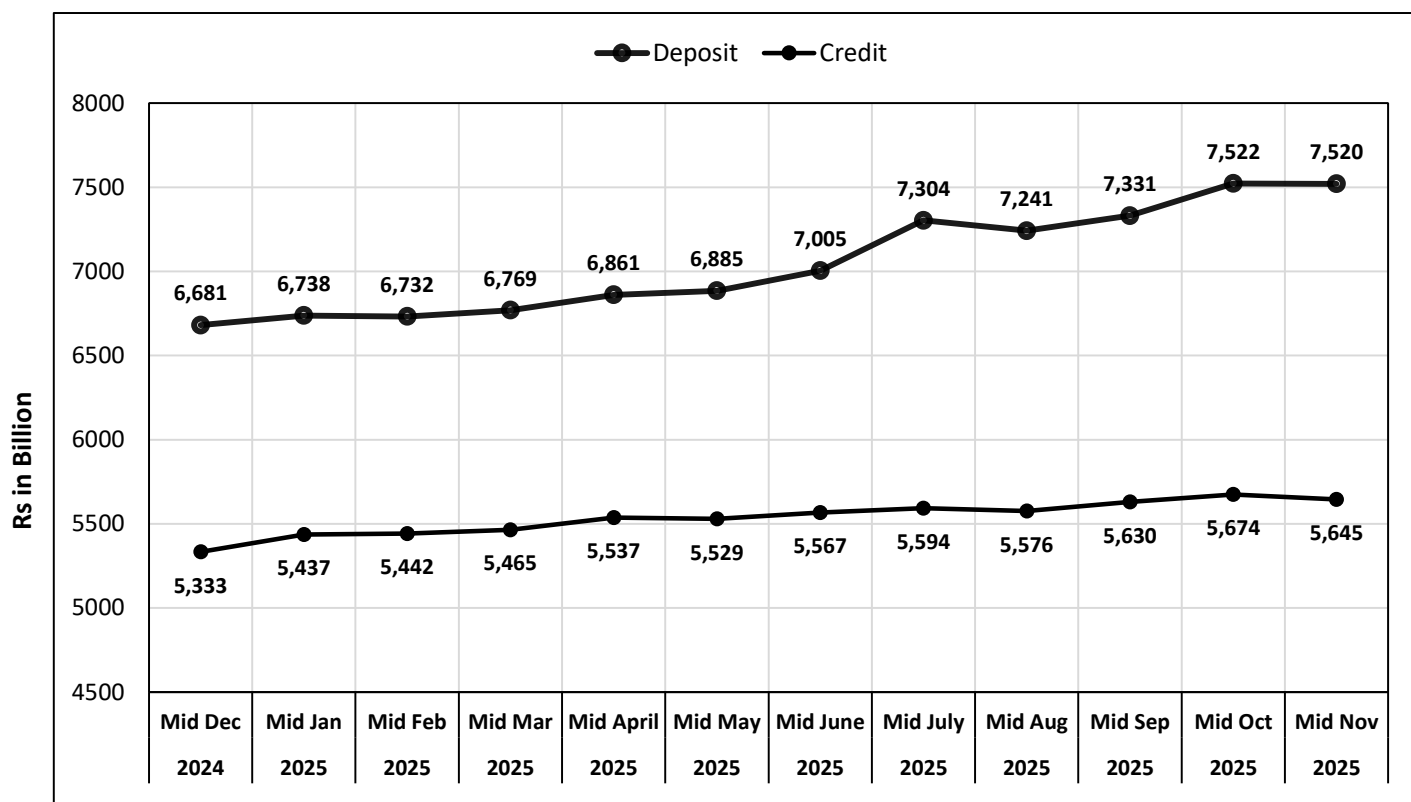


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Kartik
(Mid-Nov, 2025)

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

Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

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

Major Financial Indicators

as on Kartik End, 2082 (Mid-Nov, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	110.75	10.18	2.21	123.14
2	Total Credit/GDP	82.21	8.53	1.69	92.44
3	Total Credit/ Total Deposit**	74.24	83.85	76.34	75.07
4	CD Ratio*	73.34	84.18	76.52	74.28
5	Fixed Deposit/Total Deposit	45.20	43.12	63.63	45.36
6	Saving Deposit/Total Deposit	38.72	45.68	25.51	39.06
7	Current Deposit/Total Deposit	6.55	2.28	0.96	6.10
8	Call Deposit/Total Deposit	8.81	8.78	9.84	8.83
9	NPL/ Total Loan^	5.03	6.03	12.52	5.26
10	Total LLP /Total Loan	5.38	5.98	11.17	5.54
11	Deprived Sector Loan/Total Loan \$^	5.28	6.11	5.38	5.36
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.84	6.52	7.38	7.72
2	Investment in Gov. Securities/Total Deposit	15.02	14.06	11.46	14.87
3	Total Liquid Assets/Total Deposit	23.53	22.05	23.56	23.41
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.75	10.32	10.37	9.80
2	Total Capital/RWA	12.85	13.31	12.80	12.89
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,104	1,134	291	6,529
3	No. of Deposit Accounts	52,214,179	7,615,107	1,041,847	60,871,133
4	No. of Loan Accounts	1,655,280	266,546	73,086	1,994,912
5	No. of Branchless Banking Centers	796	4	-	800
6	No. of Branchless Banking Customers	276,008	547	-	276,555
7	No. of Mobile Banking Customers	24,527,124	3,765,069	309,295	28,601,488
8	No. of Internet Banking Customers	1,698,405	608,449	19,344	2,326,198
9	No. of ATMs	4,890	339	39	5,268
10	No. of Debit Cards	12,492,826	1,276,302	80,194	13,849,322
11	No. of Credit Cards	314,597	3,482	-	318,079
12	No. of Prepaid Cards	259,530	4,330	-	263,860
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.74			
	(a) Saving	2.98			
	(b) Fixed	5.41			
	(c) Call	0.88			
2	Wt. Avg Interest Rate on Credit	7.38			

Note:

Bank balance includes money at call

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

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

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

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

*CD Ratio =

Total Credit

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

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

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

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	683,127	728,713	775,395	832,667	826,318	6.67	6.41	-0.76
	a. Paid-up Capital	425,052	436,408	443,682	445,423	448,168	2.67	1.67	0.62
	b. Statutory Reserves	138,151	150,114	162,782	173,055	173,223	8.66	8.44	0.10
	c. Retained Earning	(6,633)	(21,577)	(31,473)	5,415	(4,938)	225.30	45.86	-191.20
	d. Others Reserves	126,558	163,767	200,403	208,773	209,866	29.40	22.37	0.52
2	BORROWINGS	255,302	240,886	235,077	231,549	229,455	-5.65	-2.41	-0.90
	a. NRB	2,022	393	433	433	433	-80.57	10.31	0.00
	b. "A"Class Licensed Institution	18,993	6,970	9,133	5,739	4,855	-63.30	31.04	-15.41
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	26,876	27,143	-25.04	-31.11	0.99
	d. Other Financial Ins.	6,467	8,037	7,243	5,833	4,356	24.27	-9.88	-25.32
	e. Bonds and Securities	163,416	177,211	185,012	192,668	192,668	8.44	4.40	0.00
3	DEPOSITS	5,771,238	6,495,583	7,303,531	7,522,091	7,520,249	12.55	12.44	-0.02
	a. Current	454,049	381,824	527,894	496,691	458,786	-15.91	38.26	-7.63
	b. Savings	1,519,064	1,954,389	2,673,443	2,893,999	2,937,121	28.66	36.79	1.49
	c. Fixed	3,359,257	3,642,837	3,506,979	3,466,409	3,410,882	8.44	-3.73	-1.60
	d. Call Deposits	390,785	472,514	547,192	617,046	663,714	20.91	15.80	7.56
	e. Others	48,082	44,019	48,023	47,946	49,746	-8.45	9.10	3.76
4	Bills Payable	3,189	3,117	3,242	3,652	5,508	-2.25	4.03	50.81
5	Other Liabilities	502,666	598,080	710,107	743,105	770,962	18.98	18.73	3.75
	1. Loan Loss Provision	168,124	230,012	285,008	312,537	312,939	36.81	23.91	0.13
	2. Interest Suspense a/c	28,910	28,409	56,087	69,816	73,004	-1.73	97.43	4.57
	3. Others	305,633	339,659	369,012	360,752	385,019	11.13	8.64	6.73
6	Reconciliation A/c	471	3,179	4,343	1,083	204	574.99	36.58	-81.19
7	Profit & Loss A/c	75,002	61,825	69,866	14,110	18,548	-17.57	13.01	31.45
TOTAL		7,290,996	8,131,382	9,101,560	9,348,257	9,371,244	11.53	11.93	0.25
Assets									
1	LIQUID FUNDS	533,958	553,205	647,262	681,851	641,816	3.60	17.00	-5.87
	a. Cash Balance	102,134	103,855	101,206	106,434	101,954	1.69	-2.55	-4.21
	Nepalese Notes & Coins	99,262	100,579	97,078	101,171	96,118	1.33	-3.48	-4.99
	Foreign Currency	2,871	3,277	4,128	5,263	5,836	14.11	25.98	10.90
	b. Bank Balance	362,361	378,811	483,070	535,987	478,914	4.54	27.52	-10.65
	1. In Nepal Rastra Bank	288,687	330,452	385,908	425,777	368,095	14.47	16.78	-13.55
	2. "A"Class Licensed Institution	23,870	17,711	58,265	57,831	60,436	-25.80	228.99	4.51
	3. Other Financial Ins.	2,939	1,621	1,428	1,424	1,201	-44.86	-11.87	-15.66
	4. In Foreign banks	46,865	29,028	37,468	50,954	49,181	-38.06	29.08	-3.48
	c. Money at Call	69,463	70,539	62,986	39,431	60,948	1.55	-10.71	54.57
2	INVESTMENTS	1,049,633	1,471,177	1,743,212	1,802,420	1,864,589	40.16	18.49	3.45
	a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,122,657	1,118,584	13.06	0.70	-0.36
	b Others	19,827	306,882	570,793	679,763	746,005	1447.82	86.00	9.74
3	SHARE & OTHER INVESTMENT	251,757	275,676	365,368	412,950	417,910	9.50	32.54	1.20
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,672,550	5,643,563	5.97	8.18	-0.51
	4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,663,383	5,633,465	5.91	8.13	-0.53
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,437,975	5,419,779	5.65	8.13	-0.33
	b. Financial Institutions	183,328	202,802	222,405	218,139	206,697	10.62	9.67	-5.25
	c. Government Organizations	2,697	6,202	3,450	7,269	6,989	129.96	-44.36	-3.85
	4.2 BILLS PURCHASED	3,600	6,954	10,086	9,168	10,098	93.16	45.03	10.15
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,813	1,754	92.13	73.06	-3.23
6	FIXED ASSETS	136,783	145,320	152,824	153,072	152,852	6.24	5.16	-0.14
7	OTHER ASSETS	417,472	476,248	546,869	567,531	593,380	14.08	14.83	4.55
	a. Accrued Interests	244,588	282,704	315,816	330,053	348,105	15.58	11.71	5.47
	b. Others	172,884	193,544	231,053	237,478	245,275	11.95	19.38	3.28
8	Expenses not Written off	364	1,004	46	49	49	175.67	-95.45	0.00
9	Non Banking Assets	18,689	35,509	50,551	51,125	51,076	90.01	42.36	-0.10
10	Reconciliation Account	2,304	2,550	10	2,249	3,136	10.66	-99.60	39.43
11	Profit & Loss A/c	1,831	497	1,481	2,647	1,118	-72.86	198.06	-57.78
TOTAL		7,290,996	8,131,382	9,101,560	9,348,257	9,371,244	11.53	11.93	0.25

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	611,312	652,888	697,778	751,185	745,528	6.80	6.88	-0.75
	a. Paid-up Capital	369,857	379,020	385,327	386,717	388,198	2.48	1.66	0.38
	b. Statutory Reserves	126,035	137,000	148,046	157,568	157,693	8.70	8.06	0.08
	c. Retained Earning	(1,180)	(13,948)	(19,371)	15,933	7,594	1082.50	38.88	-52.34
	d. Others Reserves	116,599	150,815	183,775	190,967	192,042	29.34	21.85	0.56
2	BORROWINGS	243,416	231,919	225,206	221,398	219,305	-4.72	-2.89	-0.95
	a. NRB	1,674	393	433	433	433	-76.53	10.31	0.00
	b. "A"Class Licensed Institution	16,193	6,970	8,433	5,739	4,855	-56.96	21.00	-15.41
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	26,876	27,143	-25.04	-31.11	0.99
	d. Other Financial Ins.	6,164	7,558	6,806	5,404	3,927	22.61	-9.95	-27.32
	e. Bonds and Securities	154,982	168,723	176,277	182,946	182,947	8.87	4.48	0.00
3	DEPOSITS	5,086,244	5,756,809	6,541,650	6,759,250	6,763,461	13.18	13.63	0.06
	a. Current	441,571	368,702	508,974	479,101	443,300	-16.50	38.04	-7.47
	b. Savings	1,366,476	1,752,143	2,391,430	2,585,342	2,618,714	28.22	36.49	1.29
	c. Fixed	2,898,148	3,177,768	3,112,938	3,097,320	3,056,801	9.65	-2.04	-1.31
	d. Call Deposits	333,864	415,610	481,153	550,469	595,859	24.49	15.77	8.25
	e. Others	46,186	42,586	47,156	47,019	48,787	-7.79	10.73	3.76
4	Bills Payable	3,163	3,095	3,230	3,643	5,484	-2.15	4.34	50.55
5	Other Liabilities	453,119	538,952	636,043	668,943	694,243	18.94	18.01	3.78
	1. Loan Loss Provision	147,603	201,267	246,562	269,912	270,216	36.36	22.50	0.11
	2. Interest Suspense a/c	18,049	15,809	41,966	55,546	57,985	-12.41	165.45	4.39
	3. Others	287,467	321,875	347,515	343,486	366,041	11.97	7.97	6.57
6	Reconciliation A/c	470	3,177	4,315	1,040	103	576.23	35.80	-90.11
7	Profit & Loss A/c	68,213	55,901	62,713	13,032	16,908	-18.05	12.19	29.74
TOTAL		6,465,937	7,242,741	8,170,934	8,418,492	8,445,032	12.01	12.82	0.32
Assets									
1	LIQUID FUNDS	450,799	477,887	574,754	614,703	575,754	6.01	20.27	-6.34
	a. Cash Balance	92,853	95,352	92,517	98,455	93,571	2.69	-2.97	-4.96
	Nepalese Notes & Coins	90,215	92,309	88,822	93,755	88,295	2.32	-3.78	-5.82
	Foreign Currency	2,638	3,043	3,695	4,700	5,276	15.33	21.43	12.25
	b. Bank Balance	324,727	340,981	437,981	493,397	436,806	5.01	28.45	-11.47
	1. In Nepal Rastra Bank	263,539	301,463	353,434	394,093	335,486	14.39	17.24	-14.87
	2. "A"Class Licensed Institution	14,124	10,338	47,060	48,283	52,050	-26.80	355.19	7.80
	3. Other Financial Ins.	201	153	24	72	94	-23.51	-84.63	30.91
	4. In Foreign banks	46,864	29,026	37,463	50,949	49,176	-38.06	29.07	-3.48
	c. Money at Call	33,219	41,554	44,257	22,851	45,377	25.09	6.50	98.58
2	INVESTMENTS	937,730	1,330,657	1,599,985	1,652,124	1,715,095	41.90	20.24	3.81
	a. Govt. Securities	918,942	1,049,313	1,070,576	1,020,162	1,015,707	14.19	2.03	-0.44
	b. Others	18,788	281,344	529,409	631,962	699,388	1397.43	88.17	10.67
3	SHARE & OTHER INVESTMENT	238,878	262,629	349,567	397,374	399,532	9.94	33.10	0.54
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,042,047	5,019,138	5.91	8.60	-0.45
	4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,032,879	5,009,040	5.84	8.55	-0.47
	a. Private Sector	4,149,539	4,381,897	4,749,763	4,829,209	4,813,569	5.60	8.40	-0.32
	b. Financial Institutions	156,762	172,496	197,193	196,402	188,482	10.04	14.32	-4.03
	c. Government Organizations	2,690	6,194	3,450	7,269	6,989	130.31	-44.30	-3.85
	4.2 BILLS PURCHASED	3,600	6,954	10,086	9,168	10,098	93.16	45.03	10.15
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,813	1,754	92.13	73.06	-3.23
6	FIXED ASSETS	124,602	132,130	137,527	137,610	137,394	6.04	4.08	-0.16
7	OTHER ASSETS	381,570	436,640	503,140	525,655	550,084	14.43	15.23	4.65
	a. Accrued Interests	218,341	255,668	289,037	301,076	317,498	17.10	13.05	5.45
	b. Others	163,228	180,972	214,102	224,579	232,586	10.87	18.31	3.57
8	Expenses not Written off	363	1,003	45	45	45	176.18	-95.47	0.00
9	Non Banking Assets	15,306	30,176	42,773	43,243	43,190	97.15	41.75	-0.12
10	Reconciliation Account	2,301	2,547	-	2,239	3,047	10.70	-100.00	36.10
11	Profit & Loss A/c	1,001	-	-	1,640	-	-100.00	0.00	-100.00
TOTAL		6,465,937	7,242,741	8,170,934	8,418,492	8,445,032	12.01	12.82	0.32

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% Change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND		52,784	57,742	60,146	63,557	62,884	9.39	4.16	-1.06
a. Paid-up Capital		40,207	42,171	43,055	43,406	44,669	4.88	2.10	2.91
b. Statutory Reserves		8,341	9,318	10,724	11,353	11,391	11.72	15.08	0.34
c. Retained Earning		(355)	(878)	(3,457)	(1,890)	(3,912)	147.43	293.66	106.95
d. Others Reserves		4,592	7,131	9,825	10,689	10,735	55.30	37.78	0.44
2 BORROWINGS		9,340	8,019	8,624	8,915	8,915	-14.14	7.55	0.00
a. NRB		300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution		1,250	-	700	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		303	479	437	429	429	57.88	-8.80	0.00
e. Bonds and Securities		7,486	7,540	7,487	8,486	8,486	0.71	-0.70	0.00
3 DEPOSITS		571,573	610,171	630,437	628,638	621,532	6.75	3.32	-1.13
a. Current		11,059	11,513	16,950	15,633	14,187	4.10	47.22	-9.25
b. Savings		132,843	176,770	250,566	274,999	283,901	33.07	41.75	3.24
c. Fixed		380,584	374,776	308,219	283,070	268,017	-1.53	-17.76	-5.32
d. Call Deposits		46,811	46,863	53,904	54,088	54,547	0.11	15.02	0.85
e. Others		275	249	798	848	880	-9.24	220.33	3.76
4 Bills Payable		23	21	13	9	24	-9.55	-40.29	155.06
5 Other Liabilities		30,451	36,086	48,936	48,445	50,201	18.50	35.61	3.62
1. Loan Loss Provision		13,887	19,372	27,666	31,087	31,185	39.49	42.81	0.32
2. Interest Suspense a/c		1,931	2,459	3,366	3,587	3,944	27.37	36.90	9.96
3. Others		14,633	14,255	17,904	13,772	15,072	-2.58	25.60	9.44
6 Reconciliation A/c		0	0	0	12	70	-100.00	0.00	508.67
7 Profit & Loss A/c		5,715	5,291	5,887	967	1,521	-7.42	11.25	57.23
TOTAL		669,886	717,330	754,042	750,543	745,146	7.08	5.12	-0.72
Assets									
1 LIQUID FUNDS		64,562	56,513	54,762	50,423	49,692	-12.47	-3.10	-1.45
a. Cash Balance		7,574	7,022	7,372	6,800	7,100	-7.29	5.00	4.40
Nepalese Notes & Coins		7,341	6,788	6,940	6,238	6,539	-7.53	2.24	4.83
Foreign Currency		233	234	433	562	560	0.30	85.08	-0.36
b. Bank Balance		28,785	29,706	36,081	33,865	33,409	3.20	21.46	-1.35
1. In Nepal Rastra Bank		20,033	23,445	26,115	25,618	25,989	17.03	11.39	1.45
2. "A"Class Licensed Institution		7,521	5,775	9,146	7,384	6,709	-23.21	58.36	-9.14
3. Other Financial Ins.		1,228	483	815	857	705	-60.67	68.75	-17.81
4. In Foreign banks		2	2	5	5	5	0.00	216.96	0.00
c. Money at Call		28,203	19,786	11,308	9,758	9,184	-29.85	-42.85	-5.88
2 INVESTMENTS		91,763	114,973	118,004	122,770	118,777	25.29	2.64	-3.25
a. Govt. Securities		90,725	92,535	86,899	87,720	87,376	2.00	-6.09	-0.39
b. Others		1,038	22,438	31,105	35,050	31,401	2061.03	38.63	-10.41
3 SHARE & OTHER INVESTMENT		8,504	9,159	11,053	10,827	13,603	7.70	20.68	25.63
4 LOANS & ADVANCES									
(Including Bills Purchased)		471,886	501,432	526,613	525,781	521,169	6.26	5.02	-0.88
4.1 LOANS & ADVANCES		471,886	501,432	526,613	525,781	521,169	6.26	5.02	-0.88
a. Private Sector		451,918	476,949	504,466	506,723	504,402	5.54	5.77	-0.46
b. Financial Institutions		19,964	24,480	22,147	19,058	16,767	22.62	-9.53	-12.02
c. Government Organizations		3	3	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED		-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS		-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS		8,845	9,710	11,173	11,286	11,283	9.78	15.07	-0.03
7 OTHER ASSETS		21,777	22,172	26,828	24,073	25,005	1.81	21.00	3.87
a. Accrued Interests		14,549	13,386	13,661	15,434	16,632	-8.00	2.06	7.76
b. Others		7,228	8,787	13,168	8,639	8,373	21.56	49.86	-3.08
8 Expenses not Written off		-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets		2,269	3,369	4,687	4,842	4,843	48.51	39.11	0.03
10 Reconciliation Account		0	-	10	10	88	-100.00	0.00	773.54
11 Profit & Loss A/c		279	-	911	527	682	-100.00	0.00	29.45
TOTAL		669,886	717,330	754,042	750,543	745,146	7.08	5.12	-0.72

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	19,031	18,083	17,470	17,924	17,906	-4.98	-3.39	-0.10
a. Paid-up Capital	14,988	15,217	15,300	15,300	15,300	1.53	0.55	0.00
b. Statutory Reserves	3,775	3,796	4,011	4,134	4,138	0.55	5.68	0.09
c. Retained Earning	(5,098)	(6,751)	(8,645)	(8,628)	(8,621)	32.41	28.05	-0.08
d. Others Reserves	5,367	5,821	6,803	7,118	7,089	8.46	16.88	-0.40
2 BORROWINGS	2,546	948	1,248	1,235	1,235	-62.77	31.61	0.00
a. NRB	49	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	948	948	1,248	1,235	1,235	0.01	31.61	0.00
3 DEPOSITS	113,422	128,603	131,444	134,203	135,256	13.38	2.21	0.78
a. Current	1,419	1,609	1,971	1,958	1,300	13.35	22.52	-33.61
b. Savings	19,745	25,477	31,448	33,658	34,506	29.03	23.44	2.52
c. Fixed	80,525	90,293	85,822	86,019	86,063	12.13	-4.95	0.05
d. Call Deposits	10,110	10,041	12,135	12,489	13,308	-0.69	20.87	6.55
e. Others	1,622	1,184	68	79	79	-27.02	-94.24	-0.18
4 Bills Payable	2	1	0	0	0	-74.24	-47.06	-71.43
5 Other Liabilities	19,097	23,043	25,128	25,717	26,518	20.66	9.05	3.11
1. Loan Loss Provision	6,634	9,373	10,780	11,538	11,537	41.29	15.02	-0.01
2. Interest Suspense a/c	8,930	10,140	10,755	10,684	11,075	13.56	6.06	3.66
3. Others	3,533	3,529	3,593	3,495	3,906	-0.10	1.81	11.75
6 Reconciliation A/c	1	2	28	31	31	105.88	1223.81	-2.64
7 Profit & Loss A/c	1,073	633	1,266	111	119	-41.03	100.04	7.44
TOTAL	155,172	171,311	176,585	179,222	181,066	10.40	3.08	1.03
Assets								
1 LIQUID FUNDS	18,596	18,804	17,746	16,725	16,370	1.12	-5.63	-2.13
a. Cash Balance	1,706	1,481	1,317	1,178	1,284	-13.18	-11.11	8.96
Nepalese Notes & Coins	1,706	1,481	1,317	1,178	1,284	-13.17	-11.12	8.96
Foreign Currency	0	0	0	0	0	-76.92	766.67	-14.29
b. Bank Balance	8,849	8,125	9,008	8,725	8,699	-8.18	10.87	-0.30
1. In Nepal Rastra Bank	5,115	5,544	6,359	6,066	6,620	8.39	14.70	9.12
2. "A"Class Licensed Institution	2,224	1,597	2,060	2,164	1,677	-28.20	29.00	-22.51
3. Other Financial Ins.	1,510	984	590	495	402	-34.83	-40.09	-18.71
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,041	9,198	7,421	6,822	6,387	14.38	-19.32	-6.38
2 INVESTMENTS	20,140	25,547	25,223	27,526	30,717	26.85	-1.27	11.59
a. Govt. Securities	20,140	22,447	14,944	14,776	15,501	11.45	-33.42	4.91
b. Others	-	3,100	10,278	12,750	15,216	0.00	231.56	19.34
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	4,749	4,776	-11.13	22.12	0.58
4 LOANS & ADVANCES	92,931	99,691	104,182	104,722	103,256	7.27	4.50	-1.40
(Including Bills Purchased)	92,931	99,691	104,182	104,722	103,256	7.27	4.50	-1.40
4.1 LOANS & ADVANCES	92,931	99,691	104,182	104,722	103,256	7.27	4.50	-1.40
a. Private Sector	86,325	93,861	101,116	102,044	101,809	8.73	7.73	-0.23
b. Financial Institutions	6,602	5,826	3,066	2,679	1,447	-11.75	-47.38	-45.97
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	3,336	3,480	4,123	4,176	4,176	4.30	18.51	-0.02
7 OTHER ASSETS	14,125	17,436	16,901	17,803	18,291	23.44	-3.07	2.74
a. Accrued Interests	11,697	13,651	13,118	13,543	13,975	16.70	-3.91	3.19
b. Others	2,428	3,785	3,783	4,260	4,316	55.93	-0.06	1.31
8 Expenses not Written off	1	1	0	0	0	10.81	-78.05	0.00
9 Non Banking Assets	1,114	1,964	3,091	3,039	3,043	76.36	57.35	0.13
10 Reconciliation Account	3	3	0	0	1	1.02	-94.97	78.05
11 Profit & Loss A/c	551	497	571	481	436	-9.74	14.81	-9.40
TOTAL	155,172	171,311	176,585	179,222	181,066	10.40	3.08	1.03

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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	429,253	455,987	350,266	79,628	104,532	6.23	-23.19	31.27
1.1 Deposit Liabilities	402,421	431,908	328,104	74,338	97,639	7.33	-24.03	31.34
1.1.1 Saving A/c	88,065	79,278	77,164	21,608	28,661	-9.98	-2.67	32.64
1.1.2 Fixed A/c	305,845	344,566	244,252	51,173	66,917	12.66	-29.11	30.77
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	1,795	2,317	-12.13	-51.66	29.08
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	4,895	6,324	-6.86	-34.15	29.20
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	17,328	22,623	15.30	-31.50	30.56
1.1.2.4 Above 1 Year	138,814	166,377	126,923	27,155	35,652	19.86	-23.71	31.29
1.1.3 Call Deposit	8,461	8,034	6,655	1,547	2,048	-5.04	-17.16	32.37
1.1.4 Certificate of Deposits	51	30	32	10	13	-41.40	8.27	32.56
1.2 Others	26,832	24,079	22,163	5,290	6,893	-10.26	-7.96	30.30
2 Commission/Fee Expense	4,228	4,635	5,627	1,268	1,739	9.61	21.41	37.14
3 Employees Expenses	55,126	63,661	68,118	17,423	22,701	15.48	7.00	30.30
4 Office Operating Expenses	38,127	43,010	43,468	10,287	13,583	12.81	1.06	32.05
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	499	926	552	66	69	85.74	-40.45	5.14
7. Provision for Risk	65,952	85,515	89,979	38,966	40,835	29.66	5.22	4.80
7.1 Loan loss Provision	65,818	85,205	89,474	38,899	40,760	29.46	5.01	4.78
7.1.1 General Loan loss Provision	17,473	26,227	23,367	8,811	9,424	50.11	-10.90	6.95
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	1,918	2,777	31.70	5.31	44.80
7.1.1.2 Watch List Provision	6,969	12,394	8,800	6,893	6,647	77.85	-29.00	-3.58
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	30,194	31,440	23.05	17.01	4.13
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	(106)	(104)	4.11	-85.79	-2.07
7.2. Provision for Non-Banking Assets	89	153	3	36	43	72.55	-98.08	19.03
7.3. Provision for Loss on Investment	16	31	-	13	13	88.57	-100.00	5.38
7.4. Provision for Loss of Other Assets	29	127	502	19	19	336.07	296.86	0.00
8 Loan Written Off	2,823	4,026	8,709	653	809	42.60	116.33	23.84
9 Provision for Staff Bonus	10,407	10,642	11,757	2,242	3,268	2.26	10.48	45.78
10 Provision for Income Tax	32,840	33,085	35,956	6,288	9,626	0.75	8.68	53.10
11 Others	79	165	8	88	105	108.98	-95.16	19.43
12 Net Profit	77,771	70,918	78,796	14,674	21,316	-8.81	11.11	45.26
TOTAL EXPENSES	717,106	772,570	693,236	171,582	218,584	7.73	-10.27	27.39
Income								
1. Interest Income	641,877	674,109	567,194	135,383	176,443	5.02	-15.86	30.33
1.1. On Loans and Advance	572,265	588,296	480,770	111,942	145,783	2.80	-18.28	30.23
1.2. On Investment	57,477	66,519	64,883	16,641	21,889	15.73	-2.46	31.53
1.2.1 Government Bonds	53,207	59,980	56,244	13,845	18,159	12.73	-6.23	31.16
1.2.2 Foreign Bonds	228	499	477	119	161	118.51	-4.31	36.13
1.2.3 NRB Bonds	558	960	2,858	1,169	1,556	72.14	197.61	33.17
1.2.4 Deventure & Bonds	3,484	5,079	5,304	1,509	2,013	45.80	4.41	33.35
1.3 Agency Balance	1,430	1,423	1,790	436	585	-0.48	25.73	34.13
1.4 On Call Deposit	2,428	3,840	3,930	1,353	1,774	58.14	2.35	31.10
1.5 Others	8,276	14,031	15,821	5,011	6,413	69.53	12.76	27.99
2. Comission & Discount	29,086	35,259	39,774	11,073	13,662	21.23	12.80	23.37
2.1 Bills Purchase & Discount	206	397	415	115	155	92.78	4.47	34.33
2.2 Comission	22,065	27,596	30,363	8,656	10,626	25.07	10.03	22.76
2.3 Others	6,815	7,267	8,996	2,302	2,881	6.63	23.79	25.15
3 Income From Exchange Fluctuation	5,553	6,369	9,627	3,087	3,637	14.70	51.16	17.83
3.1 Due to Change in Exchange Rate	829	(311)	787	159	210	-137.56	-352.69	32.02
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	2,928	3,427	41.42	32.34	17.05
4 Other Operating Income	11,095	10,946	13,321	3,859	4,772	-1.35	21.70	23.65
5 Non Operating Income	1,971	1,866	3,167	1,468	1,705	-5.36	69.78	16.11
6 Provision Written Back	27,558	43,240	58,456	15,282	17,028	56.90	35.19	11.43
7 Recovery from Written off Loan	245	285	406	152	157	16.44	42.08	3.38
8 Income from Extra Ordinary Expenses	(1,060)	12	25	5	5	-101.13	105.02	0.62
9 Net Loss	780	485	1,268	1,273	1,176	-37.87	161.63	-7.68
TOTAL INCOME	717,106	772,570	693,236	171,582	218,584	7.73	-10.27	27.39

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	364,419	396,012	306,738	70,197	92,226	8.67	-22.54	31.38
1.1 Deposit Liabilities	339,229	372,863	285,480	65,186	85,672	9.91	-23.44	31.43
1.1.1 Saving A/c	77,696	70,894	68,372	19,090	25,290	-8.76	-3.56	32.47
1.1.2 Fixed A/c	254,527	294,989	211,213	44,722	58,550	15.90	-28.40	30.92
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	1,570	2,036	2.52	-41.87	29.70
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	4,243	5,507	-3.71	-32.26	29.79
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	14,631	19,153	19.54	-31.84	30.90
1.1.2.4 Above 1 Year	125,810	150,210	113,916	24,279	31,854	19.39	-24.16	31.20
1.1.3 Call Deposit	6,963	6,951	5,863	1,363	1,819	-0.18	-15.64	33.44
1.1.4 Certificate of Deposits	43	30	32	10	13	-29.89	8.27	32.56
1.2 Others	25,190	23,148	21,257	5,011	6,555	-8.10	-8.17	30.80
2 Commission/Fee Expense	4,099	4,524	5,521	1,246	1,712	10.37	22.05	37.43
3 Employees Expenses	47,816	55,898	60,031	15,237	19,877	16.90	7.39	30.45
4 Office Operating Expenses	32,261	37,062	37,155	8,824	11,647	14.88	0.25	31.99
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	462	890	480	26	26	92.56	-46.01	1.30
7. Provision for Risk	57,437	74,107	74,263	33,012	34,799	29.02	0.21	5.41
7.1 Loan loss Provision	57,424	74,018	74,000	32,980	34,766	28.90	-0.03	5.42
7.1.1 General Loan loss Provision	15,606	23,763	21,131	6,906	7,685	52.27	-11.08	11.28
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	1,852	2,782	35.89	0.52	50.23
7.1.1.2 Watch List Provision	5,858	10,517	7,815	5,054	4,903	79.51	-25.69	-2.99
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	26,182	27,189	20.98	10.63	3.85
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(108)	(108)	7.85	-87.86	0.00
7.2. Provision for Non-Banking Assets	0	55	3	-	-	0.00	-94.65	0.00
7.3. Provision for Loss on Investment	13	31	-	13	13	130.40	-100.00	5.38
7.4. Provision for Loss of Other Assets	0	3	260	19	19	14200.00	9004.55	0.00
8 Loan Written Off	2,602	3,786	8,241	613	755	45.50	117.67	23.24
9 Provision for Staff Bonus	9,462	9,671	10,611	2,041	2,969	2.21	9.72	45.45
10 Provision for Income Tax	29,784	29,989	32,801	5,744	8,808	0.69	9.38	53.35
11 Others	72	165	8	88	96	128.52	-95.14	8.91
12 Net Profit	70,037	64,153	71,511	13,370	19,375	-8.40	11.47	44.91
TOTAL EXPENSES	618,452	676,255	607,360	150,398	192,291	9.35	-10.19	27.85
Income								
1. Interest Income	551,682	588,736	497,588	119,129	155,468	6.72	-15.48	30.50
1.1. On Loans and Advance	490,121	511,556	418,637	97,593	127,266	4.37	-18.16	30.41
1.2. On Investment	51,290	59,590	58,749	15,141	19,923	16.18	-1.41	31.58
1.2.1 Government Bonds	47,873	53,733	50,369	12,402	16,269	12.24	-6.26	31.18
1.2.2 Foreign Bonds	228	499	477	119	161	118.51	-4.31	36.13
1.2.3 NRB Bonds	2	635	2,687	1,130	1,506	27870.93	323.20	33.23
1.2.4 Deventure & Bonds	3,187	4,724	5,215	1,491	1,987	48.24	10.41	33.26
1.3 Agency Balance	1,430	1,420	1,778	434	582	-0.73	25.19	34.11
1.4 On Call Deposit	1,367	3,245	3,605	1,301	1,711	137.42	11.08	31.54
1.5 Others	7,475	12,925	14,820	4,660	5,986	72.91	14.66	28.45
2. Comission & Discount	27,763	33,790	37,791	10,585	13,059	21.71	11.84	23.37
2.1 Bills Purchase & Discount	206	397	415	115	155	92.78	4.47	34.33
2.2 Comission	21,250	26,721	29,341	8,394	10,302	25.75	9.81	22.72
2.3 Others	6,307	6,671	8,035	2,075	2,602	5.78	20.43	25.38
3 Income From Exchange Fluctuation	5,468	6,294	9,516	3,053	3,588	15.12	51.18	17.52
3.1 Due to Change in Exchange Rate	817	(317)	773	155	200	-138.79	-344.17	28.94
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	2,897	3,387	42.15	32.24	16.91
4 Other Operating Income	9,218	8,654	10,711	3,108	3,917	-6.12	23.77	26.03
5 Non Operating Income	1,760	1,370	2,668	1,292	1,520	-22.15	94.73	17.60
6 Provision Written Back	23,391	37,139	48,685	12,860	14,584	58.78	31.09	13.41
7 Recovery from Written off Loan	231	271	392	150	155	17.32	44.75	3.17
8 Income from Extra Ordinary Expenses	(1,060)	1	10	1	1	-100.14	567.57	1.85
9 Net Loss	-	-	-	220	-	0.00	0.00	-100.00
TOTAL INCOME	618,452	676,255	607,360	150,398	192,291	9.35	-10.19	27.85

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	53,217	48,793	34,593	7,477	9,738	-8.31	-29.10	30.23
1.1 Deposit Liabilities	52,034	47,947	33,777	7,226	9,436	-7.85	-29.55	30.59
1.1.1 Saving A/c	8,737	6,896	7,413	2,155	2,889	-21.07	7.49	34.08
1.1.2 Fixed A/c	42,073	40,214	25,736	4,929	6,371	-4.42	-36.00	29.28
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	181	228	-30.90	-74.06	25.70
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	495	618	-21.05	-45.43	24.87
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	2,018	2,594	-3.67	-31.55	28.56
1.1.2.4 Above 1 Year	9,226	12,112	9,734	2,234	2,931	31.28	-19.63	31.19
1.1.3 Call Deposit	1,215	836	628	143	175	-31.15	-24.91	23.03
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	252	302	-28.48	-3.61	19.98
2 Commission/Fee Expense	120	103	96	20	25	-14.54	-6.69	23.49
3 Employees Expenses	5,838	6,202	6,432	1,720	2,227	6.23	3.71	29.47
4 Office Operating Expenses	4,617	4,704	4,966	1,147	1,530	1.89	5.56	33.33
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	31	25	18	36	38	-18.97	-29.38	4.11
7. Provision for Risk	7,125	9,415	14,054	4,759	4,859	32.13	49.27	2.10
7.1 Loan loss Provision	7,064	9,268	13,812	4,723	4,816	31.20	49.03	1.97
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,705	1,554	29.33	3.21	-8.87
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	28	(45)	-35.03	222.30	-263.32
7.1.1.2 Watch List Provision	1,010	1,689	895	1,678	1,599	67.34	-47.02	-4.69
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	3,015	3,260	33.39	63.09	8.11
7.1.3 Additional Loan Loss Provision	106	52	25	2	2	-50.90	-51.46	0.00
7.2. Provision for Non-Banking Assets	31	23	-	36	43	-24.12	-100.00	19.03
7.3. Provision for Loss on Investment	3	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	28	124	242	-	-	343.64	95.57	0.00
8 Loan Written Off	150	148	255	28	41	-1.34	72.38	47.40
9 Provision for Staff Bonus	844	868	961	184	280	2.88	10.75	52.59
10 Provision for Income Tax	2,604	3,011	2,628	497	759	15.63	-12.70	52.56
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	1,160	1,770	-4.23	2.04	52.56
TOTAL EXPENSES	80,737	79,197	70,053	17,029	21,266	-1.91	-11.55	24.88
Income								
1. Interest Income	74,528	70,425	56,897	13,358	17,233	-5.51	-19.21	29.01
1.1. On Loans and Advance	68,237	63,418	50,838	11,777	15,191	-7.06	-19.84	28.99
1.2. On Investment	4,790	5,607	5,055	1,263	1,659	17.05	-9.84	31.33
1.2.1 Government Bonds	4,352	5,401	5,039	1,257	1,652	24.11	-6.70	31.40
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	6	7	-53.19	-91.93	17.68
1.2.4 Deventure & Bonds	2	2	0	0	0	-20.97	-93.88	34.38
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	26	30	-53.14	-52.08	13.81
1.5 Others	725	1,037	830	291	353	43.00	-19.94	21.17
2. Comission & Discount	1,030	1,171	1,576	400	492	13.73	34.58	23.14
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	217	265	13.91	20.37	22.35
2.3 Others	446	506	775	183	227	13.50	53.27	24.07
3 Income From Exchange Fluctuation	85	74	111	34	50	-12.63	49.59	45.15
3.1 Due to Change in Exchange Rate	12	5	13	4	10	-56.45	150.09	154.20
3.2 Due to Foreign Currency Trans.	73	69	98	30	40	-5.21	41.74	31.07
4 Other Operating Income	1,601	1,916	2,033	590	677	19.65	6.12	14.72
5 Non Operating Income	114	278	295	139	141	144.51	6.16	0.84
6 Provision Written Back	3,135	5,325	8,223	1,936	1,949	69.88	54.41	0.66
7 Recovery from Written off Loan	9	8	7	0	1	-12.23	-7.03	123.33
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	571	724	-100.00	0.00	26.67
TOTAL INCOME	80,737	79,197	70,053	17,029	21,266	-1.91	-11.55	24.88

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	11,618	11,182	8,936	1,954	2,568	-3.75	-20.09	31.40
1.1 Deposit Liabilities	11,159	11,098	8,846	1,927	2,531	-0.55	-20.29	31.37
1.1.1 Saving A/c	1,631	1,488	1,380	363	482	-8.75	-7.30	32.80
1.1.2 Fixed A/c	9,245	9,363	7,303	1,522	1,995	1.27	-22.00	31.08
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	44	53	-41.26	-43.70	20.90
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	157	199	5.13	-21.94	26.88
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	679	877	4.16	-22.02	29.08
1.1.2.4 Above 1 Year	3,778	4,055	3,274	642	866	7.32	-19.26	34.91
1.1.3 Call Deposit	283	247	164	42	54	-12.70	-33.52	29.44
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	27	36	-81.57	5.98	34.07
2 Commission/Fee Expense	9	8	10	2	2	-13.47	19.24	-8.70
3 Employees Expenses	1,472	1,562	1,655	466	597	6.09	5.99	28.21
4 Office Operating Expenses	1,249	1,244	1,347	315	407	-0.36	8.28	29.04
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	5	11	53	3	5	112.19	378.28	47.83
7. Provision for Risk	1,389	1,993	1,662	1,196	1,178	43.48	-16.60	-1.52
7.1 Loan loss Provision	1,330	1,919	1,662	1,196	1,178	44.23	-13.35	-1.52
7.1.1 General Loan loss Provision	261	388	93	199	184	48.67	-76.07	-7.67
7.1.1.1 Pass Loan Loss Provision	160	199	3	38	40	24.79	-98.48	3.75
7.1.1.2 Watch List Provision	101	188	90	161	144	86.43	-52.34	-10.41
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	996	991	48.16	-0.05	-0.51
7.1.3 Additional Loan Loss Provision	36	-	40	-	2	-100.00	0.00	0.00
7.2. Provision for Non-Banking Assets	58	75	-	-	-	29.14	-100.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	1	-	0	-	-	-100.00	0.00	0.00
8 Loan Written Off	71	92	212	12	12	29.24	131.92	0.00
9 Provision for Staff Bonus	101	102	184	17	19	1.18	79.71	10.55
10 Provision for Income Tax	452	86	527	47	60	-81.03	513.89	28.46
11 Others	7	1	-	-	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	144	170	-45.80	47.77	18.61
TOTAL EXPENSES	17,917	17,117	15,823	4,155	5,026	-4.46	-7.56	20.96
Income								
1. Interest Income	15,666	14,947	12,708	2,896	3,741	-4.59	-14.98	29.18
1.1. On Loans and Advance	13,907	13,322	11,295	2,573	3,325	-4.21	-15.22	29.26
1.2. On Investment	1,397	1,322	1,079	237	307	-5.42	-18.36	29.73
1.2.1 Government Bonds	983	847	836	186	238	-13.87	-1.24	28.01
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	33	44	1.39	27.52	33.71
1.2.4 Deventure & Bonds	295	354	88	18	26	20.03	-75.06	40.05
1.3 Agency Balance	-	3	12	1	2	0.00	245.56	43.66
1.4 On Call Deposit	285	231	151	26	33	-19.03	-34.70	26.40
1.5 Others	76	69	171	59	74	-9.42	147.46	24.67
2. Comission & Discount	293	299	407	89	111	1.91	36.19	24.70
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	45	59	-9.28	5.74	30.73
2.3 Others	63	90	186	44	52	42.98	107.06	18.53
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	276	376	576	161	178	36.26	53.33	10.42
5 Non Operating Income	98	218	205	37	44	122.96	-6.00	21.35
6 Provision Written Back	1,033	776	1,548	486	495	-24.87	99.53	1.84
7 Recovery from Written off Loan	6	7	6	2	2	25.64	-6.80	0.00
8 Income from Extra Ordinary Expenses	1	10	15	4	4	1994.00	39.83	0.00
9 Net Loss	545	485	358	481	452	-11.09	-26.21	-6.19
TOTAL INCOME	17,917	17,117	15,823	4,155	5,026	-4.46	-7.56	20.96

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

Amt in Mn of Rs

	Mid-July			Mid-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	369,627	363,887	356,370	355,611	352,082	-1.55	-2.07	-0.99
Fishery Related	15,012	16,213	16,261	16,211	16,157	8.00	0.29	-0.33
Mining Related	11,789	11,898	11,755	11,307	11,488	0.92	-1.20	1.60
Agriculture, Forestry, Bevarage & Non Food Production Related*	782,536	857,723	929,124	945,978	939,827	9.61	8.32	-0.65
Construction	203,379	207,710	231,369	237,891	238,764	2.13	11.39	0.37
Electricity,Gas and Water	307,457	376,015	445,617	455,083	456,904	22.30	18.51	0.40
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	75,123	75,347	-0.02	3.96	0.30
Transport, Communication and Public Utilities	98,130	88,555	83,318	87,995	86,940	-9.76	-5.91	-1.20
Wholesaler & Retailer	983,500	999,438	1,033,161	1,047,927	1,037,038	1.62	3.37	-1.04
Finance, Insurance and Real Estate	365,559	396,355	440,738	443,658	429,647	8.42	11.20	-3.16
Tourism Service**	211,160	231,556	257,021	262,049	262,798	9.66	11.00	0.29
Other Services	196,597	201,661	222,298	225,100	226,217	2.58	10.23	0.50
Consumption Loans	926,138	1,013,605	1,151,709	1,169,983	1,171,395	9.44	13.62	0.12
Local Government	1,127	1,218	1,234	1,228	1,229	8.14	1.29	0.11
Others	337,541	331,052	338,556	337,497	337,281	-1.92	2.27	-0.06
TOTAL	4,879,851	5,167,173	5,591,604	5,672,641	5,643,114	5.89	8.21	-0.52
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,080,367	2,085,099	22.25	7.07	0.23
Overdraft	230,782	124,431	111,286	107,549	105,772	-46.08	-10.56	-1.65
Cash Credit Loan	516,456	648,712	650,654	670,554	662,070	25.61	0.30	-1.27
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	119,616	122,542	12.58	51.13	2.45
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	842,467	830,026	-17.58	13.17	-1.48
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	439,934	442,137	10.98	7.91	0.50
Real Estate Loan	249,588	268,158	275,962	275,670	274,943	7.44	2.91	-0.26
Margin Nature Loan	76,535	90,093	140,702	144,950	146,225	17.71	56.17	0.88
Hire Purchase Loan	159,216	124,102	128,681	129,504	130,319	-22.05	3.69	0.63
Deprived Sector Loan	308,356	312,186	296,260	292,860	274,643	1.24	-5.10	-6.22
Bills Purchased	4,271	7,815	12,372	11,283	11,939	82.99	58.31	5.82
Other Product	452,502	465,365	544,374	557,888	557,399	2.84	16.98	-0.09
Total	4,879,851	5,167,173	5,591,604	5,672,641	5,643,114	5.89	8.21	-0.52
Collateral wise								
Gold and Silver	55,533	58,489	83,287	86,403	90,498	5.32	42.40	4.74
Government Securities	3,239	3,160	4,606	4,602	4,600	-2.43	45.74	-0.02
Non Governmental Securities	58,566	81,671	131,074	138,146	137,137	39.45	60.49	-0.73
Fixed Deposit Receipts	58,120	41,599	40,045	34,660	34,056	-28.43	-3.74	-1.74
Own	57,887	41,348	33,779	28,418	27,814	-28.57	-18.31	-2.13
Other Licences Institutions	233	252	6,267	6,242	6,242	7.79	2390.17	0.00
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,029,178	5,012,750	7.13	6.90	-0.33
Fixed Assets	3,749,324	3,938,300	4,132,041	4,179,775	4,164,002	5.04	4.92	-0.38
Current Assets	565,372	684,244	809,314	849,403	848,748	21.03	18.28	-0.08
Against security of Bill	37,183	35,589	51,517	50,751	47,749	-4.29	44.75	-5.91
Domestic Bills	771	1,112	5,629	4,653	4,143	44.28	406.21	-10.95
Foreign Bills	36,412	34,477	45,887	46,098	43,606	-5.31	33.10	-5.41
Against Guarantee	195,038	199,590	197,228	184,988	169,144	2.33	-1.18	-8.57
Government Guarantee	3,129	3,145	3,151	3,123	3,341	0.49	0.21	6.99
Institutional Guarantee	127,020	147,144	148,915	136,930	122,916	15.84	1.20	-10.23
Personal Guarantee	41,125	32,724	31,948	32,059	31,823	-20.43	-2.37	-0.74
Collective Guarantee	7,239	3,388	1,203	966	898	-53.19	-64.50	-7.03
International Rated Foreign Bank's Guarantee	455	252	129	148	67	-44.69	-48.80	-54.59
Other Guarantee	16,069	12,937	11,882	11,762	10,097	-19.49	-8.15	-14.15
Credit Card	4,528	5,678	6,223	6,734	6,789	25.41	9.59	0.83
Others	152,948	118,852	136,269	137,181	140,392	-22.29	14.65	2.34
Total	4,879,851	5,167,173	5,591,604	5,672,641	5,643,114	5.89	8.21	-0.52

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has 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-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	330,086	323,942	318,651	315,185	311,058	-1.86	-1.63	-1.31
Fishery Related	13,237	14,394	14,575	14,372	14,272	8.74	1.26	-0.70
Mining Related	11,383	11,554	11,353	10,888	11,076	1.50	-1.74	1.73
Agriculture, Forestry, Bevarage & Non Food Production Related*	749,504	823,518	893,175	909,774	903,789	9.88	8.46	-0.66
Construction	167,502	182,860	204,009	209,981	211,148	9.17	11.57	0.56
Electricity,Gas and Water	298,869	365,248	432,239	445,015	447,810	22.21	18.34	0.63
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	72,175	72,408	-0.91	4.40	0.32
Transport, Communication and Public Utilities	83,643	77,219	72,590	77,199	76,052	-7.68	-5.99	-1.49
Wholesaler & Retailer	896,414	910,162	946,091	961,354	951,405	1.53	3.95	-1.03
Finance, Insurance and Real Estate	306,730	321,327	367,855	370,111	359,349	4.76	14.48	-2.91
Tourism Service**	182,269	199,049	220,201	224,430	224,736	9.21	10.63	0.14
Other Services	178,117	181,572	200,279	202,827	204,093	1.94	10.30	0.62
Consumption Loans	768,478	841,225	960,879	979,900	982,528	9.47	14.22	0.27
Local Government	1,082	1,176	1,187	1,185	1,187	8.74	0.90	0.11
Others	260,185	248,572	249,845	249,465	249,983	-4.46	0.51	0.21
TOTAL	4,315,377	4,569,076	4,963,146	5,043,862	5,020,894	5.88	8.62	-0.46
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,839,822	1,845,997	22.75	6.52	0.34
Overdraft	164,141	92,020	86,617	83,545	83,065	-43.94	-5.87	-0.57
Cash Credit Loan	493,597	587,956	585,274	606,813	599,785	19.12	-0.46	-1.16
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	119,616	122,542	12.59	51.34	2.45
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	829,420	816,606	-16.44	13.16	-1.54
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	341,353	343,412	13.16	5.05	0.60
Real Estate Loan	217,964	224,656	230,937	226,696	225,919	3.07	2.80	-0.34
Margin Nature Loan	58,679	70,345	116,809	121,583	123,513	19.88	66.05	1.59
Hire Purchase Loan	138,262	106,860	113,080	114,018	114,871	-22.71	5.82	0.75
Deprived Sector Loan	262,365	267,360	256,784	255,860	239,237	1.90	-3.96	-6.50
Bills Purchased	4,271	7,815	12,372	11,283	11,939	82.99	58.31	5.82
Other Product	385,119	398,673	484,899	493,854	494,009	3.52	21.63	0.03
Total	4,315,377	4,569,076	4,963,146	5,043,862	5,020,894	5.88	8.62	-0.46
Collateral wise								
Gold and Silver	50,575	53,423	76,977	80,074	83,828	5.63	44.09	4.69
Government Securities	3,200	3,160	4,606	4,602	4,600	-1.23	45.74	-0.02
Non Governmental Securities	43,198	64,671	108,380	116,283	115,783	49.71	67.59	-0.43
Fixed Deposit Receipts	47,972	33,532	33,784	30,139	30,130	-30.10	0.75	-0.03
Own	47,738	33,283	27,523	23,896	23,888	-30.28	-17.31	-0.04
Other Licences Institutions	233	249	6,262	6,242	6,242	6.75	2412.35	0.00
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,474,328	4,459,750	7.25	6.93	-0.33
Fixed Assets	3,268,070	3,427,110	3,587,102	3,625,052	3,611,131	4.87	4.67	-0.38
Current Assets	565,333	684,086	809,100	849,276	848,619	21.01	18.27	-0.08
Against security of Bill	37,183	35,588	51,517	50,746	47,745	-4.29	44.76	-5.92
Domestic Bills	771	1,112	5,629	4,649	4,139	44.28	406.21	-10.96
Foreign Bills	36,412	34,476	45,887	46,098	43,606	-5.32	33.10	-5.41
Against Guarantee	147,130	152,332	160,741	151,749	139,669	3.54	5.52	-7.96
Government Guarantee	3,065	3,087	3,091	3,062	3,275	0.73	0.11	6.97
Institutional Guarantee	97,518	112,985	121,561	112,203	101,754	15.86	7.59	-9.31
Personal Guarantee	27,919	22,293	24,003	24,418	24,321	-20.15	7.67	-0.40
Collective Guarantee	2,186	813	192	176	174	-62.80	-76.39	-1.51
International Rated Foreign Bank's Guarantee	455	252	129	148	67	-44.69	-48.80	-54.59
Other Guarantee	15,986	12,901	11,765	11,742	10,078	-19.29	-8.81	-14.17
Credit Card	4,524	5,662	6,206	6,715	6,770	25.16	9.60	0.83
Others	148,194	109,512	124,733	129,226	132,619	-26.10	13.90	2.63
Total	4,315,377	4,569,076	4,963,146	5,043,862	5,020,894	5.88	8.62	-0.46

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has 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-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	32,930	33,225	30,558	33,174	33,711	0.89	-8.03	1.62
Fishery Related	1,523	1,523	1,321	1,493	1,548	0.06	-13.32	3.66
Mining Related	321	239	306	308	307	-25.50	27.94	-0.27
Agriculture, Forestry, Bevarage & Non Food Production Related*	29,095	30,311	31,394	31,568	31,392	4.18	3.58	-0.56
Construction	32,104	20,936	24,064	24,722	24,454	-34.79	14.94	-1.08
Electricity,Gas and Water	7,578	9,835	12,965	9,596	8,656	29.77	31.83	-9.79
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,136	2,122	22.35	-5.19	-0.63
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,068	8,172	-20.49	-7.58	1.29
Wholesaler & Retailer	73,242	74,853	73,112	72,323	71,501	2.20	-2.32	-1.14
Finance, Insurance and Real Estate	46,985	61,373	59,585	60,355	58,117	30.62	-2.91	-3.71
Tourism Service**	24,215	27,181	31,978	32,677	33,042	12.25	17.65	1.12
Other Services	15,561	17,064	18,380	18,562	18,648	9.66	7.71	0.46
Consumption Loans	128,117	142,214	158,224	157,023	155,951	11.00	11.26	-0.68
Local Government	9	6	12	7	7	-31.37	82.86	0.00
Others	66,870	68,896	72,119	71,393	70,847	3.03	4.68	-0.76
TOTAL	471,382	498,615	524,199	523,406	518,476	5.78	5.13	-0.94
Productwise								
Term Loan	167,740	199,355	220,267	208,597	207,189	18.85	10.49	-0.68
Overdraft	59,343	28,465	19,982	19,524	18,336	-52.03	-29.80	-6.09
Cash Credit Loan	19,124	52,999	57,854	55,915	54,564	177.14	9.16	-2.42
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	7,984	8,324	-62.74	37.34	4.26
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	82,864	82,910	0.62	21.87	0.05
Real Estate Loan	21,884	33,368	33,340	37,146	37,237	52.48	-0.09	0.25
Margin Nature Loan	14,165	15,594	19,541	19,356	18,889	10.09	25.31	-2.42
Hire Purchase Loan	17,352	13,990	12,233	11,833	11,782	-19.38	-12.56	-0.43
Deprived Sector Loan	40,153	38,068	33,924	31,575	31,178	-5.19	-10.89	-1.26
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	48,611	48,069	0.33	-11.70	-1.12
Total	471,382	498,615	524,199	523,406	518,476	5.78	5.13	-0.94
Collateral wise								
Gold and Silver	3,931	3,936	5,493	5,535	5,859	0.12	39.57	5.86
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	18,815	18,393	10.29	41.46	-2.24
Fixed Deposit Receipts	8,314	6,702	4,901	3,541	2,982	-19.39	-26.87	-15.78
Own	8,314	6,700	4,896	3,541	2,982	-19.42	-26.92	-15.78
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	463,730	462,106	6.67	6.03	-0.35
Fixed Assets	403,343	430,127	456,085	463,617	461,988	6.64	6.03	-0.35
Current Assets	7	134	105	114	117	1866.47	-21.71	2.95
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	1	-	-	-	0.00	-100.00	0.00
Against Guarantee	41,526	40,504	32,110	29,020	26,418	-2.46	-20.73	-8.97
Government Guarantee	25	18	21	21	26	-28.80	17.83	24.22
Institutional Guarantee	24,532	28,799	24,497	22,155	19,812	17.40	-14.94	-10.58
Personal Guarantee	11,873	9,086	6,469	6,039	5,840	-23.48	-28.80	-3.28
Collective Guarantee	5,052	2,575	1,011	790	725	-49.04	-60.75	-8.27
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	16	16	-39.05	317.09	-1.93
Credit Card	4	16	17	19	19	343.53	5.47	0.57
Others	1,785	3,446	6,039	2,745	2,698	93.07	75.22	-1.72
Total	471,382	498,615	524,199	523,406	518,476	5.78	5.13	-0.94

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has 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-Oct	Mid-Nov	% Change		
	2023	2024	2025	2025	2025			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6,611	6,720	7,161	7,252	7,312	1.66	6.56	0.83
Fishery Related	253	296	365	346	338	17.05	23.31	-2.44
Mining Related	85	105	96	110	105	22.89	-8.51	-5.41
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,937	3,894	4,554	4,636	4,646	-1.08	16.96	0.22
Construction	3,774	3,914	3,296	3,188	3,162	3.72	-15.78	-0.81
Electricity,Gas and Water	1,009	932	412	472	438	-7.62	-55.83	-7.19
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	812	816	32.87	-6.91	0.45
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,728	2,716	-25.82	2.34	-0.44
Wholesaler & Retailer	13,844	14,423	13,958	14,251	14,132	4.18	-3.23	-0.83
Finance, Insurance and Real Estate	11,844	13,655	13,297	13,192	12,181	15.30	-2.62	-7.66
Tourism Service**	4,676	5,326	4,843	4,942	5,020	13.91	-9.08	1.57
Other Services	2,919	3,025	3,640	3,711	3,475	3.65	20.30	-6.35
Consumption Loans	29,543	30,166	32,605	33,060	32,917	2.11	8.09	-0.43
Local Government	36	36	36	36	36	0.06	0.00	0.00
Others	10,486	13,584	16,592	16,639	16,451	29.54	22.15	-1.13
TOTAL	93,091	99,482	104,259	105,373	103,744	6.86	4.80	-1.55
Productwise				-				
Term Loan	22,909	26,667	31,111	31,947	31,913	16.40	16.67	-0.11
Overdraft	7,297	3,946	4,687	4,481	4,371	-45.92	18.77	-2.44
Cash Credit Loan	3,735	7,757	7,526	7,827	7,722	107.67	-2.98	-1.34
Trust Receipt Loan/Import Loan	112	118	-	-	-	5.29	-100.00	0.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	5,063	5,096	3.03	-18.68	0.66
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	15,716	15,815	10.09	15.07	0.63
Real Estate Loan	9,740	10,133	11,685	11,829	11,787	4.04	15.31	-0.35
Margin Nature Loan	3,691	4,155	4,352	4,011	3,823	12.55	4.74	-4.68
Hire Purchase Loan	3,602	3,253	3,368	3,652	3,666	-9.71	3.55	0.39
Deprived Sector Loan	5,838	6,758	5,552	5,424	4,228	15.76	-17.85	-22.05
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,423	15,322	-4.77	-8.26	-0.66
Total	93,091	99,482	104,259	105,373	103,744	6.86	4.80	-1.55
Collateral wise								
Gold and Silver	1,027	1,131	816	794	811	10.08	-27.78	2.13
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	3,048	2,961	12.00	-0.19	-2.85
Fixed Deposit Receipts	1,835	1,366	1,361	981	943	-25.56	-0.37	-3.79
Own	1,835	1,365	1,360	981	943	-25.59	-0.39	-3.79
Other Licences Institutions	-	1	1	0	-	0.00	31.48	-100.00
Collateral of Properties	77,944	81,087	88,963	91,119	90,894	4.03	9.71	-0.25
Fixed Assets	77,912	81,063	88,854	91,106	90,883	4.04	9.61	-0.24
Current Assets	32	24	109	13	11	-26.17	359.02	-12.86
Against security of Bill	-	-	-	4	4	0.00	0.00	0.94
Domestic Bills	-	-	-	4	4	0.00	0.00	0.94
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	4,218	3,056	5.83	-35.18	-27.55
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	2,572	1,350	7.84	-46.69	-47.50
Personal Guarantee	1,332	1,345	1,476	1,603	1,662	0.98	9.71	3.72
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	-16.67
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	4	4	-78.84	-41.61	-2.69
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	2,970	5,894	5,497	5,210	5,075	98.48	-6.74	-2.59
Total	93,091	99,482	104,259	105,373	103,744	6.86	4.80	-1.55

Note: # As per circular dated 2082-03-32, residential personal home loan upto Rs. 20 million has 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	SCNBL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,587.53	53,416.28	65,892.85	66,810.16	21,675.29	37,407.51	20,504.87	30,124.94	29,817.77	18,442.51	38,082.95	44,888.63	29,701.14
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	10,042.37	22,581.66	10,899.16	13,721.38	14,917.57	12,086.21	26,225.86	24,346.51	14,794.48
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,874.88	12,831.93	16,939.51	13,735.49	7,185.82	7,455.42	4,541.01	7,716.97	5,662.99	3,276.27	6,444.46	7,382.73	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(766.98)	(1,056.74)	6,345.49	(1,214.49)	1,996.37	(6,996.27)	1,168.03	2,304.16	(2,648.31)	6.66	(3,919.92)	2,291.45	354.19
	g. Others Reserves Fund	15,785.61	26,003.71	15,550.86	20,160.57	2,450.73	13,839.42	3,896.67	6,143.97	11,885.52	3,042.49	9,332.55	10,867.94	8,753.00
2	BORROWINGS	3,495.82	5,060.00	12,214.31	10,040.00	2,400.00	8,049.52	8,840.37	6,603.61	10,922.26	7,383.50	18,170.00	7,708.03	18,633.77
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	-	-	0.00	-	-	2,750.00	142.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	2,130.00	1,420.00	566.03	4,070.49
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	-	-	-	8.80
	e. Bonds and Securities	3,495.82	5,000.00	12,207.11	10,040.00	2,400.00	8,049.52	8,840.37	6,603.61	10,922.26	5,253.50	14,000.00	7,000.00	14,162.56
3	DEPOSITS	345,178.94	540,164.12	562,863.09	505,919.71	138,375.22	330,290.58	211,856.00	310,619.05	323,405.04	201,688.85	369,633.88	381,859.09	278,722.87
	a. Current	24,522.97	36,979.66	46,331.30	44,237.61	27,258.69	26,621.84	11,001.27	18,068.67	10,524.28	11,117.79	26,047.99	16,373.63	18,247.84
	Domestic	24,168.31	36,848.04	39,606.38	31,431.94	17,916.40	21,705.41	10,377.93	17,065.29	10,465.18	10,829.43	25,877.27	14,379.08	17,690.01
	Foreign	354.67	131.63	6,724.92	12,805.67	9,342.29	4,916.42	623.34	1,003.38	59.10	288.36	170.72	1,994.55	557.84
	b. Savings	178,288.23	259,957.52	218,317.06	152,456.66	63,431.15	103,843.19	67,427.64	93,046.12	129,482.72	92,399.48	128,840.30	163,897.97	110,504.55
	Domestic	178,258.09	259,910.15	214,109.03	150,329.70	59,123.17	102,228.19	66,837.53	92,804.07	129,425.25	92,157.88	128,146.84	162,776.66	110,141.47
	Foreign	30.14	47.37	4,208.03	2,126.96	4,307.97	1,615.01	590.12	242.05	57.47	241.60	693.46	1,121.31	363.07
	c. Fixed	117,148.76	199,479.64	242,707.34	246,050.64	31,890.07	163,128.00	111,260.39	167,038.38	158,718.62	74,663.97	175,464.03	163,188.66	123,929.88
	Domestic	116,078.92	194,882.96	236,842.53	233,648.49	28,549.35	149,033.70	98,250.27	162,595.42	158,711.55	72,999.86	167,412.82	159,829.70	123,476.97
	Foreign	1,069.84	4,596.68	5,864.80	12,402.14	3,340.71	14,094.30	13,010.13	4,442.97	7.07	1,664.11	8,051.22	3,358.96	452.91
	d. Call Deposits	22,231.45	42,251.62	51,391.22	59,043.75	13,907.93	34,080.67	20,006.58	29,201.47	24,493.62	21,671.34	36,654.83	35,837.78	24,118.11
	Domestic	22,204.72	39,122.44	46,703.69	42,670.63	10,658.48	29,895.16	14,684.77	28,950.17	24,369.72	20,842.06	35,901.51	35,506.86	23,632.07
	Foreign	26.73	3,129.18	4,687.53	16,373.12	3,249.46	4,185.51	5,321.81	251.29	123.90	829.28	753.32	330.91	486.04
	e. Others	2,987.53	1,495.68	4,116.17	4,131.05	1,887.38	2,616.87	2,160.11	3,264.41	185.81	1,836.28	2,626.74	2,561.05	1,922.50
	Domestic	2,293.34	1,495.68	4,097.33	3,647.88	1,766.99	2,253.96	1,438.73	3,263.77	164.94	1,829.37	2,597.85	2,541.48	1,922.50
	Foreign	694.19	-	18.84	483.17	120.39	362.91	721.38	0.64	20.87	6.91	28.89	19.58	-
4	Bills Payable	16.42	1,913.14	1,548.71	173.78	421.09	99.39	285.98	115.82	66.26	243.45	123.14	30.25	-
5	Other Liabilities	39,158.39	39,539.91	58,313.23	70,001.81	7,573.52	39,991.17	15,806.19	20,705.61	40,107.10	11,426.41	53,861.48	30,286.58	32,635.76
	1. Sundry Creditors	988.06	1,441.75	26,056.09	7,089.19	12.30	124.09	1,821.03	1,240.40	9,339.27	2,055.86	7,866.05	49.37	5,973.15
	2. Loan Loss Provision	12,569.74	13,063.40	20,736.20	24,401.88	2,246.04	20,927.18	5,801.62	3,719.40	15,023.79	6,440.20	27,245.68	15,476.35	8,807.01
	3. Interest Suspense a/c	7,623.99	10,761.05	2,371.88	2,386.20	194.01	3,948.73	2,128.96	178.58	-	686.52	13,165.61	694.20	929.14
	4. Others	17,976.60	14,273.70	9,149.06	36,124.54	5,121.16	14,991.18	6,054.58	15,567.24	15,744.04	2,243.83	5,584.14	14,066.65	16,926.46
6	Reconciliation A/c	101.27	(0.01)	-	1.64	-	-	-	(0.04)	-	-	-	-	-
7	Profit & Loss A/c	809.88	1,134.41	-	630.95	915.85	823.29	672.01	1,513.43	343.42	609.96	1,180.24	628.16	662.76
	TOTAL Liabilities	427,348.26	641,227.86	700,832.19	653,578.04	171,360.96	416,661.47	257,965.42	369,682.44	404,661.84	239,794.68	481,051.68	465,400.73	360,356.30
Assets														
1	LIQUID FUNDS	70,857.02	62,458.81	32,816.51	34,459.62	28,757.48	31,203.02	14,989.42	21,598.01	24,815.85	14,003.84	26,109.64	22,528.67	17,228.25
	a. Cash Balance	7,146.87	8,078.92	6,335.37	6,954.72	946.07	3,485.95	937.92	2,473.22	8,163.28	2,328.61	7,723.77	4,641.96	3,704.16
	Nepalese Notes & Coins	7,080.29	7,534.61	8,829.13	6,510.24	829.22	3,108.22	910.31	2,415.45	7,941.90	2,226.01	7,198.03	4,461.87	3,165.90
	Foreign Currency	66.57	544.31	506.24	444.48	116.85	377.73	27.61	57.78	221.38	102.60	525.74	180.08	538.26
	b. Bank Balance	62,560.15	40,280.74	25,781.14	27,504.89	5,510.76	27,717.07	11,594.89	16,774.78	16,652.58	11,675.23	18,385.87	17,886.72	13,174.09
	1. In Nepal Rastra Bank	19,697.74	38,405.24	23,378.70	20,028.61	5,032.34	22,273.01	9,566.93	12,206.47	14,988.03	9,099.19	17,313.32	16,530.08	11,696.64
	Domestic Currency	19,697.74	40,802.43	23,300.39	19,834.37	4,711.87	22,042.13	9,388.03	12,172.23	14,907.24	8,955.52	17,239.20	15,924.28	11,534.56
	Foreign Currency	-	(2,397.19)	78.30	194.24	320.47	230.88	178.90	34.24	80.79	143.67	74.12	605.80	162.07
	2. "A" Class Licensed Institution	41,256.61	1,152.98	76.90	1,836.47	103.15	181.52	641.78	416.56	698.50	867.47	289.70	284.14	481.86
	Domestic Currency	41,256.61	1,050.79	76.90	1,826.94	103.15	181.52	641.78	258.55	698.50	588.12	287.16	281.67	121.23
	Foreign Currency	-	102.19	-	9.52	-	-	-	158.01	-	279.35	2.54	2.47	360.64
	3. Other Financial Ins.	-	-	-	-	-	-	-	73.29	-	-	-	-	-
	4. In Foreign Banks	1,605.80	722.52	2,325.55	5,639.82	375.27	5,262.54	1,386.19	4,078.46	966.04	1,708.57	782.85	1,072.50	995.59
	c. Money at Call	1,150.00	14,099.15	700.00	-	22,300.66	-	2,456.60	2,350.00	-	-	-	-	350.00
	Domestic Currency	1,150.00	-	700.00	-	-	-	-	2,350.00	-	-	-	-	350.00
	Foreign Currency	-	14,099.15	-	-	22,300.66	-	2,456.60	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	58,053.44	186,008.01	128,879.13	137,048.00	46,981.93	66,994.10	61,078.59	76,336.27	107,953.03	48,163.08	92,882.50	88,632.36	63,966.27
	a. Govt. Securities	58,053.44	97,508.01	56,966.98	56,424.80	6,081.93	37,994.10	28,875.12	76,336.27	41,279.21	29,987.55	92,882.50	36,632.36	42,996.04
	b. NRB Bond	-												

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	38,509.84	63,508.45	22,855.50	33,506.41	31,870.54	37,920.69	22,003.73	6,969.19	49.35	(3,494.70)	5,533.85	2,031.43	1,718.62
	a. Paid-up Capital	19,287.94	38,115.85	14,769.01	19,402.58	18,366.71	23,542.49	13,581.53	4,296.46	262.47	502.83	3,556.26	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	109.72	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,384.51	13,574.91	3,927.53	6,280.53	5,981.04	5,314.08	4,383.82	1,593.31	108.17	17.25	912.57	267.64	321.56
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	-	9.08
	f. Retained Earning	2,479.00	1,007.55	(264.59)	2,786.91	1,572.02	1,045.11	1,104.65	338.44	(453.92)	(4,048.37)	194.34	26.07	148.21
	g. Others Reserves Fund	6,358.40	10,810.14	4,423.55	5,036.39	5,950.78	8,019.01	2,933.73	740.98	12.80	33.59	870.68	478.95	31.75
2	BORROWINGS	23,499.82	21,426.21	5,813.62	12,007.41	16,947.44	8,552.05	11,537.12	995.44	-	-	747.21	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	213.00	-	300.00	-	1,450.00	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	10,400.49	-	2,840.00	3,585.50	-	2,130.00	-	-	-	-	-	-
	d. Other Financial Ins.	2,803.77	337.68	-	-	-	710.00	-	-	-	-	-	-	-
	e. Bonds and Securities	20,483.05	10,688.04	5,472.19	9,167.41	11,911.94	7,842.05	9,407.12	995.44	-	-	747.21	-	-
3	DEPOSITS	312,890.43	609,713.41	214,619.29	263,558.18	288,083.47	343,997.32	230,022.19	53,215.40	408.32	4,311.58	55,131.64	16,752.81	7,704.43
	a. Current	17,218.64	37,425.33	9,900.04	8,139.47	16,511.85	17,259.52	19,511.21	1,226.28	14.49	280.50	822.28	791.29	250.40
	Domestic	16,666.75	34,826.06	9,544.03	7,873.85	15,289.61	16,850.74	15,176.50	1,226.28	14.49	280.50	822.28	791.29	250.40
	Foreign	551.89	2,599.27	356.01	265.62	1,222.23	408.78	4,334.71	0.00	-	-	-	-	-
	b. Savings	115,720.76	233,894.23	81,150.40	70,761.08	116,011.84	145,785.54	93,497.29	26,927.30	75.75	3,137.90	22,706.15	7,346.10	2,435.68
	Domestic	115,716.74	233,075.05	80,811.89	70,689.76	115,650.11	145,665.06	91,118.19	26,918.82	75.75	3,137.90	22,706.15	7,346.10	2,435.68
	Foreign	4.02	819.18	338.50	71.31	361.73	120.49	2,379.10	8.48	-	-	-	-	-
	c. Fixed	153,488.19	286,867.87	102,788.29	163,213.76	123,307.06	155,504.02	96,963.38	19,958.79	263.11	289.03	26,268.10	6,273.78	4,584.18
	Domestic	153,488.19	282,380.60	99,681.83	159,681.23	118,555.72	154,468.99	95,673.30	19,958.79	263.11	289.03	26,268.10	6,273.78	4,584.18
	Foreign	-	4,487.26	3,106.46	3,532.53	4,751.34	1,035.03	1,290.08	-	-	-	-	-	-
	d. Call Deposits	25,638.15	47,132.81	19,543.23	18,495.25	29,013.85	22,435.89	18,709.54	4,487.93	53.59	604.14	5,314.85	2,322.38	433.95
	Domestic	25,638.15	46,040.89	19,470.34	18,419.92	25,179.67	22,094.38	16,707.66	4,487.93	53.59	604.14	5,314.85	2,322.38	433.95
	Foreign	-	1,091.92	72.89	75.33	3,834.18	341.51	2,001.88	-	-	-	-	-	-
	e. Others	824.69	4,393.17	1,237.34	2,948.62	3,238.88	3,012.34	1,340.76	615.10	1.38	-	20.27	19.26	0.22
	Domestic	824.69	4,227.75	1,237.34	2,743.67	3,032.01	3,012.34	1,312.41	615.10	1.38	-	20.27	19.26	0.22
	Foreign	-	165.42	-	204.95	206.87	-	28.35	-	-	-	-	-	-
4	Bills Payable	-	17.14	168.14	223.35	14.64	-	23.60	3.74	-	-	7.18	-	-
5	Other Liabilities	47,913.62	55,977.82	23,766.86	26,147.34	32,605.91	33,919.10	14,505.14	5,245.84	266.59	4,434.25	3,820.50	1,486.61	177.60
	1. Sundry Creditors	10,168.93	3,716.89	10.48	54.65	97.59	3,151.63	95.49	27.15	15.50	13.06	73.91	13.96	-
	2. Loan Loss Provision	11,331.56	24,711.92	10,916.28	12,329.97	10,549.43	16,161.84	7,756.71	2,793.34	137.76	1,953.91	2,389.67	1,123.90	91.93
	3. Interest Suspense a/c	3,097.42	-	1,682.61	1,374.09	1,443.72	5,318.75	-	924.45	44.01	1,037.41	-	-	-
	4. Others	23,315.72	27,549.01	11,157.49	12,388.62	20,515.17	9,286.87	6,652.94	1,500.89	69.31	1,429.87	1,356.92	348.76	85.67
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	70.10	-	-	-
7	Profit & Loss A/c	74.93	2,513.75	16.43	1,586.07	1,275.73	737.76	779.28	-	-	-	148.51	-	35.01
	TOTAL Liabilities	422,888.65	753,156.78	267,239.84	337,028.75	370,797.73	425,126.91	278,871.05	66,429.61	724.25	5,321.23	65,388.89	20,270.85	9,635.65
Assets														
1	LIQUID FUNDS	21,883.31	41,775.31	18,117.04	19,817.79	20,361.26	28,644.39	23,329.11	5,281.33	209.71	33.09	4,240.85	2,642.02	519.52
	a. Cash Balance	5,194.65	6,459.54	4,065.64	3,661.30	3,883.11	4,648.87	2,737.08	569.86	17.45	6.07	589.85	402.76	51.70
	Nepalese Notes & Coins	5,165.06	6,215.67	3,941.70	3,530.37	3,406.61	4,430.03	2,394.64	549.05	17.45	6.07	589.31	402.76	51.70
	Foreign Currency	29.59	243.88	123.94	130.92	476.50	218.85	342.44	20.80	-	-	0.55	-	-
	b. Bank Balance	16,688.66	35,315.77	12,551.67	16,156.49	16,006.83	23,995.52	20,592.04	2,539.49	62.73	17.21	3,650.99	1,166.31	359.53
	1. In Nepal Rastra Bank	15,944.26	29,353.06	8,222.32	12,557.54	12,824.48	21,023.77	15,344.26	2,490.66	62.73	17.21	2,354.07	1,008.82	316.50
	Domestic Currency	15,944.26	29,119.04	8,174.27	10,723.39	11,544.30	20,919.63	11,422.75	2,477.94	62.73	17.21	2,337.34	1,008.82	316.50
	Foreign Currency	-	234.02	48.06	1,834.15	1,280.18	104.14	3,921.52	12.73	-	-	16.74	-	-
	2. "A" Class Licensed Institution	521.03	669.53	549.51	320.80	468.99	956.48	275.79	45.11	-	-	1,220.78	157.48	42.98
	Domestic Currency	88.12	551.71	347.33	226.73	468.99	639.26	271.64	-	-	-	1,212.47	157.48	42.98
	Foreign Currency	432.91	117.82	202.18	94.08	-	317.22	4.15	45.11	-	-	8.31	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	74.43	-	0.05
	4. In Foreign Banks	223.36	5,293.18	3,779.83	3,278.14	2,713.36	1,994.49	4,971.98	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	1,499.74	-	471.32	-	-	2,171.99	129.53	9.81	-	1,072.96	108.29
	Domestic Currency	-	-	-	-	-	-	-	2,171.99	129.53	9.81	-	1,072.86	108.29
	Foreign Currency	-	-	1,499.74	-	471.32	-	-	-	-	-	-	0.10	-
2	INVESTMENT IN SECURITIES	106,359.27	164,080.44	43,649.58	48,067.04	45,602.35	98,414.78	45,944.91	11,102.87	4.00	-	10,687.82	2,947.98	2,504.00
	a. Govt. Securities	60,595.57	94,109.14	30,003.79	47,567.04	23,654.67	70,664.78	27,094.12	9,117.77	4.00	-	10,187.82	444.54	204.00
	b. NRB Bond	45,763.70	69,971.30	13,645.78	500.00	21,947.68	27,750.00	18,273.83	1,985.10	-	-	500.00	2,503.45	2,300.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	576.97	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	25,014.67	37,516.96	5,140.55	13,504.26	20,332.91	17,890.29	5,018.85	963.38	10.09	-	1,041.09	626.21	46.00
	a. Interbank Lending	(0.00)	71.00	-	-	142.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	28,918.15	2,516.69	8,832.40	14,407.62	7,594.59	1,						

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,450.43	8,949.55	5,858.97	721.17	6,542.79	7,383.71	6,986.08	490.85	367.79	582.47	742.51	1,001.03
	a. Paid-up Capital	8,000.39	6,021.35	3,861.93	525.00	4,395.79	4,875.70	3,623.68	557.46	350.00	834.34	538.72	759.45
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,637.05	1,041.66	75.00	839.50	1,261.83	1,142.79	86.78	9.82	64.65	25.85	243.20
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	71.56	1.06	33.23	(28.08)	(780.46)	668.51	503.08	(269.08)	(5.56)	(463.27)	152.52	(269.08)
	g. Others Reserves Fund	1,392.50	1,290.10	922.16	125.32	2,087.96	577.67	1,716.53	115.69	13.53	146.75	25.41	168.00
2	BORROWINGS	1,665.49	997.06	997.11	-	1,500.00	1,000.00	999.59	-	-	-	12.92	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	12.92	-
	e. Bonds and Securities	1,249.86	997.06	997.11	-	1,500.00	1,000.00	999.59	-	-	-	-	-
3	DEPOSITS	114,904.03	91,457.32	62,940.75	1,982.01	62,615.43	72,107.59	57,081.91	5,506.55	1,451.21	7,562.16	6,398.96	4,106.56
	a. Current	3,152.20	1,819.38	1,261.50	38.61	1,789.74	1,144.77	1,127.41	93.84	25.96	240.04	108.34	81.03
	Domestic	3,152.18	1,819.38	1,261.50	38.61	1,788.19	1,144.77	1,127.40	93.84	25.96	240.04	108.34	81.03
	Foreign	0.03	-	-	-	1.55	-	0.01	-	-	-	-	-
	b. Savings	53,895.39	47,717.33	25,773.22	337.64	31,343.57	33,660.19	21,994.52	1,810.28	491.49	2,415.84	1,832.75	962.58
	Domestic	53,890.95	47,717.33	25,773.22	337.64	31,341.82	33,660.19	21,994.52	1,810.28	491.49	2,415.84	1,832.75	962.58
	Foreign	4.43	-	-	-	1.75	-	-	-	-	-	-	-
	c. Fixed	49,303.23	31,640.29	31,474.13	1,504.85	22,476.80	34,117.91	28,621.67	2,829.07	838.77	3,798.13	3,775.45	2,736.61
	Domestic	49,303.23	31,640.29	31,474.13	1,504.85	22,476.80	34,117.91	28,621.67	2,829.07	838.77	3,798.13	3,775.45	2,736.61
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	8,465.37	10,259.32	4,431.90	99.70	6,931.75	3,170.20	5,314.71	773.32	94.98	1,106.16	682.42	325.94
	Domestic	8,465.37	10,259.32	4,431.90	99.70	6,931.75	3,170.20	5,314.71	773.32	94.98	1,106.16	682.42	325.94
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	87.84	21.00	-	1.21	73.57	14.51	23.60	0.05	-	2.00	-	0.41
	Domestic	87.84	21.00	-	1.21	73.57	14.51	23.60	0.05	-	2.00	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.06	0.03	-	-	-	-	12.66	-	-	-	-	-
5	Other Liabilities	5,565.88	6,183.15	3,758.09	290.42	5,671.03	3,975.39	7,244.90	511.08	88.00	1,101.92	379.69	933.04
	1. Sundry Creditors	-	15.86	1.47	6.59	18.06	265.24	39.63	1.08	6.85	18.05	4.57	60.62
	2. Loan Loss Provision	4,100.10	4,334.69	2,615.10	171.48	4,419.23	2,685.88	3,257.29	269.18	43.62	603.91	193.90	280.76
	3. Interest Suspense a/c	-	-	-	98.58	-	281.80	1,359.53	-	-	156.53	41.86	416.58
	4. Others	1,465.78	1,832.60	1,141.51	13.77	1,233.74	742.47	2,588.45	240.82	37.53	323.44	139.37	175.08
6	Reconciliation A/c	0.08	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	384.28	397.73	109.80	2.91	139.68	302.59	-	-	-	-	-	-
	TOTAL Liabilities	133,970.25	107,984.84	73,664.73	2,996.52	76,468.93	84,769.28	72,325.15	6,508.48	1,907.00	9,246.55	7,534.08	6,040.63
Assets													
1	LIQUID FUNDS	8,028.94	7,060.38	4,197.62	1,151.46	3,163.73	4,838.44	4,518.70	760.23	440.74	1,866.64	739.06	549.13
	a. Cash Balance	1,513.99	956.25	513.40	16.41	925.01	692.13	548.68	73.18	30.70	128.05	64.02	31.83
	Nepalese Notes & Coins	1,460.30	679.11	497.05	16.41	733.93	692.13	547.87	73.18	30.70	128.05	64.02	31.83
	Foreign Currency	53.69	277.14	16.35	-	191.07	-	0.81	-	-	-	-	-
	b. Bank Balance	4,870.05	6,104.13	3,684.23	1,135.05	1,468.98	3,097.51	3,970.03	233.07	75.82	298.61	675.04	224.99
	1. In Nepal Rastra Bank	4,865.93	3,982.75	2,657.59	120.03	1,393.08	3,091.44	2,803.54	207.68	-	298.29	319.03	224.99
	Domestic Currency	4,829.91	3,922.37	2,657.52	120.03	1,293.35	3,091.44	2,803.54	207.68	-	298.29	319.03	224.99
	Foreign Currency	36.02	60.38	0.07	-	99.73	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	4.12	1,975.74	935.04	798.72	75.90	6.01	1,140.67	25.39	63.58	0.32	217.37	-
	Domestic Currency	-	1,955.19	928.15	798.72	75.90	4.23	1,130.68	25.39	63.58	0.32	217.37	-
	Foreign Currency	4.12	20.55	6.90	-	1.78	1.78	9.99	-	-	-	-	-
	3. Other Financial Ins.	-	145.64	91.60	216.30	-	0.05	25.81	-	12.24	-	138.64	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,644.90	-	-	-	769.75	1,048.79	-	453.97	334.22	1,439.98	-	292.30
	Domestic Currency	1,644.90	-	-	-	759.67	1,048.79	-	453.97	334.22	1,439.98	-	292.30
	Foreign Currency	-	-	-	-	10.07	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	20,702.80	19,536.75	10,904.65	-	11,160.08	14,832.05	10,861.25	1,700.00	128.83	413.60	1,290.00	1,659.80
	a. Govt. Securities	13,702.80	13,105.90	10,004.65	-	11,160.08	11,532.05	6,879.53	-	128.83	413.60	490.00	359.80
	b. NRB Bond	7,000.00	6,430.85	900.00	-	-	3,300.00	3,981.73	1,700.00	-	-	800.00	1,300.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,149.48	1,307.33	1,144.57	-	4,044.29	694.99	2,252.91	113.72	85.23	56.27	67.03	157.37
	a. Interbank Lending	-	-	-	-	2,800.00	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,149.48	1,307.33	1,144.57	-	1,244.29	694.99	2,252.91	113.72	85.23	56.27	67.03	157.37
4	LOANS & ADVANCES (Including Bills Purchased)	101,208.20	75,205.66	54,493.38	1,346.71	51,671.17	60,841.41	49,161.42	3,372.43	1,003.54	5,983.06	4,998.96	2,687.25
4.1	LOANS & ADVANCES	101,208.20	75,205.66	54,493.38	1,346.71	51,671.17	60,841.41	49,161.42	3,372.43	1,003.54	5,983.06	4,998.96	2,687.25
	a. Private Sector	99,311.83	71,845.62	52,728.19	1,346.71	49,114.15	59,451.92	48,760.11	3,372.43	1,003.54	5,636.33	4,998.96	2,609.37
	b. Financial Institutions	1,896.37	3,360.04	1,765.19	-	2,557.03	1,389.49	401.31	-	-	346.72	-	77.88
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-		

S.N.	BFI Name	NSML	GURKHAFc	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	GMBFL
Liabilities														
1	CAPITAL FUND	363.70	1,209.65	1,910.15	1,368.67	1,110.82	635.68	(15.50)	742.04	1,063.96	714.38	431.24	95.38	1,630.02
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	431.88	254.07	285.98	241.77	75.00	184.35	266.14	198.65	24.89	97.16	343.20	212.79
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,929.29)	(572.31)	(493.61)	62.80	(307.59)	(463.06)	(1,136.89)	(1,560.13)	(333.74)	6.07	(613.79)	(1,185.50)	(12.77)
	g. Others Reserves Fund	1,810.33	459.69	1,201.09	19.88	271.27	175.63	246.56	953.47	249.74	62.69	109.25	0.00	417.82
2	BORROWINGS	-	-	248.73	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.73	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	252.43	9,071.06	12,637.61	8,161.15	6,152.68	7,448.28	2,659.00	7,444.31	8,042.01	3,224.33	2,946.72	27.09	8,252.18
	a. Current	-	138.36	21.68	19.33	69.78	93.09	18.20	69.64	59.02	62.54	44.84	-	71.23
	Domestic	-	138.36	21.68	19.33	69.78	93.09	18.20	69.64	59.02	62.54	44.84	-	71.23
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.49	2,612.88	3,228.51	1,819.00	1,782.14	1,749.47	1,081.41	2,339.84	2,115.10	907.09	789.12	22.36	1,662.00
	Domestic	32.49	2,612.88	3,228.51	1,819.00	1,782.14	1,749.47	1,081.41	2,339.84	2,115.10	907.09	789.12	22.36	1,662.00
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,034.49	8,575.52	5,913.11	3,922.10	4,597.58	1,477.38	4,634.21	5,036.60	2,008.28	1,834.75	-	5,443.72
	Domestic	-	5,034.49	8,575.52	5,913.11	3,922.10	4,597.58	1,477.38	4,634.21	5,036.60	2,008.28	1,834.75	-	5,443.72
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	186.15	1,285.32	808.78	409.72	378.67	1,004.04	82.01	400.58	831.30	246.42	278.01	-	1,074.02
	Domestic	186.15	1,285.32	808.78	409.72	378.67	1,004.04	82.01	400.58	831.30	246.42	278.01	-	1,074.02
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	33.79	-	3.12	-	-	4.09	-	0.05	-	-	-	4.73	1.22
	Domestic	33.79	-	3.12	-	-	4.09	-	0.05	-	-	-	4.73	1.22
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	0.01	-	-	-	-	-
5	Other Liabilities	8,202.76	1,693.27	1,126.13	378.41	514.14	589.97	2,009.34	1,836.10	712.60	67.58	369.63	4,004.10	696.21
	1. Sundry Creditors	20.17	19.51	-	23.26	14.01	18.39	12.16	3.89	11.15	-	3.51	144.85	22.18
	2. Loan Loss Provision	2,187.12	1,094.90	603.23	212.90	314.25	286.77	1,231.55	1,623.25	524.88	-	230.33	663.53	360.45
	3. Interest Suspense a/c	5,851.18	427.33	-	41.43	-	26.23	701.03	-	-	-	49.03	3,144.22	118.24
	4. Others	144.29	151.53	522.90	100.82	185.88	258.58	64.60	208.95	176.57	67.58	86.76	51.50	195.35
6	Reconciliation A/c	22.28	-	-	-	-	8.33	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	12.51	-	2.25	1.93	-	-	-	21.19	17.01	-	-	-
	TOTAL Liabilities	8,841.17	11,986.48	15,922.62	9,910.48	7,779.56	8,682.26	4,652.83	10,022.46	9,839.77	4,023.30	3,747.58	4,126.57	10,578.40
Assets														
1	LIQUID FUNDS	113.14	1,140.70	2,628.34	528.86	553.55	742.41	843.40	1,520.52	906.65	660.20	311.28	165.44	1,218.76
	a. Cash Balance	-	165.04	212.72	36.90	37.24	56.82	22.91	136.89	111.26	32.20	37.91	0.24	52.01
	Nepalese Notes & Coins	-	165.04	212.72	36.90	37.24	56.82	22.91	136.89	111.26	32.20	37.91	0.24	51.99
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.33	418.57	523.78	352.44	516.31	341.52	112.79	520.37	795.39	143.59	273.37	165.19	345.13
	1. In Nepal Rastra Bank	0.07	418.57	523.78	352.44	516.31	341.52	112.79	520.37	795.39	143.59	273.37	165.19	345.13
	Domestic Currency	0.07	418.57	523.78	352.44	516.31	341.52	112.79	520.37	795.39	143.59	273.37	165.19	345.13
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.26	-	-	-	245.18	21.09	3.07	165.41	250.35	-	71.26	155.92	5.96
	Domestic Currency	1.26	-	-	-	245.18	21.09	3.07	165.41	250.35	-	71.26	155.92	5.96
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	12.29	0.02	0.00	-	153.72	-	76.53	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	111.81	557.09	1,891.85	139.52	-	344.08	707.71	863.26	-	484.42	-	-	821.62
	Domestic Currency	111.81	557.09	1,891.85	139.52	-	344.08	707.71	863.26	-	484.42	-	-	821.62
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,400.00	1,643.38	2,404.64	2,018.10	1,710.00	-	1,135.01	3,009.20	838.54	408.75	-	2,443.40
	a. Govt. Securities	1.00	650.00	1,643.38	1,904.64	415.00	460.00	-	1,135.01	759.20	838.54	111.38	-	1,609.88
	b. NRB Bond	-	1,750.00	-	500.00	1,603.10	1,250.00	-	-	2,250.00	-	297.38	-	833.53
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	273.21	242.04	216.57	197.42	144.96	39.50	91.73	493.43	316.10	511.71	0.03	827.94
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	273.21	242.04	216.57	197.42	144.96	39.50	91.73	493.43	316.10	511.71	0.03	827.94
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,621.18	9,318.02	6,393.24	4,199.13	5,155.45	2,509.68	5,517.80	4,540.54	1,900.88	2,033.39	663.53	5,341.49
	4.1 LOANS & ADVANCES	2,192.25	6,621.18	9,318.02	6,393.24	4,199.13	5,155.45	2,509.68	5,517.80	4,540.54	1,900.88	2,033.39	663.53	5,341.49
	a. Private Sector	2,192.25	6,593.40	9,098.10	6,312.56	4,199.13	5,016.73	2,458.76	5,473.71	4,515.76	1,900.79	1,929.91	663.53	5,296.70
	b. Financial Institutions	-	27.78	219.91	80.68	-	138.72	50.92	44.09	24.78	0.09	103.48	-	44.79
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	18.79	144.81	653.41	115.52	296.14	372.65	5						

S.N.	BFI Name	KFC	Manju	Relance
Liabilities				
1	CAPITAL FUND	2,147.99	2,242.11	1,254.94
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	445.58	422.52	164.06
	e. Share Premium	-	-	1.14
	f. Retained Earning	219.56	155.10	(186.76)
	g. Others Reserves Fund	299.37	312.93	155.05
2	BORROWINGS	486.74	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	486.74	500.00	-
3	DEPOSITS	21,644.47	24,000.55	9,185.45
	a. Current	272.72	210.04	68.25
	Domestic	272.72	210.04	68.25
	Foreign	-	-	-
	b. Savings	6,162.85	5,131.40	2,108.07
	Domestic	6,162.85	5,131.40	2,108.07
	Foreign	-	-	-
	c. Fixed	13,600.45	15,479.43	5,769.06
	Domestic	13,600.45	15,479.43	5,769.06
	Foreign	-	-	-
	d. Call Deposits	1,577.18	3,179.64	1,240.07
	Domestic	1,577.18	3,179.64	1,240.07
	Foreign	-	-	-
	e. Others	31.27	0.05	-
	Domestic	31.27	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.06	-	-
5	Other Liabilities	844.81	1,615.89	924.11
	1. Sundry Creditors	212.61	67.25	17.29
	2. Loan Loss Provision	438.99	842.65	641.86
	3. Interest Suspense a/c	-	142.25	157.11
	4. Others	193.21	563.74	107.85
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	40.88	23.53	-
	TOTAL Liabilities	25,164.94	28,382.08	11,364.51
Assets				
1	LIQUID FUNDS	2,684.22	1,158.71	644.29
	a. Cash Balance	201.16	99.04	49.76
	Nepalese Notes & Coins	201.06	99.04	49.76
	Foreign Currency	0.10	-	-
	b. Bank Balance	2,483.07	1,059.67	421.44
	1. In Nepal Rastra Bank	1,651.99	973.65	421.44
	Domestic Currency	1,651.99	973.65	421.44
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	673.70	84.07	-
	Domestic Currency	673.70	84.07	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	157.38	1.96	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	173.08
	Domestic Currency	-	-	173.08
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,800.00	5,362.67	1,882.85
	a. Govt. Securities	2,300.00	1,880.19	1,432.85
	b. NRB Bond	1,500.00	3,482.48	450.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	482.44	425.66	232.20
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	482.44	425.66	232.20
	LOANS & ADVANCES (Including Bills Purchased)	17,140.35	19,591.09	7,450.80
4	LOANS & ADVANCES	17,140.35	19,591.09	7,450.80
	a. Private Sector	16,933.46	19,187.05	7,427.55
	b. Financial Institutions	206.90	404.04	23.25
	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	360.72	679.47	301.35
7	OTHER ASSETS	646.35	1,063.82	459.51
	a. Accrued Interest:	310.33	338.84	210.60
	Financial Institutions	287.99	153.59	149.84
	Government Enterprises	22.07	74.94	14.34
	Private Sector	0.27	110.31	46.42
	b. Staff Loans / Adv.	173.72	360.39	115.25
	c. Sundry Debtors	19.68	1.73	12.38
	d. Cash In Transit	-	-	-
	e. Others	142.62	362.86	121.28
8	Expenses not Written off	-	-	-
9	Non Banking Assets	50.86	100.67	210.87
10	Reconciliation Account	-	-	0.73
11	Profit & Loss A/c	-	-	181.90
	TOTAL ASSETS	25,164.94	28,382.08	11,364.51

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	3,995.72	5,563.33	7,687.93	6,685.92	1,195.99	4,857.05	3,179.72
1.1 On Deposit Liabilities	3,870.81	5,414.12	7,325.47	6,334.14	1,106.51	4,579.22	2,868.12
1.1.1 Saving Account	1,739.60	2,355.08	2,269.78	1,390.67	581.32	1,141.43	618.69
1.1.2 Fixed Account	2,093.53	2,998.64	4,881.60	4,748.19	467.47	3,276.43	2,165.39
1.1.2.1 Up to 3 months Fixed Account	196.98	-	1,464.48	9.50	-	-	86.78
1.1.2.2 3 to 6 months Fixed Account	292.22	-	732.24	-	34.18	-	69.16
1.1.2.3 6 months to 1 year Fixed Account	531.53	-	1,318.03	-	344.20	3,276.43	189.81
1.1.2.4 Above 1 year Fixed Account	1,072.80	2,998.64	1,366.85	4,738.69	89.09	-	1,819.64
1.1.3 Call Deposit	37.68	60.40	174.09	195.29	57.71	161.37	84.04
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	124.91	149.21	362.47	351.77	89.48	277.84	311.60
2. Commission Expense	101.06	163.23	323.68	158.27	93.16	-	45.51
3. Staff Expense	1,384.31	1,541.60	1,473.82	1,022.25	329.65	1,080.10	550.27
4. Office Operating Expenses	421.15	533.87	763.11	808.78	218.05	676.94	352.30
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.07	-	-
7. Provision for Risk	1,022.92	2,109.42	1,360.07	4,941.67	322.65	-	1,281.65
7.1 Loan loss Provision	1,022.92	2,109.42	1,341.19	4,941.67	322.65	-	1,269.02
7.1.1 General Loan loss Provision	1,022.92	285.92	238.88	1,389.66	49.87	-	82.67
7.1.1.1 Pass Loan Loss Provision	1,022.92	119.67	60.64	690.64	-	-	69.12
7.1.1.2 Watch List Provision	-	166.25	178.24	699.02	49.87	-	13.55
7.1.2 Special Loan Loss Provision	-	1,823.50	1,102.31	3,552.01	272.78	-	1,186.35
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	12.63
7.5. Provision for Loss of Other Assets	-	-	18.88	-	-	-	-
8. Loan Written Off	-	-	103.40	52.45	3.97	27.74	-
9. Provision for Staff Bonus	58.31	85.29	391.62	102.14	145.37	128.64	106.67
10. Provision for Income Tax	298.00	486.17	1,057.36	288.28	392.51	334.48	288.00
11. Others	-	1.57	-	-	-	-	-
12. Net Profit	809.88	1,134.41	2,467.18	630.95	915.85	823.29	672.01
Total Expenses	8,091.36	11,618.89	15,628.18	14,690.71	3,617.26	7,928.24	6,476.13

Income

1. Interest Income	6,892.88	9,398.04	12,923.06	11,040.45	2,572.82	8,055.57	4,814.06
1.1 On Loans and Advances	5,629.21	7,127.46	10,689.05	9,031.64	1,905.67	6,789.49	3,568.23
1.2 On Investment	559.70	2,050.03	1,496.43	967.85	361.76	662.42	834.98
1.2.1 Government Bonds	559.70	307.01	1,125.74	967.85	338.13	662.42	597.47
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	595.65	370.69	-	-	-	236.34
1.2.4 Debenture & Bonds	-	1,147.36	-	-	23.63	-	1.17
1.3 On Agency Balance	86.80	2.20	-	449.68	3.55	-	4.17
1.4 On Call Deposit	-	218.36	418.68	-	210.46	-	-
1.5 On Others	617.17	-	318.90	591.28	91.37	603.66	406.69
2. Commission and Discount	383.62	97.74	1,328.58	600.84	600.46	317.73	479.94
2.1 Bills Purchase and Discount	-	-	-	-	12.51	-	0.58
2.2 Commission	383.62	83.18	346.63	600.84	507.65	240.80	214.19
2.3 Others	-	14.56	981.95	-	80.30	76.92	265.17
3. Exchange Flactuation Income	52.42	38.12	362.82	314.24	241.33	249.84	93.94
3.1 Due to Change in Exchange Rate	-	(0.76)	68.44	12.88	0.19	-	8.37
3.2 Due to Foreign Currency Transaction	52.42	38.88	294.38	301.36	241.15	249.84	85.57
4. Other Operating Income	180.49	585.82	295.12	317.98	31.78	62.11	47.68
5. Non Operating Income	0.99	208.31	-	275.00	-	79.71	0.57
6. Write Back from Provisions for loss	580.96	1,288.18	712.84	2,141.24	166.70	(850.75)	1,039.44
7. Recovery of written-off Loan	-	2.69	5.76	0.95	4.16	14.03	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,091.36	11,618.89	15,628.18	14,690.71	3,617.26	7,928.24	6,476.13

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	3,828.74	5,297.12	2,673.32	5,755.24	5,222.09	4,168.18	4,015.35
1.1 On Deposit Liabilities	3,636.30	4,933.25	2,442.71	5,177.58	4,966.79	3,541.22	3,672.35
1.1.1 Saving Account	905.44	1,328.48	979.10	1,236.70	1,740.52	1,053.10	1,120.48
1.1.2 Fixed Account	2,623.28	3,503.80	1,414.07	3,823.69	3,081.25	2,426.33	2,516.61
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,161.61	-	-	-	-	913.81	-
1.1.2.3 6 months to 1 year Fixed Account	591.54	-	20.89	-	1,940.40	984.93	2,516.50
1.1.2.4 Above 1 year Fixed Account	870.12	3,503.80	1,393.17	3,823.69	1,140.85	527.58	0.11
1.1.3 Call Deposit	107.58	100.97	49.54	117.18	145.01	61.79	35.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	192.44	363.87	230.61	577.67	255.30	626.97	342.99
2. Commission Expense	17.16	73.27	64.70	124.93	2.93	-	7.14
3. Staff Expense	670.00	980.27	796.76	1,236.27	1,330.95	961.78	1,202.09
4. Office Operating Expenses	535.61	779.72	416.50	554.21	808.43	712.58	501.26
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.02	(0.12)	-	23.07	0.50
7. Provision for Risk	442.48	2,434.43	575.12	3,216.43	3,046.90	1,410.61	1,703.44
7.1 Loan loss Provision	442.48	2,434.43	575.12	3,216.43	3,046.90	1,410.61	1,703.44
7.1.1 General Loan loss Provision	171.58	-	56.62	2,064.44	100.96	148.89	122.25
7.1.1.1 Pass Loan Loss Provision	63.26	-	45.45	-	31.46	(5.68)	0.46
7.1.1.2 Watch List Provision	108.32	-	11.16	2,064.44	69.50	154.57	121.79
7.1.2 Special Loan Loss Provision	270.89	2,434.43	518.51	1,151.99	2,945.94	1,261.73	1,581.19
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	20.24	5.67	-	132.09	-	-
9. Provision for Staff Bonus	239.18	54.51	96.82	235.42	99.71	108.59	3.14
10. Provision for Income Tax	648.61	147.18	261.41	938.53	269.21	314.57	(15.22)
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,513.43	343.42	609.96	1,180.24	628.16	662.76	74.93
Total Expenses	7,895.22	10,130.16	5,501.28	13,241.15	11,540.46	8,362.14	7,492.62

Income

1. Interest Income	6,915.10	8,219.66	4,608.86	9,524.47	8,794.81	7,078.99	6,738.28
1.1 On Loans and Advances	5,571.41	6,778.06	3,886.06	7,879.86	6,963.78	5,868.11	5,196.67
1.2 On Investment	1,335.28	899.03	587.09	1,277.21	1,064.71	887.10	1,016.59
1.2.1 Government Bonds	1,168.06	886.58	-	1,277.21	1,045.25	846.35	1,016.59
1.2.2 Foreign Bonds	147.99	-	6.77	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	19.23	12.45	580.32	-	19.46	40.75	-
1.3 On Agency Balance	-	2.19	-	-	3.95	5.02	-
1.4 On Call Deposit	-	540.38	-	-	215.80	97.65	-
1.5 On Others	8.40	-	135.70	367.41	546.58	221.10	525.02
2. Commission and Discount	754.41	497.88	610.69	1,131.70	603.00	786.26	315.55
2.1 Bills Purchase and Discount	13.17	0.54	-	-	85.73	32.45	0.01
2.2 Commission	741.24	497.34	535.03	1,126.46	425.58	76.53	307.91
2.3 Others	-	-	75.67	5.24	91.69	677.28	7.64
3. Exchange Flactuation Income	192.71	57.46	121.57	183.70	261.17	156.50	50.68
3.1 Due to Change in Exchange Rate	12.58	-	19.15	19.41	(2.97)	38.11	-
3.2 Due to Foreign Currency Transaction	180.13	57.46	102.42	164.29	264.14	118.39	50.68
4. Other Operating Income	13.64	105.95	45.11	445.21	319.35	339.96	148.00
5. Non Operating Income	-	-	-	3.74	452.68	-	0.10
6. Write Back from Provisions for loss	19.36	1,247.98	114.25	1,952.32	1,107.74	-	240.01
7. Recovery of written-off Loan	-	1.23	0.80	-	1.68	0.44	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.03	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,895.22	10,130.16	5,501.28	13,241.15	11,540.46	8,362.14	7,492.62

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	8,175.39	3,146.58	4,555.20	4,081.03	4,676.23	3,465.92	812.56
1.1 On Deposit Liabilities	7,509.05	2,945.38	4,170.66	3,667.94	4,400.32	3,109.61	775.49
1.1.1 Saving Account	2,098.39	791.49	674.21	1,115.45	1,277.31	872.46	262.91
1.1.2 Fixed Account	5,244.21	2,090.24	3,441.01	2,443.57	3,114.22	2,196.34	500.23
1.1.2.1 Up to 3 months Fixed Account	-	278.11	-	0.08	-	-	-
1.1.2.2 3 to 6 months Fixed Account	689.26	225.59	1,373.76	15.00	-	-	0.68
1.1.2.3 6 months to 1 year Fixed Account	1,923.77	1,323.04	1,430.11	565.10	-	2,196.34	134.00
1.1.2.4 Above 1 year Fixed Account	2,631.18	263.50	637.14	1,863.39	3,114.22	-	365.55
1.1.3 Call Deposit	166.45	63.66	55.44	95.73	8.78	40.81	12.34
1.1.4 Certificate of Deposit	-	-	-	13.19	-	-	-
1.2 On Borrowing	666.33	201.20	384.54	413.10	275.91	356.31	37.07
2. Commission Expense	292.24	51.50	-	124.30	69.33	-	5.17
3. Staff Expense	1,377.29	706.99	597.89	895.22	1,196.32	543.59	222.81
4. Office Operating Expenses	1,065.72	449.51	344.06	556.40	700.72	447.86	137.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	1.77	-	-	-	0.18	-	28.48
7. Provision for Risk	1,010.99	2,262.18	688.59	2,518.03	2,897.92	1,553.16	138.89
7.1 Loan loss Provision	1,010.99	2,262.18	688.59	2,518.03	2,897.92	1,552.47	138.89
7.1.1 General Loan loss Provision	(1,209.45)	16.18	426.19	403.68	2,206.13	107.72	47.52
7.1.1.1 Pass Loan Loss Provision	(1,647.51)	16.18	(63.76)	172.94	2,206.13	-	(73.56)
7.1.1.2 Watch List Provision	438.06	-	489.94	230.74	-	107.72	121.08
7.1.2 Special Loan Loss Provision	2,220.44	2,246.00	370.12	2,114.35	691.80	1,444.76	91.37
7.1.3 Additional Loan Loss Provision	-	-	(107.71)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.69	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	277.70	107.47	0.11	24.16	13.21
9. Provision for Staff Bonus	380.55	-	251.90	202.50	158.73	120.30	13.40
10. Provision for Income Tax	911.24	(34.62)	680.99	546.74	690.83	303.42	36.18
11. Others	-	-	-	94.21	-	0.28	-
12. Net Profit	2,513.75	16.43	1,586.07	1,275.73	737.76	779.28	84.43
Total Expenses	15,728.93	6,598.57	8,982.39	10,401.64	11,128.13	7,237.97	1,492.46

Income

1. Interest Income	13,612.75	5,355.76	7,763.99	7,376.47	8,057.41	5,724.88	1,371.66
1.1 On Loans and Advances	11,096.28	4,701.50	6,619.43	6,530.37	6,502.70	4,931.17	1,194.24
1.2 On Investment	1,583.83	589.25	975.36	650.78	1,382.20	741.11	120.15
1.2.1 Government Bonds	1,556.89	589.25	951.13	608.82	1,031.76	733.04	120.15
1.2.2 Foreign Bonds	-	-	-	-	-	6.60	-
1.2.3 NRB Bonds	-	-	-	-	302.88	-	-
1.2.4 Debenture & Bonds	26.94	-	24.23	41.95	47.56	1.47	-
1.3 On Agency Balance	-	19.48	0.63	-	4.81	-	-
1.4 On Call Deposit	-	5.40	-	4.22	-	-	3.03
1.5 On Others	932.64	40.13	168.58	191.10	167.70	52.59	54.25
2. Commission and Discount	1,384.61	478.64	633.04	1,035.98	903.57	114.62	43.88
2.1 Bills Purchase and Discount	-	0.64	-	-	9.17	-	-
2.2 Commission	1,384.61	207.84	614.39	1,035.98	857.43	114.62	1.80
2.3 Others	-	270.15	18.64	-	36.98	-	42.07
3. Exchange Flactuation Income	351.27	139.84	117.46	180.80	176.28	245.39	0.09
3.1 Due to Change in Exchange Rate	7.86	-	(7.65)	0.54	2.97	21.23	-
3.2 Due to Foreign Currency Transaction	343.40	139.84	125.11	180.26	173.31	224.15	0.09
4. Other Operating Income	261.57	90.69	210.76	-	96.03	319.30	76.52
5. Non Operating Income	-	7.38	255.60	3.36	0.69	231.53	-
6. Write Back from Provisions for loss	-	524.69	-	1,804.07	1,894.14	601.18	-
7. Recovery of written-off Loan	118.74	1.58	1.54	0.33	-	0.64	0.30
8. Income from Extra Ordinary transactions	-	-	-	0.63	-	0.44	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	15,728.93	6,598.57	8,982.39	10,401.64	11,128.13	7,237.97	1,492.46

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	8.21	26.16	870.09	204.44	119.52	1,841.57	1,374.29
1.1 On Deposit Liabilities	8.21	26.16	835.55	204.44	119.52	1,771.82	1,344.81
1.1.1 Saving Account	0.82	10.03	216.95	65.99	23.89	502.54	527.90
1.1.2 Fixed Account	7.15	15.15	603.95	132.09	94.41	1,244.54	779.07
1.1.2.1 Up to 3 months Fixed Account	0.41	-	15.66	-	3.78	22.63	27.41
1.1.2.2 3 to 6 months Fixed Account	1.51	-	116.15	16.62	4.72	108.09	69.08
1.1.2.3 6 months to 1 year Fixed Account	1.36	4.35	251.93	0.33	33.04	790.23	457.95
1.1.2.4 Above 1 year Fixed Account	3.88	10.80	220.21	115.15	52.87	323.59	224.62
1.1.3 Call Deposit	0.24	0.98	14.65	6.36	1.22	24.74	37.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	34.54	-	-	69.75	29.49
2. Commission Expense	-	-	4.82	4.46	-	-	1.37
3. Staff Expense	7.00	12.96	212.98	68.44	27.13	403.03	338.21
4. Office Operating Expenses	7.12	9.91	162.37	43.93	12.86	272.03	220.31
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.00	-	-	-	-
7. Provision for Risk	22.17	-	540.49	365.91	16.08	1,376.72	629.36
7.1 Loan loss Provision	22.17	-	540.49	365.91	16.08	1,376.72	629.36
7.1.1 General Loan loss Provision	1.30	-	82.71	20.47	9.47	178.66	569.59
7.1.1.1 Pass Loan Loss Provision	0.24	-	-	-	3.86	28.01	-
7.1.1.2 Watch List Provision	1.07	-	82.71	20.47	5.60	150.64	569.59
7.1.2 Special Loan Loss Provision	20.87	-	457.78	345.44	6.61	1,198.06	59.77
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	12.38	-	5.81	-	-	5.47	-
9. Provision for Staff Bonus	-	-	23.57	-	5.00	61.00	63.13
10. Provision for Income Tax	-	-	63.65	-	15.00	164.69	170.46
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	148.51	-	35.01	384.28	397.73
Total Expenses	56.88	49.03	2,032.30	687.18	230.60	4,508.79	3,194.86
Income							
1. Interest Income	6.16	16.12	1,601.31	374.43	214.55	3,428.95	2,687.69
1.1 On Loans and Advances	6.16	16.10	1,387.63	343.37	194.96	3,058.90	2,332.93
1.2 On Investment	-	-	182.05	28.13	1.57	251.22	293.59
1.2.1 Government Bonds	-	-	182.05	28.13	1.57	251.22	293.59
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	-	0.01	2.48	2.07	0.64	3.92	2.67
1.5 On Others	-	-	29.15	0.85	17.38	114.91	58.52
2. Commission and Discount	0.02	-	77.27	26.33	0.32	18.82	48.54
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	-	7.46	3.92	0.25	15.80	47.64
2.3 Others	0.01	-	69.82	22.41	0.07	3.02	0.89
3. Exchange Flactuation Income	-	-	0.64	0.00	-	4.61	13.49
3.1 Due to Change in Exchange Rate	-	-	0.58	0.00	-	0.33	5.04
3.2 Due to Foreign Currency Transaction	-	-	0.06	-	-	4.28	8.45
4. Other Operating Income	0.10	0.01	41.62	-	12.11	159.69	148.53
5. Non Operating Income	2.22	-	0.63	2.40	3.62	61.15	0.44
6. Write Back from Provisions for loss	18.58	-	310.82	97.09	-	835.56	296.16
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	29.81	32.91	-	186.93	-	-	-
Total Income	56.88	49.03	2,032.30	687.18	230.60	4,508.79	3,194.86

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	1,012.65	44.06	990.14	1,132.17	973.27	92.78	26.88
1.1 On Deposit Liabilities	982.33	44.06	944.63	1,104.80	945.77	92.77	26.88
1.1.1 Saving Account	264.68	6.11	350.33	349.80	238.94	20.11	5.49
1.1.2 Fixed Account	706.99	37.20	566.01	750.69	682.15	71.15	20.99
1.1.2.1 Up to 3 months Fixed Account	9.14	-	2.75	-	137.59	-	3.12
1.1.2.2 3 to 6 months Fixed Account	67.99	-	27.34	-	134.62	13.74	4.30
1.1.2.3 6 months to 1 year Fixed Account	267.72	26.05	102.95	408.58	16.40	35.19	8.38
1.1.2.4 Above 1 year Fixed Account	362.14	11.15	432.97	342.10	393.54	22.22	5.19
1.1.3 Call Deposit	10.66	0.74	28.29	4.31	24.69	1.50	0.39
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	30.33	-	45.50	27.38	27.50	0.01	-
2. Commission Expense	7.18	-	-	-	2.16	0.02	-
3. Staff Expense	266.54	7.47	201.52	202.38	144.54	32.73	15.78
4. Office Operating Expenses	155.18	6.00	171.41	142.68	89.16	22.70	6.91
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.64	-	7.60	-	-
7. Provision for Risk	290.66	13.25	301.74	155.38	858.53	57.00	23.14
7.1 Loan loss Provision	290.66	13.25	301.74	155.38	815.68	57.00	23.14
7.1.1 General Loan loss Provision	95.45	1.37	299.79	24.56	177.80	23.40	4.76
7.1.1.1 Pass Loan Loss Provision	-	(0.59)	(10.27)	7.07	-	-	-
7.1.1.2 Watch List Provision	95.45	1.95	310.06	17.50	177.80	23.40	4.76
7.1.2 Special Loan Loss Provision	195.21	11.88	1.95	130.82	636.06	33.59	18.38
7.1.3 Additional Loan Loss Provision	-	-	-	-	1.82	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	42.85	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	2.52	2.03	-	-	-	-	-
9. Provision for Staff Bonus	44.08	-	22.17	48.03	-	-	-
10. Provision for Income Tax	119.02	-	59.86	129.68	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	277.72	-	139.68	302.59	-	-	-
Total Expenses	2,175.54	72.81	1,888.16	2,112.92	2,075.26	205.23	72.72

Income

1. Interest Income	1,833.99	49.74	1,697.56	1,992.89	1,436.95	130.70	50.48
1.1 On Loans and Advances	1,654.10	46.95	1,486.36	1,733.41	1,262.13	116.13	39.05
1.2 On Investment	178.12	-	197.09	232.81	140.95	13.67	2.12
1.2.1 Government Bonds	178.12	-	197.09	232.81	139.52	13.24	2.12
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.43	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.78	-	3.40	2.44	2.40	0.90	0.59
1.5 On Others	-	2.79	10.71	24.23	31.48	-	8.72
2. Commission and Discount	107.83	0.12	7.33	95.97	53.04	5.21	1.21
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	107.83	0.09	7.33	7.34	53.04	5.21	1.21
2.3 Others	-	0.03	-	88.63	-	-	-
3. Exchange Flactuation Income	0.69	-	30.24	-	0.03	-	-
3.1 Due to Change in Exchange Rate	0.40	-	3.60	-	0.03	-	-
3.2 Due to Foreign Currency Transaction	0.29	-	26.64	-	-	-	-
4. Other Operating Income	52.91	1.66	83.31	24.06	56.73	0.60	2.71
5. Non Operating Income	-	-	69.51	-	0.60	0.01	-
6. Write Back from Provisions for loss	179.97	-	-	-	163.29	23.92	4.20
7. Recovery of written-off Loan	0.15	-	0.21	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	21.28	-	-	364.61	44.79	14.11
Total Income	2,175.54	72.81	1,888.16	2,112.92	2,075.26	205.23	72.72

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAC	Goodwill	Shree
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Expenses

1. Interest Expense	104.35	104.65	88.04	0.72	148.83	255.87	171.97
1.1 On Deposit Liabilities	104.35	104.41	88.04	0.72	148.83	255.87	171.97
1.1.1 Saving Account	23.00	19.61	13.91	0.10	27.41	54.83	27.14
1.1.2 Fixed Account	76.37	83.26	72.45	-	120.72	199.74	142.33
1.1.2.1 Up to 3 months Fixed Account	-	5.47	-	-	16.95	12.05	-
1.1.2.2 3 to 6 months Fixed Account	24.03	29.24	-	-	22.12	14.82	8.92
1.1.2.3 6 months to 1 year Fixed Account	25.22	30.46	-	-	49.46	60.28	72.42
1.1.2.4 Above 1 year Fixed Account	27.12	18.08	72.45	-	32.18	112.59	61.00
1.1.3 Call Deposit	4.97	1.55	1.68	0.62	0.70	1.30	2.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.24	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	40.31	22.79	19.35	1.81	41.09	48.12	24.31
4. Office Operating Expenses	54.87	15.04	16.70	0.74	40.36	36.18	17.02
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.00	-	-
7. Provision for Risk	-	69.33	53.80	-	(16.80)	-	55.01
7.1 Loan loss Provision	-	69.33	53.80	-	(16.80)	-	55.01
7.1.1 General Loan loss Provision	-	17.40	5.14	-	1.51	-	4.39
7.1.1.1 Pass Loan Loss Provision	-	0.31	-	-	(6.38)	-	-
7.1.1.2 Watch List Provision	-	17.09	5.14	-	7.89	-	4.39
7.1.2 Special Loan Loss Provision	-	51.93	48.66	-	(18.31)	-	50.62
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	11.55	-	-
9. Provision for Staff Bonus	-	-	-	-	1.99	-	0.36
10. Provision for Income Tax	-	-	-	-	5.36	22.60	0.96
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	-	-	-	-	12.51	52.89	2.25
Total Expenses	199.52	211.82	177.88	3.27	254.17	415.65	271.87

Income

1. Interest Income	174.50	165.47	111.60	1.42	244.06	355.51	239.57
1.1 On Loans and Advances	167.99	150.63	92.42	0.06	212.95	317.91	215.52
1.2 On Investment	4.09	13.78	9.58	1.26	13.94	26.91	23.64
1.2.1 Government Bonds	4.09	8.21	9.58	-	13.94	26.91	23.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	5.57	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.26	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.42	1.07	0.93	0.10	1.47	10.69	0.41
1.5 On Others	-	-	8.67	-	15.71	-	-
2. Commission and Discount	0.68	5.81	0.08	-	0.15	21.32	0.09
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.68	5.81	0.08	-	0.15	21.32	0.09
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	11.65	4.73	4.28	-	9.07	11.76	8.36
5. Non Operating Income	-	-	7.03	-	0.89	0.42	1.52
6. Write Back from Provisions for loss	5.05	14.00	-	-	-	26.65	22.33
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	7.64	21.80	54.89	1.86	-	-	-
Total Income	199.52	211.82	177.88	3.27	254.17	415.65	271.87

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
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Expenses

1. Interest Expense	125.60	120.58	70.63	151.10	145.82	61.48	58.46
1.1 On Deposit Liabilities	125.60	120.58	70.63	149.28	145.82	61.48	58.46
1.1.1 Saving Account	27.29	21.51	21.44	31.73	34.38	13.18	11.07
1.1.2 Fixed Account	96.03	95.47	48.96	115.31	111.44	46.66	45.80
1.1.2.1 Up to 3 months Fixed Account	-	9.14	0.84	-	-	2.75	1.86
1.1.2.2 3 to 6 months Fixed Account	-	20.17	1.56	6.92	9.34	8.40	1.74
1.1.2.3 6 months to 1 year Fixed Account	96.03	38.71	15.99	36.32	74.02	20.79	20.22
1.1.2.4 Above 1 year Fixed Account	-	27.45	30.57	72.06	28.08	14.72	21.98
1.1.3 Call Deposit	2.28	3.60	0.23	2.24	-	1.64	1.59
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.82	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	33.73	46.09	7.03	47.78	39.84	13.78	22.06
4. Office Operating Expenses	23.26	34.09	8.92	24.14	22.85	8.55	17.64
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	1.20	-	-	-	-	-
7. Provision for Risk	80.55	156.09	43.60	126.00	-	18.90	35.55
7.1 Loan loss Provision	80.55	156.09	43.60	126.00	-	18.90	35.55
7.1.1 General Loan loss Provision	12.04	25.06	3.41	1.21	-	2.09	35.55
7.1.1.1 Pass Loan Loss Provision	0.58	2.76	-	-	-	0.73	35.55
7.1.1.2 Watch List Provision	11.46	22.30	3.41	1.21	-	1.35	-
7.1.2 Special Loan Loss Provision	68.52	128.84	40.19	124.79	-	16.82	-
7.1.3 Additional Loan Loss Provision	-	2.19	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	0.14	-	0.68	-
9. Provision for Staff Bonus	-	-	-	-	3.36	2.70	-
10. Provision for Income Tax	-	-	-	(13.13)	9.08	7.29	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	-	-	21.19	17.01	-
Total Expenses	263.14	358.05	130.19	336.03	242.14	130.40	133.71

Income

1. Interest Income	166.90	181.49	86.95	192.67	200.60	85.21	82.57
1.1 On Loans and Advances	146.16	160.75	84.31	185.52	174.15	79.26	74.98
1.2 On Investment	8.90	18.11	-	2.33	25.48	-	6.97
1.2.1 Government Bonds	8.90	-	-	2.33	-	-	6.97
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	18.11	-	-	25.48	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.62	1.68	2.64	3.85	0.98	1.18	0.61
1.5 On Others	11.22	0.94	-	0.97	-	4.76	-
2. Commission and Discount	5.79	0.25	0.08	1.10	6.69	3.67	3.95
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	5.79	0.25	0.08	0.84	6.69	0.44	0.19
2.3 Others	-	-	-	0.26	-	3.23	3.76
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	5.50	9.04	6.08	0.97	32.84	21.83	-
5. Non Operating Income	-	17.19	0.01	0.73	-	-	3.37
6. Write Back from Provisions for loss	28.39	125.71	35.85	77.11	2.01	19.69	-
7. Recovery of written-off Loan	-	1.20	-	0.40	-	-	-
8. Income from Extra Ordinary transactions	3.76	-	-	-	-	-	-
9. Net Loss	52.79	23.17	1.22	63.06	-	-	43.83
Total Income	263.14	358.05	130.19	336.03	242.14	130.40	133.71

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	0.09	152.85	422.18	425.77	167.78
1.1 On Deposit Liabilities	0.09	151.51	404.99	409.76	167.78
1.1.1 Saving Account	0.07	22.16	77.74	66.41	31.70
1.1.2 Fixed Account	-	123.35	319.06	329.77	128.21
1.1.2.1 Up to 3 months Fixed Account	-	7.26	2.58	-	-
1.1.2.2 3 to 6 months Fixed Account	-	22.76	5.66	53.43	23.04
1.1.2.3 6 months to 1 year Fixed Account	-	42.74	150.39	141.27	58.05
1.1.2.4 Above 1 year Fixed Account	-	50.58	160.43	135.08	47.12
1.1.3 Call Deposit	0.01	6.00	8.19	13.58	7.86
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	1.34	17.20	16.01	-
2. Commission Expense	-	0.26	1.42	-	-
3. Staff Expense	2.67	36.46	80.76	92.65	39.55
4. Office Operating Expenses	1.06	20.51	37.24	71.25	26.16
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	2.84	0.72	-
7. Provision for Risk	-	78.00	77.86	149.68	319.37
7.1 Loan loss Provision	-	78.00	77.86	149.68	319.37
7.1.1 General Loan loss Provision	-	9.59	34.05	13.80	36.35
7.1.1.1 Pass Loan Loss Provision	-	2.49	-	4.16	-
7.1.1.2 Watch List Provision	-	7.10	34.05	9.65	36.35
7.1.2 Special Loan Loss Provision	-	68.41	43.82	135.87	283.03
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	-	-	6.49	3.77	-
10. Provision for Income Tax	-	-	17.52	10.39	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	40.88	23.53	-
Total Expenses	3.82	288.08	687.19	777.75	552.87

Income

1. Interest Income	-	218.56	632.41	713.94	227.76
1.1 On Loans and Advances	-	185.33	565.79	628.24	202.14
1.2 On Investment	-	24.36	38.60	84.39	22.59
1.2.1 Government Bonds	-	-	38.60	84.39	22.59
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	24.36	-	-	-
1.3 On Agency Balance	-	-	-	-	2.04
1.4 On Call Deposit	-	3.74	1.95	1.31	0.66
1.5 On Others	-	5.12	26.07	0.00	0.33
2. Commission and Discount	-	7.75	21.50	37.03	1.06
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.40	21.50	-	1.06
2.3 Others	-	7.35	-	37.03	0.00
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	1.69	1.83	22.18	26.79	15.97
5. Non Operating Income	0.10	-	0.09	-	13.00
6. Write Back from Provisions for loss	-	33.00	11.01	-	113.17
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	2.03	26.93	-	-	181.90
Total Income	3.82	288.08	687.19	777.75	552.87

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,645.59	20,509.36	19,042.40	18,694.00	12,357.27	13,602.37	7,718.50	10,471.71
Fishery Related	723.39	1,234.40	699.00	824.35	-	312.08	49.61	160.71
Mining Related	3,120.45	123.82	410.61	948.22	-	29.51	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	44,403.45	37,803.98	74,890.21	100,136.98	11,960.95	87,998.05	41,942.16	56,400.94
Construction	3,509.71	4,053.18	25,911.98	6,894.08	7,097.84	2,359.95	891.35	4,523.97
Electricity,Gas and Water	16,412.83	25,499.05	42,587.62	32,268.47	8,412.28	20,571.74	10,301.81	20,982.14
Metal Products, Mach. & Ele. Eqp.	2,524.01	3,758.50	6,722.78	4,665.38	1,507.04	9,399.36	2,604.57	3,206.55
Tras., Com. and Public Utilities	1,372.56	3,425.40	4,605.64	6,225.97	2,257.14	5,349.21	234.08	2,039.66
Wholesaler & Retailer	41,387.48	66,918.93	95,519.83	66,623.57	19,923.30	44,266.97	32,972.25	52,531.83
Finance, Insurance and Real Estate	6,598.23	19,349.35	21,154.52	32,698.55	3,820.03	17,354.01	6,814.15	23,053.37
Tourism Service**	8,975.57	18,859.28	11,004.67	22,734.06	845.62	12,251.76	7,211.35	5,061.48
Other Services	6,908.97	9,870.19	13,503.61	19,628.37	1,827.42	9,531.36	2,300.72	8,547.17
Consumption Loans	81,245.45	101,017.50	79,603.87	37,473.47	13,618.10	15,822.39	21,453.02	41,479.97
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	13,485.47	3,389.06	41,239.47	7,092.53	191.46	14,195.05	10,365.13	9,724.32
TOTAL sectorwise	237,313.18	315,811.99	436,896.20	357,302.62	83,957.25	253,315.75	145,080.41	238,183.83

Product Wise

Term Loan	56,396.93	84,430.32	128,961.93	116,359.13	11,607.50	102,407.40	48,074.00	81,259.38
Overdraft	6,883.25	5,625.30	2,815.48	2,278.21	73.00	3,046.07	133.45	3,157.59
Cash Credit Loan	16,482.59	67,031.91	1,727.18	24,365.21	6,925.09	50,620.13	20,589.98	44,514.73
Trust Receipt Loan/Import Loan	1,509.75	2,037.80	14,961.68	21,287.21	3,999.31	12,215.39	4,048.53	8,879.54
Short Term Working Capital/Demand Loan	22,278.11	24,221.09	106,132.06	125,108.91	25,441.76	36,148.66	21,414.48	33,776.61
Residential Personal Home Loan (Up to Rs. 30 million)#	12,133.22	31,605.72	29,890.37	7,912.43	9,708.95	5,353.67	2,709.07	25,039.62
Real Estate Loan	10,143.27	9,678.61	22,956.85	23,885.62	7,198.92	11,488.33	4,030.96	8,067.45
Margin Nature Loan	7,148.23	7,202.76	15,960.09	3,767.84	-	2,990.54	532.54	3,762.41
Hire Purchase Loan	2,416.09	9,845.88	11,804.64	5,394.03	1,294.13	6,841.61	3,220.77	7,074.83
Deprived Sector Loan	11,723.37	14,744.92	21,359.32	17,834.15	3,942.92	10,755.56	7,235.69	11,385.97
Bills Purchased	2.80	8.51	10.26	61.63	1,734.95	-	0.08	625.14
Other Product	90,195.58	59,379.17	80,316.34	9,048.25	12,030.71	11,448.38	33,090.87	10,640.55
Total Product wise Loan	237,313.18	315,811.99	436,896.20	357,302.62	83,957.25	253,315.75	145,080.41	238,183.83

Collateral Wise

Gold and Silver	40,003.10	29,439.25	2,254.69	2,778.99	-	-	-	-
Government Securities	69.46	0.85	11.30	11.38	4,500.00	-	-	0.06
Non Governmental Securities	7,148.14	7,242.76	16,151.40	3,742.84	-	3,041.69	532.54	4,632.41
Fixed Deposit Receipts	756.03	1,399.29	1,299.73	1,957.58	6,077.13	1,091.64	1,154.43	2,103.58
Own	755.40	1,399.29	1,299.73	1,733.16	72.85	1,091.64	1,154.43	2,103.58
Other Licences Institutions	0.62	-	-	224.43	6,004.28	-	-	-
Collateral of Properties	178,557.12	252,192.19	385,437.00	318,197.47	63,816.36	239,265.57	120,944.22	210,944.19
Fixed Assets	117,948.50	249,674.12	278,457.86	298,824.01	54,390.94	232,379.72	59,057.93	113,795.77
Current Assets	60,608.62	2,518.07	106,979.14	19,373.46	9,425.41	6,885.85	61,886.29	97,148.42
Against security of Bill	14.95	10.03	5,216.14	-	-	-	4,085.13	7,265.89
Domestic Bills	2.75	-	1,753.95	-	-	-	-	-
Foreign Bills	12.21	10.03	3,462.19	-	-	-	4,085.13	7,265.89
Against Guarantee	7,655.02	25,457.54	11,440.39	4,288.91	2,945.27	9,570.82	6,793.40	10,871.18
Government Guarantee	271.21	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	5,676.11	7,998.83	9,146.04	3,747.09	2,806.46	-	6,637.35	10,379.68
Personal Guarantee	1,656.95	17,211.29	1,911.56	152.85	-	-	-	292.76
Collective Guarantee	4.38	30.82	3.24	5.54	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	67.19	-	-
Other Guarantee	46.38	-	0.03	-	-	9,503.63	-	-
Credit Card	0.05	19.75	1,372.93	276.74	361.49	346.03	-	120.60
Others	3,109.31	50.34	13,712.61	26,048.71	6,257.01	-	11,570.69	2,245.90
Total	237,313.18	315,811.99	436,896.20	357,302.62	83,957.25	253,315.75	145,080.41	238,183.83

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	21,355.22	4,956.68	11,655.62	14,473.65	14,496.47	50,501.69	21,681.51	13,251.31
Fishery Related	2,644.28	245.97	902.83	778.02	861.83	872.10	743.10	386.53
Mining Related	-	264.54	1,067.67	43.87	662.41	1,122.50	130.06	915.35
Agriculture, Forestry, Bevarage & Non Food Production Related*	9,913.42	33,860.11	48,711.93	44,750.49	33,114.76	20,390.01	95,047.21	21,924.12
Construction	21,091.32	9,520.20	15,828.58	22,707.79	4,295.06	12,308.83	9,481.74	17,551.02
Electricity,Gas and Water	2,149.68	14,850.40	41,505.53	30,370.67	18,327.51	10,455.39	30,162.74	21,061.42
Metal Products, Mach. & Ele. Eqp.	551.63	1,423.05	4,114.79	8,215.81	3,134.76	557.36	6,071.13	376.35
Tras., Com. and Public Utilities	617.17	1,707.10	4,865.44	6,098.92	4,173.02	4,976.73	7,653.83	3,822.21
Wholesaler & Retailer	55,135.45	27,622.48	46,299.86	49,712.00	51,110.50	37,417.58	93,080.85	31,283.90
Finance, Insurance and Real Estate	5,682.66	7,777.94	22,658.91	25,532.92	15,376.89	5,105.57	43,056.80	6,427.81
Tourism Service**	2,626.85	6,041.00	15,181.82	11,584.93	9,306.98	7,161.31	20,890.45	4,201.00
Other Services	5,061.03	8,939.19	9,657.59	16,339.62	10,931.85	8,483.13	21,692.00	7,911.20
Consumption Loans	75,257.51	16,379.99	75,566.45	61,972.63	49,423.98	26,717.78	105,254.68	44,770.07
Local Government	-	-	-	231.20	150.06	-	-	-
Others	16,290.05	20,872.37	429.98	1,039.41	14,829.76	31,113.50	31.36	1,423.88
TOTAL sectorwise	218,376.26	154,461.03	298,447.00	293,851.92	230,195.85	217,183.48	454,977.46	175,306.17

Product Wise

Term Loan	77,474.19	74,806.54	148,611.40	95,369.99	109,786.48	48,699.24	185,017.96	82,075.43
Overdraft	1,385.02	1,016.87	2,363.79	3,408.68	2,385.25	19,513.78	8,852.07	4,597.13
Cash Credit Loan	51,903.19	20,188.22	40,773.03	18,349.23	40,353.88	977.99	57,896.80	6,464.17
Trust Receipt Loan/Import Loan	75.43	5,828.69	5,209.36	7,904.00	7,317.74	922.75	13,114.67	2,084.12
Short Term Working Capital/Demand Loan	5,545.61	23,331.75	36,316.69	61,814.63	15,188.03	105,657.77	64,396.99	16,277.60
Residential Personal Home Loan (Up to Rs. 30 million)#	43,855.56	6,591.10	12,162.71	19,014.57	16,464.99	10,142.37	44,089.10	12,242.49
Real Estate Loan	22,832.99	1,593.67	7,622.62	15,465.38	4,313.81	2,583.87	17,416.97	3,971.27
Margin Nature Loan	2,490.03	3,863.65	9,987.64	8,276.88	8,871.46	6,002.35	13,197.37	6,362.85
Hire Purchase Loan	1,922.66	3,490.00	4,154.49	3,056.11	4,387.71	4,999.26	15,548.40	4,739.93
Deprived Sector Loan	5,770.11	7,345.30	11,609.95	13,001.25	10,688.18	14,888.66	22,037.65	10,631.42
Bills Purchased	-	1,443.82	624.62	315.15	358.48	-	556.06	-
Other Product	5,121.48	4,961.41	19,010.70	47,876.04	10,079.85	2,795.44	12,853.40	25,859.77
Total Product wise Loan	218,376.26	154,461.03	298,447.00	293,851.92	230,195.85	217,183.48	454,977.46	175,306.17

Collateral Wise

Gold and Silver	11.59	230.47	4.63	793.79	14.50	3.91	-	694.27
Government Securities	-	2.12	-	-	4.99	-	-	0.28
Non Governmental Securities	2,490.03	3,863.65	10,120.46	8,302.88	9,299.27	-	13,197.37	6,362.85
Fixed Deposit Receipts	1,268.48	418.01	1,105.54	1,450.67	2,038.86	634.31	2,233.06	968.20
Own	1,268.48	418.01	1,105.54	1,450.67	2,038.86	634.31	2,233.06	955.40
Other Licences Institutions	-	-	-	-	-	-	-	12.80
Collateral of Properties	209,005.28	129,873.37	270,636.15	270,775.12	202,495.96	216,545.26	404,664.66	154,001.01
Fixed Assets	206,535.07	88,383.70	259,906.21	224,959.79	120,540.46	216,545.26	248,480.32	101,376.88
Current Assets	2,470.21	41,489.67	10,729.94	45,815.33	81,955.49	-	156,184.34	52,624.13
Against security of Bill	-	1,443.82	3,116.74	95.68	6,190.26	-	16,069.37	2,684.05
Domestic Bills	-	1,443.82	-	-	4.39	-	-	24.88
Foreign Bills	-	-	3,116.74	95.68	6,185.87	-	16,069.37	2,659.17
Against Guarantee	4,354.02	6,505.34	12,536.34	9,497.07	8,184.73	-	476.57	1,140.30
Government Guarantee	216.53	-	238.50	231.20	149.92	-	324.52	5.12
Institutional Guarantee	3,736.39	6,056.53	12,178.44	9,245.64	7,817.58	-	-	173.18
Personal Guarantee	-	448.76	98.67	20.23	216.99	-	152.05	943.16
Collective Guarantee	-	-	20.74	-	-	-	-	0.15
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	401.09	0.04	-	-	0.25	-	-	18.69
Credit Card	238.61	343.94	806.72	343.10	849.62	-	665.62	295.29
Others	1,008.26	11,780.30	120.41	2,593.61	1,117.66	-	17,670.79	9,159.92
Total	218,376.26	154,461.03	298,447.00	293,851.92	230,195.85	217,183.48	454,977.46	175,306.17

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,965.46	14,529.20	11,308.68	7,841.77	1,100.66	59.07	502.45	2,927.54
Fishery Related	737.58	738.12	446.17	911.93	83.73	-	-	100.99
Mining Related	136.23	1,694.06	185.36	-	2.71	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,111.38	36,523.77	45,208.28	33,697.18	1,227.22	0.96	538.04	2,107.99
Construction	14,006.20	6,706.37	14,735.00	7,673.45	7,550.92	44.00	36.99	1,045.67
Electricity,Gas and Water	26,265.39	31,297.02	18,848.87	25,479.68	433.43	-	-	943.14
Metal Products, Mach. & Ele. Eqp.	2,419.85	4,700.76	4,648.07	1,806.63	345.75	2.70	-	175.50
Tras., Com. and Public Utilities	3,690.69	6,323.31	2,889.09	3,724.73	466.91	8.09	124.18	654.95
Wholesaler & Retailer	26,498.94	50,542.82	36,495.04	26,061.32	9,882.07	16.28	864.37	6,212.48
Finance, Insurance and Real Estate	34,945.54	20,365.29	28,369.09	13,206.94	5,969.30	-	160.00	4,640.00
Tourism Service**	21,085.05	10,653.21	22,500.10	6,559.43	969.38	25.25	-	2,276.79
Other Services	7,755.73	7,897.42	18,263.35	9,043.35	482.98	0.41	259.97	1,752.81
Consumption Loans	28,121.04	52,942.25	34,991.06	19,416.32	15,926.44	134.75	10.54	17,522.99
Local Government	-	-	-	-	-	-	-	3.32
Others	22,775.90	5,808.98	2,963.12	32,722.35	11.13	3.98	-	5,192.04
TOTAL sectorwise	229,514.98	250,722.59	241,851.27	188,145.08	44,452.63	295.47	2,496.53	45,556.21

Product Wise

Term Loan	83,250.09	103,626.91	107,915.32	99,867.07	4,840.63	160.17	708.23	21,048.59
Overdraft	8,792.39	5,331.79	966.72	439.03	2,172.43	36.70	95.30	1,750.32
Cash Credit Loan	28,161.72	44,383.25	27,222.09	30,854.13	3,508.08	4.90	713.13	4,512.36
Trust Receipt Loan/Import Loan	969.70	4,534.19	3,165.09	2,476.74	-	-	-	-
Short Term Working Capital/Demand Loan	11,318.98	35,836.99	35,344.40	11,055.29	59.96	-	-	772.21
Residential Personal Home Loan (Up to Rs. 30 million)#	9,196.00	20,246.40	13,887.46	11,166.08	16,823.33	22.26	36.99	7,382.73
Real Estate Loan	23,687.70	5,110.07	16,750.93	7,119.59	2,427.57	7.50	160.00	3,123.94
Margin Nature Loan	9,877.70	3,058.19	6,687.86	3,472.76	1,980.18	-	-	1,640.37
Hire Purchase Loan	6,018.66	6,648.89	5,288.20	6,724.29	1,149.27	16.36	124.18	1,493.70
Deprived Sector Loan	10,759.10	12,017.34	11,849.78	9,656.56	2,936.50	23.69	12.07	3,391.64
Bills Purchased	5,070.51	423.98	37.60	665.36	-	-	-	-
Other Product	32,412.43	9,504.57	12,735.82	4,648.19	8,554.70	23.90	646.63	440.35
Total Product wise Loan	229,514.98	250,722.59	241,851.27	188,145.08	44,452.63	295.47	2,496.53	45,556.21

Collateral Wise

Gold and Silver	7,592.82	0.20	5.56	-	322.65	-	-	196.29
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	9,974.88	2,863.88	6,816.06	-	1,980.18	-	-	1,640.37
Fixed Deposit Receipts	1,414.03	1,033.31	459.10	1,267.00	381.04	20.76	10.54	241.53
Own	1,414.03	1,033.31	459.10	1,267.00	381.04	20.76	10.54	241.53
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	195,953.31	239,839.30	221,375.97	175,230.59	37,702.61	218.22	2,486.00	40,855.88
Fixed Assets	191,491.49	225,999.39	171,423.59	150,959.59	37,652.71	218.22	2,486.00	40,855.88
Current Assets	4,461.81	13,839.91	49,952.38	24,271.00	49.90	-	-	-
Against security of Bill	-	288.95	598.20	665.36	-	-	-	-
Domestic Bills	-	220.31	23.55	665.36	-	-	-	-
Foreign Bills	-	68.64	574.65	-	-	-	-	-
Against Guarantee	8,837.29	702.76	8,395.66	16.52	3,404.95	10.50	-	2,622.14
Government Guarantee	153.72	87.07	124.55	-	-	-	-	-
Institutional Guarantee	8,531.12	22.36	7,601.46	-	3,317.13	-	-	1,437.21
Personal Guarantee	60.72	564.76	573.52	16.52	85.88	10.50	-	1,003.48
Collective Guarantee	-	12.66	96.13	-	0.80	-	-	181.45
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.73	15.91	-	-	1.14	-	-	-
Credit Card	208.28	199.42	187.37	134.53	-	-	-	-
Others	5,534.36	5,794.77	4,013.35	10,831.09	661.20	45.99	-	-
Total	229,514.98	250,722.59	241,851.27	188,145.08	44,452.63	295.47	2,496.53	45,556.21

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	930.59	201.44	4,137.54	3,899.07	5,372.61	70.40	3,551.00	3,179.25
Fishery Related	13.59	29.72	136.26	357.64	104.55	37.75	146.75	340.70
Mining Related	-	-	4.64	149.05	-	-	44.01	106.50
Agriculture, Forestry, Bevarage & Non Food Production Related*	793.34	277.49	4,079.23	3,692.16	2,566.63	135.76	4,539.98	8,272.77
Construction	27.20	366.76	527.55	7,568.94	759.39	159.74	2,200.34	1,929.67
Electricity,Gas and Water	1.50	198.66	1,032.44	393.82	1,334.16	-	1,943.43	-
Metal Products, Mach. & Ele. Eqp.	1.42	10.10	238.39	340.78	181.83	10.70	409.66	215.28
Tras., Com. and Public Utilities	229.55	282.92	1,368.83	1,437.06	844.72	44.29	556.42	853.58
Wholesaler & Retailer	3,859.16	677.18	12,206.33	8,505.59	6,603.95	193.92	4,466.30	10,863.70
Finance, Insurance and Real Estate	622.69	638.93	12,706.23	10,956.21	4,387.56	57.12	4,829.94	5,241.64
Tourism Service**	466.70	187.91	5,641.15	4,528.05	1,818.77	16.80	2,175.39	11,333.33
Other Services	667.92	175.16	1,681.72	2,700.64	2,375.70	-	1,331.85	4,099.69
Consumption Loans	5,066.15	2,490.49	21,510.78	22,610.82	19,494.61	289.44	14,216.95	12,671.46
Local Government	-	-	-	-	0.35	-	3.10	-
Others	1.52	864.45	33,300.60	8,065.82	8,648.55	330.79	11,256.05	1,733.84
TOTAL sectorwise	12,681.34	6,401.21	98,571.66	75,205.66	54,493.38	1,346.71	51,671.17	60,841.41

Product Wise

Term Loan	4,280.76	2,645.45	48,457.87	26,622.88	30,921.85	384.10	23,419.34	24,058.86
Overdraft	393.00	101.93	2,092.96	2,313.30	2,741.98	263.10	2,782.23	626.05
Cash Credit Loan	3,351.25	-	8,056.16	9,172.90	3,654.64	-	5,943.84	9,994.33
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	113.57	407.42	1,360.55	918.31	348.67	193.13	1,468.82	763.69
Residential Personal Home Loan (Up to Rs. 30 million)#	1,688.85	1,044.93	15,384.65	12,408.06	6,437.36	239.66	6,983.78	4,749.41
Real Estate Loan	478.30	59.45	8,907.82	7,411.78	2,528.75	57.12	1,614.86	5,228.72
Margin Nature Loan	462.66	265.37	3,802.05	2,547.21	1,833.62	-	1,753.20	2,177.36
Hire Purchase Loan	489.02	293.96	1,774.88	2,160.63	1,010.55	43.15	717.17	917.00
Deprived Sector Loan	628.59	460.80	5,021.02	4,262.68	3,603.22	68.31	2,757.57	3,041.26
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	795.34	1,121.90	3,713.70	7,387.92	1,412.75	98.15	4,230.35	9,284.72
Total Product wise Loan	12,681.34	6,401.21	98,571.66	75,205.66	54,493.38	1,346.71	51,671.17	60,841.41

Collateral Wise

Gold and Silver	442.09	-	1,042.73	1,172.03	1,092.98	-	552.70	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	462.66	-	3,807.04	2,489.01	1,833.62	-	1,762.53	2,177.36
Fixed Deposit Receipts	79.59	32.29	475.00	362.39	319.78	83.24	297.23	248.30
Own	79.59	32.29	475.00	362.39	319.78	83.24	297.23	248.30
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,497.69	5,775.78	88,072.03	66,218.61	49,102.27	1,263.47	43,707.35	57,028.60
Fixed Assets	11,497.69	5,775.78	88,072.03	66,172.35	49,102.27	1,263.47	43,686.41	57,028.60
Current Assets	-	-	-	46.26	-	-	20.94	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	197.80	591.63	4,721.77	4,814.66	2,139.01	-	5,286.45	1,260.37
Government Guarantee	-	-	-	-	0.35	-	8.10	-
Institutional Guarantee	149.88	591.63	1,776.85	4,333.43	1,765.19	-	4,278.78	1,259.57
Personal Guarantee	47.92	-	2,587.15	370.29	356.27	-	929.40	-
Collective Guarantee	-	-	357.78	99.94	17.20	-	66.60	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	11.01	-	-	3.57	-
Credit Card	-	-	-	19.29	-	-	-	-
Others	1.52	1.50	453.09	129.67	5.73	-	64.93	126.78
Total	12,681.34	6,401.21	98,571.66	75,205.66	54,493.38	1,346.71	51,671.17	60,841.41

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,190.64	283.38	320.49	562.01	423.34	151.92	0.00	688.76
Fishery Related	188.08	-	2.43	5.39	-	23.52	-	22.59
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,785.94	137.95	17.03	155.48	64.26	31.87	63.70	190.72
Construction	1,143.36	90.17	-	220.31	783.48	129.89	-	50.00
Electricity,Gas and Water	2,316.42	58.00	-	1.45	-	59.94	-	-
Metal Products, Mach. & Ele. Eqp.	167.70	-	3.96	-	18.57	2.84	-	-
Tras., Com. and Public Utilities	750.35	155.98	0.10	124.99	269.49	163.51	9.03	117.56
Wholesaler & Retailer	5,104.38	468.49	99.74	1,133.17	343.93	156.27	77.40	838.82
Finance, Insurance and Real Estate	6,502.78	82.90	7.22	743.93	570.21	229.21	90.40	367.64
Tourism Service**	3,078.55	192.53	44.08	85.71	201.82	96.58	20.70	248.53
Other Services	2,501.23	76.53	1.95	431.87	107.65	160.18	-	217.59
Consumption Loans	18,414.09	856.05	385.03	2,436.24	1,913.78	1,012.07	218.92	1,498.11
Local Government	-	-	-	-	-	-	33.18	-
Others	17.89	970.44	121.51	25.68	302.42	469.45	1,678.92	2,380.87
TOTAL sectorwise	49,161.42	3,372.43	1,003.54	5,926.24	4,998.96	2,687.25	2,192.25	6,621.18

Product Wise

Term Loan	13,370.11	871.40	335.78	2,705.07	2,357.54	646.36	344.07	3,122.37
Overdraft	2,524.32	42.37	76.54	141.11	182.02	149.74	-	261.90
Cash Credit Loan	4,919.16	208.67	71.92	364.64	88.06	-	-	215.57
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,513.35	121.38	-	282.68	-	194.83	96.65	304.15
Residential Personal Home Loan (Up to Rs. 30 million)#	7,381.62	637.92	-	725.15	963.04	372.28	530.32	781.97
Real Estate Loan	4,551.21	50.00	-	319.73	310.15	145.73	1,027.29	340.18
Margin Nature Loan	2,011.67	89.19	-	139.56	186.19	282.74	26.19	406.85
Hire Purchase Loan	1,083.41	101.22	7.48	145.21	255.20	178.61	120.35	143.90
Deprived Sector Loan	3,657.18	292.56	182.72	540.06	297.96	125.77	33.18	458.78
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,149.41	957.73	329.10	563.03	358.82	591.16	14.20	585.50
Total Product wise Loan	49,161.42	3,372.43	1,003.54	5,926.24	4,998.96	2,687.25	2,192.25	6,621.18

Collateral Wise

Gold and Silver	291.91	116.77	84.04	383.23	161.97	-	-	77.31
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,011.67	89.19	-	139.56	-	-	26.19	406.85
Fixed Deposit Receipts	311.33	15.21	16.49	42.45	45.29	54.38	0.05	50.12
Own	311.33	15.21	16.49	42.45	45.29	54.38	0.05	50.12
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,892.88	2,128.90	903.00	4,890.78	4,361.52	2,240.37	403.82	5,912.72
Fixed Assets	45,892.88	2,128.90	903.00	4,890.78	4,361.52	2,240.37	403.82	5,912.72
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	621.81	32.90	-	470.22	243.99	105.33	83.27	174.18
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	349.52	32.90	-	414.58	105.32	79.84	-	27.78
Personal Guarantee	255.10	-	-	55.64	138.66	25.49	50.09	146.40
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	31.83	989.46	-	-	186.19	287.17	1,678.92	-
Total	49,161.42	3,372.43	1,003.54	5,926.24	4,998.96	2,687.25	2,192.25	6,621.18

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	496.58	542.71	368.37	525.84	544.71	356.20	295.62	514.29
Fishery Related	8.77	29.66	31.38	45.94	-	14.47	22.03	26.87
Mining Related	10.00	-	-	-	-	-	28.81	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	549.66	135.24	357.20	269.53	171.51	359.11	155.98	24.57
Construction	321.36	188.28	429.93	299.87	-	120.19	286.65	10.70
Electricity,Gas and Water	88.04	-	30.01	8.32	-	-	65.36	-
Metal Products, Mach. & Ele. Eqp.	309.24	33.48	25.17	22.17	-	70.30	86.95	19.47
Tras., Com. and Public Utilities	721.37	58.19	71.64	42.34	-	156.59	204.79	-
Wholesaler & Retailer	1,385.51	486.71	318.90	977.32	1,020.13	1,146.39	468.92	472.29
Finance, Insurance and Real Estate	911.89	1,376.83	324.48	752.33	157.29	557.73	168.78	91.50
Tourism Service**	852.51	279.66	65.93	57.13	129.32	456.74	55.29	31.85
Other Services	415.82	531.11	14.92	134.09	-	125.67	65.25	0.00
Consumption Loans	3,055.87	1,422.92	1,316.40	1,980.45	13.85	2,068.53	1,706.94	804.07
Local Government	-	-	-	-	-	-	-	-
Others	143.97	1,308.44	844.78	40.12	472.87	85.89	1,352.46	17.30
TOTAL sectorwise	9,270.59	6,393.24	4,199.13	5,155.45	2,509.68	5,517.80	4,963.83	2,012.91

Product Wise

Term Loan	1,677.29	1,224.58	328.19	539.25	86.27	2,353.76	1,637.96	665.71
Overdraft	-	426.39	416.52	261.17	325.74	92.41	96.63	237.69
Cash Credit Loan	-	83.13	333.04	-	1,060.47	810.69	255.42	270.66
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,424.27	207.66	52.98	80.70	-	204.07	481.99	32.30
Residential Personal Home Loan (Up to Rs. 30 million)#	571.47	747.65	841.73	335.55	5.27	578.08	750.98	30.47
Real Estate Loan	614.26	1,417.96	321.96	664.17	107.60	539.80	165.57	62.88
Margin Nature Loan	204.34	470.62	226.15	170.28	-	37.19	185.51	4.30
Hire Purchase Loan	1,155.14	43.93	132.11	105.45	-	413.99	153.00	2.90
Deprived Sector Loan	408.66	145.76	304.07	256.76	115.64	339.97	113.65	109.12
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,215.16	1,625.55	1,242.37	2,742.13	808.69	147.84	1,123.12	596.89
Total Product wise Loan	9,270.59	6,393.24	4,199.13	5,155.45	2,509.68	5,517.80	4,963.83	2,012.91

Collateral Wise

Gold and Silver	733.22	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	223.73	470.62	228.19	170.28	-	37.19	185.51	-
Fixed Deposit Receipts	108.05	51.23	49.47	44.76	8.58	83.65	25.72	29.10
Own	108.05	51.23	49.47	44.76	8.58	83.65	25.72	29.10
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,632.76	5,790.71	3,798.19	4,728.26	107.60	5,317.30	4,653.15	1,969.07
Fixed Assets	7,632.76	5,790.71	3,798.19	4,716.87	107.60	5,317.30	4,653.15	1,969.07
Current Assets	-	-	-	11.38	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	4.30
Domestic Bills	-	-	-	-	-	-	-	4.30
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	478.35	80.68	123.24	212.16	-	79.66	88.39	10.45
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	220.05	80.68	0.98	109.73	-	15.34	85.13	0.09
Personal Guarantee	258.30	-	117.26	102.42	-	64.32	3.21	10.36
Collective Guarantee	-	-	-	-	-	-	0.05	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	94.49	-	0.03	-	2,393.50	-	11.07	-
Total	9,270.59	6,393.24	4,199.13	5,155.45	2,509.68	5,517.80	4,963.83	2,012.91

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	222.07	49.19	226.63	1,061.94	748.52	518.54
Fishery Related	1.50	-	9.78	55.95	11.63	33.57
Mining Related	-	-	0.87	12.85	51.99	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	6.25	199.99	113.29	909.80	497.80	609.49
Construction	152.90	-	444.55	398.17	-	329.21
Electricity, Gas and Water	1.89	-	4.44	134.80	18.71	26.30
Metal Products, Mach. & Ele. Eqp.	11.90	-	13.32	82.07	37.61	101.28
Tras., Com. and Public Utilities	153.71	2.94	11.59	278.13	127.23	597.26
Wholesaler & Retailer	157.72	68.51	519.84	2,370.24	2,308.33	1,359.14
Finance, Insurance and Real Estate	277.60	-	306.68	2,407.59	3,516.62	644.75
Tourism Service**	51.01	37.24	221.77	1,490.65	469.56	455.22
Other Services	38.12	-	73.24	983.43	510.61	205.32
Consumption Loans	813.42	1.55	1,230.00	5,230.39	7,982.38	2,561.13
Local Government	2.63	-	-	-	-	-
Others	142.67	304.11	2,165.48	1,724.34	3,310.09	9.58
TOTAL sectorwise	2,033.39	663.53	5,341.49	17,140.35	19,591.09	7,450.80

Product Wise

Term Loan	888.68	345.91	455.06	8,207.87	6,432.32	2,957.57
Overdraft	90.22	-	-	820.16	1,142.58	50.15
Cash Credit Loan	184.68	108.00	-	2,769.08	728.89	902.31
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	196.57	98.00	414.41	307.51
Residential Personal Home Loan (Up to Rs. 30 million)#	254.72	-	1,146.80	1,826.50	6,061.96	979.13
Real Estate Loan	145.83	191.51	309.52	2,048.75	3,052.20	632.13
Margin Nature Loan	84.06	-	376.69	465.60	662.57	219.88
Hire Purchase Loan	154.93	-	51.13	414.58	108.87	487.38
Deprived Sector Loan	188.79	-	195.59	328.65	751.84	351.88
Bills Purchased	-	-	-	-	-	-
Other Product	41.47	18.11	2,610.13	161.17	235.44	562.86
Total Product wise Loan	2,033.39	663.53	5,341.49	17,140.35	19,591.09	7,450.80

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	84.06	-	-	465.60	662.59	-
Fixed Deposit Receipts	41.78	-	39.70	144.46	112.12	100.28
Own	41.78	-	39.70	144.46	112.12	100.28
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,729.45	663.53	4,873.87	16,252.58	17,843.12	6,977.60
Fixed Assets	1,729.45	663.53	4,873.87	16,252.58	17,843.12	6,977.60
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	178.10	-	45.54	270.57	973.25	153.04
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	91.86	-	44.79	137.25	404.04	52.40
Personal Guarantee	80.62	-	0.75	133.32	569.21	100.63
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	2.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	382.39	7.14	-	219.88
Total	2,033.39	663.53	5,341.49	17,140.35	19,591.09	7,450.80

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% change		
		2023	2024	2025	2025	2025			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	59,480	63,015	69,040	76,599	76,623	5.94	9.56	0.03
	a. Paid-up Capital	34,388	35,835	38,429	38,452	38,452	4.21	7.24	0.00
	b. Statutory Reserves	11,190	12,274	13,620	14,284	14,285	9.69	10.96	0.01
	c. Retained Earning	6,645	4,076	2,639	8,842	8,792	-38.66	-35.24	-0.56
	d. Others Reserves	7,258	10,830	14,351	15,022	15,093	49.22	32.51	0.48
2	BORROWINGS	214,238	230,746	239,468	233,240	215,155	7.71	3.78	-7.75
	a. NRB	7,944	6,221	544	7,234	6,516	-21.69	-91.26	-9.93
	b. Others	206,294	224,525	238,924	226,005	208,639	8.84	6.41	-7.68
3	DEPOSITS	167,093	176,661	199,756	204,924	206,065	5.73	13.07	0.56
4	BILLS PAYABLE	27	41	19	16	19	52.50	-54.97	21.64
5	OTHER LIABILITIES	46,185	56,740	61,892	69,977	73,476	22.85	9.08	5.00
	a. Loan Loss Provision	18,383	21,865	24,267	29,936	31,087	18.94	10.99	3.84
	b. Interest Suspense a/c	6,921	11,557	13,601	14,789	15,399	66.98	17.68	4.12
	c. Others	20,881	23,318	24,024	25,252	26,990	11.67	3.03	6.88
6	RECONCILIATION A/c	15,568	19,691	19,387	20,242	19,992	26.48	-1.54	-1.24
7	PROFIT & LOSS A/c	5,191	6,837	8,876	2,010	2,246	31.70	29.83	11.73
	Total	507,782	553,731	598,438	607,008	593,575	9.05	8.07	-2.21
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	42,711	29,677	28.29	23.06	-30.52
	a. Cash Balance	494	424	325	337	411	-14.19	-23.32	21.75
	b. Bank Balance	17,249	22,748	30,375	28,515	19,353	31.88	33.53	-32.13
	c. Money at Call	9,220	11,420	11,867	13,858	9,913	23.86	3.92	-28.47
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,079	1,267	-8.52	11.33	17.43
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	9,637	9,548	11.34	2.16	-0.93
4	LOANS & ADVANCES	432,237	455,853	489,673	495,481	494,340	5.46	7.42	-0.23
	Institutional	72,928	59,060	48,804	44,916	43,972	-19.02	-17.36	-2.10
	Individual	359,310	396,793	440,869	450,565	450,368	10.43	11.11	-0.04
5	FIXED ASSETS	3,258	4,150	4,535	4,683	4,583	27.38	9.28	-2.13
6	OTHER ASSETS	20,078	28,488	30,297	32,974	33,828	41.89	6.35	2.59
7	EXPENSES NOT WRITTEN OFF	39	0	1	1	0	-98.73	181.63	-76.27
8	NON BANKING ASSETS	1	5	7	9	9	279.10	35.43	0.23
9	RECONCILIATION A/c	14,809	19,991	20,277	20,287	20,005	34.99	1.43	-1.39
10	PROFIT & LOSS A/c	1,054	461	581	146	319	-56.22	25.91	118.08
	Total	507,782	553,731	598,438	607,008	593,575	9.05	8.07	-2.21
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	7,667	10,135	-7.10	-8.24	32.19
2	COMMISSION/FEE EXPENSES	45	15	25	1	2	-66.55	67.07	64.67
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	3,973	5,119	-0.83	11.95	28.85
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	1,122	1,494	-8.72	10.31	33.10
5	NON OPERATING EXPENSES	14	64	48	3	3	352.21	-25.03	18.03
6	PROVISION FOR RISK	25,658	26,976	26,315	5,350	7,552	5.14	-2.45	41.16
7	LOAN WRITTEN OFF	123	155	41	190	190	25.59	-73.26	0.00
8	EXTRAORDINARY EXPENSES	0	1	0	0	0	769.89	-58.00	0.00
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	292	347	28.78	34.92	18.80
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	913	1,045	20.37	51.14	14.47
11	NET PROFIT	4,783	6,717	8,931	1,977	2,221	40.44	32.96	12.34
	TOTAL EXPENSES	87,444	89,095	91,522	21,489	28,109	1.89	2.72	30.81
Income									
1	INTEREST INCOME	61,707	58,836	62,791	15,929	20,940	-4.65	6.72	31.46
2	COMMISSION & DISCOUNT	618	762	1,282	376	517	23.33	68.24	37.67
3	OTHER OPERATING INCOME	3,971	4,275	4,294	727	917	7.65	0.45	26.10
4	NON OPERATING INCOME	158	146	130	26	37	-7.46	-11.05	44.76
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	4,305	5,416	16.03	-9.01	25.80
6	RECOVERY FOR WRITE BACK	4	17	17	13	14	300.14	-1.53	4.77
7	INCOME FOR EXTRA ORDINARY EXPENSES	113	118	79	-	-	5.22	-33.51	0.00
8	NET LOSS	646	342	549	113	269	-47.01	60.33	137.56
	TOTAL INCOME	88,416	89,095	91,522	21,489	28,109	0.77	2.72	30.81
Miscellaneous Information									
	No. of Total Staffs	22,493	21,727	21,717	21,920	21,845	-3.41	-0.05	-0.34
	No. of Total Branches	5,128	5,051	5,004	4,986	4,987	-1.50	-0.93	0.02
	No. of Total Centers	445,666	459,319	473,465	473,130	474,963	3.06	3.08	0.39
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,491,727	1,483,529	1.80	4.43	-0.55
	No. of Total Passive Groups	19,043	19,857	38,277	38,602	38,807	4.28	92.76	0.53
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,283,482	6,379,664	-0.34	3.77	1.53
	No. of Total Passive Members	528,082	534,348	802,163	796,496	832,576	1.19	50.12	4.53
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,707,669	2,703,650	-10.75	1.62	-0.15
	No. of Total Overdue Borrowers	587,163	689,852	624,835	756,404	812,942	17.49	-9.42	7.47
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,238,585	6,272,147	-0.39	2.79	0.54
	Total Saving Amount (Rs million)	167,027	177,049	199,756	204,948	206,065	6.00	12.83	0.54

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	25,704.06
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,551.33
	e. Share Premium	-
	f. Retained Earning	2,021.96
	g. Others Reserves Fund	530.77
2	BORROWINGS	7,439.81
	a. NRB	-
	b. Interbank Borrowing	150.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,922.50
	a. Current	492.20
	Domestic	492.20
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	0.31
	Domestic	0.31
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,677.44
	1. Sundry Creditors	-
	2. Loan Loss Provision	685.76
	3. Interest Suspense a/c	-
	4. Others	991.68
6	Reconciliation A/c	-
7	Profit & Loss A/c	284.30
TOTAL Liabilities		43,028.12
Assets		
1	LIQUID FUNDS	152.53
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	152.50
	1. In Nepal Rastra Bank	141.10
	Domestic Currency	141.10
	Foreign Currency	-
	2. "A" Class Licensed Institution	11.40
	Domestic Currency	11.40
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	9,738.38
	a. Govt. Securities	9,738.38
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,433.65
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,433.65
4	LOANS & ADVANCES (Including Bills Purchased)	26,805.60
4.1	LOANS & ADVANCES	26,805.60
	a. Infrastructure Project	26,805.60
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	178.12
7	OTHER ASSETS	719.84
	a. Accrued Interest:	542.92
	Financial Institutions	-
	Government Enterprises	85.51
	Private Sector	457.41
	b. Staff Loans / Adv.	127.85
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	49.06
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
TOTAL ASSETS		43,028.12

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	328.45
1.1 On Deposit Liabilities	170.89
1.2 On Borrowing	157.56
2. Commission Expense	0.01
3. Staff Expense	24.83
4. Office Operating Expenses	26.51
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	26.39
7.1 Loan loss Provision	26.39
7.1.1 General Loan loss Provision	26.39
7.1.1.1 Pass Loan Loss Provision	26.39
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	-
9. Provision for Staff Bonus	45.15
10. Provision for Income Tax	122.08
11. Others	-
12. Net Profit	284.30
Total Expenses	857.73

Income

1. Interest Income	839.09
1.1 On Loans and Advances	675.01
1.2 On Investment	106.80
1.2.1 Government Bonds	106.80
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	57.28
2. Commission and Discount	13.77
2.1 Bills Purchase and Discount	-
2.2 Commission	13.77
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	0.06
6. Write Back from Provisions for loss	4.82
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	857.73

Districtwise List of Banks and Financial Institutions Branches (Kartik, 2082)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	140	54	12	206	998,054	4,845
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	181	61	5	247	1,148,156	4,648
10	Koshi	Sunsari	135	39	13	187	926,962	4,957
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	6	-	26	175,298	6,742
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		765	196	36	997	4,961,412	4,976
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	84	12	3	99	739,953	7,474
17	Madhesh	Dhanusa	89	8	13	110	867,747	7,889
18	Madhesh	Mahottari	65	8	10	83	706,994	8,518
19	Madhesh	Sarlahi	83	15	9	107	862,470	8,060
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		586	86	53	725	6,114,600	8,434
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	16	1	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	937	149	49	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	236	33	17	286	551,667	1,929
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	165	53	18	236	719,859	3,050
	Total		1,843	332	110	2,285	6,116,866	2,677
36	Gandaki	Gorkha	45	6	3	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	45	6	2	53	155,852	2,941
39	Gandaki	Kaski	204	77	19	300	600,051	2,000
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	46	27	2	75	253,024	3,374
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	70	24	8	102	378,079	3,707
	Total		610	191	36	837	2,466,427	2,947

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	76	28	326	1,121,957	3,442
50	Lumbini	Kapilbastu	86	18	6	110	682,961	6,209
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	21	13	-	34	232,019	6,824
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	91	39	3	133	674,993	5,075
56	Lumbini	Banke	82	29	7	118	603,194	5,112
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			748	256	47	1,051	5,122,078	4,874
59	Karnali	Rukum West	22	2	1	25	166,740	6,670
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	57	10	1	68	415,126	6,105
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			218	21	3	242	1,688,412	6,977
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	133	30	5	168	904,666	5,385
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			334	52	6	392	2,694,783	6,874
Grand Total			5,104	1,134	291	6,529	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	17	51	1	106
No. of Branches [^]	5,104	1,134	291	4,987		11,516
Population per Branch [*] (Served by A, B and C class BFI's)						4,467
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,533

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	765	196	36	856	997	1,853
Madhesh	586	86	53	1,033	725	1,758
Bagmati	1,843	332	110	750	2,285	3,035
Gandaki	610	191	36	561	837	1,398
Lumbini	748	256	47	1,096	1,051	2,147
Karnali	218	21	3	237	242	479
Sudur Paschim	334	52	6	454	392	846
Total	5,104	1,134	291	4,987	6,529	11,516

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

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

\$ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	76,563.42	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	202,471.53
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12	12.97	58,902.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26	12.24	4,269,821.78

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)		Kartik, 2082 (Mid Nov, 2025)	
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	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	2.98	2,598,972.12
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	5.41	2,966,242.40
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	3.83	562,733.13
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	3.91	1,031,736.37
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	4.90	608,289.30
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	9.00	763,483.60
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	0.88	548,693.30
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	2.35	2,370.67
6	Non interest bearing deposits	-	381,737.58	-	399,944.62	-	518,314.49	-	406,311.34	-	429,688.73	-	474,211.20	-	437,921.07
6.1	Current	-	339,735.87	-	356,067.67	-	477,031.54	-	364,781.92	-	388,767.43	-	432,668.43	-	394,588.19
6.2	Margin	-	41,209.24	-	42,512.68	-	39,974.05	-	40,537.59	-	40,295.67	-	40,842.27	-	41,482.78
6.3	Other	-	792.47	-	1,364.27	-	1,308.89	-	991.83	-	625.62	-	700.50	-	1,850.10
	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	3.74	6,554,199.56

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)		Kartik, 2082 (Mid Nov, 2025)	
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	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	6.92	307,781.22
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	6.82	14,272.01
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	7.08	10,748.11
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	7.04	282,756.67
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	7.08	580,338.16
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	7.68	210,679.03
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	7.25	447,132.18
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.01	69,106.91	7.90	70,097.22	7.78	67,936.89	7.65	67,942.56	7.49	70,277.82	7.35	69,965.15	7.13	70,559.68
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	7.36	69,181.55
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	7.31	947,997.98
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	6.78	358,266.88
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	7.29	219,716.74
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	7.43	203,786.65
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	8.12	982,434.91
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	3.50	1,186.63
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	8.07	249,805.59
	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	7.38	4,956,643.98

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)		Kartik, 2082 (Mid Nov, 2025)	
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	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	7.45	1,832,571.10
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	8.04	83,064.87
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	7.37	599,784.53
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	7.15	72,651.69
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	6.96	815,683.25
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	7.78	343,411.88
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	7.68	225,918.87
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	7.40	123,513.16
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	7.82	114,870.58
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	6.35	239,237.21
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	8.06	11,924.93
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	8.08	493,901.60
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08	7.38	4,956,643.98

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Nov, 2025)**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Mega Bank Limited	NIMB
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Everest Bank Limited	EBL
9	NIC ASIA Bank Limited	NIC	10	Machhapuchchhre Bank Limited	MBL
11	Kumari Bank Limited	Kumari	12	Laxmi Sunrise Limited	Laxmi
13	Siddhartha Bank Limited	SBL	14	Agriculture Development Bank	ADBNL
15	Global IME Bank Limited	Global	16	Citizens Bank International Limited	Citizen
17	Prime Commercial Bank Limited	Prime	18	NMB Bank Limited	NMB
19	Prabhu Bank Limited	Prabhu	20	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Karnali Development Bank Limited	Karnali	4	Shangrila Development Bank Limited	Shangrila
5	Excel Development Bank Limited	Excel	6	Miteri Development Bank Limited	Miteri
7	Muktinath Bikas Bank Limited	Mukti	8	Garima Bikas Bank Limited	Garima
9	Kamana Sewa Bikash Bank Limited	Kamana	10	Corporate Development Bank Limited	Corporate
11	Jyoti Bikas Bank Limited	Jyoti	12	Shine Resunga Development Bank Limited	Shine
13	Lumbini Bikas Bank Limited	LumbiniDB	14	Sindhu Bikas Bank Limited	Sindhu
15	Salapa Bikas Bank Limited	Salapa	16	Saptakoshi Development Bank Limited	saptakoshi
17	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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