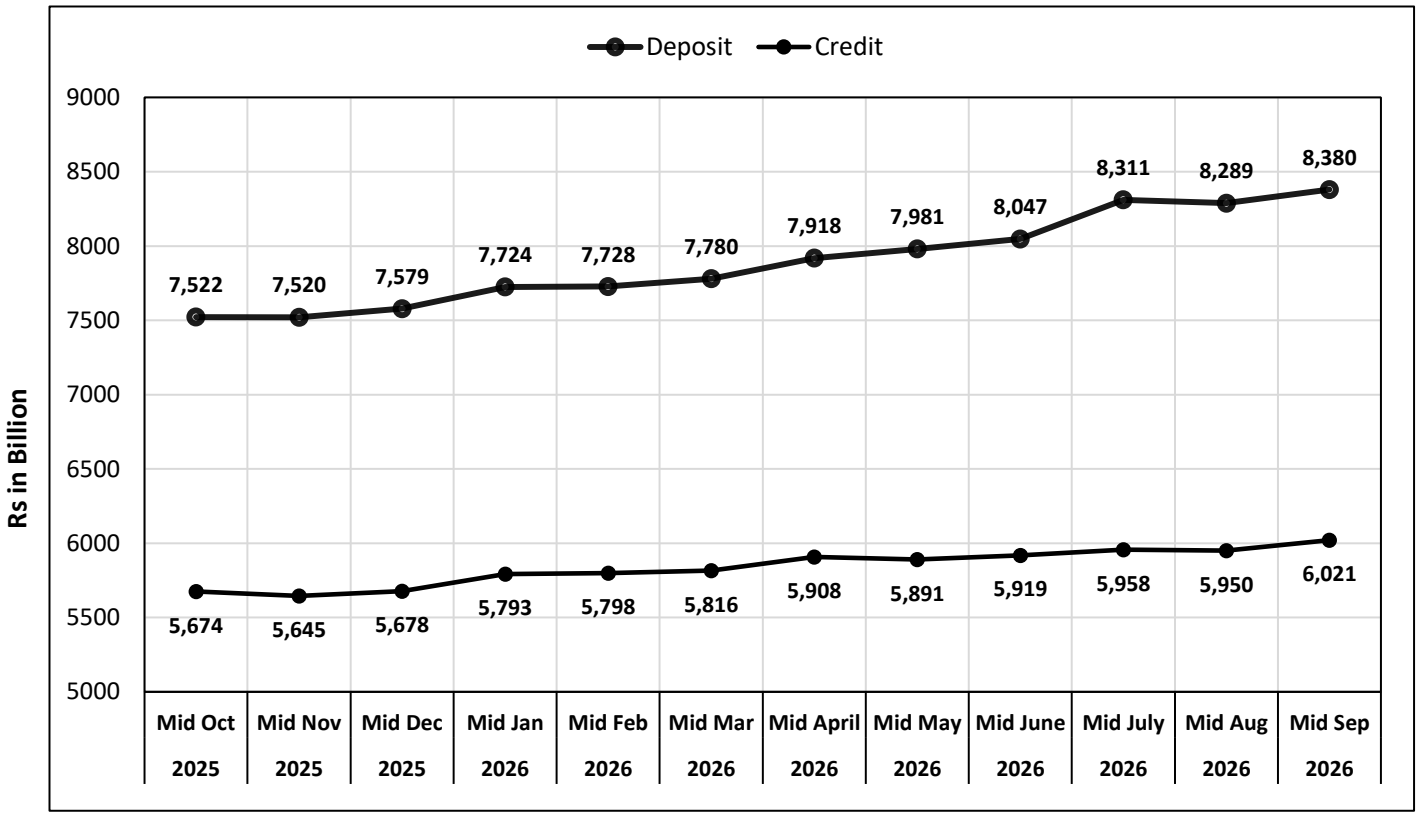
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2083 Bhadau

(Mid-Sept, 2026)

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Annexure

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

Explanatory Notes

1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs) based on provisional reports submitted to Nepal Rastra Bank.

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	16	50	1	104
Total Number of Licensed BFIs	20	17	16	50	1	104

5 All the amount in this report are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.

7 The financial indicators of Microfinance institutions commencing from Asar 2082 (Mid July 2025) also includes NFRS based data, based on data submitted by respective microfinance institutions due to applicability of NFRS for microfinance institutions from FY 2081.82

Major Financial Indicators

as on Bhadau End, 2083 (Mid-Sept, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	114.74	10.07	2.15	126.97
2	Total Credit/GDP	81.09	8.45	1.68	91.22
3	Total Credit/ Total Deposit**	70.67	83.87	78.00	71.84
4	CD Ratio*	70.03	83.52	77.52	71.21
5	Fixed Deposit/Total Deposit	34.55	31.26	53.32	34.61
6	Saving Deposit/Total Deposit	47.44	55.99	33.26	47.87
7	Current Deposit/Total Deposit	8.15	2.96	1.32	7.62
8	Call Deposit/Total Deposit	9.07	9.74	12.03	9.17
9	NPL/ Total Loan^	5.56	5.77	9.89	5.66
10	Total LLP /Total Loan	5.74	5.28	9.35	5.76
11	Deprived Sector Loan/Total Loan $^{\$\wedge}$	5.17	6.12	5.74	5.27
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.58	6.17	7.37	7.47
2	Investment in Gov. Securities/Total Deposit	14.00	10.24	9.87	13.63
3	Total Liquid Assets/Total Deposit $^{\#}$	38.52	27.58	34.23	37.58
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.69	10.93	11.53	9.82
2	Total Capital/RWA	12.51	13.83	14.43	12.64
D. Financial Access					
1	No. of institutions	20	17	16	53
2	No. of Branches	4,907	1,111	293	6,311
3	No. of Deposit Accounts	54,976,152	7,937,656	1,094,959	64,008,767
4	No.of Loan Accounts	1,731,042	260,093	61,127	2,052,262
5	No. of Branchless Banking Centers	633	3	-	636
6	No. of Branchless Banking Customers	259,130	454	-	259,584
7	No. of Mobile Banking Customers	26,100,422	4,024,031	349,237	30,473,690
8	No. of Internet Banking Customers	1,871,009	623,467	21,327	2,515,803
9	No. of ATMs	4,730	336	32	5,098
10	No. of Debit Cards	12,280,628	1,407,822	88,584	13,777,034
11	No. of Credit Cards	332,806	5,570	1,017	339,393
12	No. of Prepaid Cards	279,152	5,010	-	284,162

E. Interest Rate(%)

1	**Wt. Avg Interest Rate on Deposit**	**3.11**
	(a) Saving	2.82
	(b) Fixed	4.82
	(c) Call	0.49
2	**Wt. Avg Interest Rate on Credit**	**6.38**

Note:

Bank balance includes money at call

Nominal GDP for 2025/26(P) stands at Rs. 6,600,098 million (Source:https://nsonepal.gov.np/content/13465/provincial-gross-domestic-product-2082-83/)

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

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

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

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

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

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

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	728,713	775,395	838,611	900,578	897,727	6.41	8.15	-0.32
	a. Paid-up Capital	436,408	443,682	472,545	472,545	472,545	1.67	6.51	0.00
	b. Statutory Reserves	150,114	162,782	178,668	184,443	185,546	8.44	9.76	0.60
	c. Retained Earning	(21,577)	(31,473)	(36,893)	825	(4,789)	45.86	17.22	-680.32
	d. Others Reserves	163,767	200,403	224,290	242,764	244,424	22.37	11.92	0.68
2	**BORROWINGS**	240,886	235,077	223,291	217,315	220,060	-2.41	-5.01	1.26
	a. NRB	393	433	910	910	910	10.31	110.04	0.00
	b. "A"Class Licensed Institution	6,970	9,133	12,922	12,590	15,146	31.04	41.48	20.30
	c. Foreign Banks and Fin. Ins.	48,275	33,256	14,044	9,343	11,773	-31.11	-57.77	26.00
	d. Other Financial Ins.	8,037	7,243	3,375	3,935	4,210	-9.88	-53.40	6.98
	e. Bonds and Securities	177,211	185,012	192,040	190,537	188,023	4.40	3.80	-1.32
3	**DEPOSITS**	6,495,583	7,303,531	8,311,245	8,288,772	8,380,001	12.44	13.80	1.10
	a. Current	381,824	527,894	686,417	617,350	638,420	38.26	30.03	3.41
	b. Savings	1,954,389	2,673,443	3,892,367	3,934,058	4,011,790	36.79	45.59	1.98
	c. Fixed	3,642,837	3,506,979	2,925,414	2,936,621	2,900,122	-3.73	-16.58	-1.24
	d. Call Deposits	472,514	547,192	750,274	742,665	768,838	15.80	37.11	3.52
	e. Others	44,019	48,023	56,772	58,078	60,832	9.10	18.22	4.74
4	**Bills Payable**	3,117	3,242	4,425	4,763	5,673	4.03	36.47	19.12
5	**Other Liabilities**	598,080	710,107	815,907	835,255	868,925	18.73	14.90	4.03
	1. Loan Loss Provision	230,012	285,008	349,497	346,924	347,007	23.91	22.63	0.02
	2. Interest Suspense a/c	28,409	56,087	58,468	60,814	74,770	97.43	4.25	22.95
	3. Others	339,659	369,012	407,943	427,517	447,149	8.64	10.55	4.59
6	**Reconcillation A/c**	3,179	4,343	5,034	1,899	969	36.58	15.92	-48.95
7	**Profit & Loss A/c**	61,825	69,866	71,615	8,416	17,291	13.01	2.50	105.45
	TOTAL	**8,131,382**	**9,101,560**	**10,270,128**	**10,256,997**	**10,390,648**	**11.93**	**12.84**	**1.30**
	Assets								
1	**LIQUID FUNDS**	553,205	647,262	731,867	709,475	692,385	17.00	13.07	-2.41
	a. Cash Balance	103,855	101,206	95,744	92,103	94,721	-2.55	-5.40	2.84
	Nepalese Notes & Coins	100,579	97,078	91,426	88,257	89,890	-3.48	-5.82	1.85
	Foreign Currency	3,277	4,128	4,318	3,846	4,831	25.98	4.61	25.62
	b. Bank Balance	378,811	483,070	573,267	560,664	531,168	27.52	18.67	-5.26
	1. In Nepal Rastra Bank	330,452	385,908	495,602	485,052	457,673	16.78	28.43	-5.64
	2. "A"Class Licensed Institution	17,711	58,265	22,687	22,903	20,521	228.99	-61.06	-10.40
	3. Other Financial Ins.	1,621	1,428	739	879	902	-11.87	-48.29	2.65
	4. In Foreign banks	29,028	37,468	54,239	51,831	52,072	29.08	44.76	0.47
	c. Money at Call	70,539	62,986	62,856	56,708	66,496	-10.71	-0.21	17.26
2	**INVESTMENTS**	1,471,177	1,743,212	2,207,329	2,182,064	2,210,754	18.49	26.62	1.31
	a. Govt.Securities	1,164,295	1,172,419	1,196,483	1,182,974	1,142,125	0.70	2.05	-3.45
	b Others	306,882	570,793	1,010,846	999,090	1,068,629	86.00	77.10	6.96
3	**SHARE & OTHER INVESTMENT**	275,676	365,368	540,477	559,240	583,548	32.54	47.93	4.35
4	**LOANS & ADVANCES (Including Bills Purchased)**	5,168,664	5,591,287	5,956,574	5,949,061	6,019,624	8.18	6.53	1.19
	4.1 LOANS & ADVANCES	5,161,711	5,581,202	5,943,894	5,936,070	6,006,916	8.13	6.50	1.19
	a. Private Sector	4,952,707	5,355,346	5,701,124	5,718,990	5,793,344	8.13	6.46	1.30
	b. Financial Institutions	202,802	222,405	236,999	211,660	207,143	9.67	6.56	-2.13
	c. Government Organizations	6,202	3,450	5,771	5,420	6,429	-44.36	67.26	18.62
	4.2 BILLS PURCHASED	6,954	10,086	12,680	12,991	12,708	45.03	25.73	-2.18
5	**LOANS AGT. COLLECTED BILLS**	1,532	2,651	1,048	910	904	73.06	-60.46	-0.74
6	**FIXED ASSETS**	145,320	152,824	152,638	150,857	152,710	5.16	-0.12	1.23
7	**OTHER ASSETS**	476,248	546,869	620,871	648,013	673,071	14.83	13.53	3.87
	a. Accrued Interests	282,704	315,816	335,835	356,561	380,008	11.71	6.34	6.58
	b. Others	193,544	231,053	285,036	291,452	293,063	19.38	23.36	0.55
8	**Expenses not Written off**	1,004	46	34	35	35	-95.45	-24.68	0.00
9	**Non Banking Assets**	35,509	50,551	57,044	56,801	56,840	42.36	12.85	0.07
10	**Reconcillation Account**	2,550	10	14	399	644	-99.60	35.10	61.61
11	**Profit & Loss A/c**	497	1,481	2,232	142	132	198.06	50.68	-6.54
	TOTAL	**8,131,382**	**9,101,560**	**10,270,128**	**10,256,997**	**10,390,648**	**11.93**	**12.84**	**1.30**

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	652,888	697,778	757,339	809,462	807,493	6.88	8.54	-0.24
	a. Paid-up Capital	379,020	385,327	411,228	411,228	411,228	1.66	6.72	0.00
	b. Statutory Reserves	137,000	148,046	161,248	167,046	167,978	8.06	8.92	0.56
	c. Retained Earning	(13,948)	(19,371)	(21,908)	7,354	2,689	38.88	13.10	-63.43
	d. Others Reserves	150,815	183,775	206,771	223,834	225,597	21.85	12.51	0.79
2	**BORROWINGS**	231,919	225,206	212,638	206,366	209,413	-2.89	-5.58	1.48
	a. NRB	393	433	910	910	910	10.31	110.04	0.00
	b. "A"Class Licensed Institution	6,970	8,433	12,922	10,790	15,146	21.00	53.22	40.37
	c. Foreign Banks and Fin. Ins.	48,275	33,256	14,044	9,343	11,773	-31.11	-57.77	26.00
	d. Other Financial Ins.	7,558	6,806	2,959	3,519	3,793	-9.95	-56.53	7.81
	e. Bonds and Securities	168,723	176,277	181,804	181,804	177,791	4.48	3.14	-2.21
3	**DEPOSITS**	5,756,809	6,541,650	7,501,867	7,484,447	7,573,272	13.63	14.68	1.19
	a. Current	368,702	508,974	662,221	596,972	616,858	38.04	30.11	3.33
	b. Savings	1,752,143	2,391,430	3,481,255	3,520,091	3,592,425	36.49	45.57	2.05
	c. Fixed	3,177,768	3,112,938	2,635,310	2,650,563	2,616,623	-2.04	-15.34	-1.28
	d. Call Deposits	415,610	481,153	666,741	659,222	686,986	15.77	38.57	4.21
	e. Others	42,586	47,156	56,341	57,599	60,380	10.73	19.48	4.83
4	**Bills Payable**	3,095	3,230	4,412	4,755	5,657	4.34	36.61	18.96
5	**Other Liabilities**	538,952	636,043	739,671	760,333	790,996	18.01	16.29	4.03
	1. Loan Loss Provision	201,267	246,562	310,040	307,319	307,216	22.50	25.75	-0.03
	2. Interest Suspense a/c	15,809	41,966	43,183	45,375	58,936	165.45	2.90	29.89
	3. Others	321,875	347,515	386,448	407,639	424,844	7.97	11.20	4.22
6	**Reconcillation A/c**	3,177	4,315	5,028	1,897	960	35.80	16.53	-49.38
7	**Profit & Loss A/c**	55,901	62,713	61,648	7,854	16,011	12.19	-1.70	103.86
	TOTAL	**7,242,741**	**8,170,934**	**9,282,604**	**9,275,115**	**9,403,803**	**12.82**	**13.61**	**1.39**
	Assets								
1	**LIQUID FUNDS**	477,887	574,754	665,018	636,310	631,121	20.27	15.70	-0.82
	a. Cash Balance	95,352	92,517	85,806	82,809	85,186	-2.97	-7.25	2.87
	Nepalese Notes & Coins	92,309	88,822	81,872	79,324	80,833	-3.78	-7.82	1.90
	Foreign Currency	3,043	3,695	3,934	3,485	4,353	21.43	6.47	24.91
	b. Bank Balance	340,981	437,981	527,990	506,298	489,199	28.45	20.55	-3.38
	1. In Nepal Rastra Bank	301,463	353,434	459,204	439,717	423,802	17.24	29.93	-3.62
	2. "A"Class Licensed Institution	10,338	47,060	14,532	14,707	13,252	355.19	-69.12	-9.90
	3. Other Financial Ins.	153	24	21	49	79	-84.63	-10.35	63.22
	4. In Foreign banks	29,026	37,463	54,233	51,825	52,066	29.07	44.76	0.47
	c. Money at Call	41,554	44,257	51,222	47,203	56,736	6.50	15.74	20.19
2	**INVESTMENTS**	1,330,657	1,599,985	2,043,062	2,024,378	2,045,582	20.24	27.69	1.05
	a. Govt.Securities	1,049,313	1,070,576	1,110,243	1,096,561	1,060,024	2.03	3.71	-3.33
	b Others	281,344	529,409	932,819	927,817	985,558	88.17	76.20	6.22
3	**SHARE & OTHER INVESTMENT**	262,629	349,567	519,387	538,345	561,322	33.10	48.58	4.27
4	**LOANS & ADVANCES (Including Bills Purchased)**	4,567,541	4,960,492	5,289,497	5,287,457	5,351,355	8.60	6.63	1.21
	4.1 LOANS & ADVANCES	4,560,588	4,950,406	5,276,817	5,274,466	5,338,647	8.55	6.59	1.22
	a. Private Sector	4,381,897	4,749,763	5,053,005	5,072,674	5,140,164	8.40	6.38	1.33
	b. Financial Institutions	172,496	197,193	218,041	196,372	192,055	14.32	10.57	-2.20
	c. Government Organizations	6,194	3,450	5,771	5,420	6,429	-44.30	67.26	18.62
	4.2 BILLS PURCHASED	6,954	10,086	12,680	12,991	12,708	45.03	25.73	-2.18
5	**LOANS AGT. COLLECTED BILLS**	1,532	2,651	1,048	910	904	73.06	-60.46	-0.74
6	**FIXED ASSETS**	132,130	137,527	136,887	135,343	136,922	4.08	-0.46	1.17
7	**OTHER ASSETS**	436,640	503,140	577,847	604,190	628,226	15.23	14.85	3.98
	a. Accrued Interests	255,668	289,037	307,599	326,950	348,619	13.05	6.42	6.63
	b. Others	180,972	214,102	270,248	277,241	279,607	18.31	26.22	0.85
8	**Expenses not Written off**	1,003	45	30	30	30	-95.47	-32.96	0.00
9	**Non Banking Assets**	30,176	42,773	48,081	47,770	47,696	41.75	12.41	-0.15
10	**Reconcillation Account**	2,547	-	-	381	644	-100.00	0.00	69.00
11	**Profit & Loss A/c**	-	-	1,746	-	-	0.00	0.00	0.00
	TOTAL	**7,242,741**	**8,170,934**	**9,282,604**	**9,275,115**	**9,403,803**	**12.82**	**13.61**	**1.39**

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	57,742	60,146	63,318	72,138	71,053	4.16	5.27	-1.50
	a. Paid-up Capital	42,171	43,055	45,998	45,998	45,998	2.10	6.84	0.00
	b. Statutory Reserves	9,318	10,724	12,204	12,910	12,955	15.08	13.80	0.35
	c. Retained Earning	(878)	(3,457)	(5,986)	1,325	558	293.66	73.14	-57.92
	d. Others Reserves	7,131	9,825	11,102	11,905	11,542	37.78	13.00	-3.05
2	**BORROWINGS**	8,019	8,624	8,906	9,203	8,901	7.55	3.27	-3.28
	a. NRB	-	-	-	-	-	0.00	0.00	0.00
	b. "A"Class Licensed Institution	-	700	-	1,800	-	0.00	-100.00	-100.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	479	437	416	416	416	-8.80	-4.76	0.00
	e. Bonds and Securities	7,540	7,487	8,490	6,986	8,485	-0.70	13.39	21.44
3	**DEPOSITS**	610,171	630,437	666,284	661,958	664,623	3.32	5.69	0.40
	a. Current	11,513	16,950	21,750	18,377	19,683	47.22	28.32	7.11
	b. Savings	176,770	250,566	365,375	367,063	372,102	41.75	45.82	1.37
	c. Fixed	374,776	308,219	212,125	209,916	207,729	-17.76	-31.18	-1.04
	d. Call Deposits	46,863	53,904	66,692	66,232	64,754	15.02	23.72	-2.23
	e. Others	249	798	342	368	356	220.33	-57.21	-3.51
4	**Bills Payable**	21	13	13	8	17	-40.29	1.11	117.35
5	**Other Liabilities**	36,086	48,936	50,850	48,929	51,438	35.61	3.91	5.13
	1. Loan Loss Provision	19,372	27,666	29,201	29,233	29,425	42.81	5.55	0.66
	2. Interest Suspense a/c	2,459	3,366	4,022	3,931	4,224	36.90	19.48	7.47
	3. Others	14,255	17,904	17,627	15,765	17,789	25.60	-1.54	12.84
6	**Reconcillation A/c**	0	0	0	0	0	0.00	-100.00	-100.00
7	**Profit & Loss A/c**	5,291	5,887	8,436	520	1,113	11.25	43.31	114.29
	TOTAL	**717,330**	**754,042**	**797,807**	**792,755**	**797,145**	**5.12**	**5.80**	**0.55**
	Assets								
1	**LIQUID FUNDS**	56,513	54,762	49,966	56,148	47,426	-3.10	-8.76	-15.53
	a. Cash Balance	7,022	7,372	7,170	6,394	6,959	5.00	-2.74	8.83
	Nepalese Notes & Coins	6,788	6,940	6,786	6,034	6,481	2.24	-2.21	7.42
	Foreign Currency	234	433	384	360	477	85.08	-11.23	32.48
	b. Bank Balance	29,706	36,081	35,330	43,733	34,071	21.46	-2.08	-22.09
	1. In Nepal Rastra Bank	23,445	26,115	28,396	37,164	27,686	11.39	8.73	-25.50
	2. "A"Class Licensed Institution	5,775	9,146	6,462	6,180	5,874	58.36	-29.35	-4.95
	3. Other Financial Ins.	483	815	467	383	506	68.75	-42.74	31.85
	4. In Foreign banks	2	5	5	5	5	216.96	0.00	0.00
	c. Money at Call	19,786	11,308	7,466	6,021	6,396	-42.85	-33.97	6.24
2	**INVESTMENTS**	114,973	118,004	131,260	124,458	130,364	2.64	11.23	4.75
	a. Govt.Securities	92,535	86,899	69,813	70,643	68,071	-6.09	-19.66	-3.64
	b Others	22,438	31,105	61,447	53,816	62,293	38.63	97.55	15.75
3	**SHARE & OTHER INVESTMENT**	9,159	11,053	16,727	16,209	17,575	20.68	51.34	8.43
4	**LOANS & ADVANCES (Including Bills Purchased)**	501,432	526,613	556,596	552,254	557,420	5.02	5.69	0.94
	4.1 LOANS & ADVANCES	501,432	526,613	556,596	552,254	557,420	5.02	5.69	0.94
	a. Private Sector	476,949	504,466	540,556	538,822	544,183	5.77	7.15	0.99
	b. Financial Institutions	24,480	22,147	16,040	13,432	13,237	-9.53	-27.58	-1.45
	c. Government Organizations	3	-	-	-	-	-100.00	0.00	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**	9,710	11,173	11,279	11,227	11,228	15.07	0.94	0.01
7	**OTHER ASSETS**	22,172	26,828	25,935	26,669	27,248	21.00	-3.33	2.17
	a. Accrued Interests	13,386	13,661	14,681	15,717	17,044	2.06	7.46	8.45
	b. Others	8,787	13,168	11,255	10,952	10,204	49.86	-14.53	-6.83
8	**Expenses not Written off**	-	-	4	4	4	0.00	0.00	0.00
9	**Non Banking Assets**	3,369	4,687	5,641	5,708	5,842	39.11	20.37	2.35
10	**Reconcillation Account**	-	10	10	10	-	0.00	0.00	-100.00
11	**Profit & Loss A/c**	-	911	388	67	37	0.00	-57.37	-44.76
	TOTAL	**717,330**	**754,042**	**797,807**	**792,755**	**797,145**	**5.12**	**5.80**	**0.55**

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	18,083	17,470	17,954	18,977	19,181	-3.39	2.77	1.07
	a. Paid-up Capital	15,217	15,300	15,319	15,319	15,319	0.55	0.12	0.00
	b. Statutory Reserves	3,796	4,011	5,216	4,487	4,613	5.68	30.03	2.79
	c. Retained Earning	(6,751)	(8,645)	(8,999)	(7,854)	(8,035)	28.05	4.10	2.31
	d. Others Reserves	5,821	6,803	6,418	7,025	7,285	16.88	-5.67	3.70
2	**BORROWINGS**	948	1,248	1,746	1,746	1,746	31.61	39.99	0.00
	a. NRB	-	-	-	-	-	0.00	0.00	0.00
	b. "A"Class Licensed Institution	-	-	-	-	-	0.00	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	1,248	1,746	1,746	1,746	31.61	39.99	0.00
3	**DEPOSITS**	128,603	131,444	143,094	142,367	142,106	2.21	8.86	-0.18
	a. Current	1,609	1,971	2,447	2,001	1,879	22.52	24.13	-6.09
	b. Savings	25,477	31,448	45,737	46,903	47,263	23.44	45.44	0.77
	c. Fixed	90,293	85,822	77,979	76,142	75,770	-4.95	-9.14	-0.49
	d. Call Deposits	10,041	12,135	16,841	17,210	17,098	20.87	38.78	-0.65
	e. Others	1,184	68	90	110	96	-94.24	31.75	-12.88
4	**Bills Payable**	1	0	0	0	0	-47.06	-22.22	-57.14
5	**Other Liabilities**	23,043	25,128	25,386	25,993	26,491	9.05	1.03	1.92
	1. Loan Loss Provision	9,373	10,780	10,256	10,371	10,366	15.02	-4.86	-0.06
	2. Interest Suspense a/c	10,140	10,755	11,262	11,508	11,609	6.06	4.72	0.88
	3. Others	3,529	3,593	3,867	4,113	4,516	1.81	7.63	9.79
6	**Reconcillation A/c**	2	28	6	1	9	1223.81	-78.53	511.56
7	**Profit & Loss A/c**	633	1,266	1,531	42	166	100.04	20.92	292.50
	TOTAL	**171,311**	**176,585**	**189,717**	**189,127**	**189,700**	**3.08**	**7.44**	**0.30**
	Assets								
1	**LIQUID FUNDS**	18,804	17,746	16,883	17,017	13,838	-5.63	-4.87	-18.69
	a. Cash Balance	1,481	1,317	2,768	2,900	2,576	-11.11	110.17	-11.18
	Nepalese Notes & Coins	1,481	1,317	2,768	2,900	2,576	-11.12	110.21	-11.18
	Foreign Currency	0	0	0	0	0	766.67	-65.38	-50.00
	b. Bank Balance	8,125	9,008	9,948	10,633	7,898	10.87	10.43	-25.72
	1. In Nepal Rastra Bank	5,544	6,359	8,003	8,171	6,185	14.70	25.86	-24.31
	2. "A"Class Licensed Institution	1,597	2,060	1,694	2,015	1,396	29.00	-17.75	-30.74
	3. Other Financial Ins.	984	590	251	446	317	-40.09	-57.48	-29.02
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,198	7,421	4,167	3,485	3,364	-19.32	-43.85	-3.45
2	**INVESTMENTS**	25,547	25,223	33,007	33,228	34,808	-1.27	30.86	4.76
	a. Govt.Securities	22,447	14,944	16,427	15,771	14,030	-33.42	9.92	-11.04
	b Others	3,100	10,278	16,581	17,457	20,778	231.56	61.31	19.02
3	**SHARE & OTHER INVESTMENT**	3,888	4,748	4,362	4,685	4,652	22.12	-8.13	-0.72
4	**LOANS & ADVANCES (Including Bills Purchased)**	99,691	104,182	110,481	109,350	110,848	4.50	6.05	1.37
	4.1 LOANS & ADVANCES	99,691	104,182	110,481	109,350	110,848	4.50	6.05	1.37
	a. Private Sector	93,861	101,116	107,563	107,494	108,997	7.73	6.38	1.40
	b. Financial Institutions	5,826	3,066	2,918	1,856	1,852	-47.38	-4.83	-0.26
	c. Government Organizations	4	-	-	-	-	-100.00	0.00	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**	3,480	4,123	4,471	4,286	4,560	18.51	8.44	6.39
7	**OTHER ASSETS**	17,436	16,901	17,089	17,154	17,597	-3.07	1.12	2.58
	a. Accrued Interests	13,651	13,118	13,556	13,895	14,345	-3.91	3.34	3.24
	b. Others	3,785	3,783	3,534	3,259	3,252	-0.06	-6.58	-0.23
8	**Expenses not Written off**	1	0	0	0	0	-78.05	0.00	0.00
9	**Non Banking Assets**	1,964	3,091	3,322	3,323	3,302	57.35	7.46	-0.65
10	**Reconcillation Account**	3	0	4	7	-	-94.97	2386.67	-100.00
11	**Profit & Loss A/c**	497	571	97	75	95	14.81	-82.92	27.56
	TOTAL	**171,311**	**176,585**	**189,717**	**189,127**	**189,700**	**3.08**	**7.44**	**0.30**

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	455,987	350,266	295,775	23,797	47,294	-23.19	-15.56	98.74
1.1 Deposit Liabilities	431,908	328,104	275,493	22,149	44,193	-24.03	-16.03	99.53
1.1.1 Saving A/c	79,278	77,164	93,488	9,269	18,686	-2.67	21.15	101.60
1.1.2 Fixed A/c	344,566	244,252	176,566	12,544	24,854	-29.11	-27.71	98.14
1.1.2.1 Upto 3 Months Fixed A/c	18,748	9,062	6,528	416	828	-51.66	-27.96	99.08
1.1.2.2 3 to 6 Months fixed A/c	35,923	23,655	16,577	1,069	2,130	-34.15	-29.92	99.26
1.1.2.3 6 Months to 1 Year Fixed A/c	123,519	84,612	57,824	3,994	7,840	-31.50	-31.66	96.31
1.1.2.4 Above 1 Year	166,377	126,923	95,637	7,065	14,055	-23.71	-24.65	98.95
1.1.3 Call Deposit	8,034	6,655	5,400	331	643	-17.16	-18.87	94.00
1.1.4 Certificate of Deposits	30	32	39	5	10	8.27	21.38	99.22
1.2 Others	24,079	22,163	20,283	1,648	3,101	-7.96	-8.48	88.10
2 Commission/Fee Expense	4,635	5,627	6,162	412	963	21.41	9.51	133.45
3 Employees Expenses	63,661	68,118	71,476	5,636	11,478	7.00	4.93	103.65
4 Office Operating Expenses	43,010	43,468	43,383	3,060	6,928	1.06	-0.20	126.36
5 Exchange Fluctuation Loss	-	-	-	4	3	0.00	0.00	-21.11
5.1 Due to Change in Exchange Rates	-	-	-	4	3	0.00	0.00	-21.11
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	926	552	582	1	390	-40.45	5.57	59895.38
7. Provision for Risk	85,515	89,979	100,326	458	504	5.22	11.50	9.96
7.1 Loan loss Provision	85,205	89,474	99,900	450	487	5.01	11.65	8.35
7.1.1 General Loan loss Provision	26,227	23,367	22,200	118	252	-10.90	-4.99	112.86
7.1.1.1 Pass Loan Loss Provision	13,833	14,567	13,800	54	156	5.31	-5.26	189.76
7.1.1.2 Watch List Provision	12,394	8,800	8,400	65	96	-29.00	-4.55	48.70
7.1.2 Special Loan Loss Provision	56,155	65,706	76,857	343	436	17.01	16.97	27.15
7.1.3 Additional Loan Loss Provision	2,823	401	843	(12)	(201)	-85.79	110.04	1642.88
7.2. Provision for Non-Banking Assets	153	3	-	-	-	-98.08	-100.00	0.00
7.3. Provision for Loss on Investment	31	-	13	8	16	-100.00	0.00	98.54
7.4. Provision for Loss of Other Assets	127	502	413	-	-	296.86	-17.89	0.00
8 Loan Written Off	4,026	8,709	6,410	172	329	116.33	-26.40	90.67
9 Provision for Staff Bonus	10,642	11,757	12,137	1,412	2,882	10.48	3.24	104.13
10 Provision for Income Tax	33,085	35,956	37,920	4,130	8,343	8.68	5.46	102.01
11 Others	165	8	30	3	3	-95.16	269.88	3.26
12 Net Profit	70,918	78,796	80,981	9,491	19,460	11.11	2.77	105.04
TOTAL EXPENSES	**772,570**	**693,236**	**655,182**	**48,577**	**98,575**	**-10.27**	**-5.49**	**102.93**
Income								
1. Interest Income	674,109	567,194	516,335	42,254	84,614	-15.86	-8.97	100.25
1.1. On Loans and Advance	588,296	480,770	420,669	32,830	66,125	-18.28	-12.50	101.42
1.2. On Investment	66,519	64,883	68,166	6,307	13,030	-2.46	5.06	106.61
1.2.1 Government Bonds	59,980	56,244	54,695	4,690	9,563	-6.23	-2.75	103.91
1.2.2 Foreign Bonds	499	477	571	74	149	-4.31	19.70	101.35
1.2.3 NRB Bonds	960	2,858	6,303	841	1,929	197.61	120.49	129.33
1.2.4 Deventure & Bonds	5,079	5,304	6,597	702	1,389	4.41	24.39	98.01
1.3 Agency Balance	1,423	1,790	2,287	186	384	25.73	27.77	106.26
1.4 On Call Deposit	3,840	3,930	5,647	601	1,221	2.35	43.68	102.95
1.5 Others	14,031	15,821	19,567	2,330	3,854	12.76	23.68	65.43
2. Comission & Discount	35,259	39,774	43,608	3,620	7,960	12.80	9.64	119.87
2.1 Bills Purchase & Discount	397	415	424	44	70	4.47	2.39	58.40
2.2 Comission	27,596	30,363	33,261	2,854	6,332	10.03	9.54	121.91
2.3 Others	7,267	8,996	9,922	722	1,558	23.79	10.30	115.59
3 Income From Exchange Fluctuation	6,369	9,627	14,296	1,181	2,541	51.16	48.50	115.03
3.1 Due to Change in Exchange Rate	(311)	787	973	15	(79)	-352.69	23.72	-610.87
3.2 Due to Foreign Currency Trans.	6,680	8,840	13,323	1,166	2,619	32.34	50.71	124.60
4 Other Operating Income	10,946	13,321	13,633	688	2,049	21.70	2.34	198.02
5 Non Operating Income	1,866	3,167	3,678	19	248	69.78	16.11	1180.51
6 Provision Written Back	43,240	58,456	62,423	643	981	35.19	6.79	52.46
7 Recovery from Written off Loan	285	406	698	25	46	42.08	72.09	88.66
8 Income from Extra Ordinary Expenses	12	25	52	5	10	105.02	112.11	112.31
9 Net Loss	485	1,268	459	142	127	161.63	-63.78	-10.70
TOTAL INCOME	**772,570**	**693,236**	**655,182**	**48,577**	**98,575**	**-10.27**	**-5.49**	**102.93**

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	396,012	306,738	262,429	21,248	42,227	-22.54	-14.45	98.73
1.1 Deposit Liabilities	372,863	285,480	243,187	19,671	39,271	-23.44	-14.81	99.63
1.1.1 Saving A/c	70,894	68,372	82,793	8,262	16,664	-3.56	21.09	101.70
1.1.2 Fixed A/c	294,989	211,213	155,462	11,105	22,015	-28.40	-26.40	98.25
1.1.2.1 Upto 3 Months Fixed A/c	12,561	7,301	5,862	372	739	-41.87	-19.71	98.60
1.1.2.2 3 to 6 Months fixed A/c	29,025	19,660	14,987	1,006	2,007	-32.26	-23.77	99.55
1.1.2.3 6 Months to 1 Year Fixed A/c	103,193	70,335	49,366	3,503	6,874	-31.84	-29.81	96.27
1.1.2.4 Above 1 Year	150,210	113,916	85,247	6,224	12,395	-24.16	-25.17	99.14
1.1.3 Call Deposit	6,951	5,863	4,892	300	581	-15.64	-16.56	93.85
1.1.4 Certificate of Deposits	30	32	39	5	10	8.27	21.38	99.22
1.2 Others	23,148	21,257	19,241	1,577	2,956	-8.17	-9.48	87.46
2 Commission/Fee Expense	4,524	5,521	6,038	409	948	22.05	9.37	132.09
3 Employees Expenses	55,898	60,031	62,680	4,955	10,077	7.39	4.41	103.38
4 Office Operating Expenses	37,062	37,155	37,207	2,591	5,969	0.25	0.14	130.39
5 Exchange Fluctuation Loss	-	-	-	4	3	0.00	0.00	-20.90
5.1 Due to Change in Exchange Rates	-	-	-	4	3	0.00	0.00	-20.90
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	890	480	388	0	388	-46.01	-19.31	82348.94
7. Provision for Risk	74,107	74,263	89,908	73	17	0.21	21.07	-76.28
7.1 Loan loss Provision	74,018	74,000	89,842	65	1	-0.03	21.41	-98.34
7.1.1 General Loan loss Provision	23,763	21,131	20,348	95	171	-11.08	-3.70	79.97
7.1.1.1 Pass Loan Loss Provision	13,246	13,316	13,042	57	149	0.52	-2.06	162.14
7.1.1.2 Watch List Provision	10,517	7,815	7,307	38	21	-25.69	-6.51	-43.36
7.1.2 Special Loan Loss Provision	47,485	52,532	68,663	118	167	10.63	30.71	42.09
7.1.3 Additional Loan Loss Provision	2,771	336	830	(148)	(337)	-87.86	146.83	128.25
7.2. Provision for Non-Banking Assets	55	3	-	-	-	-94.65	-100.00	0.00
7.3. Provision for Loss on Investment	31	-	13	8	16	-100.00	0.00	98.54
7.4. Provision for Loss of Other Assets	3	260	53	-	-	9004.55	-79.63	0.00
8 Loan Written Off	3,786	8,241	5,583	101	144	117.67	-32.25	43.40
9 Provision for Staff Bonus	9,671	10,611	10,405	1,286	2,627	9.72	-1.94	104.25
10 Provision for Income Tax	29,989	32,801	33,080	3,759	7,619	9.38	0.85	102.67
11 Others	165	8	4	0	1	-95.14	-48.25	22.22
12 Net Profit	64,153	71,511	69,866	8,737	17,814	11.47	-2.30	103.89
TOTAL EXPENSES	**676,255**	**607,360**	**577,589**	**43,164**	**87,834**	**-10.19**	**-4.90**	**103.49**
Income								
1. Interest Income	588,736	497,588	454,515	37,518	75,109	-15.48	-8.66	100.20
1.1. On Loans and Advance	511,556	418,637	366,319	28,639	57,805	-18.16	-12.50	101.84
1.2. On Investment	59,590	58,749	62,182	5,853	12,042	-1.41	5.84	105.76
1.2.1 Government Bonds	53,733	50,369	49,084	4,287	8,689	-6.26	-2.55	102.69
1.2.2 Foreign Bonds	499	477	571	74	149	-4.31	19.70	101.35
1.2.3 NRB Bonds	635	2,687	6,062	822	1,876	323.20	125.59	128.16
1.2.4 Deventure & Bonds	4,724	5,215	6,465	670	1,329	10.41	23.96	98.38
1.3 Agency Balance	1,420	1,778	2,277	185	382	25.19	28.08	106.16
1.4 On Call Deposit	3,245	3,605	5,491	593	1,208	11.08	52.31	103.69
1.5 Others	12,925	14,820	18,247	2,248	3,672	14.66	23.12	63.33
2. Comission & Discount	33,790	37,791	41,302	3,472	7,635	11.84	9.29	119.90
2.1 Bills Purchase & Discount	397	415	424	44	70	4.47	2.39	58.40
2.2 Comission	26,721	29,341	32,055	2,771	6,159	9.81	9.25	122.28
2.3 Others	6,671	8,035	8,822	657	1,406	20.43	9.81	114.00
3 Income From Exchange Fluctuation	6,294	9,516	14,127	1,179	2,529	51.18	48.46	114.40
3.1 Due to Change in Exchange Rate	(317)	773	907	19	(79)	-344.17	17.31	-524.71
3.2 Due to Foreign Currency Trans.	6,611	8,743	13,220	1,161	2,608	32.24	51.21	124.70
4 Other Operating Income	8,654	10,711	11,086	568	1,728	23.77	3.49	204.56
5 Non Operating Income	1,370	2,668	3,354	11	178	94.73	25.72	1470.96
6 Provision Written Back	37,139	48,685	52,524	387	602	31.09	7.89	55.48
7 Recovery from Written off Loan	271	392	667	24	43	44.75	70.19	81.26
8 Income from Extra Ordinary Expenses	1	10	15	4	10	567.57	52.02	120.37
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	**676,255**	**607,360**	**577,589**	**43,164**	**87,834**	**-10.19**	**-4.90**	**103.49**

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	48,793	34,593	26,454	2,028	4,044	-29.10	-23.53	99.37
1.1 Deposit Liabilities	47,947	33,777	25,537	1,969	3,923	-29.55	-24.40	99.27
1.1.1 Saving A/c	6,896	7,413	9,292	881	1,769	7.49	25.35	100.82
1.1.2 Fixed A/c	40,214	25,736	15,880	1,069	2,117	-36.00	-38.30	98.09
1.1.2.1 Upto 3 Months Fixed A/c	5,676	1,472	542	39	79	-74.06	-63.20	101.74
1.1.2.2 3 to 6 Months fixed A/c	5,917	3,229	1,126	43	85	-45.43	-65.12	98.20
1.1.2.3 6 Months to 1 Year Fixed A/c	16,510	11,301	6,050	339	667	-31.55	-46.47	96.85
1.1.2.4 Above 1 Year	12,112	9,734	8,162	648	1,286	-19.63	-16.15	98.52
1.1.3 Call Deposit	836	628	366	19	38	-24.91	-41.79	94.06
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	846	816	918	60	121	-3.61	12.51	102.70
2 Commission/Fee Expense	103	96	107	2	12	-6.69	12.33	487.75
3 Employees Expenses	6,202	6,432	7,035	546	1,123	3.71	9.37	105.59
4 Office Operating Expenses	4,704	4,966	4,979	373	771	5.56	0.25	106.72
5 Exchange Fluctuation Loss	-	-	-	0	0	0.00	0.00	-100.00
5.1 Due to Change in Exchange Rates	-	-	-	0	0	0.00	0.00	-100.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	25	18	173	0	1	-29.38	864.07	752.94
7. Provision for Risk	9,415	14,054	9,503	63	41	49.27	-32.38	-34.36
7.1 Loan loss Provision	9,268	13,812	9,143	63	41	49.03	-33.80	-34.36
7.1.1 General Loan loss Provision	2,077	2,143	1,713	(15)	4	3.21	-20.10	-124.21
7.1.1.1 Pass Loan Loss Provision	387	1,248	662	(14)	(9)	222.30	-46.95	-33.87
7.1.1.2 Watch List Provision	1,689	895	1,050	(1)	13	-47.02	17.36	-1717.95
7.1.2 Special Loan Loss Provision	7,139	11,643	7,378	77	38	63.09	-36.64	-51.27
7.1.3 Additional Loan Loss Provision	52	25	53	-	-	-51.46	109.24	0.00
7.2. Provision for Non-Banking Assets	23	-	-	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	124	242	359	-	-	95.57	48.50	0.00
8 Loan Written Off	148	255	682	66	170	72.38	167.21	156.93
9 Provision for Staff Bonus	868	961	1,495	119	236	10.75	55.54	98.07
10 Provision for Income Tax	3,011	2,628	4,098	348	661	-12.70	55.92	89.76
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,929	6,050	9,392	725	1,463	2.04	55.25	101.81
TOTAL EXPENSES	**79,197**	**70,053**	**63,919**	**4,271**	**8,522**	**-11.55**	**-8.76**	**99.54**
Income								
1. Interest Income	70,425	56,897	50,937	3,927	7,864	-19.21	-10.48	100.26
1.1. On Loans and Advance	63,418	50,838	44,752	3,473	6,882	-19.84	-11.97	98.14
1.2. On Investment	5,607	5,055	4,988	384	833	-9.84	-1.33	116.69
1.2.1 Government Bonds	5,401	5,039	4,879	354	771	-6.70	-3.17	117.69
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	204	16	55	5	16	-91.93	233.17	221.07
1.2.4 Deventure & Bonds	2	0	54	25	46	-93.88	45141.67	82.78
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	364	174	70	0	0	-52.08	-59.77	84.21
1.5 Others	1,037	830	1,127	69	149	-19.94	35.74	115.12
2. Comission & Discount	1,171	1,576	1,919	118	263	34.58	21.80	123.02
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	665	801	986	66	141	20.37	23.16	113.61
2.3 Others	506	775	933	52	123	53.27	20.39	134.92
3 Income From Exchange Fluctuation	74	111	169	2	12	49.59	52.42	450.00
3.1 Due to Change in Exchange Rate	5	13	66	(3)	1	150.09	392.78	-124.92
3.2 Due to Foreign Currency Trans.	69	98	103	6	11	41.74	5.63	102.54
4 Other Operating Income	1,916	2,033	2,080	103	230	6.12	2.30	122.17
5 Non Operating Income	278	295	261	4	61	6.16	-11.56	1310.16
6 Provision Written Back	5,325	8,223	8,153	49	54	54.41	-0.85	10.22
7 Recovery from Written off Loan	8	7	11	0	3	-7.03	53.65	4066.67
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	-	911	388	67	35	0.00	-57.37	-47.05
TOTAL INCOME	**79,197**	**70,053**	**63,919**	**4,271**	**8,522**	**-11.55**	**-8.76**	**99.54**

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	11,182	8,936	6,892	521	1,023	-20.09	-22.87	96.52
1.1 Deposit Liabilities	11,098	8,846	6,768	509	999	-20.29	-23.49	96.44
1.1.1 Saving A/c	1,488	1,380	1,403	126	253	-7.30	1.69	100.68
1.1.2 Fixed A/c	9,363	7,303	5,224	370	722	-22.00	-28.47	94.95
1.1.2.1 Upto 3 Months Fixed A/c	511	288	124	5	10	-43.70	-56.98	114.68
1.1.2.2 3 to 6 Months fixed A/c	981	766	464	21	39	-21.94	-39.45	87.59
1.1.2.3 6 Months to 1 Year Fixed A/c	3,816	2,975	2,407	153	299	-22.02	-19.08	96.05
1.1.2.4 Above 1 Year	4,055	3,274	2,229	192	374	-19.26	-31.93	94.39
1.1.3 Call Deposit	247	164	142	12	24	-33.52	-13.48	97.94
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	85	90	124	12	24	5.98	38.00	99.83
2 Commission/Fee Expense	8	10	16	2	3	19.24	63.21	40.78
3 Employees Expenses	1,562	1,655	1,760	135	278	5.99	6.35	105.63
4 Office Operating Expenses	1,244	1,347	1,197	97	187	8.28	-11.15	93.95
5 Exchange Fluctuation Loss	-	-	-	0	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	0	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	11	53	21	0	1	378.28	-59.80	10000.00
7. Provision for Risk	1,993	1,662	915	322	445	-16.60	-44.96	38.18
7.1 Loan loss Provision	1,919	1,662	915	322	445	-13.35	-44.96	38.18
7.1.1 General Loan loss Provision	388	93	139	38	78	-76.07	50.13	104.21
7.1.1.1 Pass Loan Loss Provision	199	3	97	11	16	-98.48	3089.11	49.91
7.1.1.2 Watch List Provision	188	90	43	27	62	-52.34	-52.45	125.52
7.1.2 Special Loan Loss Provision	1,531	1,530	816	148	231	-0.05	-46.66	56.22
7.1.3 Additional Loan Loss Provision	-	40	(41)	136	136	0.00	-202.58	0.00
7.2. Provision for Non-Banking Assets	75	-	-	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	0	0	-	-	0.00	550.00	0.00
8 Loan Written Off	92	212	144	6	14	131.92	-32.05	156.29
9 Provision for Staff Bonus	102	184	237	6	19	79.71	28.74	191.65
10 Provision for Income Tax	86	527	742	22	63	513.89	40.89	181.49
11 Others	1	-	25	2	2	-100.00	0.00	0.00
12 Net Profit	836	1,235	1,723	29	183	47.77	39.44	533.60
TOTAL EXPENSES	**17,117**	**15,823**	**13,673**	**1,142**	**2,219**	**-7.56**	**-13.58**	**94.29**
Income								
1. Interest Income	14,947	12,708	10,883	809	1,641	-14.98	-14.36	102.91
1.1. On Loans and Advance	13,322	11,295	9,598	718	1,438	-15.22	-15.03	100.39
1.2. On Investment	1,322	1,079	996	70	155	-18.36	-7.74	123.11
1.2.1 Government Bonds	847	836	732	49	104	-1.24	-12.49	111.17
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	121	155	186	14	37	27.52	20.15	166.91
1.2.4 Deventure & Bonds	354	88	78	6	14	-75.06	-11.66	119.32
1.3 Agency Balance	3	12	10	1	2	245.56	-17.00	125.49
1.4 On Call Deposit	231	151	86	8	12	-34.70	-43.01	49.32
1.5 Others	69	171	194	12	33	147.46	13.44	168.23
2. Comission & Discount	299	407	387	30	61	36.19	-5.06	104.33
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	209	221	220	17	32	5.74	-0.63	93.31
2.3 Others	90	186	167	13	29	107.06	-10.32	118.36
3 Income From Exchange Fluctuation	-	-	0	-	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	0	-	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	376	576	467	17	91	53.33	-18.96	444.07
5 Non Operating Income	218	205	63	4	9	-6.00	-69.22	133.70
6 Provision Written Back	776	1,548	1,746	207	325	99.53	12.76	56.80
7 Recovery from Written off Loan	7	6	20	1	1	-6.80	208.70	0.00
8 Income from Extra Ordinary Expenses	10	15	37	0	0	39.83	152.66	0.00
9 Net Loss	485	358	71	75	91	-26.21	-80.08	21.70
TOTAL INCOME	**17,117**	**15,823**	**13,673**	**1,142**	**2,219**	**-7.56**	**-13.58**	**94.29**

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	363,887	356,370	349,633	346,028	342,048	-2.07	-1.89	-1.15
Fishery Related	16,213	16,261	16,134	16,014	16,017	0.29	-0.78	0.02
Mining Related	11,898	11,755	12,070	12,512	13,327	-1.20	2.68	6.52
Agriculture, Forestry, Bevarage & Non Food Production Related*	857,723	929,124	974,994	977,546	991,573	8.32	4.94	1.43
Construction	207,710	231,369	274,310	279,962	284,535	11.39	18.56	1.63
Electricity,Gas and Water	376,015	445,617	513,999	518,933	523,403	18.51	15.35	0.86
Metal Products, Machinary & Electronic Equipment & Assemblage	70,287	73,073	74,252	76,446	79,651	3.96	1.61	4.19
Transport, Communication and Public Utilities	88,555	83,318	87,988	89,790	93,944	-5.91	5.60	4.63
Wholesaler & Retailer	999,438	1,033,161	1,020,204	1,023,282	1,045,445	3.37	-1.25	2.17
Finance, Insurance and Real Estate	396,355	440,738	462,871	439,154	441,273	11.20	5.02	0.48
Tourism Service**	231,556	257,021	281,020	282,770	286,480	11.00	9.34	1.31
Other Services	201,661	222,298	228,804	236,219	236,985	10.23	2.93	0.32
Consumption Loans	1,013,605	1,151,709	1,357,355	1,349,092	1,360,602	13.62	17.86	0.85
Local Government	1,218	1,234	1,195	1,196	1,196	1.29	-3.13	0.00
Others	331,052	338,556	299,766	298,205	300,995	2.27	-11.46	0.94
TOTAL	**5,167,173**	**5,591,604**	**5,954,594**	**5,947,148**	**6,017,475**	**8.21**	**6.49**	**1.18**
Productwise								
Term Loan	1,931,014	2,067,510	2,156,380	2,188,942	2,191,384	7.07	4.30	0.11
Overdraft	124,431	111,286	117,275	114,191	115,906	-10.56	5.38	1.50
Cash Credit Loan	648,712	650,654	638,829	632,108	630,671	0.30	-1.82	-0.23
Trust Receipt Loan/Import Loan	82,835	125,187	165,559	167,206	181,191	51.13	32.25	8.36
Short Term Working Capital/Demand Loan	725,445	821,004	880,952	876,870	893,352	13.17	7.30	1.88
Residential Personal Home Loan (Up to Rs. 30 million)#	387,016	417,612	474,025	477,600	481,682	7.91	13.51	0.85
Real Estate Loan	268,158	275,962	267,626	269,216	270,727	2.91	-3.02	0.56
Margin Nature Loan	90,093	140,702	166,508	166,426	167,851	56.17	18.34	0.86
Hire Purchase Loan	124,102	128,681	143,038	143,124	142,919	3.69	11.16	-0.14
Deprived Sector Loan	312,186	296,260	300,788	278,899	315,064	-5.10	1.53	12.97
Bills Purchased	7,815	12,372	14,327	14,488	14,088	58.31	15.80	-2.76
Other Product	465,365	544,374	629,286	618,078	612,639	16.98	15.60	-0.88
Total	**5,167,173**	**5,591,604**	**5,954,594**	**5,947,148**	**6,017,475**	**8.21**	**6.49**	**1.18**
Collateral wise								
Gold and Silver	58,489	83,287	125,940	128,136	130,161	42.40	51.21	1.58
Government Securities	3,160	4,606	822	466	77	45.74	-82.16	-83.54
Non Governmental Securities	81,671	131,074	152,556	152,380	153,103	60.49	16.39	0.47
Fixed Deposit Receipts	41,599	40,045	26,309	23,237	23,005	-3.74	-34.30	-1.00
Own	41,348	33,779	26,190	23,125	22,893	-18.31	-22.47	-1.00
Other Licences Institutions	252	6,267	119	112	112	2390.17	-98.11	-0.10
Collateral of Properties	4,622,544	4,941,355	5,235,208	5,255,314	5,322,857	6.90	5.95	1.29
Fixed Assets	3,938,300	4,132,041	4,338,488	4,344,902	4,382,685	4.92	5.00	0.87
Current Assets	684,244	809,314	896,720	910,412	940,172	18.28	10.80	3.27
Against security of Bill	35,589	51,517	40,950	44,708	51,420	44.75	-20.51	15.01
Domestic Bills	1,112	5,629	4,366	3,920	3,776	406.21	-22.45	-3.67
Foreign Bills	34,477	45,887	36,584	40,788	47,644	33.10	-20.27	16.81
Against Guarantee	199,590	197,228	192,896	171,274	169,873	-1.18	-2.20	-0.82
Government Guarantee	3,145	3,151	4,899	4,850	4,761	0.21	55.48	-1.83
Institutional Guarantee	147,144	148,915	141,909	122,228	120,963	1.20	-4.71	-1.03
Personal Guarantee	32,724	31,948	31,995	31,816	31,934	-2.37	0.15	0.37
Collective Guarantee	3,388	1,203	790	719	699	-64.50	-34.33	-2.78
International Rated Foreign Bank's Guarantee	252	129	-	-	-	-48.80	-100.00	0.00
Other Guarantee	12,937	11,882	13,303	11,661	11,514	-8.15	11.96	-1.26
Credit Card	5,678	6,223	8,054	8,443	8,589	9.59	29.43	1.73
Others	118,852	136,269	171,860	163,191	158,390	14.65	26.12	-2.94
Total	**5,167,173**	**5,591,604**	**5,954,594**	**5,947,148**	**6,017,475**	**8.21**	**6.49**	**1.18**

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-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	323,942	318,651	307,353	303,907	299,714	-1.63	-3.55	-1.38
Fishery Related	14,394	14,575	14,134	14,041	14,031	1.26	-3.03	-0.07
Mining Related	11,554	11,353	11,689	12,119	12,924	-1.74	2.96	6.64
Agriculture, Forestry, Bevarage & Non Food Production Related*	823,518	893,175	939,319	942,111	955,971	8.46	5.17	1.47
Construction	182,860	204,009	238,334	241,325	244,769	11.57	16.83	1.43
Electricity,Gas and Water	365,248	432,239	503,853	508,707	512,564	18.34	16.57	0.76
Metal Products, Machinary & Electronic Equipment & Assemblage	67,259	70,217	71,296	73,536	76,732	4.40	1.54	4.35
Transport, Communication and Public Utilities	77,219	72,590	76,734	78,326	82,196	-5.99	5.71	4.94
Wholesaler & Retailer	910,162	946,091	937,785	941,708	963,340	3.95	-0.88	2.30
Finance, Insurance and Real Estate	321,327	367,855	387,562	366,486	367,635	14.48	5.36	0.31
Tourism Service**	199,049	220,201	237,074	238,525	241,870	10.63	7.66	1.40
Other Services	181,572	200,279	205,446	213,050	213,710	10.30	2.58	0.31
Consumption Loans	841,225	960,879	1,147,599	1,142,225	1,152,051	14.22	19.43	0.86
Local Government	1,176	1,187	1,186	1,187	1,187	0.90	-0.06	0.00
Others	248,572	249,845	211,183	211,116	213,568	0.51	-15.47	1.16
TOTAL	**4,569,076**	**4,963,146**	**5,290,548**	**5,288,370**	**5,352,261**	**8.62**	**6.60**	**1.21**
Productwise								
Term Loan	1,704,992	1,816,132	1,900,883	1,919,626	1,927,886	6.52	4.67	0.43
Overdraft	92,020	86,617	95,852	93,679	94,904	-5.87	10.66	1.31
Cash Credit Loan	587,956	585,274	576,941	570,688	571,196	-0.46	-1.42	0.09
Trust Receipt Loan/Import Loan	82,717	125,187	165,559	167,206	181,190	51.34	32.25	8.36
Short Term Working Capital/Demand Loan	709,593	803,001	854,102	864,188	879,765	13.16	6.36	1.80
Residential Personal Home Loan (Up to Rs. 30 million)#	316,089	332,053	368,979	373,022	375,740	5.05	11.12	0.73
Real Estate Loan	224,656	230,937	214,585	215,166	216,238	2.80	-7.08	0.50
Margin Nature Loan	70,345	116,809	143,147	143,026	144,467	66.05	22.55	1.01
Hire Purchase Loan	106,860	113,080	128,926	128,845	128,674	5.82	14.01	-0.13
Deprived Sector Loan	267,360	256,784	262,514	244,109	266,657	-3.96	2.23	9.24
Bills Purchased	7,815	12,372	14,327	14,488	14,088	58.31	15.80	-2.76
Other Product	398,673	484,899	564,734	554,326	551,455	21.63	16.46	-0.52
Total	**4,569,076**	**4,963,146**	**5,290,548**	**5,288,370**	**5,352,261**	**8.62**	**6.60**	**1.21**
Collateral wise								
Gold and Silver	53,423	76,977	116,302	118,349	120,148	44.09	51.09	1.52
Government Securities	3,160	4,606	822	466	77	45.74	-82.16	-83.54
Non Governmental Securities	64,671	108,380	130,706	130,467	130,881	67.59	20.60	0.32
Fixed Deposit Receipts	33,532	33,784	22,051	19,574	19,146	0.75	-34.73	-2.18
Own	33,283	27,523	21,932	19,462	19,035	-17.31	-20.31	-2.20
Other Licences Institutions	249	6,262	119	112	112	2412.35	-98.11	-0.10
Collateral of Properties	4,111,196	4,396,202	4,643,071	4,664,316	4,725,926	6.93	5.62	1.32
Fixed Assets	3,427,110	3,587,102	3,746,610	3,754,041	3,785,913	4.67	4.45	0.85
Current Assets	684,086	809,100	896,462	910,275	940,014	18.27	10.80	3.27
Against security of Bill	35,588	51,517	40,950	44,708	51,420	44.76	-20.51	15.01
Domestic Bills	1,112	5,629	4,366	3,920	3,776	406.21	-22.45	-3.67
Foreign Bills	34,476	45,887	36,584	40,788	47,644	33.10	-20.27	16.81
Against Guarantee	152,332	160,741	164,530	146,610	145,425	5.52	2.36	-0.81
Government Guarantee	3,087	3,091	4,872	4,823	4,734	0.11	57.64	-1.84
Institutional Guarantee	112,985	121,561	120,138	104,017	102,985	7.59	-1.17	-0.99
Personal Guarantee	22,293	24,003	25,740	25,627	25,724	7.67	7.23	0.38
Collective Guarantee	813	192	487	492	476	-76.39	153.82	-3.16
International Rated Foreign Bank's Guarantee	252	129	-	-	-	-48.80	-100.00	0.00
Other Guarantee	12,901	11,765	13,293	11,652	11,506	-8.81	12.99	-1.25
Credit Card	5,662	6,206	7,995	8,378	8,517	9.60	28.83	1.66
Others	109,512	124,733	164,120	155,501	150,720	13.90	31.58	-3.07
Total	**4,569,076**	**4,963,146**	**5,290,548**	**5,288,370**	**5,352,261**	**8.62**	**6.60**	**1.21**

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

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	33,225	30,558	34,148	34,008	34,244	-8.03	11.75	0.69
Fishery Related	1,523	1,321	1,480	1,469	1,478	-13.32	12.08	0.64
Mining Related	239	306	271	283	295	27.94	-11.54	4.17
Agriculture, Forestry, Bevarage & Non Food Production Related*	30,311	31,394	30,484	30,260	30,300	3.58	-2.90	0.13
Construction	20,936	24,064	31,245	33,850	34,969	14.94	29.84	3.31
Electricity,Gas and Water	9,835	12,965	9,562	9,645	10,253	31.83	-26.25	6.31
Metal Products, Machinary & Electronic Equipment & Assemblage	2,166	2,054	2,142	2,115	2,104	-5.19	4.29	-0.53
Transport, Communication and Public Utilities	8,794	8,127	8,264	8,369	8,524	-7.58	1.69	1.85
Wholesaler & Retailer	74,853	73,112	67,854	67,097	67,384	-2.32	-7.19	0.43
Finance, Insurance and Real Estate	61,373	59,585	61,750	59,790	60,550	-2.91	3.63	1.27
Tourism Service**	27,181	31,978	38,146	38,408	38,670	17.65	19.29	0.68
Other Services	17,064	18,380	19,888	20,046	20,111	7.71	8.21	0.32
Consumption Loans	142,214	158,224	174,252	171,431	172,423	11.26	10.13	0.58
Local Government	6	12	7	7	7	82.86	-41.75	0.00
Others	68,896	72,119	74,409	72,880	73,306	4.68	3.18	0.58
TOTAL	**498,615**	**524,199**	**553,901**	**549,656**	**554,617**	**5.13**	**5.67**	**0.90**
Productwise								
Term Loan	199,355	220,267	220,894	234,568	228,472	10.49	0.28	-2.60
Overdraft	28,465	19,982	17,377	16,648	17,107	-29.80	-13.03	2.76
Cash Credit Loan	52,999	57,854	53,153	52,696	50,616	9.16	-8.13	-3.95
Trust Receipt Loan/Import Loan	-	-	-	-	2	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	9,124	12,531	21,823	7,660	8,258	37.34	74.15	7.81
Residential Personal Home Loan (Up to Rs. 30 million)#	57,999	70,682	87,409	86,764	87,839	21.87	23.66	1.24
Real Estate Loan	33,368	33,340	41,210	42,041	42,340	-0.09	23.61	0.71
Margin Nature Loan	15,594	19,541	19,741	19,793	19,782	25.31	1.02	-0.05
Hire Purchase Loan	13,990	12,233	10,865	11,043	10,976	-12.56	-11.19	-0.61
Deprived Sector Loan	38,068	33,924	32,416	29,961	43,468	-10.89	-4.44	45.08
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,654	43,844	49,013	48,483	45,758	-11.70	11.79	-5.62
Total	**498,615**	**524,199**	**553,901**	**549,656**	**554,617**	**5.13**	**5.67**	**0.90**
Collateral wise								
Gold and Silver	3,936	5,493	8,738	8,872	9,082	39.57	59.07	2.38
Government Securities	-	-	-	-	-	0.00	0.00	0.00
Non Governmental Securities	13,749	19,450	19,250	19,340	19,626	41.46	-1.03	1.48
Fixed Deposit Receipts	6,702	4,901	3,008	2,599	2,598	-26.87	-38.61	-0.04
Own	6,700	4,896	3,008	2,599	2,598	-26.92	-38.55	-0.04
Other Licences Institutions	2	5	-	-	-	138.10	-100.00	0.00
Collateral of Properties	430,261	456,190	495,996	494,630	499,333	6.03	8.73	0.95
Fixed Assets	430,127	456,085	495,746	494,501	499,182	6.03	8.70	0.95
Current Assets	134	105	250	128	151	-21.71	137.69	17.61
Against security of Bill	1	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	1	-	-	-	-	-100.00	0.00	0.00
Against Guarantee	40,504	32,110	24,074	21,389	21,164	-20.73	-25.03	-1.05
Government Guarantee	18	21	21	21	21	17.83	-0.58	0.00
Institutional Guarantee	28,799	24,497	19,145	16,606	16,397	-14.94	-21.85	-1.26
Personal Guarantee	9,086	6,469	4,599	4,529	4,518	-28.80	-28.91	-0.25
Collective Guarantee	2,575	1,011	303	228	223	-60.75	-70.07	-1.96
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	27	112	7	6	5	317.09	-94.08	-6.31
Credit Card	16	17	26	29	30	5.47	50.41	2.83
Others	3,446	6,039	2,809	2,798	2,784	75.22	-53.49	-0.49
Total	**498,615**	**524,199**	**553,901**	**549,656**	**554,617**	**5.13**	**5.67**	**0.90**

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-Aug	Mid-Sept	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	6,720	7,161	8,132	8,112	8,089	6.56	13.56	-0.29
Fishery Related	296	365	519	504	508	23.31	42.37	0.80
Mining Related	105	96	110	110	108	-8.51	14.85	-1.08
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,894	4,554	5,191	5,175	5,302	16.96	13.98	2.45
Construction	3,914	3,296	4,730	4,787	4,797	-15.78	43.51	0.22
Electricity,Gas and Water	932	412	584	581	586	-55.83	41.87	0.90
Metal Products, Machinary & Electronic Equipment & Assemblage	862	803	813	795	815	-6.91	1.32	2.57
Transport, Communication and Public Utilities	2,542	2,602	2,989	3,094	3,224	2.34	14.91	4.19
Wholesaler & Retailer	14,423	13,958	14,565	14,477	14,721	-3.23	4.35	1.69
Finance, Insurance and Real Estate	13,655	13,297	13,560	12,878	13,088	-2.62	1.98	1.63
Tourism Service**	5,326	4,843	5,800	5,838	5,941	-9.08	19.78	1.77
Other Services	3,025	3,640	3,470	3,124	3,165	20.30	-4.67	1.30
Consumption Loans	30,166	32,605	35,505	35,436	36,128	8.09	8.89	1.95
Local Government	36	36	3	3	3	0.00	-92.21	0.00
Others	13,584	16,592	14,174	14,208	14,121	22.15	-14.58	-0.61
TOTAL	**99,482**	**104,259**	**110,146**	**109,122**	**110,597**	**4.80**	**5.65**	**1.35**
Productwise				-				
Term Loan	26,667	31,111	34,603	34,748	35,026	16.67	11.22	0.80
Overdraft	3,946	4,687	4,046	3,864	3,894	18.77	-13.68	0.79
Cash Credit Loan	7,757	7,526	8,736	8,724	8,859	-2.98	16.08	1.55
Trust Receipt Loan/Import Loan	118	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	6,729	5,472	5,027	5,022	5,329	-18.68	-8.13	6.11
Residential Personal Home Loan (Up to Rs. 30 million)#	12,928	14,877	17,638	17,813	18,103	15.07	18.56	1.63
Real Estate Loan	10,133	11,685	11,831	12,009	12,148	15.31	1.25	1.16
Margin Nature Loan	4,155	4,352	3,620	3,608	3,601	4.74	-16.82	-0.19
Hire Purchase Loan	3,253	3,368	3,248	3,236	3,270	3.55	-3.57	1.05
Deprived Sector Loan	6,758	5,552	5,859	4,829	4,939	-17.85	5.52	2.28
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,038	15,630	15,539	15,268	15,426	-8.26	-0.58	1.03
Total	**99,482**	**104,259**	**110,146**	**109,122**	**110,597**	**4.80**	**5.65**	**1.35**
Collateral wise								
Gold and Silver	1,131	816	900	915	931	-27.78	10.22	1.77
Government Securities	0	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	3,251	3,244	2,600	2,572	2,596	-0.19	-19.86	0.93
Fixed Deposit Receipts	1,366	1,361	1,249	1,064	1,261	-0.37	-8.19	18.44
Own	1,365	1,360	1,249	1,064	1,261	-0.39	-8.14	18.44
Other Licences Institutions	1	1	-	-	-	31.48	-100.00	0.00
Collateral of Properties	81,087	88,963	96,140	96,368	97,598	9.71	8.07	1.28
Fixed Assets	81,063	88,854	96,132	96,360	97,590	9.61	8.19	1.28
Current Assets	24	109	8	8	8	359.02	-92.60	-0.38
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,754	4,378	4,291	3,275	3,283	-35.18	-1.98	0.25
Government Guarantee	40	40	7	7	7	0.00	-82.98	0.29
Institutional Guarantee	5,360	2,857	2,625	1,605	1,581	-46.69	-8.12	-1.53
Personal Guarantee	1,345	1,476	1,656	1,660	1,693	9.71	12.21	1.97
Collective Guarantee	0	0	-	-	-	-42.86	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	8	5	3	3	3	-41.61	-40.00	-0.35
Credit Card	-	-	33	36	42	0.00	0.00	16.26
Others	5,894	5,497	4,931	4,892	4,886	-6.74	-10.29	-0.12
Total	**99,482**	**104,259**	**110,146**	**109,122**	**110,597**	**4.80**	**5.65**	**1.35**

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**	**42,917.03**	**56,087.86**	**73,733.33**	**67,434.41**	**22,666.67**	**39,139.07**	**22,073.36**	**35,096.69**	**27,909.04**	**23,381.62**	**44,819.89**	**47,105.00**	**36,654.56**
	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	9,621.53	13,542.30	17,941.32	13,801.51	7,755.87	7,510.27	4,951.55	8,732.85	5,662.99	3,668.24	7,651.25	7,938.54	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	1,846.34	(640.59)	6,971.84	(5,087.55)	1,911.59	(9,844.92)	1,246.12	5,207.52	(10,678.17)	771.82	791.66	1,818.30	1,699.27
	g. Others Reserves Fund	16,755.14	27,548.76	16,763.18	24,591.86	2,956.84	18,364.79	4,540.56	7,196.46	18,006.65	3,824.47	10,151.12	10,566.99	10,861.35
2	**BORROWINGS**	3,496.42	5,060.00	12,214.31	8,040.00	2,400.00	5,884.30	8,842.02	14,254.28	8,978.56	5,253.50	16,050.00	15,598.80	13,038.88
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	313.54
	b. Interbank Borrowing	-	-	-	-	-	400.00	-	7,650.67	-	-	2,050.00	-	767.75
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	5,598.80	2,370.56
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	-	-	-	87.04
	e. Bonds and Securities	3,496.42	5,000.00	12,207.11	8,040.00	2,400.00	5,484.30	8,842.02	6,603.61	8,978.56	5,253.50	14,000.00	10,000.00	9,500.00
3	**DEPOSITS**	423,129.05	701,684.11	620,554.06	528,672.63	155,848.19	360,524.76	229,101.18	330,930.31	331,829.74	224,063.75	427,981.24	432,504.34	332,198.00
	a. Current	33,105.25	55,959.61	65,208.52	63,264.14	30,974.44	24,775.40	14,124.18	28,376.93	13,686.15	13,783.18	54,368.44	24,445.87	23,570.24
	Domestic	32,757.63	55,903.65	57,253.62	38,133.87	22,631.42	19,206.64	12,802.62	27,141.90	13,609.89	13,409.65	54,001.57	20,729.27	22,799.13
	Foreign	347.62	55.96	7,954.90	25,130.27	8,343.01	5,568.76	1,321.56	1,235.03	76.27	373.52	366.87	3,716.60	771.12
	b. Savings	242,282.59	333,180.83	301,974.36	223,425.57	79,293.16	131,903.49	86,716.40	126,855.02	186,372.65	120,065.03	180,679.14	208,392.69	158,507.09
	Domestic	242,246.85	333,094.34	296,862.41	220,718.53	73,830.63	129,668.09	85,962.40	126,447.67	186,291.96	119,715.58	179,736.96	206,722.97	158,073.15
	Foreign	35.74	86.50	5,111.95	2,707.04	5,462.53	2,235.39	754.00	407.35	80.70	349.44	942.18	1,669.72	433.94
	c. Fixed	111,555.53	249,778.15	187,255.44	183,672.16	23,633.67	164,007.75	103,552.90	140,482.96	101,387.03	69,276.63	148,045.54	157,951.64	116,857.77
	Domestic	109,785.49	245,426.05	180,556.31	178,062.32	17,728.02	149,397.01	87,126.45	131,653.03	100,311.48	66,626.50	134,559.92	154,515.86	111,853.76
	Foreign	1,770.04	4,352.10	6,699.13	5,609.84	5,905.65	14,610.74	16,426.46	8,829.93	1,075.55	2,650.13	13,485.62	3,435.78	5,004.01
	d. Call Deposits	33,489.35	61,155.43	61,449.69	53,412.64	17,130.20	35,486.13	21,925.31	31,455.30	30,135.95	18,589.29	42,535.83	38,336.55	30,878.01
	Domestic	33,446.62	57,790.13	56,118.81	45,077.63	11,230.77	27,597.49	16,127.04	31,071.71	30,106.33	17,668.27	40,975.12	37,873.01	30,538.32
	Foreign	42.73	3,365.31	5,330.88	8,335.01	5,899.43	7,888.64	5,798.27	383.59	29.62	921.02	1,560.70	463.54	339.69
	e. Others	2,696.34	1,610.08	4,666.05	4,898.11	4,816.73	4,352.00	2,782.38	3,760.10	247.95	2,349.63	2,352.30	3,377.59	2,384.88
	Domestic	2,258.06	1,610.08	4,645.79	3,948.54	1,937.49	3,209.39	1,814.15	3,759.41	239.94	2,342.57	2,313.45	3,377.59	2,384.88
	Foreign	438.28	-	20.26	949.57	2,879.24	1,142.61	968.24	0.69	8.01	7.05	38.85	-	-
4	**Bills Payable**	16.42	1,066.47	2,511.26	128.48	421.70	80.81	333.12	35.27	68.30	239.03	79.11	6.89	-
5	**Other Liabilities**	41,448.11	44,561.21	75,933.21	81,210.77	8,216.88	43,527.08	16,693.01	24,820.02	46,226.79	13,787.03	57,945.47	32,530.80	35,399.69
	1. Sundry Creditors	872.79	1,949.90	39,148.69	7,059.76	502.01	144.12	1,140.86	1,747.46	8,554.30	1,882.68	17,120.66	52.81	5,118.68
	2. Loan Loss Provision	12,076.47	14,395.39	24,550.25	31,581.72	1,860.28	24,859.45	6,561.30	3,569.53	19,912.19	7,365.12	25,196.79	17,037.85	9,180.95
	3. Interest Suspense a/c	8,427.92	11,804.55	2,491.67	2,795.54	240.11	3,062.92	2,724.02	133.61	-	927.32	10,891.46	754.60	1,088.22
	4. Others	20,070.92	16,411.36	9,742.60	39,773.75	5,614.47	15,460.58	6,266.83	19,369.42	17,760.30	3,611.90	4,736.57	14,685.54	20,011.83
6	**Reconcillation A/c**	473.31	487.19	-	0.05	-	-	-	(0.09)	-	-	-	-	-
7	**Profit & Loss A/c**	737.90	1,110.09	-	1,275.87	479.01	575.16	415.98	984.73	499.08	521.34	1,014.44	892.67	840.58
	TOTAL Liabilities	512,218.24	810,056.92	784,946.18	686,762.22	190,032.45	449,731.18	277,458.67	406,121.20	415,511.51	267,246.27	547,890.16	528,638.51	418,131.71
	Assets													
1	**LIQUID FUNDS**	**103,969.69**	**62,870.72**	**31,787.67**	**34,460.16**	**26,034.50**	**36,356.91**	**19,520.61**	**44,039.43**	**20,807.40**	**14,126.70**	**26,346.63**	**22,818.82**	**19,319.35**
	a. Cash Balance	8,110.89	7,911.15	6,025.08	6,428.17	424.06	3,391.91	869.22	2,237.35	5,054.92	2,419.84	6,457.65	4,402.22	3,412.55
	Nepalese Notes & Coins	8,058.91	7,796.18	5,613.51	6,036.82	388.37	3,221.64	847.51	2,200.64	4,937.97	2,366.01	6,046.38	4,268.37	2,870.90
	Foreign Currency	51.98	114.97	411.58	391.35	35.70	170.28	21.70	36.72	116.95	53.83	411.27	133.85	541.65
	b. Bank Balance	94,008.80	36,724.58	25,762.58	25,045.96	6,020.96	32,965.00	9,416.88	41,802.08	15,752.48	11,706.86	19,888.98	18,416.60	14,106.80
	1. In Nepal Rastra Bank	92,062.82	34,085.35	25,286.34	19,761.38	5,362.92	23,820.57	8,177.99	36,360.47	14,009.46	10,055.57	18,693.10	16,925.22	12,813.48
	Domestic Currency	92,062.82	34,085.35	25,190.07	19,545.89	5,211.00	23,622.13	8,067.90	36,233.21	13,997.06	9,870.07	18,028.33	16,264.71	12,753.03
	Foreign Currency	-	-	96.27	215.49	151.92	198.44	110.09	127.26	12.40	185.50	664.76	660.51	60.45
	2. "A"Class Licensed Institution	403.78	1,694.24	48.33	1,971.79	50.75	120.73	375.88	1,240.55	1,010.65	737.66	74.26	286.45	542.95
	Domestic Currency	403.78	1,610.08	48.33	1,960.81	50.75	120.73	375.88	1,047.61	1,010.65	502.49	71.44	283.39	184.93
	Foreign Currency	-	84.17	-	10.98	-	-	-	192.95	-	235.16	2.82	3.06	358.02
	3. Other Financial Ins.	-	-	-	-	-	-	-	58.50	-	-	-	-	-
	4. In Foreign Banks	1,542.20	944.99	427.91	3,312.78	607.29	9,023.70	863.02	4,142.55	732.37	913.63	1,121.63	1,204.93	750.37
	c. Money at Call	1,850.00	18,235.00	-	2,986.03	19,589.48	-	9,234.52	-	-	-	-	-	1,800.00
	Domestic Currency	1,850.00	1,000.00	-	2,450.00	-	-	3,200.00	-	-	-	-	-	1,800.00
	Foreign Currency	-	17,235.00	-	536.03	19,589.48	-	6,034.52	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	74,920.67	318,011.72	126,167.19	152,226.01	64,740.18	84,371.52	60,829.37	54,008.18	132,758.39	44,915.85	99,811.49	99,727.52	84,653.53
	a. Govt.Securities	48,996.67	168,170.74	50,248.87	87,909.33	479.18	39,621.52	28,875.12	54,008.18	62,733.39	28,887.55	99,811.49	30,000.80	37,694.21
	b. NRB Bond	25,924.00	149,840.98	73,244.50	64,316.68	64,261.00	44,750.00	31,954.25	-	70,025.00	16,028.30	-	69,726.73	46,959.33
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	2,673.83	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	17,278.15	8,213.17	56,820.17	63,897.55	21,965.42	35,363.37	23,180.45	23,827.96	10,218.93	15,094.21	63,598.77	41,659.30	27,385.29
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	29,500.00	-	-
	b. Non Residents	10,122.16	-	48,560.52	49,950.85	19,621.96	31,464.57	22,455.88	20,119.90	5,071.25	9,816.90	27,146.08	27,546.21	13,542.52
	c. Others	7,155.99	8,213.17	8,259.65	13,946.69	2,343.46	3,898.80	724.57	3,708.06	5,147.68	5,277.31	6,952.68	14,113.09	13,842.77
4	**LOANS & ADVANCES (Including Bills Purchased)**	263,969.98	343,706.45	494,126.25	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18
	4.1 LOANS & ADVANCES	263,967.18	343,697.93	494,116.27	359,585.50	68,612.62	256,267.99	155,684.73	259,710.31	204,445.06	175,990.68	310,045.25	330,014.18	252,847.37
	a. Private Sector	252,280.16	333,899.70	475,684.44	342,651.88	62,576.26	245,584.96	150,579.61	245,093.21	199,687.10	172,380.50	297,741.81	317,080.75	244,854.08
	b. Financial Institutions	11,687.02	8,748.93	18,431.83	16,066.57	6,036.35	10,307.06	5,105.12	11,993.38	4,757.96	3,480.34	12,303.44	12,933.43	7,993.29
	c. Government Organizations	-	1,049.30	-	867.05	-	375.97	-	2,623.71	-	129.84	-	-	-
	4.2 BILL PURCHASED	2.80	8.51	9.98	204.43	2,231.35	-	0.08	836.54	-	1,801.29	-	613.02	85.81
	a. Domestic Bills Purchased	-	8.51	-	204.43	2,231.35	-	-	836.54	-	1,801.29	-	613.02	85.81
	b. Foreign Bills Purchased	2.80	0.01	9.98	-	-	-	0.08	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	903.76	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	903.76	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	13,338.92	30,109.80	4,557.48	12,849.46	788.84	8,920.46	3,057.97	4,198.92	4,077.64	1,604.48	5,305.71	7,132.21	5,882.79
7	**OTHER ASSETS**	38,213.32	46,867.72	67,501.68	57,675.22	5,659.55	22,041.78	13,824.45	18,994.09	39,055.61	13,079.89	40,535.54	24,297.38	27,063.92
	a. Accrued Interest:	8,427.92	17,598.70	12,034.95	11,403.56	1,451.54	12,712.38	5,562.38	2,781.94	9,438.61	4,456.27	12,253.29	7,577.88	5,112.11
	Financial Institutions	-	15,295.17	6,596.00	10,102.18	572.45	11,777.95	4,078.56	1,724.07	3,902.87	3,381.99	9,260.66	5,625.48	3,384.21
	Government Enterprises	-	1,749.51	643.72	830.15	108.12	934.43	524.75	-	1,274.53	442.30	951.89	722.18	675.50
	Private Sector	8,427.92	554.02	4,795.23	471.23	770.97	-	959.07	1,057.87	4,261.21	631.97	2,040.73	1,230.22	1,052.40
	b. Staff Loans / Adv.	-	11,512.41	13,244.28	4,419.66	1,099.21	3,841.34	3,587.03	3,717.07	5,748.38	5,228.07	5,044.53	6,789.60	2,436.79
	c. Sundry Debtors	553.20	1,884.46	36,992.35	3,672.90	1,300.10	-	828.01	1,306.97	7,823.61	253.50	7,895.88	0.69	1,588.66
	d. Cash In Transit	-	232.40	-	-	-	-	-	-	-	-	-	-	-
	e. Others	29,232.20	15,639.76	5,230.09	38,179.09	1,808.69	5,488.06	3,847.02	11,188.12	16,045.01	3,142.06	15,341.85	9,929.21	17,926.36
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	30.43	-	-	-	-
9	**Non Banking Assets**	360.80	277.33	3,081.99	5,863.91	-	6,409.15	1,361.01	505.77	4,118.04	633.17	2,246.77	2,376.07	893.65
10	**Reconcillation Account**	166.70	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL ASSETS	512,218.24	810,056.92	784,946.18	686,762.22	190,032.45	449,731.18	277,458.67	406,121.20	415,511.51	267,246.27	547,890.16	528,638.51	418,131.71

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
	Liabilities													
1	**CAPITAL FUND**	**38,217.06**	**69,792.77**	**24,936.15**	**36,725.92**	**37,998.70**	**33,213.61**	**27,590.26**	**7,594.42**	**154.72**	**(3,822.61)**	**6,217.26**	**2,032.17**	**1,740.78**
	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	10,909.49	14,820.73	4,458.91	6,938.31	6,783.77	4,400.01	5,089.19	1,742.54	108.17	17.25	1,077.14	321.61	347.36
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	9.08	-
	f. Retained Earning	1,262.19	4,585.51	467.24	1,905.69	1,883.59	(6,313.12)	2,884.96	488.14	(522.34)	(4,376.28)	256.26	179.71	133.73
	g. Others Reserves Fund	6,307.15	12,270.68	4,502.54	6,927.14	7,046.29	11,584.23	4,034.58	852.46	13.04	33.59	1,149.80	272.07	42.59
2	**BORROWINGS**	25,027.43	13,560.84	6,271.71	14,821.48	13,140.34	8,073.40	9,407.12	995.84	-	-	747.58	-	-
	a. NRB	-	-	596.71	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	1,427.09	-	200.00	2,650.00	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	2,574.93	-	-	1,228.40	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	3,113.41	295.64	-	-	-	230.18	-	-	-	-	-	-	-
	e. Bonds and Securities	20,486.93	10,690.27	5,475.00	12,171.48	11,911.94	7,843.23	9,407.12	995.84	-	-	747.58	-	-
3	**DEPOSITS**	342,754.29	701,068.06	237,475.14	274,369.61	316,339.64	349,536.35	252,707.57	55,281.11	585.32	4,276.13	57,772.46	18,370.92	8,840.89
	a. Current	20,977.24	47,208.60	19,789.63	10,519.14	29,201.51	18,771.76	24,747.86	1,790.56	28.75	282.65	1,167.65	1,396.51	258.27
	Domestic	20,760.01	44,435.99	19,108.81	10,186.59	27,885.51	18,285.80	19,218.23	1,790.56	28.75	282.65	1,167.65	1,396.51	258.27
	Foreign	217.23	2,772.61	680.82	332.55	1,316.00	485.96	5,529.64	-	-	-	-	-	-
	b. Savings	168,345.79	350,119.98	110,913.36	108,627.91	150,268.41	195,719.35	128,781.87	31,409.10	103.63	3,243.62	31,828.81	10,840.49	3,101.93
	Domestic	168,313.71	349,064.81	110,445.10	108,547.58	149,814.83	195,487.75	125,889.23	31,398.16	103.63	3,243.62	31,828.81	10,840.49	3,101.93
	Foreign	32.08	1,055.17	468.26	80.33	453.59	231.60	2,892.64	10.94	-	-	-	-	-
	c. Fixed	122,286.61	243,719.49	82,524.45	130,460.81	102,784.50	103,213.68	74,176.78	17,216.19	356.39	142.58	18,674.08	3,482.53	4,794.22
	Domestic	122,286.61	237,861.58	78,818.50	127,282.99	98,138.34	102,114.18	72,674.27	17,216.19	356.39	142.58	18,674.08	3,482.53	4,794.22
	Foreign	-	5,857.91	3,705.95	3,177.82	4,646.17	1,099.50	1,502.51	-	-	-	-	-	-
	d. Call Deposits	29,765.29	54,947.74	22,669.40	21,614.73	29,577.32	29,284.47	23,147.10	4,856.91	95.10	607.28	6,080.13	2,637.35	686.16
	Domestic	29,765.29	53,771.16	22,552.47	20,794.88	26,129.27	28,685.38	22,346.63	4,856.91	95.10	607.28	6,080.13	2,637.35	686.16
	Foreign	-	1,176.58	116.93	819.85	3,448.04	599.09	800.47	-	-	-	-	-	-
	e. Others	1,379.36	5,072.25	1,578.30	3,147.03	4,507.90	2,547.10	1,853.97	8.36	1.45	-	21.79	14.04	0.32
	Domestic	1,379.36	4,882.31	1,578.30	2,925.56	4,390.81	2,540.81	1,853.97	8.36	1.45	-	21.79	14.04	0.32
	Foreign	-	189.94	-	221.47	117.09	6.29	-	-	-	-	-	-	-
4	**Bills Payable**	-	48.73	122.96	475.16	14.77	-	8.16	5.69	-	-	2.23	-	-
5	**Other Liabilities**	41,884.57	70,406.91	19,916.53	31,010.55	46,791.92	43,973.38	14,711.89	5,923.08	266.37	5,011.62	3,471.13	1,051.45	195.77
	1. Sundry Creditors	1,469.14	2,202.00	11.84	48.69	167.90	3,116.46	31.35	15.63	15.50	84.33	62.53	20.07	-
	2. Loan Loss Provision	11,045.80	28,489.32	9,883.76	14,573.17	12,309.25	25,016.79	7,750.55	2,905.08	135.05	2,185.73	2,387.91	725.33	96.24
	3. Interest Suspense a/c	2,743.82	-	1,905.84	1,634.54	1,241.42	6,068.43	-	922.77	50.74	1,334.47	-	-	-
	4. Others	26,625.81	39,715.59	8,115.09	14,754.16	33,073.35	9,771.69	6,929.98	2,079.59	65.08	1,407.08	1,020.69	306.05	99.53
6	**Reconcillation A/c**	-	-	-	-	-	-	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	552.54	1,694.53	474.05	1,140.86	1,032.34	744.52	1,025.68	-	-	-	97.86	-	22.23
	TOTAL Liabilities	448,435.89	856,571.84	289,196.54	358,543.58	415,317.70	435,541.26	305,450.67	69,800.14	1,006.41	5,465.14	68,308.51	21,454.54	10,799.67
	Assets													
1	**LIQUID FUNDS**	**20,216.79**	**40,831.18**	**18,957.08**	**17,765.89**	**20,701.60**	**23,149.49**	**27,040.60**	**3,430.04**	**456.05**	**19.05**	**4,165.74**	**2,064.51**	**463.29**
	a. Cash Balance	4,684.89	6,158.27	3,528.91	3,517.19	3,359.96	4,294.71	2,497.03	482.08	18.40	5.29	547.66	430.01	56.05
	Nepalese Notes & Coins	4,679.16	5,944.75	3,319.73	3,163.78	2,882.20	4,154.90	2,034.82	464.53	18.40	5.29	547.20	430.01	56.05
	Foreign Currency	5.73	213.52	209.18	353.41	477.76	139.81	462.21	17.54	-	-	0.45	-	-
	b. Bank Balance	15,531.91	34,672.91	13,270.22	14,248.71	16,458.83	18,854.78	24,543.56	2,305.83	91.47	0.29	3,618.09	1,293.22	335.30
	1. In Nepal Rastra Bank	14,740.29	29,483.82	9,317.82	11,579.22	13,851.01	15,075.69	12,339.64	2,281.51	47.81	0.29	2,287.67	1,187.43	300.81
	Domestic Currency	14,732.99	29,224.11	9,160.91	11,244.77	12,353.59	15,010.68	11,715.14	2,280.88	47.81	0.29	2,255.43	1,187.43	300.81
	Foreign Currency	7.30	259.71	156.91	334.46	1,497.41	65.01	624.50	0.63	-	-	32.24	-	-
	2. "A"Class Licensed Institution	556.93	709.04	919.72	328.45	443.68	1,421.94	313.84	20.61	43.67	-	1,284.00	105.78	34.44
	Domestic Currency	523.25	652.04	731.08	248.53	443.68	1,086.17	307.43	-	43.67	-	1,275.74	105.78	34.44
	Foreign Currency	33.69	57.00	188.64	79.92	-	335.77	6.41	20.61	-	-	8.26	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	44.71	-	0.05
	4. In Foreign Banks	234.68	4,480.06	3,032.68	2,341.04	2,164.14	2,336.36	11,890.09	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	2,157.96	-	882.80	-	-	642.13	346.18	13.47	-	341.29	71.95
	Domestic Currency	-	-	1,500.11	-	-	-	-	642.13	346.18	13.47	-	341.27	71.95
	Foreign Currency	-	-	657.84	-	882.80	-	-	-	-	-	-	0.02	-
2	**INVESTMENT IN SECURITIES**	105,807.07	215,916.43	57,531.61	50,447.04	53,459.26	122,059.92	43,219.18	12,402.65	4.00	-	10,783.09	4,117.69	2,606.36
	a. Govt.Securities	58,104.99	105,513.16	28,604.98	44,447.04	15,853.26	43,919.79	26,144.12	4,260.78	4.00	-	8,783.09	203.74	6.36
	b. NRB Bond	47,702.08	110,403.28	28,926.63	6,000.00	37,606.00	78,140.13	16,469.00	8,141.88	-	-	2,000.00	3,913.95	2,600.00
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	606.06	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	29,112.77	37,833.07	10,912.89	16,022.13	22,962.50	18,205.75	17,769.71	1,445.42	26.37	-	1,086.39	273.41	77.57
	a. Interbank Lending	-	200.00	-	-	-	-	997.43	-	-	-	-	-	-
	b. Non Residents	-	27,898.23	7,570.93	10,127.70	17,723.20	8,503.43	13,090.38	-	-	-	-	-	-
	c. Others	29,112.77	9,734.84	3,341.97	5,894.43	5,239.30	9,702.31	3,681.90	1,445.42	26.37	-	1,086.39	273.41	77.57
4	**LOANS & ADVANCES (Including Bills Purchased)**	246,428.59	496,846.58	179,315.19	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73	13,807.81	7,478.88
	4.1 LOANS & ADVANCES	246,428.59	496,846.58	179,315.19	237,490.75	271,195.20	229,268.67	203,117.30	47,373.69	288.13	2,434.81	48,262.73	13,807.81	7,478.88
	a. Private Sector	244,599.94	472,970.83	178,148.62	229,004.10	260,493.91	219,585.45	195,266.56	44,977.29	288.13	2,434.81	47,289.45	13,596.43	6,958.05
	b. Financial Institutions	1,828.65	22,617.22	1,166.56	8,486.65	10,701.29	9,558.67	7,850.75	2,396.41	-	-	973.28	211.37	520.83
	c. Government Organizations	-	1,258.52	-	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	5,721.95	1,060.31	131.89	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	5,721.95	1,060.31	131.89	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	2,441.35	11,968.06	6,978.45	4,170.26	3,042.14	4,981.47	1,515.48	1,087.13	29.64	127.94	982.26	346.78	56.17
7	**OTHER ASSETS**	42,469.26	47,502.53	13,726.96	22,024.02	40,945.48	35,233.02	11,514.67	3,540.38	162.95	2,806.36	2,298.21	398.64	112.47
	a. Accrued Interest:	6,237.01	8,502.54	4,291.42	9,337.28	7,193.23	14,843.92	3,080.29	1,920.77	41.75	1,377.35	598.68	146.18	29.39
	Financial Institutions	4,590.03	-	3,258.99	7,467.30	5,304.30	13,072.49	2,086.48	797.86	1.04	-	291.55	99.22	11.46
	Government Enterprises	965.46	1,841.74	0.54	698.30	403.53	847.97	492.58	81.37	-	-	76.57	-	0.12
	Private Sector	681.52	6,660.80	1,031.89	1,171.68	1,485.41	923.46	501.23	1,041.54	40.71	1,377.35	230.56	46.95	17.81
	b. Staff Loans / Adv.	10,742.20	3,935.46	3,037.68	2,312.45	2,134.00	11,747.05	5,387.30	604.46	0.76	49.66	1,291.34	192.69	47.66
	c. Sundry Debtors	9,375.27	2,289.82	12.69	2,214.48	21.19	-	110.73	39.24	86.49	12.88	181.98	34.49	6.37
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	16,114.78	32,774.72	6,385.18	8,159.80	31,597.06	8,642.05	2,936.34	975.91	33.95	1,366.46	226.21	25.29	29.04
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	0.79	-	3.69	-
9	**Non Banking Assets**	1,482.37	5,673.99	1,774.35	4,901.55	1,951.20	2,511.06	1,273.73	520.84	36.13	61.13	730.08	433.32	4.92
10	**Reconcillation Account**	477.69	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	-	3.13	15.07	-	8.69	-
	TOTAL ASSETS	448,435.89	856,571.84	289,196.54	358,543.58	415,317.70	435,541.26	305,450.67	69,800.14	1,006.41	5,465.14	68,308.51	21,454.54	10,799.67

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
	Liabilities												
1	**CAPITAL FUND**	**13,627.28**	**10,647.34**	**6,531.84**	**764.88**	**6,827.78**	**7,959.43**	**8,143.06**	**526.79**	**533.57**	**782.53**	**791.71**	**959.55**
	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	778.15
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,952.80	1,208.12	75.00	1,058.22	1,483.90	1,362.02	86.78	9.84	81.67	36.96	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	2,248.41	1,217.96	19.33	31.36	144.36	814.03	616.14	(237.15)	(11.37)	(558.85)	114.20	(365.10)
	g. Others Reserves Fund	1,392.50	1,455.23	1,092.46	109.60	1,229.42	639.53	2,541.22	119.70	12.70	425.38	25.05	203.18
2	**BORROWINGS**	1,665.63	998.18	995.87	-	1,500.00	998.09	999.03	-	-	-	0.42	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	0.42	-
	e. Bonds and Securities	1,250.00	998.18	995.87	-	1,500.00	998.09	999.03	-	-	-	-	-
3	**DEPOSITS**	125,704.60	100,816.58	67,502.45	2,671.26	65,719.17	78,029.10	56,847.07	5,181.06	1,606.46	8,979.95	6,438.49	4,623.80
	a. Current	4,207.53	2,508.12	1,831.43	88.99	2,290.35	1,643.71	1,411.16	159.49	36.23	456.29	125.19	88.45
	Domestic	4,207.53	2,507.98	1,831.43	88.99	2,288.27	1,643.71	1,411.15	159.49	36.23	456.29	125.19	88.45
	Foreign	-	0.13	-	-	2.07	-	0.01	-	-	-	-	-
	b. Savings	71,887.67	62,842.44	34,528.64	750.97	37,921.79	48,728.16	26,336.23	2,335.06	570.98	3,206.58	2,465.94	1,172.81
	Domestic	71,882.26	62,842.44	34,528.64	750.97	37,919.88	48,728.16	26,336.23	2,335.06	570.98	3,206.58	2,465.94	1,172.81
	Foreign	5.41	-	-	-	1.92	-	-	-	-	-	-	-
	c. Fixed	37,738.68	24,353.96	24,998.38	1,540.91	17,994.19	24,332.67	22,086.03	1,983.88	886.66	4,054.56	3,092.64	2,766.26
	Domestic	37,738.68	24,353.96	24,998.38	1,540.91	17,994.19	24,332.67	22,086.03	1,983.88	886.66	4,054.56	3,092.64	2,766.26
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	11,712.91	11,079.71	6,144.00	289.30	7,436.55	3,308.39	6,989.89	702.58	112.58	1,260.42	754.73	595.64
	Domestic	11,712.91	11,079.71	6,144.00	289.30	7,436.55	3,308.39	6,989.89	702.58	112.58	1,260.42	754.73	595.64
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	157.81	32.35	-	1.08	76.29	16.16	23.75	0.05	-	2.10	-	0.64
	Domestic	157.81	32.35	-	1.08	76.29	16.16	23.75	0.05	-	2.10	-	0.64
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	1.34	6.06	-	-	-	-	0.95	-	-	-	0.28	-
5	**Other Liabilities**	5,328.74	6,158.38	3,829.65	185.97	6,901.73	4,280.84	6,963.63	509.92	57.56	968.88	333.58	976.57
	1. Sundry Creditors	-	6.50	3.83	5.00	23.97	236.79	54.75	1.08	1.79	130.34	1.15	45.35
	2. Loan Loss Provision	4,131.30	4,050.54	2,646.86	87.64	3,647.66	2,817.10	2,782.47	195.27	19.10	418.96	192.97	292.81
	3. Interest Suspense a/c	-	-	-	67.97	-	218.50	1,342.78	84.93	-	167.51	34.69	441.59
	4. Others	1,197.44	2,101.35	1,178.96	25.37	3,230.09	1,008.45	2,783.62	228.63	36.66	252.08	104.76	196.82
6	**Reconcillation A/c**	0.00	-	-	-	-	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	251.38	287.83	24.68	4.59	186.29	208.43	11.54	-	-	1.86	16.77	-
	TOTAL Liabilities	146,578.97	118,914.37	78,884.49	3,626.70	81,134.97	91,475.90	72,965.28	6,217.77	2,197.58	10,733.23	7,581.25	6,559.91
	Assets												
1	**LIQUID FUNDS**	**8,008.57**	**6,547.11**	**4,382.87**	**448.83**	**4,353.01**	**5,098.74**	**3,666.02**	**1,163.93**	**411.37**	**1,823.96**	**922.89**	**555.75**
	a. Cash Balance	1,523.86	933.15	538.05	12.53	914.63	737.61	448.01	62.43	19.64	168.68	60.82	31.51
	Nepalese Notes & Coins	1,463.66	705.54	484.49	12.53	796.69	737.61	447.89	62.43	19.64	168.68	60.82	31.51
	Foreign Currency	60.20	227.61	53.57	-	117.94	-	0.12	-	-	-	-	-
	b. Bank Balance	4,983.00	5,613.96	3,844.81	436.30	2,789.63	3,358.59	3,218.01	259.19	75.79	985.42	862.07	237.08
	1. In Nepal Rastra Bank	4,978.92	3,966.28	2,592.48	318.54	2,657.70	3,354.18	2,301.68	259.17	-	865.30	286.35	237.08
	Domestic Currency	4,929.27	3,959.40	2,592.41	318.54	2,595.04	3,354.18	2,301.68	259.17	-	865.30	286.35	237.08
	Foreign Currency	49.65	6.88	0.07	-	62.66	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	4.08	1,586.03	1,174.24	67.90	131.93	4.36	902.97	0.01	74.27	92.62	346.94	-
	Domestic Currency	0.07	1,582.28	1,168.79	67.90	122.85	4.23	895.26	0.01	74.27	92.62	346.94	-
	Foreign Currency	4.02	3.75	5.45	-	9.08	0.13	7.71	-	-	-	-	-
	3. Other Financial Ins.	-	61.65	78.10	49.86	-	0.05	13.36	-	1.52	27.51	228.78	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,501.72	-	-	-	648.74	1,002.54	-	842.31	315.94	669.86	-	287.16
	Domestic Currency	1,501.72	-	-	-	648.74	1,002.54	-	842.31	315.94	669.86	-	287.16
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	26,291.70	20,905.42	11,980.27	1,200.00	7,858.38	15,630.50	12,867.60	800.00	346.15	1,779.26	790.95	2,139.80
	a. Govt.Securities	8,185.28	10,171.05	9,503.27	-	7,058.38	11,740.08	5,539.53	-	346.15	1,779.26	490.00	289.80
	b. NRB Bond	18,106.43	10,734.38	2,477.00	1,200.00	800.00	3,890.43	7,328.08	800.00	-	-	300.95	1,850.00
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	1,282.50	1,621.02	1,262.86	-	6,822.28	823.30	2,483.71	113.72	134.26	50.83	71.30	187.13
	a. Interbank Lending	-	-	-	-	5,500.00	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,282.50	1,621.02	1,262.86	-	1,322.28	823.30	2,483.71	113.72	134.26	50.83	71.30	187.13
4	**LOANS & ADVANCES (Including Bills Purchased)**	106,806.72	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58	48,822.83	3,443.81	1,052.83	6,076.95	5,395.36	2,722.49
	4.1 LOANS & ADVANCES	106,806.72	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58	48,822.83	3,443.81	1,052.83	6,076.95	5,395.36	2,722.49
	a. Private Sector	105,099.57	81,887.60	56,940.72	1,518.92	53,033.78	65,592.97	48,788.56	3,396.49	1,052.83	5,932.09	5,395.36	2,674.93
	b. Financial Institutions	1,707.15	3,027.67	1,452.04	-	2,018.33	703.60	34.27	47.32	-	144.86	-	47.55
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	1,316.22	1,797.23	835.35	149.21	2,125.84	676.05	1,339.15	187.54	23.86	117.61	30.17	170.42
7	**OTHER ASSETS**	1,827.25	2,493.60	1,676.72	153.42	3,985.72	2,744.13	3,477.07	388.11	220.06	602.76	360.14	580.60
	a. Accrued Interest:	159.23	795.16	747.06	75.66	754.37	1,385.86	1,433.57	123.70	26.10	175.75	68.67	483.81
	Financial Institutions	-	29.02	15.43	26.27	-	16.25	993.47	56.72	0.79	1.66	-	34.28
	Government Enterprises	159.23	-	143.03	-	73.01	204.85	68.83	4.37	-	8.24	3.39	9.99
	Private Sector	-	766.14	588.60	49.39	681.36	1,164.76	371.27	62.61	25.31	165.84	65.28	439.54
	b. Staff Loans / Adv.	3.34	726.02	401.95	1.42	697.26	710.02	74.20	66.91	153.75	58.51	116.76	22.81
	c. Sundry Debtors	26.12	0.42	75.10	7.87	498.09	98.74	741.22	1.17	1.12	162.40	14.62	1.75
	d. Cash In Transit	-	-	-	-	-	-	0.04	-	-	-	-	-
	e. Others	1,638.57	972.00	452.61	68.47	2,035.99	549.51	1,228.04	196.32	39.10	206.11	160.09	72.22
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	-
9	**Non Banking Assets**	1,046.00	634.72	353.66	154.80	937.64	206.60	308.90	112.87	8.37	281.85	10.44	194.94
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	1.54	-	-	-	7.79	0.67	-	-	8.79
	TOTAL ASSETS	146,578.97	118,914.37	78,884.49	3,626.70	81,134.97	91,475.90	72,965.28	6,217.77	2,197.58	10,733.23	7,581.25	6,559.91

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant	GMBFL	ICFC
	Liabilities													
1	**CAPITAL FUND**	**376.36**	**1,446.85**	**2,026.25**	**1,346.94**	**1,005.21**	**711.87**	**(48.19)**	**1,331.13**	**1,132.65**	**742.95**	**311.02**	**1,685.26**	**2,229.46**
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,901.47	948.88	610.20	935.07	1,012.18	1,183.47
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	478.81	276.39	295.52	255.67	83.17	184.35	425.20	216.45	34.00	463.82	224.63	498.73
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	19.70	0.44	10.54	2.61	-	-
	f. Retained Earning	(1,916.63)	(448.59)	(420.40)	40.28	(470.69)	(368.66)	(1,169.57)	(1,830.10)	(229.50)	30.21	(1,330.33)	33.54	142.54
	g. Others Reserves Fund	1,810.33	526.24	1,221.67	11.14	314.85	149.25	246.56	814.86	196.38	58.00	239.85	414.91	404.72
2	**BORROWINGS**	-	-	249.16	-	-	-	-	-	-	-	-	-	997.29
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-		-	-	-	-
	e. Bonds and Securities	-	-	249.16	-	-	-	-	-	-	-	-	-	997.29
3	**DEPOSITS**	218.99	9,252.15	12,910.66	8,542.78	6,333.55	7,672.69	2,201.53	10,296.46	8,702.62	3,528.92	27.16	8,067.83	22,673.54
	a. Current	-	315.17	17.44	29.66	89.50	144.87	10.39	126.75	87.99	100.95	-	131.87	332.73
	Domestic	-	315.17	17.44	29.66	89.50	144.87	10.39	126.75	87.99	100.95	-	131.87	332.73
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	2.39	3,198.28	4,156.26	2,228.18	2,687.46	2,233.04	1,008.03	5,264.33	2,748.22	1,249.68	22.41	2,120.83	7,904.72
	Domestic	2.39	3,198.28	4,156.26	2,228.18	2,687.46	2,233.04	1,008.03	5,264.33	2,748.22	1,249.68	22.41	2,120.83	7,904.72
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,466.91	7,550.38	5,563.92	3,205.28	4,273.58	1,157.05	3,904.35	4,747.25	1,789.41	-	4,608.26	11,270.49
	Domestic	-	4,466.91	7,550.38	5,563.92	3,205.28	4,273.58	1,157.05	3,904.35	4,747.25	1,789.41	-	4,608.26	11,270.49
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	180.40	1,271.79	1,184.82	721.02	351.31	1,014.21	26.05	1,001.03	1,119.15	388.89	-	1,206.18	3,120.69
	Domestic	180.40	1,271.79	1,184.82	721.02	351.31	1,014.21	26.05	1,001.03	1,119.15	388.89	-	1,206.18	3,120.69
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	36.19	-	1.76	-	-	6.99	-	-	-	-	4.75	0.70	44.92
	Domestic	36.19	-	1.76	-	-	6.99	-	-	-	-	4.75	0.70	44.92
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	-	-	-	-	-	-	-	-	-	-	-	-	0.03
5	**Other Liabilities**	8,485.14	1,450.65	1,296.13	398.62	567.75	448.62	2,198.22	1,784.77	652.82	85.49	4,136.79	698.01	758.60
	1. Sundry Creditors	20.25	6.78	-	11.81	7.12	37.14	29.56	30.06	14.04	0.02	143.61	22.14	138.61
	2. Loan Loss Provision	2,145.30	931.26	573.72	235.78	354.75	182.48	1,273.90	1,191.18	445.19	-	663.53	342.18	395.42
	3. Interest Suspense a/c	6,177.10	306.92	-	26.58	-	37.74	786.50	149.06	-	-	3,228.10	108.27	-
	4. Others	142.50	205.69	722.41	124.46	205.88	191.26	108.26	414.46	193.59	85.48	101.55	225.42	224.56
6	**Reconcillation A/c**	22.29	-	-	-	-	(15.81)	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	35.87	-	-	11.40	3.39	-	-	8.45	6.83	7.62	-	-	83.96
	TOTAL Liabilities	9,138.65	12,149.65	16,482.20	10,299.74	7,909.89	8,817.37	4,351.56	13,420.81	10,494.92	4,364.98	4,474.97	10,451.10	26,742.87
	Assets													
1	**LIQUID FUNDS**	**128.78**	**933.36**	**2,627.23**	**466.16**	**487.78**	**607.32**	**835.51**	**946.08**	**946.03**	**521.63**	**163.36**	**831.35**	**1,608.93**
	a. Cash Balance	-	109.96	1,607.73	39.43	36.05	54.21	31.29	154.03	80.70	36.17	0.15	52.14	189.96
	Nepalese Notes & Coins	-	109.96	1,607.73	39.43	36.05	54.21	31.29	154.03	80.70	36.17	0.15	52.12	189.96
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	0.02	-
	b. Bank Balance	3.37	355.86	557.20	336.76	451.73	318.57	94.21	792.06	865.33	169.90	163.21	348.60	1,418.96
	1. In Nepal Rastra Bank	0.07	355.86	557.20	336.76	317.74	306.52	93.73	483.54	433.92	169.90	9.07	341.43	921.99
	Domestic Currency	0.07	355.86	557.20	336.76	317.74	306.52	93.73	483.54	433.92	169.90	9.07	341.43	921.99
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	3.30	-	-	-	119.93	12.03	0.47	239.03	277.41	-	153.93	7.13	424.32
	Domestic Currency	3.30	-	-	-	119.93	12.03	0.47	239.03	277.41	-	153.93	7.13	424.32
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	14.06	0.02	0.00	69.48	154.00	-	0.20	0.04	72.65
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	125.42	467.54	462.31	89.97	-	234.54	710.01	-	-	315.57	-	430.62	-
	Domestic Currency	125.42	467.54	462.31	89.97	-	234.54	710.01	-	-	315.57	-	430.62	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	1.00	2,700.00	2,062.88	3,204.64	2,115.00	1,610.00	-	3,577.39	3,509.20	1,001.80	-	2,659.88	3,831.68
	a. Govt.Securities	1.00	1,000.00	2,062.88	1,854.64	315.00	460.00	-	927.39	659.20	901.80	-	1,659.88	1,300.00
	b. NRB Bond	-	1,700.00	-	1,350.00	1,800.00	1,150.00	-	2,650.00	2,850.00	100.00	-	1,000.00	2,531.68
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	123.91	266.63	689.41	222.74	148.23	150.65	39.50	141.47	478.52	234.20	4.15	741.84	556.18
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	266.63	689.41	222.74	148.23	150.65	39.50	141.47	478.52	234.20	4.15	741.84	556.18
4	**LOANS & ADVANCES (Including Bills Purchased)**	2,150.25	6,719.31	9,559.36	6,052.66	4,436.95	5,642.35	2,091.89	6,628.77	5,138.28	2,234.02	663.53	5,369.19	19,613.03
	4.1 LOANS & ADVANCES	2,150.25	6,719.31	9,559.36	6,052.66	4,436.95	5,642.35	2,091.89	6,628.77	5,138.28	2,234.02	663.53	5,369.19	19,613.03
	a. Private Sector	2,150.25	6,644.38	9,439.36	6,031.99	4,436.95	5,565.23	2,091.84	6,587.74	5,023.23	2,234.02	663.53	5,330.44	19,071.20
	b. Financial Institutions	-	74.93	120.00	20.67	-	77.11	0.04	41.03	115.04	-	-	38.74	541.83
	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**	18.50	151.33	631.84	95.61	260.27	331.14	57.50	519.30	179.71	223.69	342.64	204.04	326.41
7	**OTHER ASSETS**	6,716.21	780.84	427.52	242.63	219.14	254.83	1,132.86	955.12	159.45	97.40	3,259.27	408.96	762.84
	a. Accrued Interest:	6,177.10	351.98	-	120.18	58.09	113.92	786.50	394.82	3.89	27.53	3,228.10	149.14	331.77
	Financial Institutions	1,271.71	166.12	-	31.40	16.13	-	734.65	258.13	-	19.01	-	12.78	316.25
	Government Enterprises	-	8.12	-	9.74	9.71	5.43	0.00	11.04	3.89	-	-	24.80	6.51
	Private Sector	4,905.39	177.75	-	79.03	32.25	108.49	51.85	125.65	-	8.53	3,228.10	111.55	9.01
	b. Staff Loans / Adv.	-	156.06	-	47.96	52.15	86.95	4.36	75.74	-	30.59	0.52	-	182.49
	c. Sundry Debtors	43.03	2.88	-	9.12	0.31	5.22	101.98	11.78	2.22	0.45	28.79	0.64	128.28
	d. Cash In Transit	-	-	-	-	-	-	-	-	0.44	-	-	-	-
	e. Others	496.08	269.92	427.52	65.38	108.60	48.74	240.02	472.79	152.90	38.83	1.86	259.19	120.30
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	0.27	-
9	**Non Banking Assets**	-	570.51	483.97	15.30	242.50	221.09	184.73	652.67	83.73	52.23	40.67	201.23	43.82
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	27.67	-	-	-	-	9.57	-	-	-	1.35	34.34	-
	TOTAL ASSETS	9,138.65	12,149.65	16,482.20	10,299.74	7,909.89	8,817.37	4,351.56	13,420.81	10,494.92	4,364.98	4,474.97	10,451.10	26,742.87

S.N.	BFI Name	Manju	Reliance
	Liabilities		
1	**CAPITAL FUND**	**2,616.98**	**1,306.91**
	a. Paid-up Capital	1,351.55	1,121.45
	b. Calls in Advance	-	-
	c. Proposed Bonus Share	-	-
	d. General Reserves	497.80	187.36
	e. Share Premium	-	1.14
	f. Retained Earning	420.75	(153.20)
	g. Others Reserves Fund	346.89	150.16
2	**BORROWINGS**	500.00	-
	a. NRB	-	-
	b. Interbank Borrowing	-	-
	c. Foreign Banks and Fin. Ins.	-	-
	d. Other Financial Ins.	-	-
	e. Bonds and Securities	500.00	-
3	**DEPOSITS**	25,247.56	11,805.86
	a. Current	292.68	110.83
	Domestic	292.68	110.83
	Foreign	-	-
	b. Savings	8,415.73	2,850.44
	Domestic	8,415.73	2,850.44
	Foreign	-	-
	c. Fixed	13,136.36	7,330.52
	Domestic	13,136.36	7,330.52
	Foreign	-	-
	d. Call Deposits	3,402.74	1,514.06
	Domestic	3,402.74	1,514.06
	Foreign	-	-
	e. Others	0.05	-
	Domestic	0.05	-
	Foreign	-	-
4	**Bills Payable**	-	-
5	**Other Liabilities**	1,721.49	831.55
	1. Sundry Creditors	24.06	6.70
	2. Loan Loss Provision	836.10	501.93
	3. Interest Suspense a/c	138.66	208.96
	4. Others	722.67	113.96
6	**Reconcillation A/c**	-	2.50
7	**Profit & Loss A/c**	8.90	-
	TOTAL Liabilities	30,094.93	13,946.83
	Assets		
1	**LIQUID FUNDS**	**1,231.06**	**947.16**
	a. Cash Balance	95.67	56.71
	Nepalese Notes & Coins	95.67	56.64
	Foreign Currency	-	0.07
	b. Bank Balance	1,135.39	649.42
	1. In Nepal Rastra Bank	970.57	649.42
	Domestic Currency	970.57	649.42
	Foreign Currency	-	-
	2. "A"Class Licensed Institution	158.39	-
	Domestic Currency	158.39	-
	Foreign Currency	-	-
	3. Other Financial Ins.	6.44	-
	4. In Foreign Banks	-	-
	c. Money at Call	-	241.03
	Domestic Currency	-	241.03
	Foreign Currency	-	-
2	**INVESTMENT IN SECURITIES**	4,746.05	1,648.40
	a. Govt.Securities	1,350.00	1,248.40
	b. NRB Bond	3,396.05	400.00
	c. Govt.Non-Fin. Ins.	-	-
	d. Other Non-Fin Ins.	-	-
	e Non Residents	-	-
3	**SHARE & OTHER INVESTMENT**	432.03	235.21
	a. Interbank Lending	-	-
	b. Non Residents	-	-
	c. Others	432.03	235.21
4	**LOANS & ADVANCES (Including Bills Purchased)**	21,678.06	10,148.29
	4.1 LOANS & ADVANCES	21,678.06	10,148.29
	a. Private Sector	20,906.94	10,144.80
	b. Financial Institutions	771.12	3.49
	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**	726.25	321.65
7	**OTHER ASSETS**	1,129.43	470.10
	a. Accrued Interest:	320.19	221.04
	Financial Institutions	168.74	161.81
	Government Enterprises	43.94	10.77
	Private Sector	107.51	48.45
	b. Staff Loans / Adv.	438.64	130.37
	c. Sundry Debtors	1.02	10.92
	d. Cash In Transit	-	-
	e. Others	369.59	107.78
8	**Expenses not Written off**	-	-
9	**Non Banking Assets**	152.06	162.26
10	**Reconcillation Account**	-	-
11	**Profit & Loss A/c**	-	13.74
	TOTAL ASSETS	30,094.93	13,946.83

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	**2,060.26**	**3,320.89**	**3,244.10**	**2,767.59**	**579.72**	**2,195.58**	**1,450.56**
1.1 On Deposit Liabilities	1,997.95	3,244.59	3,062.74	2,641.21	535.93	2,066.99	1,319.36
1.1.1 Saving Account	1,100.67	1,524.62	1,377.91	1,087.91	345.80	659.69	402.14
1.1.2 Fixed Account	875.04	1,656.59	1,602.60	1,472.26	173.91	1,388.26	887.09
1.1.2.1 Up to 3 months Fixed Account	28.56	-	480.78	1.21	-	-	166.86
1.1.2.2 3 to 6 months Fixed Account	69.58	-	240.39	-	5.19	-	176.30
1.1.2.3 6 months to 1 year Fixed Account	196.31	-	432.70	-	128.47	1,388.26	155.54
1.1.2.4 Above 1 year Fixed Account	580.60	1,656.59	448.73	1,471.05	40.25	-	388.38
1.1.3 Call Deposit	22.25	63.38	82.23	81.03	16.22	19.04	30.13
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	62.30	76.30	181.36	126.38	43.79	128.59	131.20
2. Commission Expense	**26.26**	**79.42**	**182.53**	**68.03**	**109.75**	**-**	**30.40**
3. Staff Expense	**776.56**	**876.76**	**613.61**	**480.71**	**199.85**	**409.25**	**264.00**
4. Office Operating Expenses	**227.91**	**185.86**	**402.00**	**380.77**	**126.66**	**370.01**	**195.19**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**0.11**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	0.11	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**-**	**0.04**	**0.07**	**-**	**-**
7. Provision for Risk	**-**	**(218.13)**	**-**	**-**	**24.90**	**-**	**150.28**
7.1 Loan loss Provision	-	(218.13)	-	-	24.90	-	134.00
7.1.1 General Loan loss Provision	-	-	-	-	24.90	-	133.68
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	123.44
7.1.1.2 Watch List Provision		-	-	-	24.90	-	10.24
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	0.32
7.1.3 Additional Loan Loss Provision	-	(218.13)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	16.28
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**-**	**-**	**-**	**3.96**	**9.71**	**80.29**	**-**
9. Provision for Staff Bonus	**53.53**	**83.47**	**286.14**	**202.52**	**76.03**	**90.97**	**66.03**
10. Provision for Income Tax	**279.26**	**475.75**	**772.58**	**546.80**	**205.29**	**243.55**	**178.28**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**737.90**	**1,110.09**	**1,802.69**	**1,275.87**	**479.01**	**575.16**	**415.98**
Total Expenses	**4,161.68**	**5,914.10**	**7,303.66**	**5,726.29**	**1,811.10**	**3,964.80**	**2,750.71**
Income							
1. Interest Income	**3,591.07**	**5,442.25**	**6,196.95**	**5,055.52**	**1,263.03**	**3,543.71**	**2,375.97**
1.1 On Loans and Advances	2,742.50	3,628.45	5,039.46	3,856.50	748.79	2,762.16	1,707.26
1.2 On Investment	488.49	1,687.76	757.23	584.92	291.00	407.88	429.66
1.2.1 Government Bonds	488.49	162.16	536.41	584.92	275.81	407.88	283.21
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	591.99	220.82	-	-	-	145.86
1.2.4 Debenture & Bonds	-	933.61	-	-	15.19	-	0.59
1.3 On Agency Balance	19.43	-	-	347.62	1.45	-	1.46
1.4 On Call Deposit	-	126.04	313.31	-	102.23	-	-
1.5 On Others	340.65	-	86.95	266.49	119.56	373.66	237.58
2. Commission and Discount	**256.92**	**54.58**	**803.66**	**302.46**	**280.27**	**182.73**	**232.25**
2.1 Bills Purchase and Discount	-	-	-	-	6.69	-	0.44
2.2 Commission	256.92	51.14	247.32	302.46	249.69	137.91	78.51
2.3 Others	-	3.43	556.34	-	23.90	44.82	153.30
3. Exchange Flactuation Income	**57.39**	**58.13**	**289.81**	**202.63**	**167.52**	**103.10**	**49.93**
3.1 Due to Change in Exchange Rate	-	32.68	43.02	14.92	-	-	(4.67)
3.2 Due to Foreign Currency Transaction	57.39	25.45	246.78	187.71	167.52	103.10	54.60
4. Other Operating Income	**101.70**	**333.81**	**10.68**	**155.24**	**0.69**	**31.04**	**0.13**
5. Non Operating Income	**1.05**	**25.34**	**-**	**0.03**	**-**	**9.41**	**0.21**
6. Write Back from Provisions for loss	**153.55**	**0.00**	**-**	**9.34**	**97.42**	**92.90**	**87.07**
7. Recovery of written-off Loan	**-**	**-**	**2.56**	**1.06**	**2.16**	**1.91**	**5.15**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**4,161.68**	**5,914.10**	**7,303.66**	**5,726.29**	**1,811.10**	**3,964.80**	**2,750.71**

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	**1,715.58**	**2,261.05**	**1,237.31**	**2,623.20**	**2,448.84**	**1,970.14**	**1,880.20**
1.1 On Deposit Liabilities	1,610.63	2,113.72	1,151.51	2,377.49	2,245.14	1,745.91	1,708.37
1.1.1 Saving Account	582.08	868.94	566.48	835.46	969.97	733.07	788.52
1.1.2 Fixed Account	996.67	1,232.76	576.96	1,508.35	1,230.37	999.32	911.59
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	441.33	-	-	-	-	376.37	-
1.1.2.3 6 months to 1 year Fixed Account	224.75	-	20.20	-	733.60	405.66	911.54
1.1.2.4 Above 1 year Fixed Account	330.59	1,232.76	556.76	1,508.35	496.78	217.29	0.05
1.1.3 Call Deposit	31.89	12.03	8.08	33.68	44.80	13.52	8.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	104.94	147.33	85.80	245.70	203.70	224.23	171.83
2. Commission Expense	**10.25**	**31.32**	**32.59**	**69.34**	**0.41**	**-**	**1.06**
3. Staff Expense	**356.75**	**487.89**	**405.31**	**633.49**	**705.17**	**512.96**	**663.96**
4. Office Operating Expenses	**293.95**	**371.17**	**227.96**	**262.28**	**469.02**	**371.90**	**231.26**
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**	**0.11**	**0.67**	**353.04**	**-**	**-**	**31.66**
7. Provision for Risk	**-**	**-**	**-**	**-**	**-**	**18.12**	**-**
7.1 Loan loss Provision	-	-	-	-	-	18.12	-
7.1.1 General Loan loss Provision	-	-	-	-	-	30.88	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	35.32	-
7.1.1.2 Watch List Provision	-	-	-	-	-	(4.44)	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	(12.76)	-
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	**-**	**-**	**31.11**	**-**	**-**	**-**	**13.27**
9. Provision for Staff Bonus	**156.04**	**79.22**	**82.75**	**161.02**	**141.69**	**136.25**	**41.54**
10. Provision for Income Tax	**422.03**	**213.89**	**223.43**	**434.76**	**382.57**	**385.65**	**236.80**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**984.73**	**499.08**	**521.34**	**1,014.44**	**892.67**	**840.58**	**552.54**
Total Expenses	**3,939.36**	**3,943.73**	**2,762.48**	**5,551.57**	**5,040.37**	**4,235.61**	**3,652.30**
Income							
1. Interest Income	**3,304.58**	**3,523.67**	**2,360.55**	**4,467.24**	**4,354.86**	**3,582.92**	**3,419.29**
1.1 On Loans and Advances	2,611.75	2,636.21	1,939.00	3,411.99	2,930.36	2,824.02	2,580.83
1.2 On Investment	690.10	528.11	285.34	752.50	628.82	508.79	671.63
1.2.1 Government Bonds	538.21	521.84	-	752.50	614.41	364.03	451.20
1.2.2 Foreign Bonds	142.20	-	3.63	-	-	-	-
1.2.3 NRB Bonds	-	-	13.78	-	-	123.92	220.43
1.2.4 Debenture & Bonds	9.69	6.28	267.94	-	14.41	20.84	-
1.3 On Agency Balance	-	0.41	-	-	2.21	1.68	-
1.4 On Call Deposit	-	358.94	-	-	180.07	111.00	-
1.5 On Others	2.73	-	136.21	302.76	613.39	137.41	166.83
2. Commission and Discount	**487.51**	**260.54**	**284.97**	**671.23**	**312.23**	**435.90**	**168.80**
2.1 Bills Purchase and Discount	17.75	0.36	-	-	27.17	14.23	-
2.2 Commission	469.76	260.18	253.91	667.04	227.36	50.77	147.25
2.3 Others	-	-	31.05	4.19	57.69	370.91	21.56
3. Exchange Flactuation Income	**144.87**	**37.63**	**93.85**	**126.77**	**179.82**	**144.67**	**3.92**
3.1 Due to Change in Exchange Rate	(311.88)	-	13.81	24.39	25.57	15.39	-
3.2 Due to Foreign Currency Transaction	456.75	37.63	80.04	102.38	154.25	129.28	3.92
4. Other Operating Income	**2.40**	**3.34**	**33.11**	**283.03**	**154.86**	**67.28**	**59.94**
5. Non Operating Income	**-**	**85.50**	**(10.30)**	**3.30**	**32.77**	**-**	**0.34**
6. Write Back from Provisions for loss	**-**	**13.43**	**-**	**-**	**-**	**-**	**-**
7. Recovery of written-off Loan	**-**	**19.62**	**0.30**	**-**	**6.11**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**(0.27)**	**4.83**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**3,939.36**	**3,943.73**	**2,762.48**	**5,551.57**	**5,040.37**	**4,235.61**	**3,652.30**

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	**3,957.81**	**1,392.60**	**1,800.24**	**1,903.99**	**1,937.51**	**1,479.51**	**341.15**
1.1 On Deposit Liabilities	3,709.72	1,284.01	1,610.12	1,712.32	1,807.63	1,325.37	322.46
1.1.1 Saving Account	1,584.56	517.74	516.16	686.42	924.70	591.22	145.80
1.1.2 Fixed Account	2,115.85	753.52	1,077.78	971.86	877.53	706.90	174.48
1.1.2.1 Up to 3 months Fixed Account	-	61.46	-	0.12	-	-	-
1.1.2.2 3 to 6 months Fixed Account	192.88	54.81	438.86	11.26	-	-	3.63
1.1.2.3 6 months to 1 year Fixed Account	593.68	508.68	374.77	93.44	-	706.90	22.95
1.1.2.4 Above 1 year Fixed Account	1,329.29	128.57	264.15	867.04	877.53	-	147.90
1.1.3 Call Deposit	9.31	12.74	16.19	43.88	5.40	27.26	2.17
1.1.4 Certificate of Deposit	-	-	-	10.16	-	-	-
1.2 On Borrowing	248.10	108.59	190.12	191.66	129.88	154.14	18.68
2. Commission Expense	**175.97**	**24.68**	**-**	**57.27**	**25.44**	**23.38**	**2.14**
3. Staff Expense	**708.43**	**306.49**	**330.33**	**462.63**	**592.31**	**290.42**	**116.20**
4. Office Operating Expenses	**559.10**	**240.84**	**193.02**	**285.19**	**346.97**	**228.10**	**58.25**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**2.88**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	2.88	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**-**	**-**	**1.91**	**-**	**-**
7. Provision for Risk	**-**	**-**	**(109.10)**	**151.30**	**-**	**-**	**(65.05)**
7.1 Loan loss Provision	-	-	(109.10)	151.30	-	-	(65.05)
7.1.1 General Loan loss Provision	-	-	(27.50)	8.59	-	-	(33.04)
7.1.1.1 Pass Loan Loss Provision	-	-	(9.68)	-	-	-	(10.27)
7.1.1.2 Watch List Provision	-	-	(17.82)	8.59	-	-	(22.77)
7.1.2 Special Loan Loss Provision	-	-	37.10	142.71	-	-	(32.01)
7.1.3 Additional Loan Loss Provision	-	-	(118.70)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**-**	**-**	**-**	**-**	**-**	**5.85**	**1.10**
9. Provision for Staff Bonus	**268.97**	**75.25**	**181.09**	**163.86**	**118.10**	**162.81**	**29.00**
10. Provision for Income Tax	**726.23**	**203.16**	**488.94**	**442.43**	**318.35**	**439.58**	**78.31**
11. Others	**-**	**-**	**-**	**-**	**-**	**0.55**	**-**
12. Net Profit	**1,694.53**	**474.05**	**1,140.86**	**1,032.34**	**744.52**	**1,025.68**	**182.72**
Total Expenses	**8,091.05**	**2,717.07**	**4,025.38**	**4,499.00**	**4,085.10**	**3,658.75**	**743.81**
Income							
1. Interest Income	**6,872.15**	**2,452.59**	**3,568.98**	**3,584.54**	**3,448.01**	**2,701.51**	**711.70**
1.1 On Loans and Advances	5,296.24	2,019.26	3,010.69	3,099.59	2,660.89	2,299.39	618.51
1.2 On Investment	1,049.23	367.39	486.34	358.86	723.01	345.25	62.72
1.2.1 Government Bonds	813.94	367.39	474.10	342.84	368.41	340.92	62.72
1.2.2 Foreign Bonds	-	-	-	-	-	3.59	-
1.2.3 NRB Bonds	221.70	-	-	-	337.21	-	-
1.2.4 Debenture & Bonds	13.58	-	12.24	16.02	17.38	0.74	-
1.3 On Agency Balance	-	5.22	-	-	2.29	-	-
1.4 On Call Deposit	-	8.62	-	8.04	-	-	0.08
1.5 On Others	526.68	52.10	71.95	118.05	61.82	56.87	30.39
2. Commission and Discount	**958.09**	**229.46**	**265.46**	**682.02**	**500.87**	**265.23**	**30.64**
2.1 Bills Purchase and Discount	-	0.23	-	-	3.23	-	-
2.2 Commission	958.09	113.24	259.26	682.02	481.06	265.23	0.73
2.3 Others	-	115.99	6.20	-	16.58	-	29.91
3. Exchange Flactuation Income	**247.01**	**35.26**	**67.47**	**187.16**	**119.73**	**211.85**	**(0.01)**
3.1 Due to Change in Exchange Rate	(1.74)	-	(0.38)	66.74	2.72	-	-
3.2 Due to Foreign Currency Transaction	248.75	35.26	67.85	120.42	117.01	211.85	(0.01)
4. Other Operating Income	**13.56**	**(5.80)**	**113.35**	**-**	**16.30**	**353.77**	**1.48**
5. Non Operating Income	**0.00**	**2.60**	**10.12**	**17.36**	**0.19**	**0.05**	**-**
6. Write Back from Provisions for loss	**-**	**-**	**-**	**22.57**	**-**	**125.58**	**-**
7. Recovery of written-off Loan	**0.25**	**2.96**	**-**	**0.84**	**-**	**0.32**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**4.51**	**-**	**0.44**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**8,091.05**	**2,717.07**	**4,025.38**	**4,499.00**	**4,085.10**	**3,658.75**	**743.81**

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	**4.79**	**8.85**	**344.08**	**86.51**	**55.94**	**748.99**	**598.96**
1.1 On Deposit Liabilities	4.79	8.85	332.83	86.51	55.94	727.96	584.10
1.1.1 Saving Account	0.51	5.53	147.89	49.87	14.90	331.80	324.69
1.1.2 Fixed Account	4.03	2.81	182.14	35.47	40.92	386.07	255.56
1.1.2.1 Up to 3 months Fixed Account	0.58	-	4.33	-	1.64	8.08	6.29
1.1.2.2 3 to 6 months Fixed Account	0.73	-	36.90	1.37	2.05	10.97	7.52
1.1.2.3 6 months to 1 year Fixed Account	0.51	-	31.97	0.02	14.32	235.13	132.41
1.1.2.4 Above 1 year Fixed Account	2.21	2.81	108.93	34.08	22.92	131.90	109.34
1.1.3 Call Deposit	0.26	0.52	2.81	1.17	0.12	10.08	3.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	11.25	-	-	21.03	14.86
2. Commission Expense	**-**	**-**	**2.74**	**1.51**	**-**	**-**	**0.12**
3. Staff Expense	**3.41**	**4.92**	**114.67**	**28.84**	**12.61**	**198.43**	**174.45**
4. Office Operating Expenses	**2.72**	**5.46**	**82.06**	**29.11**	**7.34**	**140.17**	**126.60**
5. Foreign Exchange Loss	**-**	**-**	**-**	**0.00**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	0.00	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**1.27**	**-**	**0.17**	**-**	**-**
7. Provision for Risk	**20.79**	**-**	**-**	**93.58**	**-**	**-**	**-**
7.1 Loan loss Provision	20.79	-	-	93.58	-	-	-
7.1.1 General Loan loss Provision	2.38	-	-	34.48	-	-	-
7.1.1.1 Pass Loan Loss Provision	0.64	-	-	-	-	-	-
7.1.1.2 Watch List Provision	1.74	-	-	34.48	-	-	-
7.1.2 Special Loan Loss Provision	18.41	-	-	59.10	-	-	-
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	**-**	**-**	**6.27**	**-**	**-**	**155.09**	**-**
9. Provision for Staff Bonus	**-**	**-**	**15.53**	**-**	**3.18**	**39.90**	**45.69**
10. Provision for Income Tax	**-**	**-**	**41.94**	**-**	**9.53**	**107.74**	**123.36**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**-**	**97.86**	**-**	**22.23**	**251.38**	**287.83**
Total Expenses	**31.71**	**19.23**	**706.43**	**239.55**	**110.99**	**1,641.70**	**1,357.01**
Income							
1. Interest Income	**3.04**	**4.16**	**671.91**	**182.77**	**105.01**	**1,510.51**	**1,267.96**
1.1 On Loans and Advances	3.04	4.15	594.78	163.65	104.51	1,376.16	1,082.13
1.2 On Investment	-	-	70.29	19.07	0.50	111.02	146.01
1.2.1 Government Bonds	-		70.29	19.07	0.50	64.84	137.02
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	8.99
1.2.4 Debenture & Bonds	-	-	-	-	-	46.18	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.01	0.00	0.00	-	0.00	0.00
1.5 On Others	-	-	6.84	0.05	-	23.33	39.81
2. Commission and Discount	**0.23**	**-**	**33.73**	**18.80**	**0.23**	**9.96**	**24.29**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	-	2.06	3.45	0.22	7.76	24.06
2.3 Others	0.23	-	31.67	15.35	0.02	2.20	0.23
3. Exchange Flactuation Income	**-**	**-**	**(0.12)**	**-**	**-**	**1.83**	**2.38**
3.1 Due to Change in Exchange Rate	-	-	(0.12)	-	-	0.07	(0.23)
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	1.76	2.61
4. Other Operating Income	**0.05**	**0.01**	**(0.30)**	**-**	**5.74**	**109.37**	**62.27**
5. Non Operating Income	**-**	**-**	**0.01**	**0.42**	**-**	**10.02**	**0.12**
6. Write Back from Provisions for loss	**25.25**	**-**	**-**	**28.76**	**-**	**-**	**-**
7. Recovery of written-off Loan	**-**	**-**	**1.20**	**0.11**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**3.13**	**15.07**	**-**	**8.69**	**-**	**-**	**-**
Total Income	**31.71**	**19.23**	**706.43**	**239.55**	**110.99**	**1,641.70**	**1,357.01**

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	**412.76**	**23.78**	**429.70**	**488.96**	**360.18**	**33.84**	**12.16**
1.1 On Deposit Liabilities	397.47	23.78	403.69	475.40	360.18	33.84	12.16
1.1.1 Saving Account	164.94	5.36	176.25	233.09	125.84	10.97	2.89
1.1.2 Fixed Account	229.96	17.69	225.14	241.77	226.60	22.74	9.03
1.1.2.1 Up to 3 months Fixed Account	1.56	-	1.15	-	52.93	0.19	1.30
1.1.2.2 3 to 6 months Fixed Account	2.58	-	4.67	-	0.69	1.94	1.42
1.1.2.3 6 months to 1 year Fixed Account	57.21	9.20	9.45	113.97	3.56	10.59	3.04
1.1.2.4 Above 1 year Fixed Account	168.61	8.49	209.87	127.81	169.41	10.02	3.28
1.1.3 Call Deposit	2.57	0.72	2.29	0.53	7.74	0.12	0.24
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	15.29	-	26.02	13.56	-	-	-
2. Commission Expense	**4.16**	**-**	**-**	**-**	**1.07**	**0.26**	**-**
3. Staff Expense	**109.20**	**4.22**	**100.53**	**141.73**	**60.95**	**15.56**	**8.02**
4. Office Operating Expenses	**80.77**	**2.11**	**79.13**	**81.43**	**38.87**	**11.92**	**1.93**
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**	**-**	**-**	**-**	**-**
7. Provision for Risk	**-**	**(8.13)**	**-**	**-**	**-**	**-**	**-**
7.1 Loan loss Provision	-	(8.13)	-	-	-	-	-
7.1.1 General Loan loss Provision	-	(0.30)	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	0.53	-	-	-	-	-
7.1.1.2 Watch List Provision	-	(0.83)	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(7.82)	-	-	-	-	-
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	**-**	**-**	**-**	**-**	**7.73**	**-**	**-**
9. Provision for Staff Bonus	**30.57**	**0.49**	**29.57**	**33.08**	**5.60**	**-**	**-**
10. Provision for Income Tax	**82.54**	**1.31**	**79.84**	**89.33**	**38.90**	**-**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**192.60**	**3.06**	**186.29**	**208.43**	**11.54**	**-**	**-**
Total Expenses	**912.60**	**26.83**	**905.07**	**1,042.96**	**524.84**	**61.58**	**22.11**
Income							
1. Interest Income	**841.77**	**25.70**	**816.37**	**992.22**	**495.27**	**50.76**	**19.35**
1.1 On Loans and Advances	749.17	24.61	723.17	809.97	404.60	46.15	17.64
1.2 On Investment	92.59	1.10	91.04	169.33	57.72	4.52	1.71
1.2.1 Government Bonds	92.59	-	91.04	169.33	57.72	-	1.71
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1.10	-	-	-	4.31	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.21	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.01	-	0.25	-	-	-	-
1.5 On Others	-	-	1.91	12.93	32.94	0.10	-
2. Commission and Discount	**67.34**	**0.02**	**2.54**	**45.94**	**21.90**	**2.82**	**0.76**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	67.34	0.01	2.54	3.05	21.90	2.82	0.76
2.3 Others	-	0.01	-	42.90	-	-	-
3. Exchange Flactuation Income	**0.87**	**-**	**7.04**	**-**	**0.00**	**-**	**-**
3.1 Due to Change in Exchange Rate	0.58	-	0.53	-	0.00	-	-
3.2 Due to Foreign Currency Transaction	0.29	-	6.51	-	-	-	-
4. Other Operating Income	**1.42**	**1.11**	**28.99**	**4.80**	**7.53**	**0.20**	**1.34**
5. Non Operating Income	**-**	**-**	**50.13**	**-**	**0.15**	**-**	**-**
6. Write Back from Provisions for loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
7. Recovery of written-off Loan	**1.19**	**-**	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**7.79**	**0.67**
Total Income	**912.60**	**26.83**	**905.07**	**1,042.96**	**524.84**	**61.58**	**22.11**

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill	Shree
Expenses							
1. Interest Expense	**54.42**	**38.71**	**38.02**	**0.31**	**51.98**	**102.83**	**69.92**
1.1 On Deposit Liabilities	54.42	38.71	38.02	0.31	51.98	102.83	69.92
1.1.1 Saving Account	14.93	13.39	6.48	0.05	15.02	27.15	12.55
1.1.2 Fixed Account	38.13	24.30	30.66	-	36.57	74.75	56.03
1.1.2.1 Up to 3 months Fixed Account	-	0.79	-	-	3.60	2.15	-
1.1.2.2 3 to 6 months Fixed Account	5.44	4.89	-	-	4.70	0.74	5.38
1.1.2.3 6 months to 1 year Fixed Account	16.52	5.97	-	-	14.71	4.51	24.37
1.1.2.4 Above 1 year Fixed Account	16.17	12.65	30.66	-	13.57	67.35	26.28
1.1.3 Call Deposit	1.36	1.02	0.88	0.26	0.39	0.93	1.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3. Staff Expense	**18.45**	**11.12**	**9.44**	**0.86**	**19.06**	**25.08**	**9.44**
4. Office Operating Expenses	**12.37**	**10.73**	**6.85**	**0.47**	**12.27**	**17.89**	**8.18**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
7. Provision for Risk	**-**	**-**	**-**	**-**	**43.21**	**-**	**-**
7.1 Loan loss Provision	-	-	-	-	43.21	-	-
7.1.1 General Loan loss Provision	-	-	-	-	8.12	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	(6.89)	-	-
7.1.1.2 Watch List Provision	-	-	-	-	15.01	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	35.09	-	-
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	**-**	**-**	**-**	**-**	**14.25**	**-**	**-**
9. Provision for Staff Bonus	**0.30**	**2.66**	**-**	**-**	**-**	**-**	**1.81**
10. Provision for Income Tax	**0.80**	**7.19**	**-**	**-**	**-**	**10.43**	**4.89**
11. Others	**-**	**-**	**-**	**-**	**2.30**	**-**	**-**
12. Net Profit	**1.86**	**16.77**	**-**	**35.87**	**-**	**24.34**	**11.40**
Total Expenses	**88.18**	**87.18**	**54.31**	**37.51**	**143.08**	**180.57**	**105.64**
Income							
1. Interest Income	**81.89**	**83.52**	**49.68**	**2.48**	**107.45**	**165.25**	**100.30**
1.1 On Loans and Advances	79.11	80.37	37.79	1.22	96.40	136.00	94.60
1.2 On Investment	2.78	2.33	3.73	1.26	7.40	17.90	5.69
1.2.1 Government Bonds	2.78	1.18	3.73	-	7.40	17.90	5.69
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1.14	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.26	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	0.00	-	-	-	11.35	0.00
1.5 On Others	-	0.83	8.16	-	3.65	-	-
2. Commission and Discount	**1.77**	**2.34**	**0.01**	**-**	**0.13**	**6.38**	**0.04**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.77	2.34	0.01	-	0.13	6.38	0.04
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	**4.29**	**1.32**	**2.60**	**-**	**4.51**	**5.23**	**1.90**
5. Non Operating Income	**0.23**	**-**	**-**	**-**	**3.31**	**3.71**	**0.20**
6. Write Back from Provisions for loss	**-**	**-**	**-**	**35.02**	**-**	**-**	**3.21**
7. Recovery of written-off Loan	**-**	**-**	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**2.02**	**-**	**27.67**	**-**	**-**
Total Income	**88.18**	**87.18**	**54.31**	**37.51**	**143.08**	**180.57**	**105.64**

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant
Expenses							
1. Interest Expense	**50.82**	**51.35**	**25.17**	**67.35**	**58.55**	**29.10**	**0.04**
1.1 On Deposit Liabilities	50.82	51.35	25.17	67.35	58.55	29.10	0.04
1.1.1 Saving Account	16.02	10.99	7.96	24.74	14.06	7.28	0.04
1.1.2 Fixed Account	34.67	39.92	17.13	41.11	44.49	20.89	-
1.1.2.1 Up to 3 months Fixed Account	-	1.23	0.38	-	-	0.83	-
1.1.2.2 3 to 6 months Fixed Account	-	8.91	0.40	2.58	1.93	1.96	-
1.1.2.3 6 months to 1 year Fixed Account	34.67	20.19	4.41	12.62	31.55	8.16	-
1.1.2.4 Above 1 year Fixed Account	-	9.59	11.94	25.91	11.01	9.93	-
1.1.3 Call Deposit	0.14	0.43	0.07	1.50	-	0.93	0.01
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	**-**	**-**	**-**	**0.01**	**-**	**-**	**-**
3. Staff Expense	**15.39**	**19.14**	**3.52**	**26.49**	**17.01**	**7.72**	**1.01**
4. Office Operating Expenses	**8.87**	**16.05**	**4.95**	**16.64**	**11.91**	**10.05**	**0.30**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**-**	**0.13**	**-**	**-**	**-**
7. Provision for Risk	**-**	**262.61**	**-**	**27.13**	**-**	**-**	**-**
7.1 Loan loss Provision	-	262.61	-	27.13	-	-	-
7.1.1 General Loan loss Provision	-	62.56	-	1.31	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	18.67	-	1.31	-	-	-
7.1.1.2 Watch List Provision	-	43.89	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	64.00	-	25.82	-	-	-
7.1.3 Additional Loan Loss Provision	-	136.05	-	-	-	-	-
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	**-**	**0.13**	**-**	**-**	**1.08**	**1.11**	**-**
10. Provision for Income Tax	**1.45**	**0.35**	**-**	**-**	**2.93**	**3.26**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**3.39**	**0.81**	**-**	**-**	**6.83**	**7.62**	**-**
Total Expenses	**79.92**	**350.43**	**33.64**	**137.74**	**98.31**	**58.87**	**1.35**
Income							
1. Interest Income	**73.61**	**92.22**	**23.76**	**96.70**	**92.81**	**56.31**	**0.00**
1.1 On Loans and Advances	62.61	80.55	23.76	80.98	81.32	55.78	-
1.2 On Investment	3.57	11.19	-	9.01	11.49	-	-
1.2.1 Government Bonds	3.57	-	-	3.57	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	11.19	-	5.44	11.49	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	0.14	-	0.03	-	0.00	-
1.5 On Others	7.43	0.34	-	6.67	-	0.53	0.00
2. Commission and Discount	**5.49**	**0.13**	**0.03**	**1.66**	**3.49**	**2.38**	**-**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	5.49	0.13	0.03	-	3.49	0.25	-
2.3 Others	-	-	-	1.66	-	2.13	-
3. Exchange Flactuation Income	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	**0.52**	**5.60**	**0.28**	**0.71**	**2.01**	**0.18**	**0.00**
5. Non Operating Income	**-**	**0.49**	**0.00**	**0.86**	**-**	**-**	**-**
6. Write Back from Provisions for loss	**-**	**251.29**	**-**	**35.30**	**-**	**-**	**-**
7. Recovery of written-off Loan	**-**	**0.70**	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**0.31**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**9.57**	**2.51**	**-**	**-**	**1.35**
Total Income	**79.92**	**350.43**	**33.64**	**137.74**	**98.31**	**58.87**	**1.35**

BFI Name	GMBFL	ICFC	Manju	Reliance
Expenses				
1. Interest Expense	**53.19**	**168.03**	**171.93**	**84.77**
1.1 On Deposit Liabilities	52.59	152.58	163.86	84.77
1.1.1 Saving Account	10.27	38.44	46.61	15.65
1.1.2 Fixed Account	40.80	109.09	108.84	66.92
1.1.2.1 Up to 3 months Fixed Account	1.90	-	-	-
1.1.2.2 3 to 6 months Fixed Account	5.70	-	2.14	4.27
1.1.2.3 6 months to 1 year Fixed Account	18.05	44.38	53.88	27.54
1.1.2.4 Above 1 year Fixed Account	15.15	64.71	52.82	35.10
1.1.3 Call Deposit	1.53	5.04	8.41	2.20
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	0.60	15.46	8.07	-
2. Commission Expense	**0.02**	**2.49**	**-**	**-**
3. Staff Expense	**15.68**	**38.03**	**49.17**	**21.18**
4. Office Operating Expenses	**10.64**	**20.62**	**25.27**	**16.44**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
6. Non Operating Expense	**-**	**0.88**	**-**	**-**
7. Provision for Risk	**33.46**	**-**	**78.77**	**-**
7.1 Loan loss Provision	33.46	-	78.77	-
7.1.1 General Loan loss Provision	-	-	6.12	-
7.1.1.1 Pass Loan Loss Provision	-	-	3.07	-
7.1.1.2 Watch List Provision	-	-	3.05	-
7.1.2 Special Loan Loss Provision	33.46	-	72.65	-
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-
8. Loan Written Off	**-**	**-**	**-**	**-**
9. Provision for Staff Bonus	**-**	**13.33**	**1.41**	**-**
10. Provision for Income Tax	**-**	**35.98**	**3.81**	**-**
11. Others	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**83.96**	**8.90**	**-**
Total Expenses	**112.99**	**363.31**	**339.27**	**122.39**
Income				
1. Interest Income	**78.35**	**288.43**	**317.84**	**95.70**
1.1 On Loans and Advances	60.89	260.96	280.97	84.22
1.2 On Investment	13.16	25.08	36.73	9.06
1.2.1 Government Bonds	-	16.16	36.73	9.06
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	0.23	8.92	-	-
1.2.4 Debenture & Bonds	12.93	-	-	-
1.3 On Agency Balance	-	-	-	2.30
1.4 On Call Deposit	0.29	0.00	0.14	0.12
1.5 On Others	4.01	2.39	-	-
2. Commission and Discount	**3.54**	**15.72**	**21.77**	**0.63**
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.07	15.72	-	0.63
2.3 Others	3.46	-	21.77	-
3. Exchange Flactuation Income	**-**	**-**	**-**	**0.07**
3.1 Due to Change in Exchange Rate	-	-	-	0.07
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	**(3.23)**	**59.13**	**(0.34)**	**12.25**
5. Non Operating Income	**-**	**0.03**	**-**	**-**
6. Write Back from Provisions for loss	**-**	**-**	**-**	**-**
7. Recovery of written-off Loan	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**
9. Net Loss	**34.34**	**-**	**-**	**13.74**
Total Income	**112.99**	**363.31**	**339.27**	**122.39**

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	4,823.05	23,421.48	20,140.65	16,562.16	4,641.90	12,707.28	6,816.12	9,202.29
Fishery Related	557.35	1,338.53	700.50	833.25	-	280.31	45.02	164.51
Mining Related	3,899.77	122.29	320.69	1,249.12	-	134.72	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	38,370.98	40,222.96	88,259.43	99,314.84	9,221.92	88,853.54	46,552.51	59,448.43
Construction	3,508.87	4,452.35	28,300.18	8,741.34	9,807.15	2,434.96	1,056.65	4,740.32
Electricity,Gas and Water	17,188.63	26,933.85	55,097.10	34,954.57	5,373.58	18,852.03	12,103.79	31,442.88
Metal Products, Mach. & Ele. Eqp.	2,027.95	4,308.25	6,586.18	4,450.07	2,106.60	7,969.93	2,795.31	3,230.25
Tras., Com. and Public Utilities	1,409.07	3,549.83	5,456.50	6,645.47	897.57	6,951.29	253.46	2,167.91
Wholesaler & Retailer	41,799.21	65,498.25	105,103.93	64,828.23	18,847.44	42,825.55	32,729.83	53,937.99
Finance, Insurance and Real Estate	12,008.99	15,294.79	21,832.85	32,058.36	6,073.33	17,730.14	5,297.78	26,566.63
Tourism Service**	8,826.93	18,601.23	11,493.39	24,483.36	801.10	13,545.57	6,897.13	6,882.20
Other Services	6,175.51	9,988.80	15,380.50	18,461.18	1,097.20	11,109.16	2,482.55	8,812.38
Consumption Loans	102,300.83	125,047.31	121,323.00	39,684.17	11,836.82	16,449.48	26,721.81	43,456.72
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	21,072.84	4,928.36	15,035.12	7,129.20	0.55	16,152.08	11,711.13	10,494.34
TOTAL sectorwise	263,969.98	343,708.29	495,030.00	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85
Product Wise								
Term Loan	52,698.42	82,800.10	136,852.47	122,289.86	10,322.38	96,457.35	48,302.02	88,781.88
Overdraft	6,799.80	6,734.16	4,064.46	2,109.03	82.58	3,020.12	138.67	3,404.43
Cash Credit Loan	19,426.10	64,314.50	1,115.30	22,207.21	8,253.71	44,846.91	21,111.59	41,911.96
Trust Receipt Loan/Import Loan	3,406.56	2,724.22	21,357.81	27,002.23	4,701.96	15,801.73	9,537.42	14,630.62
Short Term Working Capital/Demand Loan	23,370.23	25,707.55	121,026.87	118,015.56	13,259.86	41,701.97	20,104.70	35,678.31
Residential Personal Home Loan (Up to Rs. 30 million)#	14,031.85	36,995.15	32,687.95	9,261.76	8,145.10	5,756.26	3,478.06	26,592.10
Real Estate Loan	16,308.26	8,149.00	17,955.84	22,324.04	9,631.20	11,334.26	1,437.86	9,649.77
Margin Nature Loan	6,827.90	8,626.77	17,775.16	4,401.62	-	4,402.07	581.09	4,809.30
Hire Purchase Loan	2,441.81	11,542.32	14,917.20	6,224.15	797.62	9,296.32	3,784.22	9,622.75
Deprived Sector Loan	13,403.62	16,734.99	25,908.40	18,289.73	3,943.81	11,081.08	8,252.86	12,451.59
Bills Purchased	2.80	8.51	9.98	204.43	2,231.35	-	0.08	836.54
Other Product	105,252.63	79,371.01	101,358.57	7,460.31	9,474.39	12,569.93	38,956.22	12,177.57
Total Product wise Loan	263,969.98	343,708.29	495,030.00	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85
Collateral Wise								
Gold and Silver	55,960.76	42,747.98	3,975.68	3,261.63	-	-	-	34.55
Government Securities	52.31	4.10	16.00	3.29	-	-	-	0.03
Non Governmental Securities	6,968.96	8,626.77	17,886.07	4,376.82	-	4,402.07	581.09	4,960.83
Fixed Deposit Receipts	572.42	1,389.33	1,226.35	1,250.66	84.70	1,048.11	1,077.57	1,084.26
Own	571.87	1,389.33	1,226.35	1,147.45	80.42	1,048.11	1,077.57	1,084.26
Other Licences Institutions	0.55	-	-	103.21	4.28	-	-	-
Collateral of Properties	183,932.32	266,783.73	435,408.24	315,019.37	61,976.70	240,132.93	127,086.93	225,397.05
Fixed Assets	123,720.40	264,558.70	322,421.70	280,684.40	50,626.76	238,144.09	66,849.95	128,672.21
Current Assets	60,211.91	2,225.03	112,986.53	34,334.97	11,349.94	1,988.84	60,236.98	96,724.84
Against security of Bill	18.57	9.57	7,962.80	-	-	-	9,539.46	14,062.38
Domestic Bills	2.67	-	903.76	-	-	-	-	-
Foreign Bills	15.90	9.57	7,059.04	-	-	-	9,539.46	14,062.38
Against Guarantee	9,959.84	24,032.71	12,904.84	7,052.57	2,200.08	10,317.14	5,260.19	12,381.01
Government Guarantee	1,724.27	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	6,446.47	5,963.18	9,836.74	6,635.16	2,061.28	-	5,104.20	11,820.33
Personal Guarantee	1,761.78	17,825.34	2,686.94	17.20	-	-	-	361.94
Collective Guarantee	3.69	27.59	1.63	4.13	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	23.63	-	0.01	1.46	-	10,317.14	-	-
Credit Card	0.05	25.49	1,554.13	349.46	344.85	367.74	-	197.00
Others	6,504.76	88.62	14,095.91	28,476.13	6,237.63	-	12,139.57	2,429.74
Total	263,969.98	343,708.29	495,030.00	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	19,626.41	4,072.60	9,537.58	16,156.45	13,760.99	55,962.64	19,395.60	12,531.34
Fishery Related	2,339.48	207.48	748.12	780.65	746.26	1,657.66	738.44	359.87
Mining Related	-	589.37	1,043.16	34.07	766.15	1,364.17	114.23	1,468.47
Agriculture, Forestry, Bevarage & Non Food Production Related*	11,959.88	41,823.68	52,343.12	47,814.05	36,857.85	23,614.84	112,652.11	19,937.16
Construction	19,982.45	13,684.50	15,500.29	26,379.28	4,547.50	20,192.08	11,961.06	21,430.00
Electricity,Gas and Water	2,248.28	16,445.35	54,787.52	34,900.14	22,600.13	14,368.70	33,200.69	25,269.66
Metal Products, Mach. & Ele. Eqp.	909.18	1,380.05	3,839.33	11,109.52	3,534.38	577.08	7,891.66	534.04
Tras., Com. and Public Utilities	1,042.77	2,067.16	4,653.58	5,597.67	5,370.17	7,386.53	7,538.95	3,773.49
Wholesaler & Retailer	47,889.28	28,982.52	47,504.31	54,499.43	54,001.55	38,221.28	97,503.96	29,483.70
Finance, Insurance and Real Estate	6,520.11	9,140.18	22,356.75	26,927.63	16,169.11	6,016.37	38,821.33	6,715.78
Tourism Service**	2,796.87	6,873.49	17,167.61	12,175.52	8,430.92	10,500.84	23,705.74	4,413.22
Other Services	6,610.46	12,037.05	9,205.71	18,387.27	11,545.48	8,858.92	21,881.21	8,469.75
Consumption Loans	70,211.37	17,402.89	70,875.32	74,411.06	58,027.62	54,233.89	121,411.92	44,248.23
Local Government	-	-	-	231.20	150.04	-	-	-
Others	12,308.52	23,085.64	482.87	1,223.27	16,425.04	3,473.59	29.67	680.47
TOTAL sectorwise	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18	246,428.59	496,846.58	179,315.19
Product Wise								
Term Loan	72,938.18	80,087.50	154,863.73	107,727.13	119,750.18	61,859.31	197,696.83	89,112.40
Overdraft	1,463.25	1,110.89	1,833.66	3,460.07	3,003.62	26,597.39	11,310.28	3,482.59
Cash Credit Loan	44,882.61	19,027.49	36,722.57	17,079.82	39,678.37	684.97	56,532.37	6,135.12
Trust Receipt Loan/Import Loan	34.63	8,737.21	7,461.38	13,981.30	10,097.98	1,738.04	23,806.32	1,690.80
Short Term Working Capital/Demand Loan	7,799.16	32,437.73	49,358.23	64,995.36	18,676.85	109,677.04	72,794.14	19,416.47
Residential Personal Home Loan (Up to Rs. 30 million)#	37,307.68	7,423.06	11,751.86	22,258.15	21,817.79	8,348.22	51,357.70	11,973.61
Real Estate Loan	18,855.09	1,702.60	6,459.24	14,809.79	5,412.70	3,939.78	12,774.78	3,263.68
Margin Nature Loan	4,478.77	5,541.10	10,580.79	9,482.17	9,576.76	9,133.27	15,451.34	5,567.25
Hire Purchase Loan	1,130.92	3,881.33	2,934.67	3,561.29	4,670.67	7,034.47	16,127.98	5,076.99
Deprived Sector Loan	11,669.21	10,889.64	11,129.84	19,688.82	10,826.53	13,861.27	25,750.91	11,784.23
Bills Purchased	-	1,801.29	511.32	613.02	85.81	-	372.09	-
Other Product	3,885.57	5,152.12	16,437.97	52,970.29	9,335.93	3,554.83	12,871.83	21,812.05
Total Product wise Loan	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18	246,428.59	496,846.58	179,315.19
Collateral Wise								
Gold and Silver	588.72	254.27	4.29	1,294.18	19.15	1.55	-	865.74
Government Securities	-	-	-	-	1.00	-	-	-
Non Governmental Securities	4,478.77	4,686.76	10,651.06	9,556.96	9,812.93	-	15,451.34	5,582.76
Fixed Deposit Receipts	714.72	345.03	796.68	1,376.69	1,883.07	369.31	2,053.27	714.76
Own	714.72	345.03	796.68	1,376.69	1,883.07	369.31	2,053.27	714.76
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	186,476.50	148,786.94	280,081.12	305,157.39	222,511.62	246,041.87	459,429.10	158,969.37
Fixed Assets	184,175.98	97,572.65	267,629.90	256,030.11	137,435.80	246,041.87	276,054.29	105,606.72
Current Assets	2,300.52	51,214.29	12,451.22	49,127.29	85,075.81	-	183,374.81	53,362.65
Against security of Bill	-	1,857.73	6,287.29	76.87	8,013.41	-	372.09	2,451.15
Domestic Bills	-	1,833.29	-	-	58.61	-	-	453.78
Foreign Bills	-	24.44	6,287.29	76.87	7,954.80	-	372.09	1,997.37
Against Guarantee	6,069.30	7,212.39	11,040.19	9,070.95	8,413.25	-	549.62	1,597.20
Government Guarantee	216.53	-	238.98	231.20	149.90	-	324.52	-
Institutional Guarantee	4,741.04	6,874.88	10,697.18	8,830.43	7,986.53	-	-	329.77
Personal Guarantee	-	337.47	97.25	9.32	273.87	-	225.11	825.20
Collective Guarantee	-	-	6.78	-	-	-	-	425.00
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,111.73	0.04	-	-	2.95	-	-	17.23
Credit Card	248.42	356.14	1,015.99	732.05	1,215.01	15.86	755.44	585.07
Others	5,868.64	14,292.71	168.63	3,362.10	1,063.74	-	18,235.71	8,549.13
Total	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18	246,428.59	496,846.58	179,315.19

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

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,688.36	15,912.06	11,493.79	7,261.60	1,248.64	63.32	495.57	3,305.35
Fishery Related	749.48	499.60	381.04	903.47	113.66	-	-	100.44
Mining Related	615.20	804.32	149.55	26.52	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,538.01	36,804.59	41,095.56	35,285.33	1,227.24	-	538.04	2,436.35
Construction	15,924.41	7,841.02	15,419.11	8,865.00	9,338.27	46.03	-	2,298.61
Electricity,Gas and Water	27,084.29	30,875.85	19,038.67	29,798.27	392.00	-	-	1,179.82
Metal Products, Mach. & Ele. Eqp.	3,122.70	5,040.41	3,664.53	1,654.62	417.68	2.24	-	129.77
Tras., Com. and Public Utilities	3,966.06	5,317.00	2,809.03	5,342.61	483.45	5.38	116.68	444.61
Wholesaler & Retailer	28,236.15	53,213.66	33,766.85	24,467.23	7,873.60	9.13	828.46	6,041.85
Finance, Insurance and Real Estate	32,656.74	22,736.60	26,080.27	16,630.88	5,874.03	21.49	160.00	5,555.83
Tourism Service**	22,913.51	11,320.85	22,772.94	7,267.45	2,093.50	16.38	-	2,599.75
Other Services	7,830.96	8,662.32	16,968.09	9,745.37	1,309.07	0.12	255.46	1,707.77
Consumption Loans	33,482.57	66,570.25	33,572.60	20,783.53	16,998.24	82.66	40.60	16,479.82
Local Government	-	-	-	-	-	-	-	3.34
Others	25,404.26	6,656.98	2,188.53	35,085.44	4.32	41.38	-	5,979.44
TOTAL sectorwise	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73
Product Wise								
Term Loan	90,457.75	105,822.57	103,937.04	105,128.59	14,910.30	171.15	703.72	24,077.62
Overdraft	9,120.56	5,792.63	849.50	526.79	2,225.95	32.73	79.52	1,521.25
Cash Credit Loan	27,411.22	45,152.75	25,223.74	29,477.96	3,993.93	4.90	701.17	4,615.81
Trust Receipt Loan/Import Loan	1,758.79	7,541.35	2,763.76	2,415.52	-	-	-	-
Short Term Working Capital/Demand Loan	14,201.61	40,864.89	32,413.87	18,264.98	-	-	-	22.78
Residential Personal Home Loan (Up to Rs. 30 million)#	10,654.40	26,181.16	15,394.29	14,323.75	8,990.54	45.76	30.92	6,740.17
Real Estate Loan	21,221.18	6,539.77	16,451.72	8,017.23	2,206.41	-	160.00	4,424.55
Margin Nature Loan	10,274.89	6,440.65	5,535.60	4,980.49	2,271.70	-	-	1,671.77
Hire Purchase Loan	6,407.39	7,178.94	5,495.18	6,547.57	997.91	11.86	116.68	1,090.77
Deprived Sector Loan	9,198.69	11,544.31	10,842.39	9,405.51	5,650.95	15.29	7.94	3,217.43
Bills Purchased	5,721.95	1,060.31	131.89	496.85	-	-	-	-
Other Product	36,784.26	8,136.18	10,361.57	3,532.07	6,126.00	6.43	634.87	880.59
Total Product wise Loan	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73
Collateral Wise								
Gold and Silver	11,136.51	0.19	2.65	-	459.76	-	-	351.31
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	10,542.37	6,490.49	5,824.55	-	2,271.70	-	-	1,671.77
Fixed Deposit Receipts	1,351.02	666.75	262.16	879.57	311.30	2.97	9.69	218.46
Own	1,351.02	666.75	258.27	879.57	311.30	2.97	9.69	218.46
Other Licences Institutions	-	-	3.89	-	-	-	-	-
Collateral of Properties	202,697.63	258,453.65	212,762.24	188,821.70	40,161.87	268.13	2,425.12	44,222.58
Fixed Assets	199,278.02	244,155.84	133,397.38	162,856.04	40,106.15	268.13	2,425.12	44,222.58
Current Assets	3,419.62	14,297.82	79,364.86	25,965.66	55.73	-	-	-
Against security of Bill	-	74.05	193.63	500.86	-	-	-	-
Domestic Bills	-	22.32	0.66	500.86	-	-	-	-
Foreign Bills	-	51.73	192.97	-	-	-	-	-
Against Guarantee	9,602.17	955.45	6,787.31	19.22	2,824.49	8.47	-	1,794.11
Government Guarantee	152.45	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,398.95	13.77	6,245.46	-	2,779.12	-	-	1,025.62
Personal Guarantee	50.28	815.70	417.30	19.22	45.08	8.47	-	722.48
Collective Guarantee	-	7.34	-	-	0.29	-	-	46.01
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.49	31.57	-	-	-	-	-	-
Credit Card	226.80	236.38	177.69	113.68	8.60	-	-	-
Others	7,656.19	5,378.57	3,390.33	12,782.28	1,335.97	8.57	-	4.50
Total	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,025.67	456.19	4,413.64	4,927.27	5,495.85	114.75	2,857.76	2,946.71
Fishery Related	42.72	28.72	129.08	327.40	92.14	26.42	164.32	270.01
Mining Related	-	-	4.29	88.80	-	-	64.81	99.05
Agriculture, Forestry, Bevarage & Non Food Production Related*	885.53	255.49	3,895.07	3,763.04	2,398.07	108.07	4,046.89	8,209.13
Construction	18.05	295.10	516.31	8,990.06	3,264.75	139.88	4,367.31	3,215.13
Electricity,Gas and Water	1.50	226.92	2,135.43	397.03	1,683.99	-	2,082.55	58.99
Metal Products, Mach. & Ele. Eqp.	4.81	7.00	211.58	340.47	211.66	14.49	398.23	207.01
Tras., Com. and Public Utilities	317.96	443.31	1,406.65	1,487.28	832.46	46.71	734.04	842.89
Wholesaler & Retailer	4,094.88	757.26	11,061.35	7,993.48	6,636.54	163.61	4,202.52	10,807.92
Finance, Insurance and Real Estate	572.63	924.04	12,588.35	11,462.09	4,857.33	29.17	4,949.35	6,216.30
Tourism Service**	488.54	56.71	6,294.17	5,087.06	2,693.63	19.10	2,395.99	12,223.14
Other Services	757.96	188.25	1,385.17	2,801.19	2,764.01	6.00	1,424.00	4,075.15
Consumption Loans	5,558.33	2,780.31	25,396.13	26,597.84	20,947.48	586.16	17,065.29	14,679.79
Local Government	-	-	-	-	0.35	-	3.02	-
Others	39.23	1,059.58	34,643.78	10,652.24	6,514.50	264.57	10,296.03	2,445.37
TOTAL sectorwise	13,807.81	7,478.88	104,081.02	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58
Product Wise								
Term Loan	4,672.82	3,242.84	49,481.87	29,494.54	32,522.88	628.13	24,996.76	23,264.82
Overdraft	400.62	145.77	2,003.98	2,086.14	2,126.21	80.86	3,048.51	587.76
Cash Credit Loan	3,407.96	-	6,883.66	9,363.90	3,128.28	-	5,376.85	8,639.41
Trust Receipt Loan/Import Loan	-	-	-	-	1.58	-	-	-
Short Term Working Capital/Demand Loan	113.32	422.51	1,548.40	772.19	407.51	313.55	1,345.82	1,881.02
Residential Personal Home Loan (Up to Rs. 30 million)#	2,002.32	1,004.02	18,726.22	18,676.17	5,675.96	252.98	9,951.37	5,827.23
Real Estate Loan	366.77	409.61	8,779.72	7,908.68	3,111.58	29.17	1,610.71	7,238.35
Margin Nature Loan	387.29	304.14	4,012.13	2,580.78	1,882.14	-	1,496.87	2,468.42
Hire Purchase Loan	552.26	504.41	1,628.48	2,247.05	809.02	63.15	500.79	797.84
Deprived Sector Loan	704.04	360.62	8,916.31	4,680.23	6,759.96	76.00	2,874.90	6,005.42
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,200.40	1,084.95	2,100.25	7,105.58	1,967.63	75.09	3,849.53	9,586.32
Total Product wise Loan	13,807.81	7,478.88	104,081.02	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58
Collateral Wise								
Gold and Silver	891.00	-	1,666.87	1,774.38	1,693.76	-	880.09	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	424.26	304.14	4,012.13	2,580.78	1,882.14	-	1,496.88	2,468.42
Fixed Deposit Receipts	55.85	25.87	345.06	299.08	273.87	65.39	384.82	192.27
Own	55.85	25.87	345.06	299.08	273.87	65.39	384.82	192.27
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	12,190.49	6,620.21	94,362.82	75,941.19	52,822.54	1,453.53	47,441.36	62,881.98
Fixed Assets	12,190.49	6,620.21	94,339.66	75,883.15	52,822.54	1,453.53	47,427.31	62,881.98
Current Assets	-	-	23.16	58.05	-	-	14.05	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	245.22	528.66	3,669.21	4,240.27	1,720.44	-	4,818.94	609.31
Government Guarantee	-	-	-	-	0.35	-	3.01	-
Institutional Guarantee	205.86	528.66	1,592.90	3,930.29	1,452.33	-	4,052.67	608.57
Personal Guarantee	39.36	-	2,020.76	255.00	259.88	-	700.31	-
Collective Guarantee	-	-	55.55	51.54	7.87	-	61.19	0.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	3.44	-	-	1.75	-
Credit Card	-	-	-	21.16	-	-	-	-
Others	0.99	-	24.93	58.40	0.01	-	30.02	144.59
Total	13,807.81	7,478.88	104,081.02	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,086.60	340.81	435.59	575.62	455.08	218.16	0.00	664.76
Fishery Related	174.81	-	2.29	5.20	1.00	-	-	16.04
Mining Related	37.84	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,107.58	99.10	14.45	157.58	158.78	22.57	63.70	145.43
Construction	1,276.03	70.89	-	185.28	947.81	141.58	-	46.96
Electricity,Gas and Water	2,036.11	57.35	-	1.39	-	75.36	-	-
Metal Products, Mach. & Ele. Eqp.	140.00	-	4.04	-	14.81	2.69	-	-
Tras., Com. and Public Utilities	783.49	151.77	4.51	118.02	304.60	206.28	9.03	106.53
Wholesaler & Retailer	4,913.71	382.27	125.28	1,122.15	369.97	131.80	77.40	753.44
Finance, Insurance and Real Estate	6,101.69	97.32	13.83	635.98	490.50	106.83	90.40	389.99
Tourism Service**	4,097.44	159.95	59.61	102.43	282.30	39.28	20.70	225.03
Other Services	2,757.56	74.99	2.10	497.83	103.90	132.98	-	208.11
Consumption Loans	19,293.89	1,111.98	391.13	2,395.10	2,017.93	1,046.11	210.12	1,938.47
Local Government	-	-	-	-	-	-	0.18	-
Others	16.09	897.38	-	203.08	248.67	598.82	1,678.71	2,224.55
TOTAL sectorwise	48,822.83	3,443.81	1,052.83	5,999.65	5,395.36	2,722.49	2,150.25	6,719.31
Product Wise								
Term Loan	14,128.52	718.18	315.34	2,753.23	2,389.75	600.86	344.07	3,173.49
Overdraft	2,332.74	61.63	72.45	121.58	179.20	186.47	-	166.60
Cash Credit Loan	3,943.94	147.56	63.90	227.80	116.53	-	-	200.03
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,011.85	97.35	-	321.44	-	121.17	96.65	227.34
Residential Personal Home Loan (Up to Rs. 30 million)#	7,360.42	671.11	35.79	793.68	1,054.78	399.36	530.32	1,167.06
Real Estate Loan	5,155.11	50.00	-	504.86	384.86	59.28	1,027.29	315.06
Margin Nature Loan	2,270.75	97.02	-	131.15	208.24	320.48	26.19	278.62
Hire Purchase Loan	1,027.15	118.39	4.60	146.81	358.37	191.63	111.55	129.29
Deprived Sector Loan	3,070.78	228.20	277.61	369.78	252.05	112.45	0.18	509.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,521.59	1,254.37	283.13	629.33	451.59	730.80	13.99	552.35
Total Product wise Loan	48,822.83	3,443.81	1,052.83	5,999.65	5,395.36	2,722.49	2,150.25	6,719.31
Collateral Wise								
Gold and Silver	377.36	292.58	44.37	401.73	249.26	-	-	56.24
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,270.75	97.02	-	146.06	-	-	26.19	278.62
Fixed Deposit Receipts	287.38	13.84	4.74	63.75	43.73	52.87	0.05	33.65
Own	287.38	13.84	4.74	63.75	43.73	52.87	0.05	33.65
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,603.26	2,054.32	902.89	5,202.96	4,777.78	2,261.50	395.02	6,081.65
Fixed Assets	45,603.26	2,054.32	902.89	5,202.96	4,777.78	2,261.50	395.02	6,081.65
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	254.90	47.32	100.83	185.16	116.36	79.13	50.27	269.16
Government Guarantee	17.19	-	-	-	-	-	0.18	-
Institutional Guarantee	29.00	47.32	-	144.86	-	47.65	-	74.93
Personal Guarantee	208.70	-	100.83	40.30	116.36	31.47	50.09	194.23
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	29.19	938.74	-	-	208.24	328.99	1,678.71	-
Total	48,822.83	3,443.81	1,052.83	5,999.65	5,395.36	2,722.49	2,150.25	6,719.31

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

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	521.97	513.57	315.65	640.81	511.00	603.20	294.15	739.21
Fishery Related	11.13	21.87	26.84	131.82	-	17.55	32.44	25.26
Mining Related	6.46	-	-	-	-	-	26.75	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	588.69	155.28	286.51	294.70	108.69	285.45	174.89	65.56
Construction	338.00	173.24	453.62	343.34	-	273.33	1,323.64	72.30
Electricity,Gas and Water	87.90	-	32.89	9.58	-	17.20	70.38	-
Metal Products, Mach. & Ele. Eqp.	276.92	11.90	61.54	12.15	-	47.52	85.14	17.27
Tras., Com. and Public Utilities	619.38	69.37	166.90	60.98	-	239.73	260.66	1.17
Wholesaler & Retailer	1,659.89	472.93	260.10	978.14	858.43	1,104.80	451.16	329.55
Finance, Insurance and Real Estate	889.49	1,431.28	265.82	674.92	95.70	690.88	402.96	141.77
Tourism Service**	944.73	213.28	73.44	78.61	128.80	390.55	49.28	32.22
Other Services	402.43	313.66	48.03	165.22	-	159.10	47.92	30.67
Consumption Loans	2,744.33	1,639.18	1,486.77	2,159.19	10.19	2,566.10	1,899.87	876.74
Local Government	-	-	-	-	-	2.60	-	-
Others	115.84	1,037.09	958.84	92.89	379.08	233.36	19.04	-
TOTAL sectorwise	9,207.16	6,052.66	4,436.95	5,642.35	2,091.89	6,631.38	5,138.28	2,331.72
Product Wise								
Term Loan	1,637.71	779.65	307.28	562.70	84.49	2,921.83	1,773.37	1,505.10
Overdraft	-	451.87	431.36	163.96	272.38	144.24	94.86	236.83
Cash Credit Loan	-	75.78	288.88	-	843.69	918.79	275.67	229.03
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,694.98	323.75	60.96	58.52	-	176.87	421.91	-
Residential Personal Home Loan (Up to Rs. 30 million)#	527.12	688.58	1,096.31	421.43	4.93	841.92	809.45	82.61
Real Estate Loan	708.49	1,451.32	259.22	738.81	95.65	639.39	161.86	98.45
Margin Nature Loan	178.70	457.37	140.92	132.12	-	102.55	254.16	10.80
Hire Purchase Loan	657.18	51.75	213.51	120.79	-	440.94	133.90	7.15
Deprived Sector Loan	453.21	66.58	357.30	400.88	39.91	320.03	179.74	131.48
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,349.77	1,706.02	1,281.21	3,043.14	750.84	124.82	1,033.35	30.26
Total Product wise Loan	9,207.16	6,052.66	4,436.95	5,642.35	2,091.89	6,631.38	5,138.28	2,331.72
Collateral Wise								
Gold and Silver	874.66	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	186.76	457.37	140.92	132.12	-	102.55	254.16	10.80
Fixed Deposit Receipts	92.77	45.22	38.32	46.43	5.26	77.39	39.16	17.80
Own	92.77	45.22	38.32	46.43	5.26	77.39	39.16	17.80
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,581.75	5,529.41	4,122.23	5,292.57	95.65	6,336.00	4,660.76	2,283.16
Fixed Assets	7,581.75	5,529.41	4,120.28	5,286.64	95.65	6,336.00	4,660.76	2,283.16
Current Assets	-	-	1.95	5.93	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	444.84	20.67	133.58	171.22	-	115.44	174.76	19.95
Government Guarantee	-	-	4.02	-	-	2.60	-	-
Institutional Guarantee	122.64	20.67	-	39.99	-	11.84	170.58	-
Personal Guarantee	322.20	-	128.59	131.23	-	99.10	4.18	19.95
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	1.90	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	26.37	-	1.90	-	1,990.97	-	9.43	-
Total	9,207.16	6,052.66	4,436.95	5,642.35	2,091.89	6,631.38	5,138.28	2,331.72

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise					
Agricultural and Forest Related	49.19	249.16	1,124.10	734.67	909.70
Fishery Related	-	7.03	46.81	10.39	160.57
Mining Related	-	15.10	9.66	50.53	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	199.99	124.56	1,469.24	708.41	608.53
Construction	-	611.55	627.50	63.05	329.09
Electricity,Gas and Water	-	2.70	253.16	11.35	25.75
Metal Products, Mach. & Ele. Eqp.	-	14.12	83.20	47.37	155.61
Tras., Com. and Public Utilities	2.94	14.68	267.33	333.11	866.04
Wholesaler & Retailer	68.51	497.67	2,880.73	2,387.27	1,808.72
Finance, Insurance and Real Estate	-	232.31	2,943.92	4,081.68	650.11
Tourism Service**	37.24	198.93	1,986.33	951.80	570.48
Other Services	-	83.79	637.28	731.88	203.45
Consumption Loans	1.55	1,232.64	5,811.49	8,813.00	3,692.16
Local Government	-	-	-	-	-
Others	304.11	2,084.95	1,472.27	2,753.52	168.09
TOTAL sectorwise	663.53	5,369.19	19,613.03	21,678.06	10,148.29
Product Wise					
Term Loan	345.91	424.62	9,253.70	7,145.19	4,165.74
Overdraft	-	-	924.36	756.45	64.97
Cash Credit Loan	108.00	-	3,197.36	1,389.42	1,332.48
Trust Receipt Loan/Import Loan	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	182.16	66.88	222.45	675.43
Residential Personal Home Loan (Up to Rs. 30 million)#	-	1,208.91	2,195.34	6,797.85	1,331.75
Real Estate Loan	191.51	334.59	2,063.48	3,310.57	693.43
Margin Nature Loan	-	353.17	389.19	617.73	339.43
Hire Purchase Loan	-	54.21	377.53	213.66	566.98
Deprived Sector Loan	-	231.03	712.82	1,027.33	396.56
Bills Purchased	-	-	-	-	-
Other Product	18.11	2,580.48	432.37	197.40	581.52
Total Product wise Loan	663.53	5,369.19	19,613.03	21,678.06	10,148.29
Collateral Wise					
Gold and Silver	-	-	-	-	-
Government Securities	-	-	-	-	-
Non Governmental Securities	-	-	389.19	617.73	-
Fixed Deposit Receipts	-	55.55	367.36	33.73	355.10
Own	-	55.55	367.36	33.73	355.10
Other Licences Institutions	-	-	-	-	-
Collateral of Properties	663.53	4,924.44	18,438.69	19,764.12	9,167.34
Fixed Assets	663.53	4,924.44	18,438.69	19,764.12	9,167.34
Current Assets	-	-	-	-	-
Against security of Bill	-	-	-	-	-
Domestic Bills	-	-	-	-	-
Foreign Bills	-	-	-	-	-
Against Guarantee	-	32.84	409.66	1,220.68	141.18
Government Guarantee	-	-	-	-	-
Institutional Guarantee	-	32.24	255.63	771.12	33.52
Personal Guarantee	-	0.60	154.04	449.56	107.65
Collective Guarantee	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-
Other Guarantee	-	-	-	-	-
Credit Card	-	-	-	41.55	-
Others	-	356.36	8.13	0.25	484.68
Total	663.53	5,369.19	19,613.03	21,678.06	10,148.29

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	63,015	69,040	73,502	85,760	85,629	9.56	6.46	-0.15
	a. Paid-up Capital	35,835	38,429	41,583	41,583	41,583	7.24	8.21	0.00
	b. Statutory Reserves	12,274	13,620	15,097	15,797	15,795	10.96	10.85	-0.02
	c. Retained Earning	4,076	2,639	499	11,573	11,373	-35.24	-81.08	-1.73
	d. Others Reserves	10,830	14,351	16,322	16,807	16,879	32.51	13.73	0.43
2	**BORROWINGS**	230,746	239,468	244,581	218,904	216,443	3.78	2.13	-1.12
	a. NRB	6,221	544	92	6,111	7,618	-91.26	-83.04	24.67
	b. Others	224,525	238,924	244,488	212,793	208,825	6.41	2.33	-1.87
3	**DEPOSITS**	176,661	199,756	231,893	231,447	231,552	13.07	16.09	0.05
4	**BILLS PAYABLE**	41.48	18.68	23	50.16	49.70	-54.97	24.30	-0.92
5	**OTHER LIABILITIES**	56,740	61,892	79,854	82,294	86,559	9.08	29.02	5.18
	a. Loan Loss Provision	21,865	24,267	37,233	38,227	39,206	10.99	53.43	2.56
	b. Interest Suspense a/c	11,557	13,601	17,148	18,093	18,892	17.68	26.08	4.42
	c. Others	23,318	24,024	25,473	25,974	28,460	3.03	6.03	9.57
6	**RECONCILIATION A/c**	19,691	19,387	8,423	8,370	8,480	-1.54	-56.56	1.32
7	**PROFIT & LOSS A/c**	6,837	8,876	12,180	543	1,221	29.83	37.22	124.67
	Total	**553,731**	**598,438**	**650,455**	**627,369**	**629,934**	**8.07**	**8.69**	**0.41**
	Assets								
1	**LIQUID FUNDS**	34,592	42,568	51,062	33,268	33,797	23.06	19.95	1.59
	a. Cash Balance	424	325	462	308	384	-23.32	42.05	24.94
	b. Bank Balance	22,748	30,375	31,083	22,045	22,791	33.53	2.33	3.39
	c. Money at Call	11,420	11,867	19,517	10,915	10,621	3.92	64.46	-2.69
2	INVESTMENT IN SECURITIES EXCEPT SHARES	970	1,080	1,525	1,375	1,270	11.33	41.18	-7.60
3	**SHARE & OTHER INVESTMENT**	9,221	9,420	8,378	8,172	7,963	2.16	-11.06	-2.56
4	**LOANS & ADVANCES**	455,853	489,673	535,686	530,489	531,395	7.42	9.40	0.17
	Institutional	59,060	48,804	46,240	43,680	42,449	-17.36	-5.25	-2.82
	Individual	396,793	440,869	489,446	486,808	488,946	11.11	11.02	0.44
5	**FIXED ASSETS**	4,150	4,535	4,806	4,766	4,720	9.28	5.97	-0.97
6	**OTHER ASSETS**	28,488	30,297	39,159	40,128	41,306	6.35	29.25	2.93
7	**EXPENSES NOT WRITTEN OFF**	0.49	1.38	-	-	-	181.63	-100.00	0.00
8	**NON BANKING ASSETS**	5.08	6.88	29	29.08	29.08	35.43	322.67	0.00
9	**RECONCILIATION A/c**	19,991	20,277	9,416	8,392	8,505	1.43	-53.57	1.35
10	**PROFIT & LOSS A/c**	461	581	394	751	949	25.91	-32.15	26.37
	Total	**553,731**	**598,438**	**650,455**	**627,369**	**629,934**	**8.07**	**8.69**	**0.41**
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	34,342	31,513	29,485	2,536	5,004	-8.24	-6.44	97.31
	2 COMMISSION/FEE EXPENSES	15	25	35	2.20	4.40	67.07	41.14	100.00
	3 EMPLOYEE EXPENSES	12,584	14,088	14,627	1,265	2,460	11.95	3.82	94.53
	4 OFFICE OPERATING EXPENSES	4,245	4,683	5,105	373	743	10.31	9.01	99.41
	5 NON OPERATING EXPENSES	64	48	54	1.18	5.46	-25.03	11.76	362.71
	6 PROVISION FOR RISK	26,976	26,315	26,539	2,576	4,314	-2.45	0.85	67.45
	7 LOAN WRITTEN OFF	155	41	495	(0)	(1)	-73.26	1096.19	36.00
	8 EXTRAORDINORY EXPENSES	1.00	0.42	9	0.56	1.09	-58.00	2061.12	94.64
	9 PROVISION FOR STAFF BONUS	1,004	1,354	1,886	89	184	34.92	39.25	107.29
	10 PROVISION FOR INCOME TAX	2,992	4,523	5,496	249	508	51.14	21.51	104.05
	11 NET PROFIT	6,717	8,931	12,181	462	1,088	32.96	36.38	135.38
	TOTAL EXPENSES	**89,095**	**91,522**	**95,910**	**7,553**	**14,312**	**2.72**	**4.79**	**89.48**
	Income								
	1. INTEREST INCOME	58,836	62,791	66,168	5,356	10,555	6.72	5.38	97.07
	2. COMMISSION & DISCOUNT	762	1,282	1,896	79	197	68.24	47.88	149.62
	3 OTHER OPERATING INCOME	4,275	4,294	3,414	192	424	0.45	-20.49	120.63
	4 NON OPERATING INCOME	145.79	129.68	152	6.39	12.19	-11.05	17.02	90.77
	5 PROVISION FOR WRITTEN BACK	24,599	22,381	23,861	1,249	2,303	-9.01	6.61	84.41
	6 RECOVERY FOR WRITE BACK	17.27	17.01	41	1.48	4.62	-1.53	142.85	212.16
	7 INCOME FOR EXTRA ORDINARY EXPENSES	118.39	78.72	-	0.00	-	-33.51	-100.00	0.00
	8 NET LOSS	342	549	378	669	815	60.33	-31.17	21.83
	TOTAL INCOME	**89,095**	**91,522**	**95,910**	**7,553**	**14,312**	**2.72**	**4.79**	**89.48**
	Miscellaneous Information								
	No. of Total Staffs	21,727	21,717	21,792	21,759	21,691	-0.05	0.35	-0.31
	No. of Total Branches	5,051	5,004	4,985	4,986	4,978	-0.93	-0.38	-0.16
	No. of Total Centers	459,319	473,465	489,820	488,900	490,757	3.08	3.45	0.38
	No. of Total Groups	1,415,757	1,478,427	1,543,359	1,547,774	1,548,444	4.43	4.39	0.04
	No. of Total Passive Groups	19,857	38,277	59,952	62,572	57,704	92.76	56.63	-7.78
	No. of Total Members	5,995,358	6,221,295	6,529,688	6,543,047	6,558,075	3.77	4.96	0.23
	No. of Total Passive Members	534,348	802,163	972,238	1,086,266	1,054,771	50.12	21.20	-2.90
	No. of Total Borrowers	2,663,510	2,706,681	2,712,739	2,700,379	2,694,661	1.62	0.22	-0.21
	No. of Total Overdue Borrowers	689,852	624,835	659,343	737,664	776,670	-9.42	5.52	5.29
	No. of Total Saving Members	6,015,939	6,184,054	6,423,521	6,448,143	6,462,328	2.79	3.87	0.22
	Total Saving Amount (Rs million)	177,049	199,756	233,445	231,447	231,552	12.83	16.87	0.05

S.N.	Infrastructure Development Bank Name	NIFRA
	Liabilities	
1	**CAPITAL FUND**	25,293.98
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,748.95
	e. Share Premium	-
	f. Retained Earning	1,570.19
	g. Others Reserves Fund	374.84
2	**BORROWINGS**	7,639.81
	a. NRB	-
	b. Interbank Borrowing	350.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	**DEPOSITS**	7,885.35
	a. Current	453.02
	Domestic	451.48
	Foreign	1.54
	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	2.33
	Domestic	2.33
	Foreign	-
4	**Bills Payable**	-
5	**Other Liabilities**	1,358.86
	1. Sundry Creditors	-
	2. Loan Loss Provision	472.35
	3. Interest Suspense a/c	-
	4. Others	886.51
6	**Reconcillation A/c**	-
7	**Profit & Loss A/c**	145.70
	TOTAL Liabilities	**42,323.69**
	Assets	
1	**LIQUID FUNDS**	229.43
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	229.40
	1. In Nepal Rastra Bank	217.25
	Domestic Currency	215.71
	Foreign Currency	1.54
	2. "A"Class Licensed Institution	12.15
	Domestic Currency	12.15
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	**INVESTMENT IN SECURITIES**	5,491.54
	a. Govt.Securities	5,491.54
	b. NRB Bond & Deposit collection	-
	c. Govt.Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e Non Residents	-
3	**SHARE & OTHER INVESTMENT**	2,711.50
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	2,711.50
4	**LOANS & ADVANCES (Including Bills Purchased)**	32,965.50
	4.1 LOANS & ADVANCES	32,965.50
	a. Infrastructure Project	32,965.50
	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**	189.69
7	**OTHER ASSETS**	736.04
	a. Accrued Interest:	589.41
	Financial Institutions	-
	Government Enterprises	62.73
	Private Sector	526.69
	b. Staff Loans / Adv.	100.99
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	45.63
8	**Expenses not Written off**	-
9	**Non Banking Assets**	-
10	**Reconcillation Account**	-
11	**Profit & Loss A/c**	-
	TOTAL ASSETS	**42,323.69**

Infrastructure Development Bank Name	NIFRA

Expenses

1. Interest Expense	**166.01**
1.1 On Deposit Liabilities	86.14
1.2 On Borrowing	79.86
2. Commission Expense	**0.02**
3. Staff Expense	**9.44**
4. Office Operating Expenses	**8.37**
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**
7. Provision for Risk	**22.82**
7.1 Loan loss Provision	22.82
7.1.1 General Loan loss Provision	19.64
7.1.1.1 Pass Loan Loss Provision	19.64
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	3.18
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	**23.36**
10. Provision for Income Tax	**64.52**
11. Others	**-**
12. Net Profit	**145.70**
Total Expenses	**440.24**

Income

1. Interest Income	**420.19**
1.1 On Loans and Advances	378.75
1.2 On Investment	27.86
1.2.1 Government Bonds	27.86
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	13.58
2. Commission and Discount	**18.04**
2.1 Bills Purchase and Discount	-
2.2 Commission	18.04
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	**0.12**
6. Write Back from Provisions for loss	**1.89**
7. Recovery of written-off Loan	**-**
8. Income from Extra Ordinary transactions	**-**
9. Net Loss	**-**
Total Income	**440.24**

Districtwise List of Banks and Financial Institutions Branches (Bhadau, 2083)

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	170	57	5	232	1,148,156	4,949
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	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		**751**	**193**	**35**	**979**	**4,961,412**	**5,068**
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	81	12	3	96	739,953	7,708
17	Madhesh	Dhanusa	86	8	14	108	867,747	8,035
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	57	9	3	69	813,573	11,791
21	Madhesh	Bara	80	13	6	99	763,137	7,708
22	Madhesh	Parsa	63	12	7	82	654,471	7,981
	Total		**572**	**84**	**55**	**711**	**6,114,600**	**8,600**
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	26	1	1	28	46,689	1,667
27	Bagmati	Dhading	62	16	1	79	325,710	4,123
28	Bagmati	Nuwakot	38	14	1	53	263,391	4,970
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	847	147	50	1,044	2,041,587	1,956
32	Bagmati	Lalitpur	213	33	17	263	551,667	2,098
33	Bagmati	Bhaktapur	122	19	5	146	432,132	2,960
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	153	52	18	223	719,859	3,228
	Total		**1,710**	**328**	**111**	**2,149**	**6,116,866**	**2,846**
36	Gandaki	Gorkha	45	6	3	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	175	74	18	267	600,051	2,247
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		**582**	**185**	**35**	**802**	**2,466,427**	**3,075**

47	Lumbini	Gulmi	37	14	-	51	246,494	4,833
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	81	28	7	116	603,194	5,200
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
	Total		**741**	**249**	**47**	**1,037**	**5,122,078**	**4,939**
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	55	10	2	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		**218**	**21**	**4**	**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		**4,907**	**1,111**	**293**	**6,311**	**29,164,578**	

Bank/BFI Class	**A**	**B**	**C**	**D**	**E$**	**Total**
No. of BFIs	**20**	**17**	**16**	**50**	**1**	**104**
No. of Branches^	**4,907**	**1,111**	**293**	**4,978**		**11,289**
Population per Branch* (Served by A, B and C class BFI's)						**4,621**
Population per Branch* (Served by A, B, C and D class BFI's)						**2,583**

Province	**A**	**B**	**C**	**D**	**Total (A+B+C)**	**Total (A+B+C+D)**
Koshi	751	193	35	856	979	1,835
Madhesh	572	84	55	1,028	711	1,739
Bagmati	1,710	328	111	747	2,149	2,896
Gandaki	582	185	35	562	802	1,364
Lumbini	741	249	47	1,095	1,037	2,132
Karnali	218	21	4	236	243	479
Sudur Paschim	333	51	6	454	390	844
Total	**4,907**	**1,111**	**293**	**4,978**	**6,311**	**11,289**

* Population 29,164,578 based on final population report 2078(Census Nepal 2021) Source : https://censusnepal.cbs.gov.np/

$ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	**Description**	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity,Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinary & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	67,563.42	12.57	77,683.32
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69	11.99	884,037.28
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09	11.96	293,261.17
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10	12.10	179,123.11
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23	11.93	178,122.27
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64	12.44	787,996.26
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58	3.50	1,176.10
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44	11.71	237,490.23
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26	12.24	4,269,821.78

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	**Description**	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.38	316,878.39	8.16	317,657.90	8.02	316,207.97	7.85	312,683.15	7.07	316,151.37
2	Fishery Related	8.10	14,638.75	7.91	14,775.46	7.75	14,792.91	7.62	14,936.51	7.27	14,956.54
3	Mining Related	8.76	9,787.44	8.52	9,654.64	8.33	10,329.11	8.09	10,761.69	7.71	10,815.59
4	Agriculture, Forestry & Beverage Production Related	8.70	255,507.86	8.48	260,556.22	8.19	262,227.75	7.98	273,046.85	7.75	275,635.55
5	Non Food Production Related	8.98	564,547.17	8.55	574,997.35	8.37	577,372.84	8.18	577,552.06	7.90	574,175.12
6	Construction	9.31	191,204.98	9.03	198,608.36	8.86	200,830.11	8.72	201,295.91	8.35	204,780.02
7	Electricity,Gas and Water	8.87	387,239.60	8.54	394,630.54	8.39	400,174.18	8.23	404,351.72	7.96	413,603.55
8	Metal Products, Machinary & Electronic Equipment & Assemblage	9.23	63,877.33	8.80	68,239.26	8.58	68,324.88	8.38	68,945.70	8.16	68,843.77
9	Transport, Communication and Public Utilities	9.26	56,702.42	8.91	59,086.96	8.70	59,526.11	8.53	59,843.71	8.16	61,162.08
10	Wholesaler & Retailer	9.11	945,754.44	8.86	954,572.34	8.56	950,507.83	8.38	951,121.27	8.08	958,556.60
11	Finance, Insurance and Real Estate	8.80	332,218.26	8.43	353,078.01	8.14	342,628.06	7.92	342,067.76	7.68	361,700.33
12	Hotel or Restaurant	9.10	209,717.62	8.78	206,783.35	8.51	212,475.55	8.34	213,768.38	8.10	213,070.61
13	Other Services	9.15	186,182.66	8.86	192,087.92	8.67	192,077.78	8.50	195,737.18	8.24	198,381.75
14	Consumption Loans	9.65	868,497.38	9.33	886,342.47	9.19	889,515.63	9.03	899,687.78	8.81	910,101.03
15	Local Government	3.50	1,175.71	3.50	1,175.71	3.50	1,175.70	3.50	1,175.69	3.50	1,185.37
16	Others	9.75	245,962.28	9.51	240,548.47	9.33	238,095.35	9.15	241,490.82	8.63	245,553.96
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,261.74	8.40	4,768,466.16	8.22	4,828,673.24

Overall Summary of Interest Rate on LCY Productwise Credit		Mangshir, 2081 (Mid Dec, 2024)		Poush, 2081 (Mid Jan, 2025)		Magh, 2081 (Mid Feb, 2025)		Falgun, 2081 (Mid March, 2025)		Chaitra, 2081 (Mid April, 2025)	
S.N.	**Description**	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37	8.54	1,759,868.96	8.30	1,768,462.30
2	Overdraft	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41	9.42	83,783.17	8.64	84,477.28
3	Cash Credit Loan	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47	8.41	606,354.04	8.25	615,381.02
4	Trust Receipt Loan/Import Loan	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16	8.34	66,545.68	8.03	62,825.28
5	Short Term Working Capital/Demand Loan	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59	7.95	813,490.16	7.31	832,782.62
6	Residential Personal Home Loan (Up to Rs. 20 million)	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82	8.69	322,522.19	8.44	324,560.00
7	Real Estate Loan	9.41	234,057.36	9.14	229,909.23	8.91	232,995.14	8.72	234,940.31	8.55	235,083.50
8	Margin Nature Loan	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98	8.39	96,393.57	8.12	101,607.08
9	Hire Purchase Loan	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79	8.86	113,430.92	8.59	112,945.37
10	Deprived Sector Loan	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25	7.35	246,629.90	6.94	258,495.41
11	Bills Purchased	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78	8.43	8,386.29	7.92	9,626.85
12	Other Product	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13	8.92	416,120.98	8.79	422,426.52
	Aggregate	8.90	4,649,892.30	8.69	4,732,794.98	8.55	4,736,258.89	8.40	4,768,466.16	8.22	4,828,673.23

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.55	315,042.00	7.40	320,822.90	7.37	313,407.40	7.27	309,185.97	7.15	307,118.58	7.06	312,094.80
2	Fishery Related	7.37	14,888.50	7.28	14,943.31	7.22	14,575.32	7.14	14,444.64	7.04	14,363.18	6.97	14,378.72
3	Mining Related	7.66	11,127.83	7.60	10,835.43	7.59	11,128.61	7.48	10,649.65	7.38	10,248.04	7.25	10,470.22
4	Agriculture, Forestry & Beverage Production Related	7.70	281,142.67	7.58	281,206.28	7.49	287,162.48	7.39	286,888.96	7.28	288,577.64	7.15	291,481.59
5	Non Food Production Related	7.86	569,805.38	7.74	559,791.64	7.64	550,722.93	7.55	558,261.01	7.41	568,034.30	7.25	579,290.39
6	Construction	8.42	206,591.60	8.31	207,343.18	8.20	203,554.74	8.11	204,838.17	7.97	208,379.29	7.86	209,710.42
7	Electricity,Gas and Water	7.94	420,374.96	7.71	422,861.76	7.61	431,277.17	7.51	434,726.81	7.54	439,249.11	7.30	444,338.00
8	Metal Products, Machinary & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	7.78	67,936.89	7.65	67,942.56	7.49	70,277.82	7.35	69,965.15
9	Transport, Communication and Public Utilities	8.25	61,456.03	8.14	63,348.09	7.98	64,942.04	7.87	66,114.88	7.69	69,716.59	7.56	70,334.44
10	Wholesaler & Retailer	8.07	957,356.31	7.92	960,326.21	7.87	943,655.11	7.74	939,658.57	7.62	953,125.52	7.51	957,587.59
11	Finance, Insurance and Real Estate	7.62	352,247.05	7.49	355,722.04	7.35	366,807.93	7.26	351,651.17	7.11	352,923.01	6.94	368,588.77
12	Hotel or Restaurant	8.08	214,012.96	7.94	214,447.94	7.80	225,294.73	7.70	217,994.54	7.57	215,111.23	7.44	219,374.28
13	Other Services	8.21	193,623.60	8.06	195,842.43	7.99	200,107.47	7.88	200,505.32	7.73	208,347.54	7.60	202,507.77
14	Consumption Loans	8.78	917,580.17	8.69	937,057.90	8.61	960,782.22	8.50	961,208.43	8.39	972,255.88	8.26	979,745.69
15	Local Government	3.50	1,186.67	3.50	1,187.58	3.50	1,186.63	3.50	1,186.63	3.50	1,186.63	3.50	1,185.29
16	Others	8.87	244,318.35	8.81	246,463.55	8.78	240,461.01	8.64	249,106.23	8.51	248,038.75	8.41	249,550.97
	Aggregate	8.11	4,829,860.96	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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. (%)
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. (%)
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, Machinary & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40	6.81	70,553.41	6.74	70,485.45	6.66	70,585.55	6.56	70,301.14	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	6.86	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. (%)
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	215,289.15	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)	Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)		Bhadra, 2083 (Mid Sep, 2026)	
S.N.	**Description**	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3,314,486.68	2.82	3,456,833.16	2.73	3,495,341.69	2.82	3,566,934.54
2	Fixed:	2,591,178.84	4.95	2,532,066.42	4.73	2,541,927.35	4.82	2,506,778.71
2.1	up to 1 month	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-
2.3	3-6 months	385,782.78	3.25	362,010.94	2.97	378,680.93	3.04	390,213.29
2.4	6-12 months	844,105.80	3.35	832,556.63	3.18	803,584.11	3.25	768,365.36
2.5	1-2 yrs	548,191.78	4.05	524,171.17	3.88	521,113.91	3.81	506,772.68
2.6	2 yrs and above	813,098.48	7.92	813,327.67	7.55	838,548.39	7.68	841,427.38
3	Call	577,141.83	0.57	620,525.08	0.49	619,673.42	0.49	639,666.35
4	Certificate of Deposits	-	-	-	-	-	-	-
5	Other	2,646.07	2.05	3,505.12	1.93	3,701.11	2.04	3,440.54
6	Non interest bearing deposits	530,217.98	-	645,442.25	-	581,259.49	-	600,213.25
6.1	Current	483,156.25	-	599,521.77	-	533,888.18	-	550,261.77
6.2	Margin	46,029.00	-	44,983.93	-	46,586.21	-	49,227.08
6.3	Other	1,032.73	-	936.55	-	785.09	-	724.40
	Aggregate	7,015,671.41	3.21	7,258,372.02	3.15	7,241,903.05	3.11	7,317,033.39

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)		Bhadra, 2083 (Mid Sep, 2026)	
S.N.	**Description**	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	300,560.44	6.40	301,429.15	6.30	297,657.44	6.23	293,725.80
2	Fishery Related	14,123.19	6.31	14,134.41	6.24	14,041.47	6.16	14,031.02
3	Mining Related	12,436.54	6.21	11,688.61	6.11	12,118.95	6.03	12,923.50
4	Agriculture, Forestry & Beverage Production Related	303,144.46	6.10	301,211.38	6.04	297,101.04	5.97	296,503.76
5	Non Food Production Related	581,226.08	6.28	566,916.19	6.20	575,210.54	6.11	579,258.39
6	Construction	230,189.93	6.88	237,500.62	6.81	240,744.07	6.69	244,184.15
7	Electricity,Gas and Water	492,448.52	6.43	503,049.69	6.38	507,815.92	6.30	511,667.89
8	Metal Products, Machinary & Electronic Equipment & Assemblage	71,817.34	6.43	68,187.86	6.35	69,829.42	6.25	72,314.85
9	Transport, Communication and Public Utilities	68,424.38	6.60	73,051.16	6.53	74,698.35	6.34	78,601.95
10	Wholesaler & Retailer	949,987.79	6.55	933,594.26	6.46	938,512.84	6.36	960,056.59
11	Finance, Insurance and Real Estate	370,749.54	5.87	387,535.68	5.82	366,460.25	5.73	367,634.63
12	Hotel or Restaurant	228,437.02	6.50	233,095.93	6.39	234,592.77	6.30	237,923.02
13	Other Services	208,892.56	6.59	205,400.19	6.50	213,004.12	6.40	213,686.86
14	Consumption Loans	1,098,307.15	7.34	1,147,519.59	7.25	1,142,128.77	7.16	1,151,963.43
15	Local Government	1,187.24	3.50	1,185.88	3.50	1,186.61	3.50	1,186.61
16	Others	237,352.55	7.21	210,962.01	7.19	210,880.39	7.08	213,511.62
	Aggregate	5,169,284.72	6.55	5,196,462.62	6.48	5,195,982.96	6.38	5,249,174.08

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)		Bhadra, 2083 (Mid Sep, 2026)	
S.N.	**Description**	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	1,879,060.75	6.65	1,892,137.65	6.57	1,910,962.95	6.47	1,919,225.66
2	Overdraft	90,091.15	7.23	95,852.21	7.16	93,679.43	7.01	94,904.49
3	Cash Credit Loan	586,334.91	6.66	576,460.49	6.58	570,428.94	6.47	570,981.31
4	Trust Receipt Loan/Import Loan	90,871.11	6.27	81,960.98	6.24	84,729.14	6.11	87,948.47
5	Short Term Working Capital/Demand Loan	854,868.08	6.23	853,294.76	6.15	863,421.36	6.05	879,040.42
6	Residential Personal Home Loan (Up to Rs. 20 million)	363,246.38	7.01	368,978.68	6.92	373,022.15	6.82	375,739.90
7	Real Estate Loan	219,534.04	6.74	214,584.66	6.65	215,166.26	6.55	216,237.77
8	Margin Nature Loan	139,768.64	6.44	143,147.26	6.36	143,025.65	6.23	144,467.00
9	Hire Purchase Loan	127,287.74	7.07	128,925.69	6.99	128,844.84	6.89	128,673.81
10	Deprived Sector Loan	243,028.04	5.57	262,513.71	5.53	244,109.18	5.60	266,657.44
11	Bills Purchased	12,709.57	6.63	14,318.72	6.46	14,482.47	6.44	14,078.17
12	Other Product	562,484.32	7.38	564,287.80	7.30	554,110.58	7.25	551,219.63
	Aggregate	5,169,284.72	6.55	5,196,462.62	6.48	5,195,982.96	6.38	5,249,174.08

Annex-I

Name list of Banks and Financial Institutions
(Mid-Sept, 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	Capital Merchant Banking & Finance Co. Limited	CMerchant
13	Guheshwori Merchant Banking & Finance Limited	GMBFL	14	ICFC Finance Limited	ICFC
15	Manjushree Financial Institution Limited	Manju	16	Reliance Finance Limited	Reliance

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA

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