72	1.74	-
10. Provision for Income Tax	24.85	-	-	85.40	18.14	4.69	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	57.99	-	-	155.98	42.33	10.95	11.42
Total Expenses	699.00	801.01	324.88	859.83	642.03	320.56	265.97

Income

1. Interest Income	438.12	493.04	275.46	469.20	583.65	232.72	242.35
1.1 On Loans and Advances	377.16	434.85	269.09	439.64	505.99	213.96	221.37
1.2 On Investment	24.27	52.81	-	19.79	75.64	-	20.10
1.2.1 Government Bonds	24.27	-	-	19.79	-	-	20.10
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	52.81	-	-	75.64	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.10	2.97	6.37	7.66	2.01	3.16	0.88
1.5 On Others	35.60	2.41	-	2.11	-	15.61	-
2. Commission and Discount	22.60	1.12	0.22	3.80	18.87	13.01	16.18
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	22.60	1.12	0.22	3.08	18.87	1.49	0.63
2.3 Others	-	-	-	0.72	-	11.53	15.55
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	26.71	8.43	2.06	39.43	33.34	7.31
5. Non Operating Income	-	17.78	0.34	2.39	0.09	-	0.12
6. Write Back from Provisions for loss	215.39	234.09	7.36	372.20	-	41.49	-
7. Recovery of written-off Loan	-	1.21	-	10.19	-	-	-
8. Income from Extra Ordinary transactions	12.22	-	-	-	-	-	-
9. Net Loss	-	27.07	33.08	-	-	-	-
Total Income	699.00	801.01	324.88	859.83	642.03	320.56	265.97

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.24	372.82	1,056.38	1,081.83	458.58
1.1 On Deposit Liabilities	0.24	369.19	999.36	1,038.50	458.58
1.1.1 Saving Account	0.21	54.35	197.66	196.98	90.86
1.1.2 Fixed Account	-	301.91	775.87	805.01	352.01
1.1.2.1 Up to 3 months Fixed Account	-	16.28	4.13	-	-
1.1.2.2 3 to 6 months Fixed Account	-	50.22	10.97	97.55	53.76
1.1.2.3 6 months to 1 year Fixed Account	-	120.81	357.19	379.63	168.79
1.1.2.4 Above 1 year Fixed Account	-	114.59	403.57	327.83	129.46
1.1.3 Call Deposit	0.03	12.93	25.83	36.51	15.72
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	3.64	57.02	43.34	-
2. Commission Expense	-	0.78	10.36	-	-
3. Staff Expense	6.56	92.59	225.38	233.43	106.46
4. Office Operating Expenses	3.37	54.45	102.25	141.26	74.36
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	8.65	2.08	-
7. Provision for Risk	-	108.34	144.37	133.79	143.87
7.1 Loan loss Provision	-	108.34	144.37	133.79	143.87
7.1.1 General Loan loss Provision	-	7.08	24.49	35.66	14.08
7.1.1.1 Pass Loan Loss Provision	-	2.79	1.60	18.63	7.55
7.1.1.2 Watch List Provision	-	4.29	22.89	17.04	6.53
7.1.2 Special Loan Loss Provision	-	101.26	119.87	98.13	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	-	7.46	22.53	45.50	2.27
10. Provision for Income Tax	-	20.13	60.83	125.08	6.14
11. Others	-	-	-	-	-
12. Net Profit	-	46.69	141.94	284.43	14.33
Total Expenses	10.17	703.29	1,772.69	2,055.97	806.00

Income

1. Interest Income	0.15	570.32	1,620.27	1,918.54	660.82
1.1 On Loans and Advances	-	474.53	1,455.13	1,695.95	589.55
1.2 On Investment	-	69.73	138.40	221.10	60.18
1.2.1 Government Bonds	-	-	102.04	221.10	60.18
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	0.61	36.36	-	-
1.2.4 Debenture & Bonds	-	69.13	-	-	-
1.3 On Agency Balance	-	-	-	-	9.40
1.4 On Call Deposit	0.12	5.34	3.77	1.50	1.35
1.5 On Others	0.03	20.72	22.96	0.00	0.33
2. Commission and Discount	-	21.89	88.37	109.11	2.85
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	1.02	88.37	-	2.84
2.3 Others	-	20.87	-	109.11	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	5.50	23.80	50.19	25.11	61.62
5. Non Operating Income	2.98	-	0.09	-	20.12
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	1.53	-	-	-	-
Total Income	10.17	703.29	1,772.69	2,055.97	806.00

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,005.99	23,200.82	19,555.89	18,019.64	5,038.48	12,435.20	7,122.17	9,576.08
Fishery Related	569.85	1,390.16	736.31	810.03	-	296.27	45.30	167.68
Mining Related	3,487.00	640.94	398.40	1,075.79	-	106.82	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	42,395.78	39,818.53	87,111.71	100,421.49	9,823.69	92,986.57	44,374.40	60,817.47
Construction	3,706.57	5,487.06	27,292.66	6,219.16	7,859.83	2,572.31	977.91	4,718.74
Electricity,Gas and Water	17,311.91	26,819.98	50,718.03	35,865.83	5,847.73	17,801.85	11,252.19	26,966.18
Metal Products, Mach. & Ele. Eqp.	2,130.53	4,152.93	6,631.73	4,693.07	1,733.75	8,025.37	2,776.89	3,596.55
Tras., Com. and Public Utilities	1,389.02	3,550.59	5,171.06	5,780.65	914.23	5,990.12	262.41	1,920.35
Wholesaler & Retailer	42,011.78	66,856.01	100,693.20	65,172.68	19,267.67	44,956.84	33,556.42	49,726.59
Finance, Insurance and Real Estate	10,670.91	16,654.71	21,838.53	34,258.24	3,717.89	18,296.59	6,050.84	26,290.03
Tourism Service**	8,588.96	18,406.12	10,980.01	23,601.55	850.02	12,308.73	6,862.96	6,297.23
Other Services	6,422.85	10,062.23	14,942.79	18,468.46	1,206.28	11,667.56	2,379.27	8,493.06
Consumption Loans	99,030.95	119,291.97	117,525.64	38,398.00	13,511.48	17,079.16	24,793.66	44,835.72
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	16,173.71	4,755.31	14,624.13	7,382.31	1,090.62	15,378.57	11,514.66	10,900.35
TOTAL sectorwise	259,895.82	341,087.35	478,220.09	360,561.52	71,000.48	260,173.92	152,190.76	254,306.03

Product Wise

Term Loan	52,392.50	83,982.71	133,144.91	116,707.99	11,381.46	96,212.65	48,301.09	81,514.62
Overdraft	6,718.17	6,396.64	3,476.66	2,032.80	90.62	3,057.80	130.07	3,319.39
Cash Credit Loan	18,425.01	65,967.17	1,279.54	22,334.63	8,196.64	49,736.58	20,669.74	41,348.13
Trust Receipt Loan/Import Loan	3,229.24	2,412.24	19,490.94	35,491.60	5,178.67	16,986.84	7,336.51	9,702.55
Short Term Working Capital/Demand Loan	22,962.23	26,756.48	115,437.07	114,467.47	13,059.23	39,273.07	21,033.76	38,187.25
Residential Personal Home Loan (Up to Rs. 30 million)#	13,412.39	34,958.94	31,369.74	8,906.65	9,788.07	5,711.99	3,237.15	26,523.17
Real Estate Loan	16,799.83	9,105.54	17,393.23	24,482.95	7,917.91	11,519.79	1,398.14	8,559.32
Margin Nature Loan	6,619.17	8,453.85	17,534.18	3,933.59	-	4,311.72	527.32	5,227.05
Hire Purchase Loan	2,439.25	11,331.79	13,408.87	5,958.43	936.71	9,209.21	4,032.12	10,576.82
Deprived Sector Loan	12,554.96	15,652.29	22,566.37	17,715.34	3,818.98	12,005.39	6,976.94	11,527.87
Bills Purchased	-	8.51	9.02	188.74	1,254.87	-	0.08	826.59
Other Product	104,343.06	76,061.20	103,109.56	8,341.33	9,377.32	12,148.87	38,547.83	16,993.26
Total Product wise Loan	259,895.82	341,087.35	478,220.09	360,561.52	71,000.48	260,173.92	152,190.76	254,306.03

Collateral Wise

Gold and Silver	53,744.23	40,351.32	3,615.72	3,200.19	-	-	-	-
Government Securities	58.39	4.10	13.08	10.58	-	-	-	-
Non Governmental Securities	6,761.86	8,368.40	17,738.06	3,907.42	-	4,311.72	527.32	6,104.05
Fixed Deposit Receipts	657.99	1,416.81	1,524.52	1,097.78	94.90	1,032.36	1,074.96	4,331.26
Own	657.37	1,416.81	1,524.52	1,090.24	90.62	1,032.36	1,074.96	4,331.26
Other Licences Institutions	0.62	-	-	7.55	4.28	-	-	-
Collateral of Properties	184,253.25	265,827.93	418,760.79	313,137.76	60,673.08	243,232.37	125,222.24	219,635.79
Fixed Assets	123,901.33	262,977.85	308,281.27	290,306.38	52,047.39	240,201.47	64,044.69	121,241.28
Current Assets	60,351.93	2,850.07	110,479.52	22,831.38	8,625.69	3,030.90	61,177.56	98,394.51
Against security of Bill	20.97	18.32	5,371.29	-	-	-	7,336.51	10,244.34
Domestic Bills	1.95	-	1,312.49	-	-	-	-	-
Foreign Bills	19.03	18.32	4,058.80	-	-	-	7,336.51	10,244.34
Against Guarantee	9,965.62	24,882.08	12,054.76	5,679.04	2,926.35	11,175.50	6,010.99	11,383.71
Government Guarantee	1,577.12	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	6,616.53	6,663.57	9,159.53	5,277.39	2,787.54	-	5,855.00	10,821.25
Personal Guarantee	1,741.84	17,970.13	2,513.80	1.14	-	-	-	363.72
Collective Guarantee	3.97	31.78	1.89	4.39	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	26.17	-	0.02	1.50	-	11,175.50	-	-
Credit Card	0.05	20.52	1,670.89	329.77	344.56	421.97	-	225.36
Others	4,433.44	197.87	17,470.98	33,198.97	6,961.60	-	12,018.73	2,381.52
Total	259,895.82	341,087.35	478,220.09	360,561.52	71,000.48	260,173.92	152,190.76	254,306.03

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	20,442.11	5,196.76	10,229.37	16,927.30	14,548.91	56,229.19	19,231.18	12,189.73
Fishery Related	2,409.07	221.64	773.73	841.06	753.82	1,559.97	684.12	360.04
Mining Related	-	412.21	1,077.78	36.85	671.89	786.67	115.27	1,499.64
Agriculture, Forestry, Bevarage & Non Food Production Related*	13,392.27	39,960.88	46,175.95	47,909.13	37,100.12	22,268.10	105,509.06	20,755.75
Construction	20,820.25	13,414.93	15,616.88	25,507.75	4,359.15	11,961.06	11,159.11	20,762.55
Electricity,Gas and Water	2,345.02	16,192.71	52,155.08	34,006.34	21,545.41	12,982.28	31,900.63	23,018.40
Metal Products, Mach. & Ele. Eqp.	882.69	1,429.21	3,783.16	11,111.90	3,447.39	567.64	6,706.75	493.74
Tras., Com. and Public Utilities	418.48	1,810.16	3,229.18	4,997.18	4,296.68	6,719.49	7,130.25	3,513.41
Wholesaler & Retailer	50,025.50	28,696.60	46,912.85	51,502.22	52,419.57	38,237.44	92,938.33	30,409.16
Finance, Insurance and Real Estate	6,452.83	9,397.90	22,004.96	28,487.58	15,874.53	5,725.37	40,430.96	7,021.74
Tourism Service**	2,680.83	6,640.22	17,153.61	11,188.27	7,912.72	9,990.86	23,479.10	4,241.76
Other Services	6,265.04	9,441.84	9,420.37	17,655.69	11,078.75	9,052.29	20,225.04	8,661.40
Consumption Loans	73,319.96	18,216.43	72,062.15	69,766.44	55,411.63	28,231.73	114,921.00	43,253.74
Local Government	-	-	-	231.20	150.67	-	-	-
Others	12,151.43	21,266.85	457.72	1,300.98	15,176.11	36,413.13	29.86	1,002.84
TOTAL sectorwise	211,605.47	172,298.35	301,052.80	321,469.89	244,747.33	240,725.22	474,460.66	177,183.89

Product Wise

Term Loan	79,219.36	79,601.12	151,870.67	103,308.44	115,268.63	57,224.20	192,695.51	87,240.34
Overdraft	1,366.86	1,029.80	1,933.12	3,399.74	2,771.17	24,674.10	10,143.58	3,984.03
Cash Credit Loan	48,490.19	19,890.12	37,562.73	18,335.42	40,620.95	774.04	57,025.35	6,649.43
Trust Receipt Loan/Import Loan	171.21	9,098.25	7,162.81	12,221.88	8,660.02	1,500.30	17,221.93	1,704.03
Short Term Working Capital/Demand Loan	7,460.25	29,572.86	40,197.15	65,533.22	18,367.36	109,583.28	68,513.20	17,582.43
Residential Personal Home Loan (Up to Rs. 30 million)#	39,163.12	7,249.11	11,515.92	21,215.02	19,932.14	9,074.29	47,158.07	11,869.17
Real Estate Loan	20,068.78	1,544.01	6,842.15	16,746.13	4,816.93	3,257.20	13,895.52	3,633.89
Margin Nature Loan	4,445.55	4,822.08	10,441.28	9,507.28	9,133.18	8,642.40	14,539.03	5,813.56
Hire Purchase Loan	1,488.92	4,261.48	3,139.41	3,388.42	4,641.55	6,517.08	15,660.46	4,878.93
Deprived Sector Loan	6,296.51	8,126.95	11,925.47	14,401.53	10,172.03	15,648.36	22,638.80	8,581.73
Bills Purchased	-	1,464.28	532.79	582.21	49.37	-	388.40	-
Other Product	3,434.72	5,638.30	17,929.31	52,830.59	10,314.00	3,829.97	14,580.79	25,246.35
Total Product wise Loan	211,605.47	172,298.35	301,052.80	321,469.89	244,747.33	240,725.22	474,460.66	177,183.89

Collateral Wise

Gold and Silver	254.82	286.04	4.37	1,063.87	39.06	1.71	-	804.14
Government Securities	-	-	-	-	0.97	-	-	-
Non Governmental Securities	4,445.55	4,822.08	10,552.52	9,585.63	9,379.36	-	14,528.03	5,822.14
Fixed Deposit Receipts	1,054.50	446.93	1,038.16	1,386.02	1,905.98	454.08	2,341.04	743.10
Own	1,054.50	446.93	1,038.16	1,386.02	1,899.48	454.08	2,341.04	743.10
Other Licences Institutions	-	-	-	-	6.50	-	-	-
Collateral of Properties	193,314.50	145,781.98	270,789.04	294,539.87	215,933.20	240,255.63	422,638.05	156,292.32
Fixed Assets	191,296.81	96,255.41	258,143.74	247,484.84	131,044.00	240,255.63	271,977.52	103,108.89
Current Assets	2,017.69	49,526.57	12,645.30	47,055.04	84,889.20	-	150,660.54	53,183.43
Against security of Bill	-	1,464.28	6,457.68	73.94	7,500.00	-	14,634.24	2,424.27
Domestic Bills	-	1,464.28	-	-	54.61	-	-	393.00
Foreign Bills	-	-	6,457.68	73.94	7,445.39	-	14,634.24	2,031.28
Against Guarantee	5,328.38	7,425.93	11,105.68	11,057.19	8,193.18	-	505.36	1,905.63
Government Guarantee	216.53	-	238.89	231.20	150.53	-	324.52	0.82
Institutional Guarantee	4,668.99	7,063.95	10,792.57	10,814.17	7,796.61	-	-	353.22
Personal Guarantee	-	361.94	66.51	11.82	245.35	-	180.85	1,115.58
Collective Guarantee	-	-	7.71	-	-	-	-	425.90
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	442.85	0.04	-	-	0.68	-	-	10.12
Credit Card	248.30	356.20	981.50	469.81	1,019.31	13.80	790.93	431.78
Others	6,959.42	11,714.90	123.86	3,293.55	776.27	-	19,023.00	8,760.51
Total	211,605.47	172,298.35	301,052.80	321,469.89	244,747.33	240,725.22	474,460.66	177,183.89

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,956.46	14,802.95	11,467.75	7,623.23	1,257.61	65.72	496.49	3,213.63
Fishery Related	746.75	445.04	408.46	903.90	92.65	-	-	100.10
Mining Related	617.39	1,082.43	178.00	27.74	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	24,890.30	36,735.69	42,511.05	37,268.75	1,244.25	-	538.04	2,299.33
Construction	15,885.81	8,069.91	16,051.94	8,572.10	8,593.98	22.82	-	1,526.21
Electricity,Gas and Water	26,714.82	31,400.40	19,573.62	28,740.17	496.97	-	-	1,035.89
Metal Products, Mach. & Ele. Eqp.	2,738.88	4,549.21	3,680.94	1,642.78	423.84	2.32	-	196.28
Tras., Com. and Public Utilities	3,971.55	6,237.76	2,856.93	4,940.68	469.10	4.10	118.35	481.74
Wholesaler & Retailer	28,489.15	51,283.44	36,176.22	25,511.21	8,211.94	13.10	833.57	6,063.84
Finance, Insurance and Real Estate	31,720.22	21,971.96	28,068.93	15,840.37	5,797.84	21.49	160.00	5,204.87
Tourism Service**	22,254.75	10,669.62	22,242.70	6,918.96	2,110.48	16.58	-	2,687.71
Other Services	7,715.36	8,573.18	17,609.18	9,721.15	1,298.62	0.14	257.20	1,797.50
Consumption Loans	31,740.50	62,844.22	33,283.13	20,915.81	16,771.33	85.91	41.90	17,178.28
Local Government	-	-	-	-	-	-	-	3.34
Others	24,999.27	6,480.73	1,901.97	34,558.61	4.90	42.06	-	5,621.60
TOTAL sectorwise	238,441.21	265,146.55	236,010.82	203,185.44	46,773.49	274.24	2,445.56	47,410.32

Product Wise

Term Loan	88,410.68	104,372.57	104,887.72	104,005.66	15,071.43	124.36	705.46	22,582.03
Overdraft	8,662.55	5,566.67	880.34	457.06	2,045.06	33.21	79.75	1,463.20
Cash Credit Loan	27,680.70	44,618.31	26,565.24	30,165.00	4,115.09	4.90	701.63	4,272.49
Trust Receipt Loan/Import Loan	1,496.23	6,246.35	2,706.61	3,141.35	-	-	-	-
Short Term Working Capital/Demand Loan	14,198.27	39,911.03	35,391.78	18,395.14	-	-	-	814.05
Residential Personal Home Loan (Up to Rs. 30 million)#	10,138.81	24,000.71	14,423.97	13,597.93	8,259.22	23.98	32.16	7,586.97
Real Estate Loan	20,823.88	6,116.91	16,933.11	7,678.82	2,039.94	-	160.00	4,117.33
Margin Nature Loan	9,854.21	5,076.46	6,214.54	4,672.20	2,298.25	-	-	1,666.13
Hire Purchase Loan	6,414.65	6,984.77	5,391.19	6,627.68	1,044.51	12.71	118.35	1,249.18
Deprived Sector Loan	9,905.37	11,736.69	11,538.12	9,238.34	2,626.13	64.26	8.51	3,112.62
Bills Purchased	5,112.28	1,243.67	31.59	1,026.25	-	-	-	-
Other Product	35,743.58	9,272.42	11,046.63	4,180.02	9,273.87	10.83	639.69	546.31
Total Product wise Loan	238,441.21	265,146.55	236,010.82	203,185.44	46,773.49	274.24	2,445.56	47,410.32

Collateral Wise

Gold and Silver	10,141.96	0.19	4.34	-	416.02	-	-	301.07
Government Securities	-	-	0.98	-	-	-	-	-
Non Governmental Securities	9,949.35	5,118.86	6,539.92	-	2,298.25	-	-	1,666.13
Fixed Deposit Receipts	1,458.81	654.10	352.58	943.66	303.99	7.49	9.74	231.41
Own	1,458.81	654.10	352.58	943.66	303.99	7.49	9.74	231.41
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	200,340.98	252,268.99	216,671.15	189,449.92	39,321.82	246.88	2,435.82	43,374.33
Fixed Assets	196,824.37	236,944.97	162,890.26	163,027.62	39,239.90	246.88	2,435.82	43,374.33
Current Assets	3,516.61	15,324.02	53,780.89	26,422.30	81.92	-	-	-
Against security of Bill	-	169.65	373.33	1,026.25	-	-	-	-
Domestic Bills	-	107.86	0.69	1,026.25	-	-	-	-
Foreign Bills	-	61.78	372.64	-	-	-	-	-
Against Guarantee	9,165.78	840.51	7,606.74	18.32	3,078.03	10.06	-	1,837.35
Government Guarantee	153.72	87.07	125.99	-	-	-	-	-
Institutional Guarantee	8,866.77	15.14	6,915.74	-	3,021.89	-	-	940.04
Personal Guarantee	53.70	689.38	478.61	18.32	55.42	10.06	-	746.63
Collective Guarantee	-	20.04	86.39	-	0.45	-	-	150.67
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.59	28.88	-	-	0.27	-	-	-
Credit Card	266.49	226.95	178.75	110.78	6.10	-	-	-
Others	7,117.85	5,867.29	4,283.05	11,636.51	1,349.30	9.81	-	0.01
Total	238,441.21	265,146.55	236,010.82	203,185.44	46,773.49	274.24	2,445.56	47,410.32

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	995.21	326.45	4,393.56	4,838.59	5,365.30	86.13	3,006.18	2,938.04
Fishery Related	43.08	27.09	129.31	336.14	99.88	28.29	164.14	273.66
Mining Related	-	-	5.42	90.57	-	-	41.24	101.07
Agriculture, Forestry, Bevarage & Non Food Production Related*	955.15	250.69	4,102.00	3,827.23	2,414.46	97.47	4,063.39	8,401.64
Construction	19.12	298.95	499.67	8,758.37	2,428.86	127.65	3,649.35	2,508.70
Electricity,Gas and Water	1.50	195.88	1,324.76	390.04	1,589.64	-	1,981.69	-
Metal Products, Mach. & Ele. Eqp.	1.32	7.44	215.17	371.23	210.75	10.33	400.49	221.17
Tras., Com. and Public Utilities	246.16	338.93	1,395.06	1,519.25	739.44	51.30	765.05	805.21
Wholesaler & Retailer	4,116.19	709.33	11,585.72	8,331.96	6,594.29	164.28	4,208.83	10,741.51
Finance, Insurance and Real Estate	554.96	889.58	12,481.96	11,599.71	4,406.26	38.41	4,452.78	6,598.66
Tourism Service**	476.95	43.50	6,391.45	5,051.12	2,463.94	19.44	2,236.36	11,694.68
Other Services	743.85	193.34	1,507.21	2,733.52	2,455.26	-	1,418.34	4,184.35
Consumption Loans	5,436.67	2,798.10	23,728.94	25,833.64	21,137.14	465.78	16,315.37	13,727.10
Local Government	-	-	-	-	0.35	-	3.04	-
Others	36.93	1,159.55	33,992.55	10,168.22	7,112.86	290.34	10,559.24	2,372.06
TOTAL sectorwise	13,627.07	7,238.82	#####	83,849.59	57,018.44	1,379.41	53,265.50	64,567.85

Product Wise

Term Loan	4,535.60	3,155.89	52,091.07	29,270.60	34,261.97	518.73	24,086.86	24,300.96
Overdraft	410.27	138.37	1,961.56	2,115.88	2,415.98	116.36	2,710.62	591.25
Cash Credit Loan	3,459.89	-	8,010.10	9,680.41	3,349.29	-	5,580.97	10,068.59
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	94.66	404.21	1,295.35	884.89	369.06	257.64	1,415.41	1,465.12
Residential Personal Home Loan (Up to Rs. 30 million)#	1,922.24	1,000.58	17,395.33	17,191.15	6,265.74	233.99	8,752.70	5,454.28
Real Estate Loan	319.43	352.64	8,487.27	7,945.82	2,489.52	38.41	1,680.03	7,265.78
Margin Nature Loan	437.30	367.49	3,968.51	2,655.53	1,899.59	-	1,501.65	2,181.24
Hire Purchase Loan	537.41	391.50	1,639.32	2,216.59	879.63	58.23	601.16	832.59
Deprived Sector Loan	748.57	384.60	4,947.38	4,651.86	3,228.16	72.93	2,634.38	3,016.51
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,161.70	1,043.55	1,956.88	7,236.87	1,859.49	83.12	4,301.74	9,391.51
Total Product wise Loan	13,627.07	7,238.82	#####	83,849.59	57,018.44	1,379.41	53,265.50	64,567.85

Collateral Wise

Gold and Silver	772.61	-	1,528.02	1,675.14	1,562.72	-	824.47	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	472.42	-	3,964.82	2,655.53	1,899.59	-	1,501.66	2,181.24
Fixed Deposit Receipts	68.06	43.62	320.27	267.60	296.77	73.33	401.03	227.10
Own	68.06	43.62	320.27	267.60	296.77	73.33	401.03	227.10
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	12,037.37	6,647.90	92,214.42	74,657.87	51,384.13	1,306.08	45,684.51	61,377.48
Fixed Assets	12,037.37	6,647.90	92,201.12	74,600.65	51,384.13	1,306.08	45,666.44	61,377.48
Current Assets	-	-	13.30	57.22	-	-	18.07	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	275.75	547.30	3,715.02	4,494.73	1,875.22	-	4,819.35	645.20
Government Guarantee	-	-	-	-	0.35	-	3.04	-
Institutional Guarantee	235.34	547.30	1,539.91	4,136.46	1,576.53	-	4,018.04	644.45
Personal Guarantee	40.41	-	2,097.98	280.20	282.44	-	732.55	-
Collective Guarantee	-	-	77.12	68.68	15.90	-	63.68	0.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	9.39	-	-	2.04	0.00
Credit Card	-	-	-	26.02	-	-	-	-
Others	0.86	-	10.25	72.71	0.01	-	34.47	136.83
Total	13,627.07	7,238.82	#####	83,849.59	57,018.44	1,379.41	53,265.50	64,567.85

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,397.69	353.73	407.14	560.67	437.76	184.30	0.00	688.25
Fishery Related	178.65	-	2.33	5.29	-	-	-	22.21
Mining Related	37.04	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,612.68	99.84	22.09	155.57	85.30	31.36	63.70	164.08
Construction	1,094.17	69.60	-	194.98	760.10	156.42	-	50.00
Electricity,Gas and Water	2,017.81	57.56	-	1.41	-	73.71	-	-
Metal Products, Mach. & Ele. Eqp.	143.26	-	4.24	-	11.55	2.74	-	-
Tras., Com. and Public Utilities	805.64	154.10	3.18	124.46	261.36	184.31	9.03	122.68
Wholesaler & Retailer	5,005.55	411.91	124.55	1,136.04	362.63	150.89	77.40	856.03
Finance, Insurance and Real Estate	6,160.41	133.67	14.01	714.78	534.42	116.42	90.40	356.29
Tourism Service**	3,435.61	164.69	49.59	82.05	258.86	88.65	20.70	225.40
Other Services	2,705.93	86.87	2.10	527.35	111.61	136.47	-	201.74
Consumption Loans	18,991.27	1,088.00	361.23	2,455.15	1,927.00	1,030.87	216.86	1,811.57
Local Government	-	-	-	-	-	-	33.18	-
Others	14.35	920.78	56.88	98.70	450.18	479.43	1,678.79	2,195.91
TOTAL sectorwise	48,600.07	3,540.75	1,047.33	6,056.45	5,200.76	2,635.59	2,190.06	6,694.16

Product Wise

Term Loan	13,941.16	772.13	320.87	2,803.08	2,292.87	636.48	344.07	3,205.12
Overdraft	2,330.95	34.52	76.00	122.65	170.65	163.60	-	195.77
Cash Credit Loan	4,256.48	168.88	73.18	271.43	96.16	-	-	196.52
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	752.52	109.97	-	318.95	-	153.39	96.65	295.63
Residential Personal Home Loan (Up to Rs. 30 million)#	7,294.29	668.18	37.16	769.95	1,029.06	399.27	530.32	999.16
Real Estate Loan	5,024.63	50.00	-	437.97	364.33	47.45	1,027.29	277.96
Margin Nature Loan	2,151.92	103.24	-	130.21	210.14	274.09	26.19	299.15
Hire Purchase Loan	1,038.98	120.16	5.77	153.98	297.29	209.98	118.29	153.86
Deprived Sector Loan	3,286.74	276.86	231.64	416.57	312.50	122.15	33.18	520.94
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,522.40	1,236.80	302.72	631.67	427.77	629.18	14.07	550.05
Total Product wise Loan	48,600.07	3,540.75	1,047.33	6,056.45	5,200.76	2,635.59	2,190.06	6,694.16

Collateral Wise

Gold and Silver	348.53	263.95	76.86	457.78	214.89	-	-	56.24
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,151.92	103.24	-	145.17	-	-	26.19	299.15
Fixed Deposit Receipts	285.12	17.94	2.69	45.55	49.06	49.82	0.05	44.77
Own	285.12	17.94	2.69	45.55	49.06	49.82	0.05	44.77
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,337.11	2,117.03	967.78	5,091.82	4,561.47	2,212.57	401.77	6,034.54
Fixed Assets	45,337.11	2,117.03	967.78	5,091.82	4,561.47	2,212.57	401.77	6,034.54
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	449.99	83.67	-	316.12	165.20	97.70	83.27	259.46
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	213.13	83.67	-	271.81	40.12	69.08	-	79.48
Personal Guarantee	219.67	-	-	44.31	125.09	28.63	50.09	179.98
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	27.39	954.91	-	-	210.14	275.50	1,678.79	-
Total	48,600.07	3,540.75	1,047.33	6,056.45	5,200.76	2,635.59	2,190.06	6,694.16

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	525.70	515.35	317.51	602.37	521.43	287.93	295.58	642.41
Fishery Related	11.16	26.58	34.80	135.47	-	14.19	31.81	22.10
Mining Related	7.62	-	-	-	-	-	27.90	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	571.96	188.25	316.55	329.42	140.18	306.74	165.47	21.01
Construction	313.27	199.15	469.99	354.77	-	101.24	1,312.07	18.82
Electricity,Gas and Water	87.94	-	31.79	9.33	-	-	68.97	-
Metal Products, Mach. & Ele. Eqp.	291.39	11.90	49.14	20.38	-	41.00	95.13	20.40
Tras., Com. and Public Utilities	644.65	60.90	121.28	34.73	-	112.97	262.08	5.03
Wholesaler & Retailer	1,421.10	454.11	265.29	994.72	963.02	957.14	444.78	507.55
Finance, Insurance and Real Estate	818.83	1,426.49	311.21	661.96	152.96	433.53	310.52	83.48
Tourism Service**	937.23	215.21	74.89	62.11	129.34	413.06	58.75	25.34
Other Services	360.44	335.73	35.81	150.09	-	96.47	49.03	0.43
Consumption Loans	2,791.40	1,672.00	1,395.76	2,062.00	9.37	1,727.33	1,876.23	879.95
Local Government	-	-	-	-	-	-	-	-
Others	123.66	998.53	985.32	33.30	405.15	62.33	11.94	3.88
TOTAL sectorwise	8,906.35	6,104.18	4,409.32	5,450.66	2,321.45	4,553.90	5,010.24	2,230.40

Product Wise

Term Loan	1,562.24	840.19	311.86	496.76	85.90	1,982.62	1,760.62	1,385.65
Overdraft	-	440.27	404.39	186.35	287.25	67.48	97.68	234.59
Cash Credit Loan	-	83.90	302.74	-	973.73	695.12	262.10	271.48
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,510.79	307.58	66.46	66.19	-	186.39	440.03	-
Residential Personal Home Loan (Up to Rs. 30 million)#	547.76	667.11	1,075.99	360.00	5.00	503.54	787.88	81.62
Real Estate Loan	636.21	1,463.42	304.32	717.85	103.25	419.47	137.02	86.19
Margin Nature Loan	190.68	469.77	157.12	139.85	-	27.16	219.69	6.56
Hire Purchase Loan	777.60	46.94	191.87	117.33	-	302.03	125.61	7.58
Deprived Sector Loan	443.38	70.32	274.31	402.69	97.45	263.72	138.35	120.06
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,237.69	1,714.67	1,320.28	2,963.67	768.86	106.38	1,041.27	36.68
Total Product wise Loan	8,906.35	6,104.18	4,409.32	5,450.66	2,321.45	4,553.90	5,010.24	2,230.40

Collateral Wise

Gold and Silver	824.89	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	199.32	469.77	159.15	139.85	-	27.16	219.69	-
Fixed Deposit Receipts	96.50	58.44	38.72	29.59	4.37	57.66	28.87	26.75
Own	96.50	58.44	38.72	29.59	4.37	57.66	28.87	26.75
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,330.46	5,555.30	4,089.07	5,080.83	103.25	4,408.02	4,625.47	2,179.62
Fixed Assets	7,330.46	5,555.30	4,087.10	5,074.09	103.25	4,408.02	4,625.47	2,179.62
Current Assets	-	-	1.98	6.74	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	6.56
Domestic Bills	-	-	-	-	-	-	-	6.56
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	391.05	20.67	122.35	200.40	-	61.07	127.20	17.47
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	120.14	20.67	-	63.92	-	11.84	123.31	-
Personal Guarantee	270.92	-	117.35	136.47	-	49.23	3.88	17.47
Collective Guarantee	-	-	-	-	-	-	0.01	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	64.13	-	0.02	-	2,213.84	-	9.01	-
Total	8,906.35	6,104.18	4,409.32	5,450.66	2,321.45	4,553.90	5,010.24	2,230.40

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	299.49	49.19	245.96	1,183.72	721.09	870.01
Fishery Related	3.46	-	6.12	48.02	10.64	32.63
Mining Related	-	-	0.84	9.66	51.20	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	16.09	199.99	121.63	1,067.07	610.92	567.28
Construction	179.44	-	558.79	507.47	63.20	328.29
Electricity, Gas and Water	17.20	-	2.70	232.41	18.27	25.93
Metal Products, Mach. & Ele. Eqp.	9.78	-	14.82	81.46	37.32	153.50
Tras., Com. and Public Utilities	157.32	2.94	17.60	285.97	282.58	710.63
Wholesaler & Retailer	224.62	68.51	510.94	2,794.46	2,296.87	1,670.56
Finance, Insurance and Real Estate	305.25	-	240.23	2,868.69	4,204.81	626.99
Tourism Service**	55.21	37.24	207.28	1,811.29	763.09	554.11
Other Services	72.15	-	85.58	624.50	625.42	181.52
Consumption Loans	1,011.15	1.55	1,189.70	5,640.26	8,611.75	3,189.94
Local Government	2.63	-	-	-	-	-
Others	180.03	304.11	2,065.39	1,421.77	2,681.19	133.27
TOTAL sectorwise	2,533.82	663.53	5,267.58	18,576.74	20,978.36	9,044.66

Product Wise

Term Loan	1,130.70	345.91	412.76	8,693.99	6,470.29	3,767.41
Overdraft	71.28	-	-	879.90	865.89	67.57
Cash Credit Loan	282.97	108.00	-	2,973.56	1,230.74	1,139.95
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	198.69	91.28	245.25	310.39
Residential Personal Home Loan (Up to Rs. 30 million)#	365.02	-	1,188.81	2,105.42	6,566.47	1,222.38
Real Estate Loan	195.13	191.51	270.53	2,130.69	3,386.82	668.79
Margin Nature Loan	100.87	-	267.38	375.49	683.16	297.34
Hire Purchase Loan	167.32	-	58.43	394.07	215.52	515.12
Deprived Sector Loan	173.81	-	224.47	594.15	1,090.03	389.36
Bills Purchased	-	-	-	-	-	-
Other Product	46.72	18.11	2,646.53	338.18	224.21	666.35
Total Product wise Loan	2,533.82	663.53	5,267.58	18,576.74	20,978.36	9,044.66

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	100.87	-	-	375.49	683.16	-
Fixed Deposit Receipts	46.75	-	69.34	283.40	78.26	128.24
Own	46.75	-	69.34	283.40	78.26	128.24
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	2,232.21	663.53	4,884.55	17,501.17	18,887.71	8,399.79
Fixed Assets	2,232.21	663.53	4,884.55	17,501.17	18,887.71	8,399.79
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	153.99	-	41.05	408.54	1,301.75	134.71
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	87.43	-	40.36	273.33	811.49	35.56
Personal Guarantee	61.99	-	0.70	135.21	490.26	99.15
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	1.95	-	-	-	-	-
Credit Card	-	-	-	-	27.46	-
Others	-	-	272.64	8.14	0.02	381.92
Total	2,533.82	663.53	5,267.58	18,576.74	20,978.36	9,044.66

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-May	Mid-June	% 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	74,043	73,647	5.94	9.56	-0.54
	a. Paid-up Capital	34,388	35,835	38,429	41,551	41,551	4.21	7.24	0.00
	b. Statutory Reserves	11,190	12,274	13,620	15,017	15,028	9.69	10.96	0.07
	c. Retained Earning	6,645	4,076	2,639	1,691	637	-38.66	-35.24	-62.36
	d. Others Reserves	7,258	10,830	14,351	15,784	16,431	49.22	32.51	4.10
2	BORROWINGS	214,238	230,746	239,468	223,153	221,133	7.71	3.78	-0.91
	a. NRB	7,944	6,221	544	118	6,355	-21.69	-91.26	5274.05
	b. Others	206,294	224,525	238,924	223,035	214,779	8.84	6.41	-3.70
3	DEPOSITS	167,093	176,661	199,756	223,396	224,956	5.73	13.07	0.70
4	BILLS PAYABLE	27.20	41.48	18.68	15.20	14.25	52.50	-54.97	-6.25
5	OTHER LIABILITIES	46,185	56,740	61,892	80,906	86,006	22.85	9.08	6.30
	a. Loan Loss Provision	18,383	21,865	24,267	36,617	38,256	18.94	10.99	4.48
	b. Interest Suspense a/c	6,921	11,557	13,601	17,723	18,715	66.98	17.68	5.60
	c. Others	20,881	23,318	24,024	26,567	29,035	11.67	3.03	9.29
6	RECONCILIATION A/c	15,568	19,691	19,387	21,708	21,931	26.48	-1.54	1.03
7	PROFIT & LOSS A/c	5,191	6,837	8,876	7,688	9,153	31.70	29.83	19.06
	Total	507,782	553,731	598,438	630,910	636,841	9.05	8.07	0.94
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	28,274	30,281	28.29	23.06	7.10
	a. Cash Balance	494	424	325	379	454	-14.19	-23.32	19.77
	b. Bank Balance	17,249	22,748	30,375	18,905	20,631	31.88	33.53	9.13
	c. Money at Call	9,220	11,420	11,867	8,991	9,197	23.86	3.92	2.29
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,436	1,308	-8.52	11.33	-8.93
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	8,532	8,481	11.34	2.16	-0.60
4	LOANS & ADVANCES	432,237	455,853	489,673	526,168	528,724	5.46	7.42	0.49
	Institutional	72,928	59,060	48,804	43,764	43,559	-19.02	-17.36	-0.47
	Individual	359,310	396,793	440,869	482,403	485,165	10.43	11.11	0.57
5	FIXED ASSETS	3,258	4,150	4,535	4,784	4,848	27.38	9.28	1.33
6	OTHER ASSETS	20,078	28,488	30,297	39,332	40,668	41.89	6.35	3.39
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	10.29	10.26	279.10	35.43	-0.29
9	RECONCILIATION A/c	14,809	19,991	20,277	21,736	21,761	34.99	1.43	0.11
10	PROFIT & LOSS A/c	1,054	461	581	636	760	-56.22	25.91	19.37
	Total	507,782	553,731	598,438	630,910	636,841	9.05	8.07	0.94
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	24,544	27,054	-7.10	-8.24	10.22
2	COMMISSION/FEE EXPENSES	45	15	25	26.74	29.00	-66.55	67.07	8.45
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	12,090	13,221	-0.83	11.95	9.35
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	3,906	4,283	-8.72	10.31	9.66
5	NON OPERATING EXPENSES	14	64	48	25.49	30.11	352.21	-25.03	18.12
6	PROVISION FOR RISK	25,880	26,976	26,315	22,770	23,982	4.24	-2.45	5.33
7	LOAN WRITTEN OFF	123	155	41	271	391	25.59	-73.26	44.21
8	EXTRAORDINARY EXPENSES	0.12	1.00	0.42	2.46	3.02	769.89	-58.00	22.76
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	1,177	1,381	28.78	34.92	17.30
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	3,372	3,926	20.37	51.14	16.43
11	NET PROFIT	4,783	6,717	8,931	7,722	9,185	40.44	32.96	18.94
	TOTAL EXPENSES	88,416	89,095	91,522	75,907	83,484	0.77	2.72	9.98
Income									
1.	INTEREST INCOME	61,707	58,836	62,791	52,944	58,795	-4.65	6.72	11.05
2.	COMMISSION & DISCOUNT	618	762	1,282	1,483	1,668	23.33	68.24	12.53
3	OTHER OPERATING INCOME	3,971	4,275	4,294	2,739	3,002	7.65	0.45	9.60
4	NON OPERATING INCOME	157.53	145.79	129.68	107.26	114.83	-7.46	-11.05	7.06
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	17,969	19,114	16.03	-9.01	6.37
6	RECOVERY FOR WRITE BACK	4.32	17.27	17.01	28.15	30.07	300.14	-1.53	6.82
7	INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	-	-	5.22	-33.51	0.00
8	NET LOSS	646	342	549	636	760	-47.01	60.33	19.37
	TOTAL INCOME	88,416	89,095	91,522	75,907	83,484	0.77	2.72	9.98
Miscellaneous Information									
	No. of Total Staffs	22,493	21,727	21,717	21,789	21,802	-3.41	-0.05	0.06
	No. of Total Branches	5,128	5,051	5,004	4,984	4,986	-1.50	-0.93	0.04
	No. of Total Centers	445,666	459,319	473,465	486,806	488,298	3.06	3.08	0.31
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,527,255	1,537,750	1.80	4.43	0.69
	No. of Total Passive Groups	19,043	19,857	38,277	56,470	57,233	4.28	92.76	1.35
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,499,416	6,515,990	-0.34	3.77	0.26
	No. of Total Passive Members	528,082	534,348	802,163	1,020,804	1,024,386	1.19	50.12	0.35
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,713,067	2,707,112	-10.75	1.62	-0.22
	No. of Total Overdue Borrowers	587,163	689,852	624,835	750,422	750,564	17.49	-9.42	0.02
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,391,709	6,420,002	-0.39	2.79	0.44
	Total Saving Amount (Rs million)	167,027	177,049	199,756	260,077	224,821	6.00	12.83	-13.56

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,355.46
	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	546.38
2	BORROWINGS	8,039.81
	a. NRB	-
	b. Interbank Borrowing	750.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,791.44
	a. Current	360.49
	Domestic	358.96
	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	0.95
	Domestic	0.95
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,889.67
	1. Sundry Creditors	-
	2. Loan Loss Provision	657.76
	3. Interest Suspense a/c	-
	4. Others	1,231.91
6	Reconciliation A/c	-
7	Profit & Loss A/c	773.41
TOTAL Liabilities		42,849.79
Assets		
1	LIQUID FUNDS	154.07
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	154.04
	1. In Nepal Rastra Bank	134.19
	Domestic Currency	132.66
	Foreign Currency	1.53
	2. "A" Class Licensed Institution	19.86
	Domestic Currency	19.86
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	7,958.27
	a. Govt. Securities	7,958.27
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,295.95
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,295.95
4	LOANS & ADVANCES (Including Bills Purchased)	30,254.64
4.1	LOANS & ADVANCES	30,254.64
	a. Infrastructure Project	30,254.64
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	1,008.11
	a. Accrued Interest:	617.49
	Financial Institutions	-
	Government Enterprises	115.01
	Private Sector	502.48
	b. Staff Loans / Adv.	93.54
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	297.08
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
TOTAL ASSETS		42,849.79

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	890.80
1.1 On Deposit Liabilities	462.66
1.2 On Borrowing	428.13
2. Commission Expense	0.04
3. Staff Expense	64.30
4. Office Operating Expenses	60.17
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	79.73
7.1 Loan loss Provision	79.73
7.1.1 General Loan loss Provision	76.18
7.1.1.1 Pass Loan Loss Provision	76.18
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	122.72
10. Provision for Income Tax	331.04
11. Others	-
12. Net Profit	773.41
Total Expenses	2,322.30

Income

1. Interest Income	2,212.41
1.1 On Loans and Advances	1,847.80
1.2 On Investment	239.00
1.2.1 Government Bonds	239.00
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	125.62
2. Commission and Discount	23.31
2.1 Bills Purchase and Discount	-
2.2 Commission	23.31
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	0.43
6. Write Back from Provisions for loss	86.16
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,322.30

Districtwise List of Banks and Financial Institutions Branches (Jeth, 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	27	3	2	32	172,400	5,388
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	132	39	13	184	926,962	5,038
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		752	195	35	982	4,961,412	5,052
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	865	147	50	1,062	2,041,587	1,922
32	Bagmati	Lalitpur	213	33	17	263	551,667	2,098
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	155	52	18	225	719,859	3,199
	Total		1,735	329	111	2,175	6,116,866	2,812
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	182	74	19	275	600,051	2,182
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		588	185	36	809	2,466,427	3,049

47	Lumbini	Gulmi	38	14	-	52	246,494	4,740
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	221	73	28	322	1,121,957	3,484
50	Lumbini	Kapilbastu	82	18	6	106	682,961	6,443
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			743	249	47	1,039	5,122,078	4,930
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	24	1	-	25	118,349	4,734
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			219	21	3	243	1,688,412	6,948
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	132	29	5	166	904,666	5,450
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			333	51	6	390	2,694,783	6,910
Grand Total			4,950	1,115	293	6,358	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	17	51	1	106
No. of Branches [^]	4,950	1,115	293	4,986		11,344
Population per Branch [*] (Served by A, B and C class BFI's)						4,587
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,571

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	752	195	35	856	982	1,838
Madhesh	580	85	55	1,030	720	1,750
Bagmati	1,735	329	111	751	2,175	2,926
Gandaki	588	185	36	561	809	1,370
Lumbini	743	249	47	1,097	1,039	2,136
Karnali	219	21	3	237	243	480
Sudur Paschim	333	51	6	454	390	844
Total	4,950	1,115	293	4,986	6,358	11,344

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

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

\$ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	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, Machinery & Electronic Equipment & Assemblage	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.35	1,973,575.30	3.34	2,023,411.69	3.36	2,070,323.21	3.36	2,115,621.95	3.39	2,168,933.30
2	Fixed:	6.80	3,014,915.47	6.51	3,014,480.94	6.32	3,013,325.32	6.27	2,991,263.97	6.10	2,998,299.39
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	4.88	590,101.99	4.45	620,475.73	4.41	632,440.66	4.45	601,753.72	4.28	573,995.83
2.4	6-12 months	5.50	1,103,916.27	5.31	1,083,749.38	5.05	1,086,595.80	4.95	1,098,169.80	4.68	1,141,743.86
2.5	1-2 yrs	6.88	547,423.12	6.40	536,354.59	6.09	519,127.04	5.92	502,718.59	5.78	506,515.95
2.6	2 yrs and above	10.05	773,474.10	9.90	773,901.24	9.82	775,161.82	9.73	788,621.85	9.72	776,043.75
3	Call	1.28	441,253.72	1.21	420,342.28	1.25	405,740.89	1.27	405,557.00	1.23	402,816.31
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.28	2,074.30	2.34	1,953.90	2.32	1,905.35	2.31	1,864.74	2.34	1,866.85
6	Non interest bearing deposits	-	355,548.16	-	372,315.60	-	352,371.10	-	366,508.54	-	392,654.58
6.1	Current	-	314,474.24	-	332,924.01	-	312,812.40	-	324,894.56	-	350,854.94
6.2	Margin	-	39,055.11	-	38,720.90	-	38,701.20	-	40,160.09	-	41,070.09
6.3	Other	-	2,018.81	-	670.70	-	857.51	-	1,453.89	-	729.57
	Aggregate	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87	4.54	5,880,816.19	4.45	5,964,570.43

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

Overall Summary of Interest Rate on LCY Productwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37	8.54	1,759,868.96	8.30	1,768,462.30
2	Overdraft	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41	9.42	83,783.17	8.64	84,477.28
3	Cash Credit Loan	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47	8.41	606,354.04	8.25	615,381.02
4	Trust Receipt Loan/Import Loan	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16	8.34	66,545.68	8.03	62,825.28
5	Short Term Working Capital/Demand Loan	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59	7.95	813,490.16	7.31	832,782.62
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82	8.69	322,522.19	8.44	324,560.00
7	Real Estate Loan	9.41	234,057.36	9.14	229,909.23	8.91	232,995.14	8.72	234,940.31	8.55	235,083.50
8	Margin Nature Loan	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98	8.39	96,393.57	8.12	101,607.08
9	Hire Purchase Loan	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79	8.86	113,430.92	8.59	112,945.37
10	Deprived Sector Loan	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25	7.35	246,629.90	6.94	258,495.41
11	Bills Purchased	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78	8.43	8,386.29	7.92	9,626.85
12	Other Product	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13	8.92	416,120.98	8.79	422,426.52
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.98	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, Machinery & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	7.78	67,936.89	7.65	67,942.56	7.49	70,277.82	7.35	69,965.15
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09	7.98	64,942.04	7.87	66,114.88	7.69	69,716.59	7.56	70,334.44
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	7.87	943,655.11	7.74	939,658.57	7.62	953,125.52	7.51	957,587.59
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04	7.35	366,807.93	7.26	351,651.17	7.11	352,923.01	6.94	368,588.77
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	7.80	225,294.73	7.70	217,994.54	7.57	215,111.23	7.44	219,374.28
13	Other Services	8.21	193,623.60	8.06	195,842.43	7.99	200,107.47	7.88	200,505.32	7.73	208,347.54	7.60	202,507.77
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	8.61	960,782.22	8.50	961,208.43	8.39	972,255.88	8.26	979,745.69
15	Local Government	3.50	1,186.67	3.50	1,187.58	3.50	1,186.63	3.50	1,186.63	3.50	1,186.63	3.50	1,185.29
16	Others	8.87	244,318.35	8.81	246,463.55	8.78	240,461.01	8.64	249,106.23	8.51	248,038.75	8.41	249,550.97
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

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

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)		Jestha, 2083	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	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	2.85	
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	4.99	
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	3.28	
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	3.44	
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	4.12	
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	8.01	
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	0.65	
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	2.15	
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	3.29	

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)		Jestha, 2083	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	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	6.44	
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	6.39	
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	6.25	
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	6.18	
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	6.36	
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	6.98	
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	6.53	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40	6.81	70,553.41	6.74	70,485.45	6.66	70,585.55	6.56	70,301.14	6.49	
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	6.68	
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	6.62	
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	6.00	
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61	6.86	220,867.38	6.76	221,525.42	6.76	226,147.43	6.67	227,467.14	6.58	
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	6.69	
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	7.46	
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	3.50	
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	7.05	
	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	6.64	

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)		Jestha, 2083	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	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	6.74	
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	7.29	
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	6.73	
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	6.40	
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	6.28	
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	7.11	
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	217,789.54	6.93	217,789.54	6.84	
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	6.53	
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	7.17	
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	5.67	
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	6.86	
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	7.45	
	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	6.64	

Overall Summary of Interest Rate on LCY Deposit		(Mid June, 2026)
S.N.	Description	Amount
1	Saving	3,314,486.68
2	Fixed:	2,591,178.84
2.1	up to 1 month	-
2.2	1-3 months	-
2.3	3-6 months	385,782.78
2.4	6-12 months	844,105.80
2.5	1-2 yrs	548,191.78
2.6	2 yrs and above	813,098.48
3	Call	577,141.83
4	Certificate of Deposits	-
5	Other	2,646.07
6	Non interest bearing deposits	530,217.98
6.1	Current	483,156.25
6.2	Margin	46,029.00
6.3	Other	1,032.73
	Aggregate	7,015,671.41

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid June, 2026)
S.N.	Description	Amount
1	Agricultural and Forest Related	300,560.44
2	Fishery Related	14,123.19
3	Mining Related	12,436.54
4	Agriculture, Forestry & Beverage Production Related	303,144.46
5	Non Food Production Related	581,226.08
6	Construction	230,189.93
7	Electricity,Gas and Water	492,448.52
8	Metal Products, Machinery & Electronic Equipment & Assemblage	71,817.34
9	Transport, Communication and Public Utilities	68,424.38
10	Wholesaler & Retailer	949,987.79
11	Finance, Insurance and Real Estate	370,749.54
12	Hotel or Restaurant	228,437.02
13	Other Services	208,892.56
14	Consumption Loans	1,098,307.15
15	Local Government	1,187.24
16	Others	237,352.55
	Aggregate	5,169,284.72

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid June, 2026)
S.N.	Description	Amount
1	Term Loan	1,879,060.75
2	Overdraft	90,091.15
3	Cash Credit Loan	586,334.91
4	Trust Receipt Loan/Import Loan	90,871.11
5	Short Term Working Capital/Demand Loan	854,868.08
6	Residential Personal Home Loan (Up to Rs. 20 million)	363,246.38
7	Real Estate Loan	219,534.04
8	Margin Nature Loan	139,768.64
9	Hire Purchase Loan	127,287.74
10	Deprived Sector Loan	243,028.04
11	Bills Purchased	12,709.57
12	Other Product	562,484.32
	Aggregate	5,169,284.72

Annex-I

**Name list of Banks and Financial Institutions
(Mid-June, 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 Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	ACHautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sanstha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
39	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	40	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
41	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	42	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
43	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	44	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO
45	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	46	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
47	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	48	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)
49	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan	50	Sanjeevani Laghubitta Bittiya Sanstha Limited*	Sanjeevani
51	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

E. Infrastructure Development Bank

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