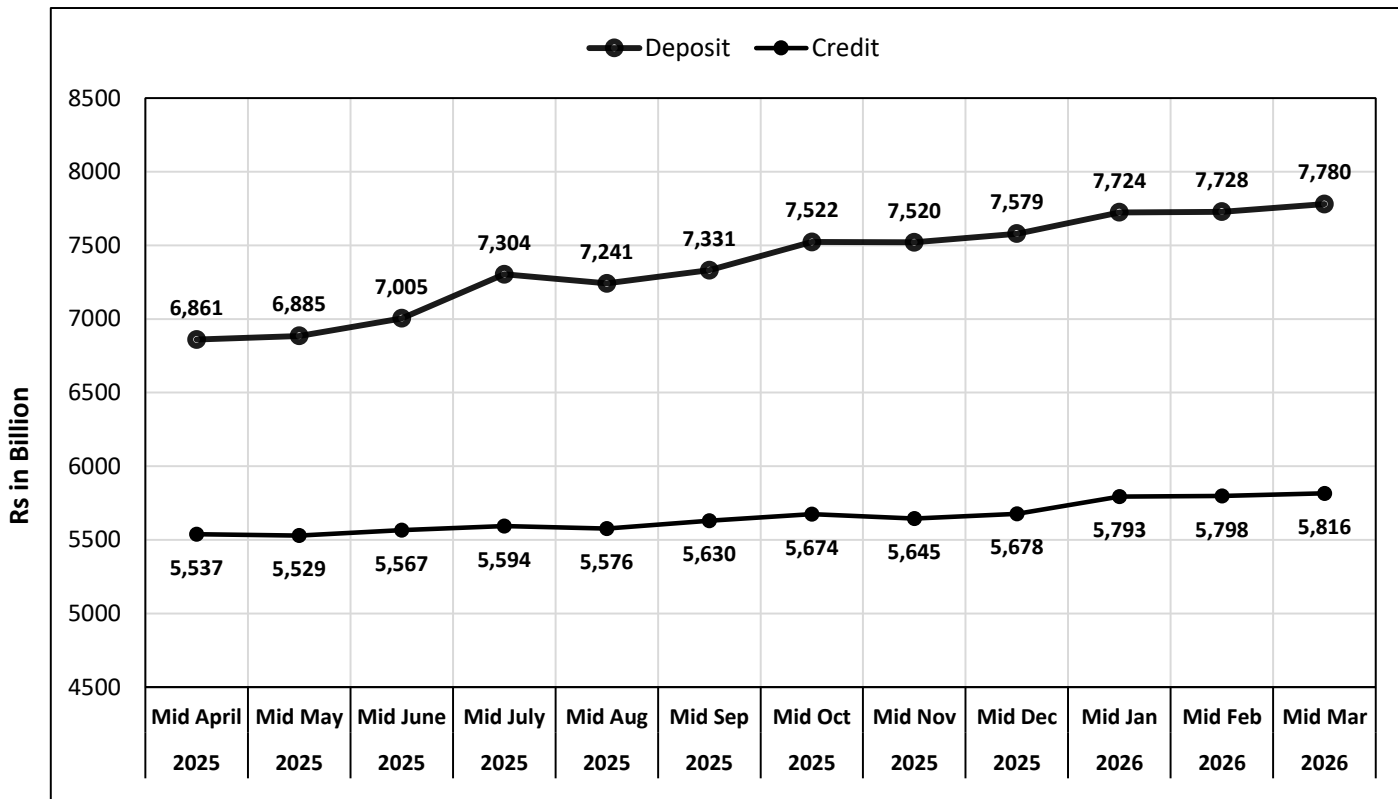


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2082 Fagun
(Mid-Mar, 2026)

Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	19
7. Profit & Loss Account	
a. Commercial Banks	20
b. Development Banks	23
c. Finance Companies	26
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	28
b. Development Banks	31
c. Finance Companies	33
9. Micro-Finance Financial Institutions	
a. Major Financial Indicators	34
b. Statement of Assets and Liabilities	34
c. Profit & Loss Account	34
9. Infrastructure Development Bank	
a. Statement of Assets and Liabilities	35
b. Profit & Loss Account	36
10. Districtwise Branch List	37
11. Interest Rate Structure of Commercial Banks	39
Annexure	
1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

- 5 All the amount in this report are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.
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 Fagun End, 2082 (Mid-Mar, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	114.84	10.31	2.25	127.39
2	Total Credit/GDP	84.71	8.82	1.71	95.23
3	Total Credit/ Total Deposit**	73.76	85.54	76.05	74.76
4	CD Ratio*	73.05	85.07	76.21	74.07
5	Fixed Deposit/Total Deposit	39.87	36.18	59.69	39.92
6	Saving Deposit/Total Deposit	43.44	52.24	28.91	43.90
7	Current Deposit/Total Deposit	7.24	2.52	1.09	6.75
8	Call Deposit/Total Deposit	8.69	9.00	10.24	8.74
9	NPL/ Total Loan [^]	5.26	5.75	11.86	5.42
10	Total LLP /Total Loan	5.75	5.68	11.25	5.84
11	Deprived Sector Loan/Total Loan ^{\$^}	5.20	6.06	5.94	5.29
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.76	6.21	6.60	7.62
2	Investment in Gov. Securities/Total Deposit	15.28	13.19	11.79	15.05
3	Total Liquid Assets/Total Deposit [#]	36.15	26.04	35.39	35.32
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.53	10.49	10.24	9.61
2	Total Capital/RWA	12.56	13.45	12.91	12.64
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,068	1,123	292	6,483
3	No. of Deposit Accounts	53,221,125	7,760,777	1,078,320	62,060,222
4	No. of Loan Accounts	1,696,573	267,581	75,994	2,040,148
5	No. of Branchless Banking Centers	743	4	-	747
6	No. of Branchless Banking Customers	267,022	547	-	267,569
7	No. of Mobile Banking Customers	25,250,280	3,886,482	326,777	29,463,539
8	No. of Internet Banking Customers	1,745,370	609,092	20,128	2,374,590
9	No. of ATMs	4,886	339	37	5,262
10	No. of Debit Cards	12,782,738	1,340,017	82,835	14,205,590
11	No. of Credit Cards	326,470	4,524	538	331,532
12	No. of Prepaid Cards	274,017	4,573	-	278,590
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.45			
	(a) Saving	2.92			
	(b) Fixed	5.11			
	(c) Call	0.73			
2	Wt. Avg Interest Rate on Credit	6.90			

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 Poush end of FY2082/83 (2025/26)

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

*CD Ratio =

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

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

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	683,127	728,713	775,395	820,621	824,516	6.67	6.41	0.47
a. Paid-up Capital	425,052	436,408	443,682	463,797	467,328	2.67	1.67	0.76
b. Statutory Reserves	138,151	150,114	162,782	173,068	173,105	8.66	8.44	0.02
c. Retained Earning	(6,633)	(21,577)	(31,473)	(34,523)	(37,040)	225.30	45.86	7.29
d. Others Reserves	126,558	163,767	200,403	218,279	221,122	29.40	22.37	1.30
2 BORROWINGS	255,302	240,886	235,077	226,399	228,432	-5.65	-2.41	0.90
a. NRB	2,022	393	433	542	542	-80.57	10.31	0.00
b. "A"Class Licensed Institution	18,993	6,970	9,133	13,144	15,365	-63.30	31.04	16.89
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	18,248	17,848	-25.04	-31.11	-2.19
d. Other Financial Ins.	6,467	8,037	7,243	3,944	3,655	24.27	-9.88	-7.34
e. Bonds and Securities	163,416	177,211	185,012	190,522	191,023	8.44	4.40	0.26
3 DEPOSITS	5,771,238	6,495,583	7,303,531	7,727,990	7,780,151	12.55	12.44	0.67
a. Current	454,049	381,824	527,894	509,250	525,098	-15.91	38.26	3.11
b. Savings	1,519,064	1,954,389	2,673,443	3,295,907	3,415,380	28.66	36.79	3.62
c. Fixed	3,359,257	3,642,837	3,506,979	3,199,917	3,105,822	8.44	-3.73	-2.94
d. Call Deposits	390,785	472,514	547,192	670,115	680,143	20.91	15.80	1.50
e. Others	48,082	44,019	48,023	52,802	53,707	-8.45	9.10	1.71
4 Bills Payable	3,189	3,117	3,242	6,657	4,509	-2.25	4.03	-32.27
5 Other Liabilities	502,666	598,080	710,107	804,932	841,305	18.98	18.73	4.52
1. Loan Loss Provision	168,124	230,012	285,008	338,110	339,611	36.81	23.91	0.44
2. Interest Suspense a/c	28,910	28,409	56,087	66,702	69,909	-1.73	97.43	4.81
3. Others	305,633	339,659	369,012	400,121	431,785	11.13	8.64	7.91
6 Reconciliation A/c	471	3,179	4,343	541	629	574.99	36.58	16.37
7 Profit & Loss A/c	75,002	61,825	69,866	36,578	42,348	-17.57	13.01	15.77
TOTAL	7,290,996	8,131,382	9,101,560	9,623,719	9,721,889	11.53	11.93	1.02
Assets								
1 LIQUID FUNDS	533,958	553,205	647,262	631,538	656,999	3.60	17.00	4.03
a. Cash Balance	102,134	103,855	101,206	90,640	93,610	1.69	-2.55	3.28
Nepalese Notes & Coins	99,262	100,579	97,078	85,483	88,444	1.33	-3.48	3.46
Foreign Currency	2,871	3,277	4,128	5,157	5,166	14.11	25.98	0.17
b. Bank Balance	362,361	378,811	483,070	473,185	499,031	4.54	27.52	5.46
1. In Nepal Rastra Bank	288,687	330,452	385,908	355,479	376,373	14.47	16.78	5.88
2. "A"Class Licensed Institution	23,870	17,711	58,265	60,494	68,871	-25.80	228.99	13.85
3. Other Financial Ins.	2,939	1,621	1,428	756	900	-44.86	-11.87	19.02
4. In Foreign banks	46,865	29,028	37,468	56,456	52,887	-38.06	29.08	-6.32
c. Money at Call	69,463	70,539	62,986	67,713	64,357	1.55	-10.71	-4.96
2 INVESTMENTS	1,049,633	1,471,177	1,743,212	1,912,175	1,913,788	40.16	18.49	0.08
a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,189,884	1,170,920	13.06	0.70	-1.59
b. Others	19,827	306,882	570,793	722,291	742,868	1447.82	86.00	2.85
3 SHARE & OTHER INVESTMENT	251,757	275,676	365,368	458,762	478,284	9.50	32.54	4.26
4 LOANS & ADVANCES (Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,796,647	5,814,735	5.97	8.18	0.31
4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,785,864	5,804,407	5.91	8.13	0.32
a. Private Sector	4,687,782	4,952,707	5,355,346	5,572,948	5,593,551	5.65	8.13	0.37
b. Financial Institutions	183,328	202,802	222,405	209,120	206,394	10.62	9.67	-1.30
c. Government Organizations	2,697	6,202	3,450	3,796	4,462	129.96	-44.36	17.53
4.2 BILLS PURCHASED	3,600	6,954	10,086	10,783	10,327	93.16	45.03	-4.23
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,513	1,443	92.13	73.06	-4.61
6 FIXED ASSETS	136,783	145,320	152,824	153,231	153,284	6.24	5.16	0.03
7 OTHER ASSETS	417,472	476,248	546,869	614,928	644,619	14.08	14.83	4.83
a. Accrued Interests	244,588	282,704	315,816	368,000	386,555	15.58	11.71	5.04
b. Others	172,884	193,544	231,053	246,928	258,064	11.95	19.38	4.51
8 Expenses not Written off	364	1,004	46	34	34	175.67	-95.45	0.00
9 Non Banking Assets	18,689	35,509	50,551	51,205	51,330	90.01	42.36	0.24
10 Reconciliation Account	2,304	2,550	10	3,312	7,022	10.66	-99.60	112.05
11 Profit & Loss A/c	1,831	497	1,481	373	351	-72.86	198.06	-6.03
TOTAL	7,290,996	8,131,382	9,101,560	9,623,719	9,721,889	11.53	11.93	1.02

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	611,312	652,888	697,778	739,175	743,441	6.80	6.88	0.58
a. Paid-up Capital	369,857	379,020	385,327	402,728	406,228	2.48	1.66	0.87
b. Statutory Reserves	126,035	137,000	148,046	157,054	157,048	8.70	8.06	0.00
c. Retained Earning	(1,180)	(13,948)	(19,371)	(19,048)	(21,385)	1082.50	38.88	12.27
d. Others Reserves	116,599	150,815	183,775	198,441	201,550	29.34	21.85	1.57
2 BORROWINGS	243,416	231,919	225,206	216,241	217,773	-4.72	-2.89	0.71
a. NRB	1,674	393	433	542	542	-76.53	10.31	0.00
b. "A"Class Licensed Institution	16,193	6,970	8,433	13,144	15,365	-56.96	21.00	16.89
c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	18,248	17,848	-25.04	-31.11	-2.19
d. Other Financial Ins.	6,164	7,558	6,806	3,519	3,230	22.61	-9.95	-8.22
e. Bonds and Securities	154,982	168,723	176,277	180,787	180,789	8.87	4.48	0.00
3 DEPOSITS	5,086,244	5,756,809	6,541,650	6,963,046	7,013,267	13.18	13.63	0.72
a. Current	441,571	368,702	508,974	492,325	507,706	-16.50	38.04	3.12
b. Savings	1,366,476	1,752,143	2,391,430	2,937,668	3,046,746	28.22	36.49	3.71
c. Fixed	2,898,148	3,177,768	3,112,938	2,880,578	2,796,121	9.65	-2.04	-2.93
d. Call Deposits	333,864	415,610	481,153	600,747	609,414	24.49	15.77	1.44
e. Others	46,186	42,586	47,156	51,728	53,280	-7.79	10.73	3.00
4 Bills Payable	3,163	3,095	3,230	6,649	4,481	-2.15	4.34	-32.60
5 Other Liabilities	453,119	538,952	636,043	727,215	761,469	18.94	18.01	4.71
1. Loan Loss Provision	147,603	201,267	246,562	295,972	297,295	36.36	22.50	0.45
2. Interest Suspense a/c	18,049	15,809	41,966	51,024	53,750	-12.41	165.45	5.34
3. Others	287,467	321,875	347,515	380,219	410,424	11.97	7.97	7.94
6 Reconciliation A/c	470	3,177	4,315	509	612	576.23	35.80	20.25
7 Profit & Loss A/c	68,213	55,901	62,713	32,633	37,811	-18.05	12.19	15.86
TOTAL	6,465,937	7,242,741	8,170,934	8,685,468	8,778,855	12.01	12.82	1.08

Assets

1 LIQUID FUNDS	450,799	477,887	574,754	570,447	594,421	6.01	20.27	4.20
a. Cash Balance	92,853	95,352	92,517	82,636	85,586	2.69	-2.97	3.57
Nepalese Notes & Coins	90,215	92,309	88,822	77,936	80,934	2.32	-3.78	3.85
Foreign Currency	2,638	3,043	3,695	4,700	4,652	15.33	21.43	-1.03
b. Bank Balance	324,727	340,981	437,981	433,515	458,909	5.01	28.45	5.86
1. In Nepal Rastra Bank	263,539	301,463	353,434	323,802	344,192	14.39	17.24	6.30
2. "A"Class Licensed Institution	14,124	10,338	47,060	53,219	61,791	-26.80	355.19	16.11
3. Other Financial Ins.	201	153	24	43	43	-23.51	-84.63	0.00
4. In Foreign banks	46,864	29,026	37,463	56,451	52,882	-38.06	29.07	-6.32
c. Money at Call	33,219	41,554	44,257	54,295	49,926	25.09	6.50	-8.05
2 INVESTMENTS	937,730	1,330,657	1,599,985	1,761,655	1,768,567	41.90	20.24	0.39
a. Govt. Securities	918,942	1,049,313	1,070,576	1,087,685	1,071,711	14.19	2.03	-1.47
b. Others	18,788	281,344	529,409	673,969	696,856	1397.43	88.17	3.40
3 SHARE & OTHER INVESTMENT	238,878	262,629	349,567	441,479	456,885	9.94	33.10	3.49
4 LOANS & ADVANCES (Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,156,002	5,171,760	5.91	8.60	0.31
4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,145,219	5,161,433	5.84	8.55	0.32
a. Private Sector	4,149,539	4,381,897	4,749,763	4,949,645	4,967,610	5.60	8.40	0.36
b. Financial Institutions	156,762	172,496	197,193	191,778	189,361	10.04	14.32	-1.26
c. Government Organizations	2,690	6,194	3,450	3,796	4,462	130.31	-44.30	17.53
4.2 BILLS PURCHASED	3,600	6,954	10,086	10,783	10,327	93.16	45.03	-4.23
5 LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,513	1,443	92.13	73.06	-4.61
6 FIXED ASSETS	124,602	132,130	137,527	137,552	137,595	6.04	4.08	0.03
7 OTHER ASSETS	381,570	436,640	503,140	570,035	597,666	14.43	15.23	4.85
a. Accrued Interests	218,341	255,668	289,037	337,848	354,489	17.10	13.05	4.93
b. Others	163,228	180,972	214,102	232,187	243,177	10.87	18.31	4.73
8 Expenses not Written off	363	1,003	45	30	30	176.18	-95.47	0.00
9 Non Banking Assets	15,306	30,176	42,773	43,445	43,476	97.15	41.75	0.07
10 Reconciliation Account	2,301	2,547	-	3,311	7,010	10.70	-100.00	111.72
11 Profit & Loss A/c	1,001	-	-	-	-	-100.00	0.00	0.00
TOTAL	6,465,937	7,242,741	8,170,934	8,685,468	8,778,855	12.01	12.82	1.08

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	52,784	57,742	60,146	63,090	62,996	9.39	4.16	-0.15
a. Paid-up Capital	40,207	42,171	43,055	45,753	45,783	4.88	2.10	0.07
b. Statutory Reserves	8,341	9,318	10,724	11,700	11,770	11.72	15.08	0.60
c. Retained Earning	(355)	(878)	(3,457)	(6,084)	(6,184)	147.43	293.66	1.65
d. Others Reserves	4,592	7,131	9,825	11,721	11,627	55.30	37.78	-0.81
2 BORROWINGS	9,340	8,019	8,624	8,911	8,911	-14.14	7.55	0.00
a. NRB	300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution	1,250	-	700	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	303	479	437	424	424	57.88	-8.80	0.00
e. Bonds and Securities	7,486	7,540	7,487	8,486	8,486	0.71	-0.70	0.00
3 DEPOSITS	571,573	610,171	630,437	627,771	629,730	6.75	3.32	0.31
a. Current	11,059	11,513	16,950	15,375	15,895	4.10	47.22	3.38
b. Savings	132,843	176,770	250,566	320,000	328,986	33.07	41.75	2.81
c. Fixed	380,584	374,776	308,219	236,120	227,835	-1.53	-17.76	-3.51
d. Call Deposits	46,811	46,863	53,904	55,283	56,686	0.11	15.02	2.54
e. Others	275	249	798	992	328	-9.24	220.33	-66.93
4 Bills Payable	23	21	13	8	27	-9.55	-40.29	237.28
5 Other Liabilities	30,451	36,086	48,936	50,819	52,255	18.50	35.61	2.83
1. Loan Loss Provision	13,887	19,372	27,666	30,535	30,582	39.49	42.81	0.15
2. Interest Suspense a/c	1,931	2,459	3,366	4,427	4,790	27.37	36.90	8.20
3. Others	14,633	14,255	17,904	15,856	16,883	-2.58	25.60	6.48
6 Reconciliation A/c	0	0	0	1	1	-100.00	0.00	44.44
7 Profit & Loss A/c	5,715	5,291	5,887	3,614	4,168	-7.42	11.25	15.33
TOTAL	669,886	717,330	754,042	754,212	758,088	7.08	5.12	0.51
Assets								
1 LIQUID FUNDS	64,562	56,513	54,762	45,840	47,136	-12.47	-3.10	2.83
a. Cash Balance	7,574	7,022	7,372	6,795	6,831	-7.29	5.00	0.53
Nepalese Notes & Coins	7,341	6,788	6,940	6,338	6,317	-7.53	2.24	-0.33
Foreign Currency	233	234	433	457	514	0.30	85.08	12.43
b. Bank Balance	28,785	29,706	36,081	31,914	32,265	3.20	21.46	1.10
1. In Nepal Rastra Bank	20,033	23,445	26,115	25,731	26,052	17.03	11.39	1.25
2. "A"Class Licensed Institution	7,521	5,775	9,146	5,748	5,655	-23.21	58.36	-1.61
3. Other Financial Ins.	1,228	483	815	430	552	-60.67	68.75	28.46
4. In Foreign banks	2	2	5	5	5	0.00	216.96	0.00
c. Money at Call	28,203	19,786	11,308	7,131	8,040	-29.85	-42.85	12.75
2 INVESTMENTS	91,763	114,973	118,004	117,663	112,230	25.29	2.64	-4.62
a. Govt. Securities	90,725	92,535	86,899	86,297	83,040	2.00	-6.09	-3.77
b. Others	1,038	22,438	31,105	31,367	29,190	2061.03	38.63	-6.94
3 SHARE & OTHER INVESTMENT	8,504	9,159	11,053	12,243	16,127	7.70	20.68	31.72
LOANS & ADVANCES								
4 (Including Bills Purchased)	471,886	501,432	526,613	536,107	538,671	6.26	5.02	0.48
4.1 LOANS & ADVANCES	471,886	501,432	526,613	536,107	538,671	6.26	5.02	0.48
a. Private Sector	451,918	476,949	504,466	520,360	523,199	5.54	5.77	0.55
b. Financial Institutions	19,964	24,480	22,147	15,746	15,471	22.62	-9.53	-1.75
c. Government Organizations	3	3	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	8,845	9,710	11,173	11,282	11,281	9.78	15.07	-0.01
7 OTHER ASSETS	21,777	22,172	26,828	26,356	27,815	1.81	21.00	5.54
a. Accrued Interests	14,549	13,386	13,661	16,220	17,529	-8.00	2.06	8.07
b. Others	7,228	8,787	13,168	10,137	10,287	21.56	49.86	1.48
8 Expenses not Written off	-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets	2,269	3,369	4,687	4,617	4,725	48.51	39.11	2.33
10 Reconciliation Account	0	-	10	0	-	-100.00	0.00	-100.00
11 Profit & Loss A/c	279	-	911	100	100	-100.00	0.00	-0.40
TOTAL	669,886	717,330	754,042	754,212	758,088	7.08	5.12	0.51

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change			
	2023	2024	2025	2026	2026	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	19,031	18,083	17,470	18,356	18,078	-4.98	-3.39	-1.51	
a. Paid-up Capital	14,988	15,217	15,300	15,316	15,316	1.53	0.55	0.00	
b. Statutory Reserves	3,775	3,796	4,011	4,315	4,287	0.55	5.68	-0.63	
c. Retained Earning	(5,098)	(6,751)	(8,645)	(9,391)	(9,471)	32.41	28.05	0.85	
d. Others Reserves	5,367	5,821	6,803	8,116	7,945	8.46	16.88	-2.10	
2 BORROWINGS	2,546	948	1,248	1,248	1,748	-62.77	31.61	40.06	
a. NRB	49	-	-	-	-	-100.00	0.00	0.00	
b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	0.00	
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	
e. Bonds and Securities	948	948	1,248	1,248	1,748	0.01	31.61	40.06	
3 DEPOSITS	113,422	128,603	131,444	137,174	137,154	13.38	2.21	-0.01	
a. Current	1,419	1,609	1,971	1,550	1,497	13.35	22.52	-3.40	
b. Savings	19,745	25,477	31,448	38,239	39,648	29.03	23.44	3.68	
c. Fixed	80,525	90,293	85,822	83,219	81,866	12.13	-4.95	-1.63	
d. Call Deposits	10,110	10,041	12,135	14,084	14,044	-0.69	20.87	-0.29	
e. Others	1,622	1,184	68	81	99	-27.02	-94.24	22.19	
4 Bills Payable	2	1	0	0	1	-74.24	-47.06	315.00	
5 Other Liabilities	19,097	23,043	25,128	26,899	27,580	20.66	9.05	2.53	
1. Loan Loss Provision	6,634	9,373	10,780	11,602	11,734	41.29	15.02	1.14	
2. Interest Suspense a/c	8,930	10,140	10,755	11,251	11,369	13.56	6.06	1.04	
3. Others	3,533	3,529	3,593	4,045	4,477	-0.10	1.81	10.68	
6 Reconciliation A/c	1	2	28	31	16	105.88	1223.81	-47.98	
7 Profit & Loss A/c	1,073	633	1,266	331	369	-41.03	100.04	11.70	
TOTAL	155,172	171,311	176,585	184,039	184,947	10.40	3.08	0.49	
Assets									
1 LIQUID FUNDS	18,596	18,804	17,746	15,252	15,442	1.12	-5.63	1.25	
a. Cash Balance	1,706	1,481	1,317	1,210	1,194	-13.18	-11.11	-1.32	
Nepalese Notes & Coins	1,706	1,481	1,317	1,210	1,194	-13.17	-11.12	-1.32	
Foreign Currency	0	0	0	0	0	-76.92	766.67	0.00	
b. Bank Balance	8,849	8,125	9,008	7,756	7,858	-8.18	10.87	1.32	
1. In Nepal Rastra Bank	5,115	5,544	6,359	5,946	6,129	8.39	14.70	3.08	
2. "A"Class Licensed Institution	2,224	1,597	2,060	1,527	1,425	-28.20	29.00	-6.68	
3. Other Financial Ins.	1,510	984	590	283	304	-34.83	-40.09	7.59	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,041	9,198	7,421	6,286	6,390	14.38	-19.32	1.65	
2 INVESTMENTS	20,140	25,547	25,223	32,857	32,991	26.85	-1.27	0.41	
a. Govt. Securities	20,140	22,447	14,944	15,902	16,169	11.45	-33.42	1.68	
b. Others	-	3,100	10,278	16,955	16,822	0.00	231.56	-0.79	
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	5,040	5,271	-11.13	22.12	4.59	
4 LOANS & ADVANCES (Including Bills Purchased)	92,931	99,691	104,182	104,538	104,304	7.27	4.50	-0.22	
4.1 LOANS & ADVANCES	92,931	99,691	104,182	104,538	104,304	7.27	4.50	-0.22	
a. Private Sector	86,325	93,861	101,116	102,942	102,742	8.73	7.73	-0.19	
b. Financial Institutions	6,602	5,826	3,066	1,596	1,562	-11.75	-47.38	-2.11	
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	4,398	4,407	4.30	18.51	0.21	
7 OTHER ASSETS	14,125	17,436	16,901	18,537	19,138	23.44	-3.07	3.24	
a. Accrued Interests	11,697	13,651	13,118	13,933	14,538	16.70	-3.91	4.34	
b. Others	2,428	3,785	3,783	4,604	4,600	55.93	-0.06	-0.09	
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	3,143	3,129	76.36	57.35	-0.46	
10 Reconciliation Account	3	3	0	1	13	1.02	-94.97	1455.42	
11 Profit & Loss A/c	551	497	571	273	251	-9.74	14.81	-8.09	
TOTAL	155,172	171,311	176,585	184,039	184,947	10.40	3.08	0.49	

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

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	429,253	455,987	350,266	175,420	199,114	6.23	-23.19	13.51
1.1 Deposit Liabilities	402,421	431,908	328,104	163,717	185,848	7.33	-24.03	13.52
1.1.1 Saving A/c	88,065	79,278	77,164	50,331	58,350	-9.98	-2.67	15.93
1.1.2 Fixed A/c	305,845	344,566	244,252	109,996	123,682	12.66	-29.11	12.44
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	6,156	6,880	-12.13	-51.66	11.76
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	10,014	11,097	-6.86	-34.15	10.82
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	37,295	41,743	15.30	-31.50	11.93
1.1.2.4 Above 1 Year	138,814	166,377	126,923	56,532	63,962	19.86	-23.71	13.14
1.1.3 Call Deposit	8,461	8,034	6,655	3,367	3,791	-5.04	-17.16	12.59
1.1.4 Certificate of Deposits	51	30	32	22	25	-41.40	8.27	13.20
1.2 Others	26,832	24,079	22,163	11,703	13,266	-10.26	-7.96	13.35
2 Commission/Fee Expense	4,228	4,635	5,627	3,236	3,745	9.61	21.41	15.74
3 Employees Expenses	55,126	63,661	68,118	39,896	45,484	15.48	7.00	14.01
4 Office Operating Expenses	38,127	43,010	43,468	24,541	27,870	12.81	1.06	13.57
5 Exchange Fluctuation Loss	-	-	-	139	-	0.00	0.00	-100.00
5.1 Due to Change in Exchange Rates	-	-	-	12	-	0.00	0.00	-100.00
5.2 Due to Foreign Currency Transactions	-	-	-	127	-	0.00	0.00	-100.00
6 Non-Operating Expenses	499	926	552	159	179	85.74	-40.45	12.64
7. Provision for Risk	65,952	85,515	89,979	64,403	65,743	29.66	5.22	2.08
7.1 Loan loss Provision	65,818	85,205	89,474	64,356	65,584	29.46	5.01	1.91
7.1.1 General Loan loss Provision	17,473	26,227	23,367	18,073	19,096	50.11	-10.90	5.66
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	4,917	5,690	31.70	5.31	15.71
7.1.1.2 Watch List Provision	6,969	12,394	8,800	13,156	13,407	77.85	-29.00	1.90
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	46,667	46,863	23.05	17.01	0.42
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	(385)	(375)	4.11	-85.79	-2.55
7.2. Provision for Non-Banking Assets	89	153	3	-	-	72.55	-98.08	0.00
7.3. Provision for Loss on Investment	16	31	-	6	5	88.57	-100.00	-19.75
7.4. Provision for Loss of Other Assets	29	127	502	41	154	336.07	296.86	278.39
8 Loan Written Off	2,823	4,026	8,709	1,153	1,493	42.60	116.33	29.48
9 Provision for Staff Bonus	10,407	10,642	11,757	6,440	7,493	2.26	10.48	16.35
10 Provision for Income Tax	32,840	33,085	35,956	19,192	22,050	0.75	8.68	14.89
11 Others	79	165	8	114	114	108.98	-95.16	0.00
12 Net Profit	77,771	70,918	78,796	42,548	49,039	-8.81	11.11	15.26
TOTAL EXPENSES	717,106	772,570	693,236	377,242	422,324	7.73	-10.27	11.95
Income								
1. Interest Income	641,877	674,109	567,194	301,155	341,561	5.02	-15.86	13.42
1.1. On Loans and Advance	572,265	588,296	480,770	247,403	280,093	2.80	-18.28	13.21
1.2. On Investment	57,477	66,519	64,883	38,438	44,102	15.73	-2.46	14.74
1.2.1 Government Bonds	53,207	59,980	56,244	31,477	35,981	12.73	-6.23	14.31
1.2.2 Foreign Bonds	228	499	477	279	317	118.51	-4.31	13.73
1.2.3 NRB Bonds	558	960	2,858	3,116	3,658	72.14	197.61	17.43
1.2.4 Deventure & Bonds	3,484	5,079	5,304	3,566	4,146	45.80	4.41	16.24
1.3 Agency Balance	1,430	1,423	1,790	1,171	1,363	-0.48	25.73	16.44
1.4 On Call Deposit	2,428	3,840	3,930	3,178	3,649	58.14	2.35	14.82
1.5 Others	8,276	14,031	15,821	10,966	12,353	69.53	12.76	12.65
2. Comission & Discount	29,086	35,259	39,774	24,256	27,320	21.23	12.80	12.63
2.1 Bills Purchase & Discount	206	397	415	263	278	92.78	4.47	5.56
2.2 Comission	22,065	27,596	30,363	18,617	21,022	25.07	10.03	12.92
2.3 Others	6,815	7,267	8,996	5,375	6,020	6.63	23.79	12.00
3 Income From Exchange Fluctuation	5,553	6,369	9,627	7,118	8,284	14.70	51.16	16.38
3.1 Due to Change in Exchange Rate	829	(311)	787	454	656	-137.56	-352.69	44.53
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	6,664	7,628	41.42	32.34	14.46
4 Other Operating Income	11,095	10,946	13,321	8,542	9,064	-1.35	21.70	6.11
5 Non Operating Income	1,971	1,866	3,167	2,768	2,969	-5.36	69.78	7.25
6 Provision Written Back	27,558	43,240	58,456	32,615	32,323	56.90	35.19	-0.89
7 Recovery from Written off Loan	245	285	406	385	382	16.44	42.08	-0.78
8 Income from Extra Ordinary Expenses	(1,060)	12	25	25	25	-101.13	105.02	0.72
9 Net Loss	780	485	1,268	378	397	-37.87	161.63	5.10
TOTAL INCOME	717,106	772,570	693,236	377,242	422,324	7.73	-10.27	11.95

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July					Mid-Feb 2026	Mid-Mar 2026	% Change		
	2023	2024	2025	2026	2026			2/1	3/2	5/4
	1	2	3	4	5					
1 Interest Expenses	364,419	396,012	306,738	155,121	176,121	8.67	-22.54	13.54		
1.1 Deposit Liabilities	339,229	372,863	285,480	143,993	163,516	9.91	-23.44	13.56		
1.1.1 Saving A/c	77,696	70,894	68,372	44,490	51,501	-8.76	-3.56	15.76		
1.1.2 Fixed A/c	254,527	294,989	211,213	96,457	108,578	15.90	-28.40	12.57		
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	5,726	6,405	2.52	-41.87	11.85		
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	8,815	9,806	-3.71	-32.26	11.25		
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	31,708	35,422	19.54	-31.84	11.71		
1.1.2.4 Above 1 Year	125,810	150,210	113,916	50,207	56,944	19.39	-24.16	13.42		
1.1.3 Call Deposit	6,963	6,951	5,863	3,024	3,412	-0.18	-15.64	12.81		
1.1.4 Certificate of Deposits	43	30	32	22	25	-29.89	8.27	13.20		
1.2 Others	25,190	23,148	21,257	11,128	12,605	-8.10	-8.17	13.28		
2 Commission/Fee Expense	4,099	4,524	5,521	3,179	3,679	10.37	22.05	15.72		
3 Employees Expenses	47,816	55,898	60,031	34,999	39,914	16.90	7.39	14.04		
4 Office Operating Expenses	32,261	37,062	37,155	21,080	23,986	14.88	0.25	13.79		
5 Exchange Fluctuation Loss	-	-	-	139	-	0.00	0.00	-100.00		
5.1 Due to Change in Exchange Rates	-	-	-	12	-	0.00	0.00	-100.00		
5.2 Due to Foreign Currency Transactions	-	-	-	127	-	0.00	0.00	-100.00		
6 Non-Operatiing Expenses	462	890	480	115	118	92.56	-46.01	2.10		
7. Provision for Risk	57,437	74,107	74,263	57,059	58,236	29.02	0.21	2.06		
7.1 Loan loss Provision	57,424	74,018	74,000	57,012	58,190	28.90	-0.03	2.07		
7.1.1 General Loan loss Provision	15,606	23,763	21,131	16,244	17,328	52.27	-11.08	6.67		
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	4,523	5,387	35.89	0.52	19.09		
7.1.1.2 Watch List Provision	5,858	10,517	7,815	11,721	11,941	79.51	-25.69	1.88		
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	41,223	41,317	20.98	10.63	0.23		
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(454)	(454)	7.85	-87.86	0.01		
7.2. Provision for Non-Banking Assets	0	55	3	-	-	0.00	-94.65	0.00		
7.3. Provision for Loss on Investment	13	31	-	6	5	130.40	-100.00	-19.75		
7.4. Provision for Loss of Other Assets	0	3	260	41	41	14200.00	9004.55	0.12		
8 Loan Written Off	2,602	3,786	8,241	1,033	1,372	45.50	117.67	32.83		
9 Provision for Staff Bonus	9,462	9,671	10,611	5,735	6,673	2.21	9.72	16.35		
10 Provision for Income Tax	29,784	29,989	32,801	17,188	19,874	0.69	9.38	15.63		
11 Others	72	165	8	105	105	128.52	-95.14	0.00		
12 Net Profit	70,037	64,153	71,511	38,017	43,885	-8.40	11.47	15.44		
TOTAL EXPENSES	618,452	676,255	607,360	333,771	373,963	9.35	-10.19	12.04		
Income										
1. Interest Income	551,682	588,736	497,588	265,356	301,186	6.72	-15.48	13.50		
1.1. On Loans and Advance	490,121	511,556	418,637	215,848	244,502	4.37	-18.16	13.27		
1.2. On Investment	51,290	59,590	58,749	35,014	40,188	16.18	-1.41	14.78		
1.2.1 Government Bonds	47,873	53,733	50,369	28,196	32,262	12.24	-6.26	14.42		
1.2.2 Foreign Bonds	228	499	477	279	317	118.51	-4.31	13.73		
1.2.3 NRB Bonds	2	635	2,687	3,025	3,529	27870.93	323.20	16.66		
1.2.4 Deventure & Bonds	3,187	4,724	5,215	3,514	4,080	48.24	10.41	16.10		
1.3 Agency Balance	1,430	1,420	1,778	1,166	1,357	-0.73	25.19	16.43		
1.4 On Call Deposit	1,367	3,245	3,605	3,077	3,538	137.42	11.08	14.99		
1.5 Others	7,475	12,925	14,820	10,251	11,601	72.91	14.66	13.17		
2. Comission & Discount	27,763	33,790	37,791	23,078	25,968	21.71	11.84	12.53		
2.1 Bills Purchase & Discount	206	397	415	263	278	92.78	4.47	5.56		
2.2 Comission	21,250	26,721	29,341	18,016	20,334	25.75	9.81	12.87		
2.3 Others	6,307	6,671	8,035	4,798	5,356	5.78	20.43	11.62		
3 Income From Exchange Fluctuation	5,468	6,294	9,516	7,018	8,172	15.12	51.18	16.44		
3.1 Due to Change in Exchange Rate	817	(317)	773	419	614	-138.79	-344.17	46.76		
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	6,599	7,558	42.15	32.24	14.52		
4 Other Operating Income	9,218	8,654	10,711	7,103	7,504	-6.12	23.77	5.65		
5 Non Operating Income	1,760	1,370	2,668	2,516	2,712	-22.15	94.73	7.81		
6 Provision Written Back	23,391	37,139	48,685	28,316	28,040	58.78	31.09	-0.97		
7 Recovery from Written off Loan	231	271	392	372	368	17.32	44.75	-1.19		
8 Income from Extra Ordinary Expenses	(1,060)	1	10	13	13	-100.14	567.57	1.33		
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00		
TOTAL INCOME	618,452	676,255	607,360	333,771	373,963	9.35	-10.19	12.04		

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	53,217	48,793	34,593	16,068	18,143	-8.31	-29.10	12.91
1.1 Deposit Liabilities	52,034	47,947	33,777	15,554	17,552	-7.85	-29.55	12.85
1.1.1 Saving A/c	8,737	6,896	7,413	5,112	5,908	-21.07	7.49	15.57
1.1.2 Fixed A/c	42,073	40,214	25,736	10,186	11,363	-4.42	-36.00	11.56
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	347	385	-30.90	-74.06	10.91
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	881	940	-21.05	-45.43	6.74
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	4,097	4,536	-3.67	-31.55	10.73
1.1.2.4 Above 1 Year	9,226	12,112	9,734	4,861	5,502	31.28	-19.63	13.18
1.1.3 Call Deposit	1,215	836	628	256	281	-31.15	-24.91	9.76
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	514	590	-28.48	-3.61	14.88
2 Commission/Fee Expense	120	103	96	52	61	-14.54	-6.69	16.69
3 Employees Expenses	5,838	6,202	6,432	3,892	4,436	6.23	3.71	13.98
4 Office Operating Expenses	4,617	4,704	4,966	2,751	3,078	1.89	5.56	11.91
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	31	25	18	33	50	-18.97	-29.38	49.91
7. Provision for Risk	7,125	9,415	14,054	6,159	6,238	32.13	49.27	1.28
7.1 Loan loss Provision	7,064	9,268	13,812	6,159	6,125	31.20	49.03	-0.55
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,733	1,646	29.33	3.21	-5.03
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	346	241	-35.03	222.30	-30.20
7.1.1.2 Watch List Provision	1,010	1,689	895	1,387	1,404	67.34	-47.02	1.24
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	4,424	4,467	33.39	63.09	0.98
7.1.3 Additional Loan Loss Provision	106	52	25	2	12	-50.90	-51.46	404.51
7.2. Provision for Non-Banking Assets	31	23	-	-	-	-24.12	-100.00	0.00
7.3. Provision for Loss on Investment	3	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	28	124	242	-	113	343.64	95.57	0.00
8 Loan Written Off	150	148	255	109	110	-1.34	72.38	1.39
9 Provision for Staff Bonus	844	868	961	643	755	2.88	10.75	17.34
10 Provision for Income Tax	2,604	3,011	2,628	1,729	2,032	15.63	-12.70	17.54
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	4,092	4,787	-4.23	2.04	16.98
TOTAL EXPENSES	80,737	79,197	70,053	35,528	39,690	-1.91	-11.55	11.71
Income								
1. Interest Income	74,528	70,425	56,897	29,308	33,171	-5.51	-19.21	13.18
1.1. On Loans and Advance	68,237	63,418	50,838	25,794	29,232	-7.06	-19.84	13.33
1.2. On Investment	4,790	5,607	5,055	2,880	3,265	17.05	-9.84	13.40
1.2.1 Government Bonds	4,352	5,401	5,039	2,861	3,238	24.11	-6.70	13.19
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	10	11	-53.19	-91.93	9.18
1.2.4 Deventure & Bonds	2	2	0	9	16	-20.97	-93.88	86.51
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	49	50	-53.14	-52.08	2.04
1.5 Others	725	1,037	830	586	623	43.00	-19.94	6.36
2. Comission & Discount	1,030	1,171	1,576	970	1,115	13.73	34.58	14.88
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	492	563	13.91	20.37	14.37
2.3 Others	446	506	775	478	552	13.50	53.27	15.41
3 Income From Exchange Fluctuation	85	74	111	100	112	-12.63	49.59	11.91
3.1 Due to Change in Exchange Rate	12	5	13	35	42	-56.45	150.09	18.17
3.2 Due to Foreign Currency Trans.	73	69	98	65	71	-5.21	41.74	8.51
4 Other Operating Income	1,601	1,916	2,033	1,153	1,250	19.65	6.12	8.41
5 Non Operating Income	114	278	295	188	192	144.51	6.16	1.99
6 Provision Written Back	3,135	5,325	8,223	3,718	3,750	69.88	54.41	0.86
7 Recovery from Written off Loan	9	8	7	2	3	-12.23	-7.03	72.16
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	87	97	-100.00	0.00	10.67
TOTAL INCOME	80,737	79,197	70,053	35,528	39,690	-1.91	-11.55	11.71

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	11,618	11,182	8,936	4,231	4,849	-3.75	-20.09	14.62
1.1 Deposit Liabilities	11,159	11,098	8,846	4,169	4,779	-0.55	-20.29	14.63
1.1.1 Saving A/c	1,631	1,488	1,380	729	940	-8.75	-7.30	29.06
1.1.2 Fixed A/c	9,245	9,363	7,303	3,354	3,741	1.27	-22.00	11.52
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	82	90	-41.26	-43.70	9.28
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	318	351	5.13	-21.94	10.11
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	1,490	1,785	4.16	-22.02	19.73
1.1.2.4 Above 1 Year	3,778	4,055	3,274	1,463	1,516	7.32	-19.26	3.59
1.1.3 Call Deposit	283	247	164	86	98	-12.70	-33.52	13.45
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	61	70	-81.57	5.98	14.32
2 Commission/Fee Expense	9	8	10	5	6	-13.47	19.24	17.68
3 Employees Expenses	1,472	1,562	1,655	1,005	1,135	6.09	5.99	12.91
4 Office Operating Expenses	1,249	1,244	1,347	711	806	-0.36	8.28	13.37
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	11	12	112.19	378.28	10.29
7. Provision for Risk	1,389	1,993	1,662	1,184	1,269	43.48	-16.60	7.12
7.1 Loan loss Provision	1,330	1,919	1,662	1,184	1,269	44.23	-13.35	7.12
7.1.1 General Loan loss Provision	261	388	93	97	123	48.67	-76.07	26.70
7.1.1.1 Pass Loan Loss Provision	160	199	3	48	62	24.79	-98.48	27.84
7.1.1.2 Watch List Provision	101	188	90	49	61	86.43	-52.34	25.59
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	1,021	1,079	48.16	-0.05	5.73
7.1.3 Additional Loan Loss Provision	36	-	40	67	67	-100.00	0.00	0.00
7.2. Provision for Non-Banking Assets	58	75	-	-	-	29.14	-100.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	1	-	0	-	-	-100.00	0.00	0.00
8 Loan Written Off	71	92	212	11	10	29.24	131.92	-7.50
9 Provision for Staff Bonus	101	102	184	61	65	1.18	79.71	5.99
10 Provision for Income Tax	452	86	527	275	143	-81.03	513.89	-47.90
11 Others	7	1	-	9	9	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	439	367	-45.80	47.77	-16.38
TOTAL EXPENSES	17,917	17,117	15,823	7,943	8,671	-4.46	-7.56	9.17
Income								
1. Interest Income	15,666	14,947	12,708	6,490	7,204	-4.59	-14.98	11.00
1.1. On Loans and Advance	13,907	13,322	11,295	5,761	6,360	-4.21	-15.22	10.40
1.2. On Investment	1,397	1,322	1,079	544	649	-5.42	-18.36	19.36
1.2.1 Government Bonds	983	847	836	420	481	-13.87	-1.24	14.56
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	80	118	1.39	27.52	47.52
1.2.4 Deventure & Bonds	295	354	88	44	50	20.03	-75.06	14.14
1.3 Agency Balance	-	3	12	5	6	0.00	245.56	17.25
1.4 On Call Deposit	285	231	151	52	61	-19.03	-34.70	16.96
1.5 Others	76	69	171	129	129	-9.42	147.46	0.01
2. Comission & Discount	293	299	407	208	237	1.91	36.19	13.99
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	109	125	-9.28	5.74	14.34
2.3 Others	63	90	186	98	112	42.98	107.06	13.61
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	286	310	36.26	53.33	8.10
5 Non Operating Income	98	218	205	64	65	122.96	-6.00	0.70
6 Provision Written Back	1,033	776	1,548	581	533	-24.87	99.53	-8.23
7 Recovery from Written off Loan	6	7	6	11	11	25.64	-6.80	0.00
8 Income from Extra Ordinary Expenses	1	10	15	12	12	1994.00	39.83	0.00
9 Net Loss	545	485	358	290	300	-11.09	-26.21	3.43
TOTAL INCOME	17,917	17,117	15,823	7,943	8,671	-4.46	-7.56	9.17

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

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	369,627	363,887	356,370	353,545	351,904	-1.55	-2.07	-0.46
Fishery Related	15,012	16,213	16,261	15,822	15,961	8.00	0.29	0.88
Mining Related	11,789	11,898	11,755	12,025	13,134	0.92	-1.20	9.22
Agriculture, Forestry, Beverage & Non Food Production Related*	782,536	857,723	929,124	969,050	975,018	9.61	8.32	0.62
Construction	203,379	207,710	231,369	251,449	251,646	2.13	11.39	0.08
Electricity, Gas and Water	307,457	376,015	445,617	472,664	478,727	22.30	18.51	1.28
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	75,848	76,981	-0.02	3.96	1.49
Transport, Communication and Public Utilities	98,130	88,555	83,318	88,680	87,715	-9.76	-5.91	-1.09
Wholesaler & Retailer	983,500	999,438	1,033,161	1,039,827	1,041,307	1.62	3.37	0.14
Finance, Insurance and Real Estate	365,559	396,355	440,738	432,566	429,044	8.42	11.20	-0.81
Tourism Service**	211,160	231,556	257,021	266,019	268,008	9.66	11.00	0.75
Other Services	196,597	201,661	222,298	227,704	229,056	2.58	10.23	0.59
Consumption Loans	926,138	1,013,605	1,151,709	1,274,374	1,273,161	9.44	13.62	-0.10
Local Government	1,127	1,218	1,234	1,237	1,229	8.14	1.29	-0.65
Others	337,541	331,052	338,556	314,756	320,468	-1.92	2.27	1.81
TOTAL	4,879,851	5,167,173	5,591,604	5,795,567	5,813,360	5.89	8.21	0.31
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,131,306	2,133,392	22.25	7.07	0.10
Overdraft	230,782	124,431	111,286	107,518	108,261	-46.08	-10.56	0.69
Cash Credit Loan	516,456	648,712	650,654	664,342	661,363	25.61	0.30	-0.45
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	145,495	154,287	12.58	51.13	6.04
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	843,971	852,836	-17.58	13.17	1.05
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	447,826	452,727	10.98	7.91	1.09
Real Estate Loan	249,588	268,158	275,962	263,066	265,079	7.44	2.91	0.77
Margin Nature Loan	76,535	90,093	140,702	156,155	156,279	17.71	56.17	0.08
Hire Purchase Loan	159,216	124,102	128,681	140,639	139,764	-22.05	3.69	-0.62
Deprived Sector Loan	308,356	312,186	296,260	276,628	276,313	1.24	-5.10	-0.11
Bills Purchased	4,271	7,815	12,372	13,420	12,885	82.99	58.31	-3.99
Other Product	452,502	465,365	544,374	605,200	600,174	2.84	16.98	-0.83
Total	4,879,851	5,167,173	5,591,604	5,795,567	5,813,360	5.89	8.21	0.31
Collateral wise								
Gold and Silver	55,533	58,489	83,287	105,061	109,194	5.32	42.40	3.93
Government Securities	3,239	3,160	4,606	4,587	4,592	-2.43	45.74	0.10
Non Governmental Securities	58,566	81,671	131,074	144,019	143,476	39.45	60.49	-0.38
Fixed Deposit Receipts	58,120	41,599	40,045	35,397	37,243	-28.43	-3.74	5.22
Own	57,887	41,348	33,779	29,384	31,230	-28.57	-18.31	6.28
Other Licences Institutions	233	252	6,267	6,013	6,013	7.79	2390.17	0.00
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,122,709	5,134,717	7.13	6.90	0.23
Fixed Assets	3,749,324	3,938,300	4,132,041	4,252,825	4,263,394	5.04	4.92	0.25
Current Assets	565,372	684,244	809,314	869,884	871,323	21.03	18.28	0.17
Against security of Bill	37,183	35,589	51,517	56,988	56,720	-4.29	44.75	-0.47
Domestic Bills	771	1,112	5,629	4,480	4,630	44.28	406.21	3.37
Foreign Bills	36,412	34,477	45,887	52,509	52,089	-5.31	33.10	-0.80
Against Guarantee	195,038	199,590	197,228	173,192	171,783	2.33	-1.18	-0.81
Government Guarantee	3,129	3,145	3,151	3,395	3,407	0.49	0.21	0.37
Institutional Guarantee	127,020	147,144	148,915	124,921	124,345	15.84	1.20	-0.46
Personal Guarantee	41,125	32,724	31,948	32,139	31,796	-20.43	-2.37	-1.07
Collective Guarantee	7,239	3,388	1,203	1,169	1,132	-53.19	-64.50	-3.14
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	16,069	12,937	11,882	11,569	11,103	-19.49	-8.15	-4.02
Credit Card	4,528	5,678	6,223	7,346	7,145	25.41	9.59	-2.73
Others	152,948	118,852	136,269	146,269	148,490	-22.29	14.65	1.52
Total	4,879,851	5,167,173	5,591,604	5,795,567	5,813,360	5.89	8.21	0.31

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

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

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

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	330,086	323,942	318,651	312,049	310,476	-1.86	-1.63	-0.50
Fishery Related	13,237	14,394	14,575	13,883	14,003	8.74	1.26	0.86
Mining Related	11,383	11,554	11,353	11,680	12,792	1.50	-1.74	9.52
Agriculture, Forestry, Beverage & Non Food Production Related*	749,504	823,518	893,175	932,630	938,587	9.88	8.46	0.64
Construction	167,502	182,860	204,009	221,729	221,296	9.17	11.57	-0.20
Electricity, Gas and Water	298,869	365,248	432,239	463,005	469,530	22.21	18.34	1.41
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	72,867	73,962	-0.91	4.40	1.50
Transport, Communication and Public Utilities	83,643	77,219	72,590	77,541	76,617	-7.68	-5.99	-1.19
Wholesaler & Retailer	896,414	910,162	946,091	955,654	957,470	1.53	3.95	0.19
Finance, Insurance and Real Estate	306,730	321,327	367,855	360,934	358,235	4.76	14.48	-0.75
Tourism Service**	182,269	199,049	220,201	225,660	226,377	9.21	10.63	0.32
Other Services	178,117	181,572	200,279	205,235	206,577	1.94	10.30	0.65
Consumption Loans	768,478	841,225	960,879	1,076,767	1,074,412	9.47	14.22	-0.22
Local Government	1,082	1,176	1,187	1,187	1,187	8.74	0.90	0.00
Others	260,185	248,572	249,845	226,694	231,683	-4.46	0.51	2.20
TOTAL	4,315,377	4,569,076	4,963,146	5,157,515	5,173,203	5.88	8.62	0.30
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,874,250	1,874,844	22.75	6.52	0.03
Overdraft	164,141	92,020	86,617	85,711	86,738	-43.94	-5.87	1.20
Cash Credit Loan	493,597	587,956	585,274	601,957	599,010	19.12	-0.46	-0.49
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	145,495	154,286	12.59	51.34	6.04
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	830,595	839,453	-16.44	13.16	1.07
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	352,198	355,267	13.16	5.05	0.87
Real Estate Loan	217,964	224,656	230,937	212,616	214,946	3.07	2.80	1.10
Margin Nature Loan	58,679	70,345	116,809	133,077	133,690	19.88	66.05	0.46
Hire Purchase Loan	138,262	106,860	113,080	125,672	124,966	-22.71	5.82	-0.56
Deprived Sector Loan	262,365	267,360	256,784	241,433	241,303	1.90	-3.96	-0.05
Bills Purchased	4,271	7,815	12,372	13,420	12,885	82.99	58.31	-3.99
Other Product	385,119	398,673	484,899	541,092	535,817	3.52	21.63	-0.97
Total	4,315,377	4,569,076	4,963,146	5,157,515	5,173,203	5.88	8.62	0.30
Collateral wise								
Gold and Silver	50,575	53,423	76,977	97,316	101,214	5.63	44.09	4.01
Government Securities	3,200	3,160	4,606	4,587	4,592	-1.23	45.74	0.10
Non Governmental Securities	43,198	64,671	108,380	122,475	122,407	49.71	67.59	-0.06
Fixed Deposit Receipts	47,972	33,532	33,784	31,409	33,254	-30.10	0.75	5.87
Own	47,738	33,283	27,523	25,396	27,241	-30.28	-17.31	7.26
Other Licences Institutions	233	249	6,262	6,013	6,013	6.75	2412.35	0.00
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,553,374	4,562,672	7.25	6.93	0.20
Fixed Assets	3,268,070	3,427,110	3,587,102	3,683,648	3,691,486	4.87	4.67	0.21
Current Assets	565,333	684,086	809,100	869,726	871,185	21.01	18.27	0.17
Against security of Bill	37,183	35,588	51,517	56,986	56,716	-4.29	44.76	-0.48
Domestic Bills	771	1,112	5,629	4,478	4,626	44.28	406.21	3.32
Foreign Bills	36,412	34,476	45,887	52,509	52,089	-5.32	33.10	-0.80
Against Guarantee	147,130	152,332	160,741	145,287	144,374	3.54	5.52	-0.63
Government Guarantee	3,065	3,087	3,091	3,329	3,342	0.73	0.11	0.38
Institutional Guarantee	97,518	112,985	121,561	104,607	104,308	15.86	7.59	-0.29
Personal Guarantee	27,919	22,293	24,003	25,212	25,055	-20.15	7.67	-0.62
Collective Guarantee	2,186	813	192	584	578	-62.80	-76.39	-0.95
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	15,986	12,901	11,765	11,555	11,091	-19.29	-8.81	-4.02
Credit Card	4,524	5,662	6,206	7,318	7,116	25.16	9.60	-2.76
Others	148,194	109,512	124,733	138,764	140,860	-26.10	13.90	1.51
Total	4,315,377	4,569,076	4,963,146	5,157,515	5,173,203	5.88	8.62	0.30

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

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

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

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	32,930	33,225	30,558	33,895	33,716	0.89	-8.03	-0.53
Fishery Related	1,523	1,523	1,321	1,520	1,543	0.06	-13.32	1.49
Mining Related	321	239	306	242	242	-25.50	27.94	-0.09
Agriculture, Forestry, Beverage & Non Food Production Related*	29,095	30,311	31,394	31,645	31,621	4.18	3.58	-0.08
Construction	32,104	20,936	24,064	26,382	26,994	-34.79	14.94	2.32
Electricity, Gas and Water	7,578	9,835	12,965	9,100	8,638	29.77	31.83	-5.08
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,184	2,242	22.35	-5.19	2.67
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,324	8,287	-20.49	-7.58	-0.45
Wholesaler & Retailer	73,242	74,853	73,112	69,727	69,398	2.20	-2.32	-0.47
Finance, Insurance and Real Estate	46,985	61,373	59,585	59,430	58,723	30.62	-2.91	-1.19
Tourism Service**	24,215	27,181	31,978	35,037	36,229	12.25	17.65	3.40
Other Services	15,561	17,064	18,380	19,579	19,559	9.66	7.71	-0.10
Consumption Loans	128,117	142,214	158,224	164,380	165,373	11.00	11.26	0.60
Local Government	9	6	12	7	7	-31.37	82.86	0.00
Others	66,870	68,896	72,119	71,597	72,649	3.03	4.68	1.47
TOTAL	471,382	498,615	524,199	533,047	535,221	5.78	5.13	0.41
Productwise								
Term Loan	167,740	199,355	220,267	224,051	225,433	18.85	10.49	0.62
Overdraft	59,343	28,465	19,982	17,692	17,480	-52.03	-29.80	-1.20
Cash Credit Loan	19,124	52,999	57,854	54,242	54,071	177.14	9.16	-0.32
Trust Receipt Loan/Import Loan	-	-	-	-	1	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,353	8,382	-62.74	37.34	0.35
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	79,181	80,894	0.62	21.87	2.16
Real Estate Loan	21,884	33,368	33,340	38,611	38,440	52.48	-0.09	-0.44
Margin Nature Loan	14,165	15,594	19,541	19,893	19,523	10.09	25.31	-1.86
Hire Purchase Loan	17,352	13,990	12,233	11,369	11,265	-19.38	-12.56	-0.92
Deprived Sector Loan	40,153	38,068	33,924	30,611	30,446	-5.19	-10.89	-0.54
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	49,044	49,287	0.33	-11.70	0.50
Total	471,382	498,615	524,199	533,047	535,221	5.78	5.13	0.41
Collateral wise								
Gold and Silver	3,931	3,936	5,493	6,890	7,115	0.12	39.57	3.25
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	19,157	18,762	10.29	41.46	-2.06
Fixed Deposit Receipts	8,314	6,702	4,901	2,955	2,935	-19.39	-26.87	-0.69
Own	8,314	6,700	4,896	2,955	2,935	-19.42	-26.92	-0.69
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	476,703	479,336	6.67	6.03	0.55
Fixed Assets	403,343	430,127	456,085	476,556	479,209	6.64	6.03	0.56
Current Assets	7	134	105	148	127	1866.47	-21.71	-13.95
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	24,723	24,251	-2.46	-20.73	-1.91
Government Guarantee	25	18	21	26	26	-28.80	17.83	0.00
Institutional Guarantee	24,532	28,799	24,497	18,849	18,580	17.40	-14.94	-1.43
Personal Guarantee	11,873	9,086	6,469	5,253	5,083	-23.48	-28.80	-3.23
Collective Guarantee	5,052	2,575	1,011	585	554	-49.04	-60.75	-5.33
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	10	9	-39.05	317.09	-14.01
Credit Card	4	16	17	28	29	343.53	5.47	3.90
Others	1,785	3,446	6,039	2,590	2,794	93.07	75.22	7.87
Total	471,382	498,615	524,199	533,047	535,221	5.78	5.13	0.41

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

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

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

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2023	2024	2025	2026	2026	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,611	6,720	7,161	7,601	7,712	1.66	6.56	1.45
Fishery Related	253	296	365	418	415	17.05	23.31	-0.73
Mining Related	85	105	96	103	101	22.89	-8.51	-2.43
Agriculture, Forestry, Beverage & Non Food Production Related*	3,937	3,894	4,554	4,774	4,810	-1.08	16.96	0.75
Construction	3,774	3,914	3,296	3,338	3,355	3.72	-15.78	0.50
Electricity, Gas and Water	1,009	932	412	559	559	-7.62	-55.83	0.00
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	797	777	32.87	-6.91	-2.52
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,816	2,811	-25.82	2.34	-0.16
Wholesaler & Retailer	13,844	14,423	13,958	14,446	14,440	4.18	-3.23	-0.04
Finance, Insurance and Real Estate	11,844	13,655	13,297	12,203	12,086	15.30	-2.62	-0.96
Tourism Service**	4,676	5,326	4,843	5,323	5,402	13.91	-9.08	1.49
Other Services	2,919	3,025	3,640	2,890	2,920	3.65	20.30	1.03
Consumption Loans	29,543	30,166	32,605	33,227	33,376	2.11	8.09	0.45
Local Government	36	36	36	44	36	0.06	0.00	-18.26
Others	10,486	13,584	16,592	16,465	16,137	29.54	22.15	-2.00
TOTAL	93,091	99,482	104,259	105,004	104,936	6.86	4.80	-0.07
Productwise								
Term Loan	22,909	26,667	31,111	33,005	33,115	16.40	16.67	0.34
Overdraft	7,297	3,946	4,687	4,115	4,043	-45.92	18.77	-1.75
Cash Credit Loan	3,735	7,757	7,526	8,143	8,283	107.67	-2.98	1.71
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	5,023	5,001	3.03	-18.68	-0.43
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	16,447	16,566	10.09	15.07	0.72
Real Estate Loan	9,740	10,133	11,685	11,839	11,693	4.04	15.31	-1.24
Margin Nature Loan	3,691	4,155	4,352	3,185	3,067	12.55	4.74	-3.72
Hire Purchase Loan	3,602	3,253	3,368	3,598	3,533	-9.71	3.55	-1.81
Deprived Sector Loan	5,838	6,758	5,552	4,584	4,564	15.76	-17.85	-0.43
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,064	15,069	-4.77	-8.26	0.03
Total	93,091	99,482	104,259	105,004	104,936	6.86	4.80	-0.07
Collateral wise								
Gold and Silver	1,027	1,131	816	855	865	10.08	-27.78	1.18
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,386	2,308	12.00	-0.19	-3.28
Fixed Deposit Receipts	1,835	1,366	1,361	1,033	1,055	-25.56	-0.37	2.12
Own	1,835	1,365	1,360	1,033	1,055	-25.59	-0.39	2.12
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	92,631	92,709	4.03	9.71	0.08
Fixed Assets	77,912	81,063	88,854	92,621	92,699	4.04	9.61	0.08
Current Assets	32	24	109	11	10	-26.17	359.02	-3.92
Against security of Bill	-	-	-	2	4	0.00	0.00	94.91
Domestic Bills	-	-	-	2	4	0.00	0.00	94.91
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,182	3,158	5.83	-35.18	-0.76
Government Guarantee	40	40	40	40	40	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	1,464	1,457	7.84	-46.69	-0.52
Personal Guarantee	1,332	1,345	1,476	1,674	1,658	0.98	9.71	-0.97
Collective Guarantee	0	0	0	0	0	-30.00	-42.86	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	3	3	-78.84	-41.61	-2.99
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	2,970	5,894	5,497	4,915	4,837	98.48	-6.74	-1.59
Total	93,091	99,482	104,259	105,004	104,936	6.86	4.80	-0.07

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

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

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

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	FBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,366.53	52,278.19	70,199.70	64,857.62	19,815.55	38,066.19	20,020.53	30,127.10	29,804.65	18,431.06	36,923.90	45,148.31	33,569.65
	a. Paid-up Capital	14,694.02	15,637.38	32,057.00	34,128.59	10,042.37	22,581.66	11,335.12	13,721.38	14,917.57	12,086.21	26,225.86	26,781.16	18,294.48
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,811.43	12,876.72	17,298.95	13,573.16	7,185.82	7,215.40	4,542.69	7,716.97	5,662.99	3,276.27	6,717.83	7,305.28	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(1,157.93)	(3,065.20)	4,587.52	(5,234.10)	88.32	(8,854.30)	457.65	2,304.16	(2,648.31)	(4.80)	(5,707.27)	(569.10)	354.19
	g. Others Reserves Fund	16,019.02	26,829.29	16,256.23	22,389.96	2,499.04	16,596.16	3,685.07	6,146.13	11,872.40	3,042.49	9,687.48	11,630.97	9,121.51
2	BORROWINGS	3,496.05	5,060.00	12,214.31	10,040.00	2,400.00	8,050.61	8,840.85	9,104.18	10,922.26	6,437.10	21,950.00	7,588.75	16,635.44
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	352.73
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	2,500.57	-	1,183.60	7,950.00	-	-
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	-	-	-	42.44
	e. Bonds and Securities	3,496.05	5,000.00	12,207.11	10,040.00	2,400.00	8,050.61	8,840.85	6,603.61	10,922.26	5,253.50	14,000.00	7,000.00	12,000.00
3	DEPOSITS	375,636.06	583,317.85	584,734.85	527,087.83	140,177.18	338,153.01	216,875.45	304,128.97	319,380.53	212,966.31	384,658.30	398,336.83	294,382.36
	a. Current	25,606.51	39,262.51	58,879.78	55,832.97	26,813.89	25,120.55	11,773.68	22,168.06	11,989.37	12,449.28	35,900.86	20,737.55	18,583.84
	Domestic	25,250.74	39,214.60	51,706.48	34,875.00	18,060.49	19,915.29	11,029.10	20,764.97	11,879.96	12,021.17	35,684.66	18,285.95	18,140.61
	Foreign	355.77	47.91	7,173.31	20,957.96	8,753.39	5,205.26	744.58	1,403.08	109.42	428.10	216.20	2,451.61	443.22
	b. Savings	208,595.17	293,575.39	260,290.37	184,338.91	70,812.37	111,623.64	74,753.58	107,295.76	164,874.88	103,738.18	146,323.25	182,320.06	130,434.17
	Domestic	208,561.05	293,521.08	256,017.80	181,990.12	65,743.97	109,878.79	74,101.45	106,994.72	164,810.95	103,464.48	145,487.84	181,005.33	129,917.76
	Foreign	34.12	54.31	4,272.57	2,348.79	5,068.40	1,744.86	652.12	301.04	63.93	273.70	835.40	1,314.73	516.41
	c. Fixed	109,150.98	205,271.79	208,854.92	226,860.87	28,419.75	165,657.74	110,253.46	143,860.99	117,763.66	75,965.04	161,041.32	157,520.96	117,582.59
	Domestic	107,740.92	199,890.66	201,452.63	214,124.27	24,032.01	152,394.28	94,050.44	140,671.09	117,762.01	71,248.78	148,465.40	154,329.90	116,704.54
	Foreign	1,410.06	5,381.13	7,402.29	12,736.60	4,387.74	13,263.46	16,203.02	3,189.90	1.65	4,716.26	12,575.92	3,191.06	878.06
	d. Call Deposits	29,459.88	43,610.20	52,652.81	55,685.34	11,757.63	31,495.58	17,745.58	27,864.44	24,564.09	18,686.33	37,530.02	35,093.86	25,860.77
	Domestic	29,431.73	40,357.82	49,379.08	44,652.96	7,225.88	27,852.03	12,214.81	27,529.81	24,503.35	17,824.88	36,949.31	33,226.97	25,710.35
	Foreign	28.15	3,252.37	3,273.73	11,032.38	4,531.75	3,643.55	5,530.77	334.63	60.74	861.46	580.71	1,866.89	150.42
	e. Others	2,823.51	1,597.96	4,056.96	4,369.74	2,373.55	4,255.49	2,349.16	2,939.71	188.54	2,127.48	3,862.85	2,664.40	1,921.00
	Domestic	2,197.88	1,597.96	4,037.36	3,853.98	1,611.84	2,375.33	1,479.10	2,939.04	180.61	2,120.50	3,788.62	2,662.08	1,921.00
	Foreign	625.63	-	19.60	515.76	761.70	1,880.17	870.06	0.66	7.92	6.98	74.23	2.32	-
4	Bills Payable	16.42	786.77	1,754.32	154.45	420.16	48.61	360.35	99.56	106.12	242.29	241.76	10.82	-
5	Other Liabilities	39,794.47	40,415.32	67,397.90	75,729.60	8,950.74	43,326.68	16,805.62	24,620.91	42,049.07	11,918.78	56,940.69	33,787.51	36,834.95
	1. Sundry Creditors	1,382.89	1,389.04	35,416.67	6,866.58	-	118.65	2,139.59	2,384.46	9,344.54	1,779.48	16,116.35	49.33	8,059.78
	2. Loan Loss Provision	14,372.92	15,075.77	21,832.80	28,281.13	2,098.48	23,859.22	6,127.89	3,859.03	16,270.41	6,556.67	28,144.20	18,014.69	8,855.80
	3. Interest Suspense a/c	8,405.33	11,762.75	2,641.07	2,474.00	210.64	2,415.83	2,214.93	176.91	-	752.38	7,702.63	752.20	1,105.09
	4. Others	15,633.33	12,187.76	7,507.36	38,107.90	6,641.61	16,932.97	6,323.21	18,200.52	16,434.12	2,830.24	4,977.51	14,971.29	18,814.27
6	Reconciliation A/c	554.50	(0.01)	-	57.70	-	-	-	(0.04)	-	-	-	-	-
7	Profit & Loss A/c	1,186.82	2,339.08	-	2,880.86	1,808.26	1,322.57	1,385.04	2,907.99	308.28	1,484.47	3,630.80	650.49	2,048.19
	TOTAL Liabilities	459,050.86	684,197.21	736,301.08	680,808.05	173,571.88	428,967.67	264,287.86	370,988.60	402,570.89	251,480.00	504,345.45	485,522.72	383,470.59
Assets														
1	LIQUID FUNDS	72,164.53	59,488.51	34,029.46	35,807.50	27,037.04	36,285.29	16,379.78	29,824.62	22,675.72	13,702.28	29,652.68	23,227.81	17,194.53
	a. Cash Balance	7,213.90	6,836.24	6,069.62	6,379.56	693.31	3,618.30	849.03	2,569.49	6,041.24	2,448.49	6,803.67	4,340.36	3,553.67
	Nepalese Notes & Coins	7,154.19	6,589.88	5,640.63	5,930.34	581.84	3,348.22	824.75	2,524.74	5,834.32	2,357.41	6,304.83	4,136.00	3,171.56
	Foreign Currency	59.71	246.36	428.99	449.22	111.46	270.08	24.29	44.75	206.92	91.08	498.84	204.37	382.11
	b. Bank Balance	63,950.63	35,382.52	27,959.84	28,627.94	7,557.01	32,666.99	9,570.38	27,255.14	16,634.48	11,253.78	22,849.02	17,387.44	13,640.86
	1. In Nepal Rastra Bank	15,261.81	32,211.11	26,404.54	21,443.44	7,128.72	27,444.72	8,239.95	22,271.95	15,029.17	9,044.46	21,132.43	16,185.64	12,434.93
	Domestic Currency	15,261.81	32,211.11	26,290.97	21,282.62	6,971.12	27,173.48	8,136.30	22,189.75	15,008.28	8,842.30	20,617.04	15,939.19	12,278.23
	Foreign Currency	-	-	113.57	160.82	157.60	271.24	103.66	82.20	20.89	202.16	515.39	246.45	156.70
	2. "A" Class Licensed Institution	47,585.46	1,319.85	46.73	2,284.78	102.60	207.21	713.81	805.48	830.20	1,023.36	470.13	289.75	564.16
	Domestic Currency	47,585.46	1,219.76	46.73	2,273.69	102.60	207.21	713.81	832.42	830.20	749.47	467.41	283.75	237.13
	Foreign Currency	-	100.09	-	11.08	-	-	-	173.06	-	273.89	2.71	5.99	327.03
	3. Other Financial Ins.	0.00	-	(0.00)	-	0.00	-	-	22.57	-	-	-	0.00	-
	4. In Foreign Banks	1,103.36	1,851.56	1,508.57	4,899.72	325.69	5,015.06	616.61	4,155.14	775.11	1,185.96	1,246.45	912.06	641.77
	c. Money at Call	1,000.00	17,269.76	-	800.00	18,786.72	-	5,960.37	-	-	-	-	1,500.00	-
	Domestic Currency	1,000.00	2,500.00	-	800.00	-	-	-	-	-	-	-	1,500.00	-
	Foreign Currency	-	14,769.76	-	-	18,786.72	-	5,960.37	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	70,004.11	210,728.78	123,444.58	146,117.73	44,285.22	67,938.40	57,125.12	56,810.11	106,859.12	45,237.55	103,178.65	84,283.23	70,136.88
	a. Govt. Securities	52,580.11	127,359.21	51,237.42	78,970.06	1,624.22	37,988.40	30,675.12	56,810.11	54,185.30	29,237.55	103,178.65	32,095.53	42,535.88
	b. NRB Bond	17,424.00	83,369.58	69,533.33	67,147.68	42,661.00	29,950.00	26,450.00	-	52,673.83	16,000.00	-	52,187.70	27,601.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	2,673.83	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	15,471.52	7,771.93	47,767.49	65,373.42	14,543.53	28,853.69	21,512.27	13,352.12	9,300.81	12,346.55	28,337.44	33,962.10	22,084.76
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	7,685.18	-	39,062.19	51,571.92	12,631.								

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Witeri
Liabilities														
1	CAPITAL FUND	36,810.97	63,626.59	22,887.14	32,797.10	34,207.62	33,477.50	22,024.97	7,171.14	222.90	(3,488.27)	5,442.51	1,753.12	1,598.02
	a. Paid-up Capital	19,738.23	38,115.85	15,507.46	20,954.78	22,285.04	23,542.49	13,581.53	4,296.46	453.37	502.83	3,734.07	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	71.63	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,524.85	13,574.91	4,084.38	6,115.80	5,981.04	4,400.01	4,383.82	1,646.20	108.17	17.25	980.74	267.64	330.59
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	-	9.08
	f. Retained Earning	12.45	1,007.57	(1,664.97)	99.40	64.71	(2,565.48)	1,110.03	204.90	(453.92)	(4,041.94)	(344.26)	26.07	(1.44)
	g. Others Reserves Fund	6,535.44	10,928.26	4,960.27	5,627.12	5,876.83	8,100.48	2,949.59	1,023.58	12.80	33.59	1,071.96	200.64	51.78
2	BORROWINGS	24,218.54	19,958.20	7,162.37	11,144.91	15,300.19	7,842.43	9,407.12	995.44	-	-	747.30	-	-
	a. NRB	-	-	189.32	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	930.51	-	1,500.00	500.00	800.00	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	8,952.73	-	1,477.50	2,588.25	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	2,803.77	316.72	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	20,484.26	10,688.75	5,473.05	9,167.41	11,911.94	7,842.43	9,407.12	995.44	-	-	747.30	-	-
3	DEPOSITS	330,790.56	647,561.07	212,223.48	271,326.16	296,460.11	340,032.77	235,037.42	52,591.33	460.25	4,290.55	55,841.20	17,338.25	8,501.54
	a. Current	17,921.50	41,225.42	12,724.78	9,538.12	19,334.06	17,707.39	24,136.06	1,276.78	15.66	281.64	1,029.84	910.87	326.63
	Domestic	17,421.83	38,734.83	12,396.99	9,269.26	17,345.12	17,322.02	19,325.53	1,276.78	15.66	281.64	1,029.84	910.87	326.63
	Foreign	499.67	2,490.59	487.80	268.86	1,988.94	475.37	4,810.54	0.00	-	-	-	-	-
	b. Savings	143,402.11	271,466.31	96,127.63	91,245.21	127,878.98	169,015.30	108,634.79	29,241.24	85.02	3,225.17	28,027.17	8,873.69	2,794.03
	Domestic	143,393.27	270,510.64	95,689.48	91,164.23	127,506.85	168,878.18	105,938.02	29,239.50	85.02	3,225.17	28,027.17	8,873.69	2,794.03
	Foreign	8.84	955.67	438.15	80.99	372.13	137.12	2,696.77	1.74	-	-	-	-	-
	c. Fixed	134,075.88	280,601.87	82,844.69	145,873.24	117,252.78	127,134.78	80,133.77	17,507.79	301.96	178.85	20,768.20	5,053.63	4,903.29
	Domestic	134,075.88	277,062.95	79,271.17	141,509.67	112,092.42	126,019.21	78,853.90	17,507.79	301.96	178.85	20,768.20	5,053.63	4,903.29
	Foreign	-	3,538.92	3,573.52	4,363.57	5,160.36	1,115.57	1,279.87	-	-	-	-	-	-
	d. Call Deposits	34,345.59	49,524.43	19,284.70	21,569.70	28,774.00	23,535.93	20,372.72	4,561.37	56.18	604.89	5,995.26	2,481.61	475.87
	Domestic	34,345.59	48,492.41	19,241.62	20,850.84	23,623.72	23,304.77	18,765.68	4,561.37	56.18	604.89	5,995.26	2,481.61	475.87
	Foreign	-	1,032.02	43.07	718.86	5,150.28	231.16	1,607.04	-	-	-	-	-	-
	e. Others	1,045.48	4,743.03	1,241.68	3,099.89	3,220.29	2,639.36	1,760.08	4.15	1.43	-	20.73	18.45	1.72
	Domestic	1,045.48	4,426.40	1,241.68	2,886.64	3,137.05	2,639.36	1,760.08	4.15	1.43	-	20.73	18.45	1.72
	Foreign	-	316.63	-	213.25	83.25	-	-	-	-	-	-	-	-
4	Bills Payable	-	15.70	154.43	27.02	36.00	-	6.38	4.16	-	-	19.61	-	-
5	Other Liabilities	52,346.03	65,036.48	21,226.87	31,296.77	41,323.66	39,181.48	12,485.76	5,807.98	270.96	4,506.63	3,572.08	1,306.91	201.20
	1. Sundry Creditors	7,386.58	3,207.05	10.72	31.17	147.37	2,749.74	79.46	19.47	15.50	73.58	86.63	21.07	-
	2. Loan Loss Provision	11,496.24	26,144.36	11,011.57	14,486.43	11,387.70	21,528.07	7,891.19	2,837.37	148.80	1,879.14	2,337.68	963.84	98.76
	3. Interest Suspense a/c	2,759.64	-	1,902.79	1,422.31	1,503.72	5,548.28	-	1,421.43	49.34	1,152.74	-	-	-
	4. Others	30,703.57	35,685.06	8,301.79	15,356.86	28,284.86	9,355.40	4,515.11	1,529.70	57.32	1,401.16	1,147.77	322.01	102.44
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	0.77	-	-	-
7	Profit & Loss A/c	1,221.85	4,622.62	800.70	2,745.29	2,646.68	1,746.96	2,073.92	-	-	12.25	417.10	64.05	80.13
	TOTAL Liabilities	445,387.95	800,820.66	264,454.99	349,337.25	389,974.26	422,281.13	281,035.57	66,570.05	954.11	5,321.93	66,039.80	20,462.33	10,380.89
Assets														
1	LIQUID FUNDS	18,445.73	42,003.29	19,967.50	18,458.06	26,638.75	23,147.72	28,290.20	3,799.28	372.33	25.33	3,974.15	1,986.82	564.96
	a. Cash Balance	4,088.23	6,639.02	3,220.78	3,211.34	3,953.06	4,359.13	2,697.66	501.37	18.06	6.93	510.36	385.23	55.47
	Nepalese Notes & Coins	4,063.22	6,386.57	3,147.16	2,880.83	3,591.85	4,133.01	2,332.95	492.10	18.06	6.93	509.54	385.23	55.47
	Foreign Currency	25.01	252.45	73.62	330.51	361.21	226.12	364.71	9.27	-	-	0.82	-	-
	b. Bank Balance	14,357.50	35,364.27	13,703.52	15,246.72	21,119.45	18,788.59	25,592.54	2,305.60	43.79	0.29	3,463.79	1,096.55	387.76
	1. In Nepal Rastra Bank	13,617.03	28,315.16	8,380.02	12,157.50	16,200.83	14,997.26	16,291.29	2,277.07	43.79	0.29	2,149.38	1,018.71	356.05
	Domestic Currency	13,591.21	28,118.96	8,271.70	10,381.87	12,627.60	14,837.73	12,420.98	2,267.93	43.79	0.29	2,127.20	1,018.71	356.05
	Foreign Currency	25.82	196.19	108.32	1,775.64	3,573.23	159.52	3,870.31	9.13	-	-	22.17	-	-
	2. "A" Class Licensed Institution	558.21	856.54	716.21	329.28	1,346.51	1,517.28	223.76	24.82	-	-	1,280.13	77.84	31.65
	Domestic Currency	522.10	737.30	492.23	238.96	1,346.51	1,164.33	221.01	-	-	-	1,270.55	77.84	31.65
	Foreign Currency	36.11	119.23	223.98	90.32	-	352.94	2.75	24.82	-	-	9.59	-	-
	3. Other Financial Ins.	(0.00)	-	-	-	-	20.79	-	(0.00)	-	-	32.57	0.00	0.05
	4. In Foreign Banks	182.26	6,192.58	4,607.29	2,759.93	3,572.11	2,253.27	9,077.49	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	3,043.19	-	1,566.23	-	-	992.32	310.48	18.10	-	505.04	121.74
	Domestic Currency	-	-	1,100.41	-	-	-	-	992.32	310.48	18.10	-	504.96	121.74
	Foreign Currency	-	-	1,942.78	-	1,566.23	-	-	-	-	-	-	0.08	-
2	INVESTMENT IN SECURITIES	115,847.51	190,802.65	39,300.46	50,767.04	44,509.80	104,453.19	36,737.07	10,390.35	4.00	-	10,337.82	3,812.76	2,255.46
	a. Govt. Securities	68,419.53	109,160.80	30,926.52	47,567.04	22,562.13	69,703.19	24,894.12	8,090.35	4.00	-	9,737.82	203.58	105.46
	b. NRB Bond	47,427.98	81,641.85	8,373.94	3,200.00	21,947.68	34,750.00	11,242.83	2,300.00	-	-	600.00	3,609.18	2,150.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	600.13	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	29,335.98	40,259.73	6,857.33	14,648.45	22,407.78	17,268.21	5,430.29	1,375.71	11.83	-	968.77	263.94	49.27
	a. Interbank Lending	950.00	1,300.00	-	-	458.49	-	-	-	-	-	-	-	-
	b. Non Residents	-	29,468.04	3,571.67	9,086.63	15,550.93	6,673.13	1,897.95	-	-	-	-	-	-
	c. Others	28,385.98	9,491.69	3,285.67	5,561.83	6,398.36	10,595.09	3,532.34	1,375.71	11.83	-	968.77	263.94	49.27
4	LOANS & ADVANCES (Including Bills Purchased)	225,212.16	467,128.02	175,864.49	234,339.05	256,342.14	238,924.15	197,171.03	46,162.07	283.82	2,464.20	46,854.80	13,221.53	7,308.80
	4.1 LOANS & ADVANCES	225,212.16	467,128.02	175,864.49	229,221.48	255,352.32	238,919.15	197,171.03	46,162.07	283.82	2,464.20	46,854.80	13,221.53	7,308.80
	a. Private Sector	222,961.43	444,094.09	174										

S.N.	BFI Name	Mukti	Gairma	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,450.43	9,032.17	6,368.17	709.16	6,626.59	6,896.14	6,878.13	534.08	543.49	574.86	683.66	1,045.55
	a. Paid-up Capital	8,000.39	6,021.35	4,211.93	525.00	4,395.79	5,021.97	3,623.68	557.46	522.39	834.34	615.50	775.65
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,743.14	1,098.66	75.00	857.03	1,261.83	1,191.82	86.78	9.82	69.14	40.55	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	71.56	1.06	33.23	(39.07)	(999.50)	34.66	184.37	(242.75)	(5.56)	(608.27)	(3.16)	(290.47)
	g. Others Reserves Fund	1,392.50	1,266.63	1,024.35	124.30	2,373.28	577.67	1,878.27	132.59	16.84	279.65	30.77	217.05
2	BORROWINGS	1,665.93	997.06	997.11	-	1,500.00	1,000.00	999.03	-	-	-	8.75	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	8.75	-
	e. Bonds and Securities	1,250.30	997.06	997.11	-	1,500.00	1,000.00	999.03	-	-	-	-	-
3	DEPOSITS	117,045.10	92,364.19	64,036.44	2,217.05	65,089.09	74,058.57	54,964.18	5,327.81	1,460.00	8,091.93	6,052.46	4,411.29
	a. Current	3,213.03	2,285.06	1,659.77	40.65	1,727.94	1,414.39	1,200.50	116.87	44.21	208.09	142.61	84.07
	Domestic	3,213.03	2,285.06	1,659.77	40.65	1,726.32	1,414.39	1,200.49	116.87	44.21	208.09	142.61	84.07
	Foreign	0.02	-	-	-	1.61	-	0.01	-	-	-	-	-
	b. Savings	62,657.80	54,810.46	30,593.28	354.33	34,043.12	41,448.65	25,292.17	1,999.52	546.88	2,826.55	2,167.25	967.54
	Domestic	62,653.33	54,810.46	30,593.28	354.33	34,041.30	41,448.65	25,292.17	1,999.52	546.88	2,826.55	2,167.25	967.54
	Foreign	4.46	-	-	-	1.83	-	-	-	-	-	-	-
	c. Fixed	42,282.10	25,200.77	27,081.02	1,685.86	21,699.92	27,974.90	22,914.62	2,529.37	784.13	3,955.94	3,012.97	2,953.61
	Domestic	42,282.10	25,200.77	27,081.02	1,685.86	21,699.92	27,974.90	22,914.62	2,529.37	784.13	3,955.94	3,012.97	2,953.61
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	8,792.10	10,046.16	4,702.37	134.92	7,543.80	3,204.91	5,490.33	682.01	84.77	1,099.35	729.63	405.65
	Domestic	8,792.10	10,046.16	4,702.37	134.92	7,543.80	3,204.91	5,490.33	682.01	84.77	1,099.35	729.63	405.65
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	100.05	21.73	-	1.29	74.30	15.72	66.56	0.05	-	2.00	-	0.41
	Domestic	100.05	21.73	-	1.29	74.30	15.72	66.56	0.05	-	2.00	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.27	0.08	-	-	-	-	2.66	-	-	-	-	-
5	Other Liabilities	5,721.89	6,521.08	4,093.82	278.96	6,100.53	4,449.06	7,213.92	570.59	86.15	1,124.14	429.54	973.51
	1. Sundry Creditors	-	6.88	0.40	3.47	17.36	241.77	31.98	1.29	5.63	15.55	0.67	40.31
	2. Loan Loss Provision	4,169.57	4,383.94	2,691.54	165.84	4,068.18	2,845.12	2,945.93	237.90	37.36	568.81	202.44	307.89
	3. Interest Suspense a/c	-	-	-	91.85	-	311.31	1,467.49	81.62	-	173.41	40.50	433.68
	4. Others	1,552.33	2,130.25	1,401.88	17.80	2,014.98	1,050.86	2,768.52	249.79	43.16	366.36	185.93	191.62
6	Reconciliation A/c	0.01	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	983.00	928.21	275.03	3.22	463.38	650.07	251.25	-	-	22.47	17.97	-
	TOTAL Liabilities	136,866.64	109,842.79	75,770.57	3,208.38	79,779.59	87,053.84	70,309.17	6,432.49	2,089.63	9,813.39	7,192.37	6,430.35
Assets													
1	LIQUID FUNDS	8,197.58	6,494.14	4,094.63	372.02	4,421.31	4,851.30	4,029.09	639.52	236.67	2,256.24	820.29	661.68
	a. Cash Balance	1,467.95	995.44	461.72	16.12	972.93	638.64	515.44	59.93	21.90	130.57	72.51	31.65
	Nepalese Notes & Coins	1,408.53	727.85	448.10	16.12	810.21	638.64	514.92	59.93	21.90	130.57	72.51	31.65
	Foreign Currency	59.42	267.59	13.62	-	162.72	-	0.52	-	-	-	-	-
	b. Bank Balance	4,720.69	5,498.70	3,632.91	355.89	2,696.43	3,059.20	3,513.65	265.34	76.94	399.31	747.78	265.42
	1. In Nepal Rastra Bank	4,716.75	3,873.37	2,472.83	132.14	2,610.95	3,053.53	2,377.47	265.33	-	398.99	305.52	265.42
	Domestic Currency	4,698.43	3,802.60	2,472.76	132.14	2,593.39	3,053.53	2,377.47	265.33	-	398.99	305.52	265.42
	Foreign Currency	18.32	70.77	0.07	-	17.56	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.94	1,585.67	959.68	130.85	85.48	5.61	1,117.78	0.01	65.96	0.32	285.38	-
	Domestic Currency	-	1,562.62	946.57	130.85	85.48	4.23	1,107.85	0.01	65.96	0.32	285.38	-
	Foreign Currency	3.94	23.05	13.12	-	-	1.39	9.93	-	-	-	-	-
	3. Other Financial Ins.	0.00	39.66	200.40	92.90	(0.00)	0.05	18.40	(0.00)	10.98	-	156.88	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	2,008.94	-	-	-	751.95	1,153.46	-	314.25	137.83	1,726.37	-	364.61
	Domestic Currency	2,008.94	-	-	-	747.74	1,153.46	-	314.25	137.83	1,726.37	-	364.61
	Foreign Currency	-	-	-	-	4.21	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	19,419.80	15,545.06	11,231.65	950.00	11,160.08	13,582.05	10,443.40	1,500.00	443.80	413.60	740.00	1,859.80
	a. Govt. Securities	12,302.80	12,545.06	9,681.65	-	11,160.08	11,482.05	6,379.53	-	443.80	413.60	490.00	359.80
	b. NRB Bond	7,117.00	3,000.00	1,550.00	950.00	-	2,100.00	4,063.88	1,500.00	-	-	250.00	1,500.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	2,729.37	1,616.96	1,259.42	-	4,321.32	833.50	2,371.20	113.72	87.00	56.68	68.44	185.48
	a. Interbank Lending	1,500.00	-	-	-	3,025.43	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,229.37	1,616.96	1,259.42	-	1,295.90	833.50	2,371.20	113.72	87.00	56.68	68.44	185.48
4	LOANS & ADVANCES (Including Bills Purchased)	103,505.88	80,731.16	56,021.49	1,418.62	52,907.40	63,636.16	48,381.23	3,471.26	1,074.70	6,100.43	5,127.00	2,687.70
	4.1 LOANS & ADVANCES	103,505.88	80,731.16	56,021.49	1,418.62	52,907.40	63,636.16	48,381.23	3,471.26	1,074.70	6,100.43	5,127.00	2,687.70
	a. Private Sector	101,787.94	77,517.88	54,381.05	1,418.62	50,393.05	62,607.76	48,057.48	3,395.80	1,074.70	5,808.15	5,127.00	2,614.51
	b. Financial Institutions	1,717.93	3,213.28	1,640.44	-	2,514.35	1,028.40	323.74	75.46	-	292.28	-	73.19
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	1,390.40	1,867.34	920.05	149.39	2,135.76	754.16	1,320.74	190.31	26.61	131.25	34.79	165.22
7	OTHER ASSETS	1,210.42	2,883.20	1,931.88	198.23	3,951.79	3,192.06	3,499.88	395.64	202.39	607.27	392.32	574.29
	a. Accrued Interest:	179.24	880.52	836.47	103.59	846.91	1,574.25	1,551.58	136.70	28.33	173.41	80.48	476.78
	Financial Institutions	-	31.75	18.08	51.19	-	9.91	1,060.68	52.65	1.63			

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	GMFL
Liabilities														
1	CAPITAL FUND	363.70	1,234.84	2,283.96	1,301.46	940.03	630.34	(15.50)	790.85	1,057.79	716.57	489.50	160.30	1,655.07
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	434.93	243.21	286.27	243.57	72.98	184.35	293.46	199.66	24.89	99.47	454.36	216.26
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,929.29)	(702.19)	(608.87)	1.64	(545.00)	(463.50)	(1,136.89)	(1,489.15)	(349.26)	12.11	(620.47)	(1,231.75)	(58.46)
	g. Others Reserves Fund	1,810.33	611.71	1,701.03	13.55	336.09	172.76	246.56	903.98	258.07	58.83	171.89	(0.00)	485.09
2	BORROWINGS	-	-	249.16	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	249.16	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	254.84	9,058.44	12,701.28	8,630.22	6,070.93	7,783.97	2,501.82	7,192.91	8,450.11	3,614.23	3,062.21	27.13	8,145.69
	a. Current	-	142.39	26.95	24.25	78.49	111.40	26.15	72.65	68.28	79.38	65.18	-	63.55
	Domestic	-	142.39	26.95	24.25	78.49	111.40	26.15	72.65	68.28	79.38	65.18	-	63.55
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.56	2,940.00	3,502.89	2,059.43	2,114.08	1,937.30	1,128.01	2,910.80	2,403.10	984.57	924.94	22.40	1,865.84
	Domestic	32.56	2,940.00	3,502.89	2,059.43	2,114.08	1,937.30	1,128.01	2,910.80	2,403.10	984.57	924.94	22.40	1,865.84
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,764.94	8,426.01	5,935.68	3,551.65	4,640.35	1,295.02	3,784.57	4,998.93	2,052.67	1,816.08	-	5,114.12
	Domestic	-	4,764.94	8,426.01	5,935.68	3,551.65	4,640.35	1,295.02	3,784.57	4,998.93	2,052.67	1,816.08	-	5,114.12
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	186.59	1,211.12	743.80	610.86	326.70	1,088.44	52.63	424.89	979.81	497.61	256.02	-	1,101.78
	Domestic	186.59	1,211.12	743.80	610.86	326.70	1,088.44	52.63	424.89	979.81	497.61	256.02	-	1,101.78
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	35.69	-	1.64	-	-	6.49	-	-	-	-	-	4.73	0.40
	Domestic	35.69	-	1.64	-	-	6.49	-	-	-	-	-	4.73	0.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.79	-	0.01	-	-	-	-	-
5	Other Liabilities	8,341.05	1,958.30	1,407.63	381.93	671.63	552.35	2,140.14	1,728.74	755.32	75.34	433.30	4,173.09	666.38
	1. Sundry Creditors	20.20	19.17	-	17.48	6.16	30.34	11.86	25.84	11.86	-	4.40	159.19	30.19
	2. Loan Loss Provision	2,187.12	1,211.09	681.26	222.46	488.94	280.98	1,279.73	1,486.63	540.53	-	236.40	663.53	327.44
	3. Interest Suspense a/c	5,989.19	410.98	-	38.72	-	46.25	774.44	-	-	-	47.93	3,178.03	114.50
	4. Others	144.54	317.06	726.37	103.27	176.53	194.77	74.11	216.26	202.93	75.34	144.57	172.34	194.26
6	Reconciliation A/c	22.28	-	-	-	-	(6.18)	-	-	-	-	-	-	-
7	Profit & Loss A/c	-	-	-	22.05	14.56	-	-	-	50.48	12.06	-	-	21.48
	TOTAL Liabilities	8,981.87	12,251.58	16,642.03	10,335.67	7,697.15	8,961.27	4,626.46	9,712.50	10,313.71	4,418.19	3,985.02	4,360.52	10,488.62
Assets														
1	LIQUID FUNDS	113.57	995.42	2,965.67	507.28	538.76	801.34	809.57	1,737.75	867.25	494.78	303.30	164.49	829.29
	a. Cash Balance	-	144.06	221.18	34.62	29.98	60.74	23.15	119.71	86.87	31.55	32.23	0.22	52.62
	Nepalese Notes & Coins	-	144.06	221.18	34.62	29.98	60.74	23.15	119.71	86.87	31.55	32.23	0.22	52.62
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.32	385.64	528.73	350.40	508.77	378.76	102.75	440.76	780.38	171.41	271.07	164.26	348.89
	1. In Nepal Rastra Bank	0.07	385.64	528.73	350.40	296.35	343.07	99.67	297.42	388.75	171.41	195.16	9.07	341.43
	Domestic Currency	0.07	385.64	528.73	350.40	296.35	343.07	99.67	297.42	388.75	171.41	195.16	9.07	341.43
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.25	-	-	-	200.40	35.67	3.07	143.34	266.51	-	55.83	154.99	7.43
	Domestic Currency	1.25	-	-	-	200.40	35.67	3.07	143.34	266.51	-	55.83	154.99	7.43
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	12.02	0.02	0.00	0.00	125.11	-	20.09	0.20	0.04
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	112.24	465.73	2,215.76	122.26	-	361.85	683.67	1,177.28	-	291.82	-	-	427.77
	Domestic Currency	112.24	465.73	2,215.76	122.26	-	361.85	683.67	1,177.28	-	291.82	-	-	427.77
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,650.00	1,643.38	3,104.64	1,965.00	1,810.00	-	1,206.60	3,409.20	1,267.08	607.45	-	2,759.88
	a. Govt. Securities	1.00	900.00	1,643.38	1,904.64	415.00	460.00	-	1,206.60	759.20	1,267.08	160.07	-	1,609.88
	b. NRB Bond	-	1,750.00	-	1,200.00	1,550.00	1,350.00	-	-	2,650.00	-	447.38	-	1,150.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	276.95	920.90	218.68	204.80	144.70	39.50	91.73	574.48	274.54	161.71	1.45	861.96
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	276.95	920.90	218.68	204.80	144.70	39.50	91.73	574.48	274.54	161.71	1.45	861.96
4	LOANS & ADVANCES (Including Bills Purchased)	2,192.25	6,580.10	9,009.51	6,126.50	4,239.22	5,316.26	2,391.51	4,974.51	4,520.70	2,035.39	2,297.21	663.53	5,301.70
	4.1 LOANS & ADVANCES	2,192.25	6,580.10	9,009.51	6,126.50	4,239.22	5,316.26	2,391.51	4,974.51	4,520.70	2,035.39	2,297.21	663.53	5,301.70
	a. Private Sector	2,192.25	6,449.74	8,829.51	6,105.82	4,239.22	5,218.20	2,361.38	4,931.64	4,498.32	2,035.39	2,207.66	663.53	5,236.79
	b. Financial Institutions	-	130.35	180.00	20.68	-	98.06	30.13	42.87	22.38	-	89.55	-	64.92
	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	156.01	646.15	102.36	264.41	353.51	54.05	239.21	177.68	204.80	109.91	343.46	203.14
7	OTHER ASSETS	6,528.37	1,135.64	934.52	260.91	292.41	308.50	1,182.44	963.98	681.16	116.37	287.96		

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,959.29	2,241.73	1,222.88
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	445.58	422.52	175.17
	e. Share Premium	-	-	1.14
	f. Retained Earning	31.92	155.10	(246.28)
	g. Others Reserves Fund	298.32	312.56	171.39
2	BORROWINGS	998.83	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	998.83	500.00	-
3	DEPOSITS	21,648.72	23,755.34	9,844.72
	a. Current	332.66	224.74	97.30
	Domestic	332.66	224.74	97.30
	Foreign	-	-	-
	b. Savings	7,243.56	6,117.13	2,493.72
	Domestic	7,243.56	6,117.13	2,493.72
	Foreign	-	-	-
	c. Fixed	11,811.67	14,596.09	6,124.47
	Domestic	11,811.67	14,596.09	6,124.47
	Foreign	-	-	-
	d. Call Deposits	2,222.03	2,817.33	1,118.92
	Domestic	2,222.03	2,817.33	1,118.92
	Foreign	-	-	-
	e. Others	38.81	0.05	10.31
	Domestic	38.81	0.05	10.31
	Foreign	-	-	-
4	Bills Payable	0.03	-	-
5	Other Liabilities	935.85	1,581.23	804.42
	1. Sundry Creditors	152.06	57.86	14.71
	2. Loan Loss Provision	512.03	829.51	478.54
	3. Interest Suspense a/c	-	140.37	194.58
	4. Others	271.76	553.48	116.59
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	78.45	170.25	-
	TOTAL Liabilities	25,621.18	28,248.55	11,872.02
Assets				
1	LIQUID FUNDS	1,865.85	1,100.35	685.66
	a. Cash Balance	186.70	93.19	45.12
	Nepalese Notes & Coins	186.70	93.19	45.12
	Foreign Currency	-	-	-
	b. Bank Balance	1,679.16	1,007.17	473.17
	1. In Nepal Rastra Bank	1,052.75	930.48	473.17
	Domestic Currency	1,052.75	930.48	473.17
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	484.47	71.73	-
	Domestic Currency	484.47	71.73	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	141.94	4.96	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	167.37
	Domestic Currency	-	-	167.37
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	4,500.00	4,224.38	1,982.85
	a. Govt. Securities	2,300.00	1,850.00	1,332.85
	b. NRB Bond	2,200.00	2,374.38	650.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	530.17	428.16	232.20
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	530.17	428.16	232.20
4	LOANS & ADVANCES (Including Bills Purchased)	17,380.33	20,664.16	7,923.65
	4.1 LOANS & ADVANCES	17,380.33	20,664.16	7,923.65
	a. Private Sector	17,231.15	20,010.45	7,916.87
	b. Financial Institutions	149.19	653.71	6.78
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	363.99	698.92	305.46
7	OTHER ASSETS	929.97	1,041.39	414.80
	a. Accrued Interest:	372.09	342.96	207.20
	Financial Institutions	336.00	172.21	146.74
	Government Enterprises	27.80	60.16	12.25
	Private Sector	8.29	110.59	48.20
	b. Staff Loans / Adv.	174.04	415.59	123.01
	c. Sundry Debtors	205.77	(0.63)	14.52
	d. Cash In Transit	-	-	-
	e. Others	178.07	283.48	70.08
8	Expenses not Written off	-	-	-
9	Non Banking Assets	50.86	91.19	307.35
10	Reconciliation Account	-	-	12.91
11	Profit & Loss A/c	-	-	7.14
	TOTAL ASSETS	25,621.18	28,248.55	11,872.02

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	7,896.67	11,086.57	14,348.19	12,693.39	2,297.54	9,327.10	6,163.71
1.1 On Deposit Liabilities	7,649.71	10,787.62	13,639.99	12,033.06	2,121.89	8,774.91	5,583.48
1.1.1 Saving Account	3,608.32	4,817.92	4,432.49	2,903.22	1,145.85	2,253.30	1,260.33
1.1.2 Fixed Account	3,958.37	5,834.16	8,892.24	8,726.68	856.30	6,199.96	4,147.40
1.1.2.1 Up to 3 months Fixed Account	324.35	-	2,667.67	15.48	-	-	780.14
1.1.2.2 3 to 6 months Fixed Account	511.81	-	1,333.84	-	57.87	-	824.25
1.1.2.3 6 months to 1 year Fixed Account	1,008.25	-	2,400.90	-	626.20	6,199.96	727.21
1.1.2.4 Above 1 year Fixed Account	2,113.95	5,834.16	2,489.83	8,711.20	172.24	-	1,815.80
1.1.3 Call Deposit	83.02	135.53	315.26	403.15	119.73	321.64	175.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	246.96	298.95	708.19	660.34	175.65	552.20	580.23
2. Commission Expense	235.46	338.42	686.84	327.40	251.25	-	104.93
3. Staff Expense	2,704.70	3,290.28	2,722.67	2,138.76	695.48	2,101.19	1,121.14
4. Office Operating Expenses	885.26	1,135.02	1,653.22	1,694.98	540.16	1,393.95	714.87
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	2.08	-	-
7. Provision for Risk	2,412.71	3,919.23	915.98	8,138.69	332.62	-	2,279.51
7.1 Loan loss Provision	2,412.71	3,919.23	875.40	8,138.69	332.62	-	2,275.00
7.1.1 General Loan loss Provision	2,412.71	601.69	91.79	2,126.64	110.68	-	140.81
7.1.1.1 Pass Loan Loss Provision	2,412.71	315.25	-	966.60	-	-	107.77
7.1.1.2 Watch List Provision	-	286.44	91.79	1,160.04	110.68	-	33.05
7.1.2 Special Loan Loss Provision	-	3,317.54	783.61	6,012.04	221.94	-	2,134.19
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	4.46
7.5. Provision for Loss of Other Assets	-	-	40.59	-	-	-	0.05
8. Loan Written Off	-	-	105.96	64.31	10.94	63.70	-
9. Provision for Staff Bonus	100.44	175.87	964.85	460.12	287.03	206.49	219.85
10. Provision for Income Tax	721.51	1,002.46	2,609.51	1,260.23	774.97	535.88	593.59
11. Others	-	1.57	-	-	-	-	-
12. Net Profit	1,186.82	2,339.08	6,074.13	2,880.86	1,808.26	1,322.57	1,385.04
Total Expenses	16,143.57	23,288.50	30,081.34	29,658.72	7,000.32	14,950.88	12,582.65
Income							
1. Interest Income	13,432.41	18,613.31	25,004.67	21,311.32	4,903.81	15,342.88	9,532.41
1.1 On Loans and Advances	10,771.40	13,849.16	20,479.04	17,045.80	3,498.09	12,717.72	7,037.46
1.2 On Investment	1,243.07	4,316.55	3,037.99	1,957.37	766.05	1,375.93	1,678.62
1.2.1 Government Bonds	1,243.07	558.22	2,060.23	1,957.37	719.71	1,375.93	1,163.32
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1,325.61	977.76	-	-	-	513.01
1.2.4 Debenture & Bonds	-	2,432.71	-	-	46.34	-	2.29
1.3 On Agency Balance	174.94	6.63	-	1,078.61	6.96	-	7.03
1.4 On Call Deposit	-	440.97	903.22	-	461.14	-	-
1.5 On Others	1,243.00	0.00	584.42	1,229.55	171.56	1,249.24	809.30
2. Commission and Discount	787.23	261.29	2,800.89	1,230.32	1,184.54	616.72	993.80
2.1 Bills Purchase and Discount	-	0.01	-	-	21.69	-	1.23
2.2 Commission	787.23	207.19	743.69	1,230.32	1,014.86	457.86	391.41
2.3 Others	-	54.09	2,057.21	-	147.99	158.86	601.16
3. Exchange Flactuation Income	176.77	166.62	809.37	657.76	514.78	473.19	221.01
3.1 Due to Change in Exchange Rate	-	2.95	155.88	17.51	1.64	-	25.19
3.2 Due to Foreign Currency Transaction	176.77	163.67	653.49	640.25	513.14	473.19	195.82
4. Other Operating Income	458.73	1,173.42	368.49	677.32	63.80	125.88	111.92
5. Non Operating Income	2.08	459.44	-	519.32	-	179.89	1.90
6. Write Back from Provisions for loss	1,286.34	2,609.26	953.95	5,259.98	324.23	(1,803.36)	1,721.11
7. Recovery of written-off Loan	-	5.15	143.96	2.70	9.17	15.68	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	16,143.57	23,288.50	30,081.34	29,658.72	7,000.32	14,950.88	12,582.65

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	7,332.47	9,989.55	5,127.60	10,903.88	9,860.25	7,975.78	7,844.53
1.1 On Deposit Liabilities	6,947.68	9,310.15	4,693.76	9,812.37	9,357.67	6,835.88	7,102.00
1.1.1 Saving Account	1,872.35	2,724.96	1,888.92	2,483.78	3,355.40	2,177.89	2,449.98
1.1.2 Fixed Account	4,888.30	6,444.33	2,690.76	7,115.60	5,734.56	4,542.05	4,561.52
1.1.2.1 Up to 3 months Fixed Account	2,164.58	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,102.30	-	-	-	-	1,710.64	-
1.1.2.3 6 months to 1 year Fixed Account	1,621.42	-	60.45	-	3,587.39	1,843.78	4,561.32
1.1.2.4 Above 1 year Fixed Account	-	6,444.33	2,630.31	7,115.60	2,147.17	987.62	0.20
1.1.3 Call Deposit	187.03	140.86	114.08	212.99	267.71	115.94	90.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	384.79	679.40	433.85	1,091.51	502.58	1,139.91	742.53
2. Commission Expense	34.24	156.34	179.65	269.30	6.05	-	12.84
3. Staff Expense	1,442.66	2,000.24	1,502.87	2,513.60	2,693.58	1,921.88	2,471.19
4. Office Operating Expenses	1,059.84	1,505.73	846.91	1,132.98	1,679.42	1,494.89	1,030.06
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.75	2.47	77.48	-	23.07	5.13
7. Provision for Risk	642.25	3,662.87	714.17	8,387.05	6,047.48	1,459.40	3,562.16
7.1 Loan loss Provision	642.25	3,662.87	714.17	8,387.05	6,047.48	1,459.40	3,562.16
7.1.1 General Loan loss Provision	242.75	-	109.95	6,697.63	1,866.96	155.22	412.78
7.1.1.1 Pass Loan Loss Provision	242.75	-	107.16	-	1,797.46	115.91	289.62
7.1.1.2 Watch List Provision	-	-	2.79	6,697.63	69.50	39.31	123.16
7.1.2 Special Loan Loss Provision	399.50	3,662.87	604.22	1,689.42	4,180.52	1,304.19	3,149.38
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	357.63	15.41	-	132.09	-	-
9. Provision for Staff Bonus	474.98	48.93	235.63	628.92	103.25	333.15	91.87
10. Provision for Income Tax	1,390.54	132.12	636.20	2,029.48	278.78	950.19	523.65
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,907.93	308.28	1,484.47	3,630.80	650.49	2,048.19	1,221.85
Total Expenses	15,284.90	18,162.44	10,745.38	29,573.50	21,451.40	16,206.55	16,763.27
Income							
1. Interest Income	13,348.46	15,547.32	9,036.22	19,393.88	16,909.77	13,859.67	13,271.30
1.1 On Loans and Advances	10,771.36	12,649.64	7,595.75	16,051.46	13,677.92	11,412.36	10,098.28
1.2 On Investment	2,558.56	1,810.62	1,142.42	2,685.50	2,155.13	1,807.22	1,982.85
1.2.1 Government Bonds	2,230.63	1,786.22	-	2,685.50	2,107.13	1,653.85	1,982.79
1.2.2 Foreign Bonds	290.42	-	13.41	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	73.22	-
1.2.4 Debenture & Bonds	37.52	24.40	1,129.01	-	48.00	80.14	0.07
1.3 On Agency Balance	-	6.44	-	-	8.90	8.57	-
1.4 On Call Deposit	-	1,080.61	-	-	429.91	202.36	-
1.5 On Others	18.54	-	298.05	656.93	637.91	429.16	1,190.16
2. Commission and Discount	1,393.97	1,074.25	1,189.32	2,232.69	1,221.81	1,511.80	768.16
2.1 Bills Purchase and Discount	37.74	0.90	-	-	141.85	58.47	0.01
2.2 Commission	1,356.23	1,073.34	1,020.73	2,218.15	877.30	163.47	721.69
2.3 Others	-	-	168.59	14.54	202.66	1,289.86	46.47
3. Exchange Flactuation Income	434.80	157.37	310.36	468.67	580.51	357.84	126.00
3.1 Due to Change in Exchange Rate	21.90	-	47.26	37.41	14.70	73.07	-
3.2 Due to Foreign Currency Transaction	412.90	157.37	263.10	431.26	565.82	284.77	126.00
4. Other Operating Income	28.17	141.89	69.46	542.02	616.97	469.74	522.26
5. Non Operating Income	-	-	-	56.64	534.78	-	142.69
6. Write Back from Provisions for loss	79.49	1,229.80	136.83	6,879.59	1,574.39	7.50	1,932.85
7. Recovery of written-off Loan	-	11.83	3.20	-	12.76	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.40	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	15,284.90	18,162.44	10,745.38	29,573.50	21,451.40	16,206.55	16,763.27

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	15,959.44	5,916.59	8,502.91	7,690.75	8,680.63	6,523.81	1,503.93
1.1 On Deposit Liabilities	14,682.25	5,510.16	7,789.82	6,893.94	8,147.05	5,842.78	1,431.26
1.1.1 Saving Account	4,343.88	1,626.34	1,470.14	2,211.99	2,703.10	1,770.86	518.51
1.1.2 Fixed Account	10,103.46	3,773.26	6,229.59	4,471.77	5,425.81	3,982.09	890.66
1.1.2.1 Up to 3 months Fixed Account	-	448.98	-	3.89	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,472.81	372.91	2,391.00	28.98	-	-	1.29
1.1.2.3 6 months to 1 year Fixed Account	2,985.30	2,441.46	2,565.39	811.08	-	3,982.09	216.53
1.1.2.4 Above 1 year Fixed Account	5,645.35	509.91	1,273.20	3,627.81	5,425.81	-	672.84
1.1.3 Call Deposit	234.90	110.56	90.09	184.97	18.14	89.83	22.09
1.1.4 Certificate of Deposit	-	-	-	25.21	-	-	-
1.2 On Borrowing	1,277.19	406.44	713.09	796.81	533.58	681.03	72.66
2. Commission Expense	642.25	107.96	-	183.27	142.55	-	12.91
3. Staff Expense	2,752.33	1,421.98	1,160.96	1,741.04	2,390.67	1,126.69	432.50
4. Office Operating Expenses	2,143.19	920.56	708.77	1,126.68	1,403.51	916.07	293.37
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	6.65	-	-	-	0.19	-	28.76
7. Provision for Risk	2,443.43	2,125.75	1,543.80	3,755.94	3,863.82	2,029.38	688.56
7.1 Loan loss Provision	2,443.43	2,125.75	1,543.80	3,755.94	3,863.82	2,028.72	688.56
7.1.1 General Loan loss Provision	(309.14)	-	258.02	462.53	1,794.86	151.84	182.98
7.1.1.1 Pass Loan Loss Provision	(1,264.47)	-	28.10	225.28	31.01	11.52	14.37
7.1.1.2 Watch List Provision	955.33	-	229.92	237.26	1,763.85	140.32	168.61
7.1.2 Special Loan Loss Provision	2,752.57	2,125.75	1,739.91	3,293.41	2,068.96	1,876.88	505.58
7.1.3 Additional Loan Loss Provision	-	-	(454.13)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	0.66	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	478.46	119.71	0.11	24.16	13.21
9. Provision for Staff Bonus	705.27	126.98	435.90	417.14	332.70	323.26	53.02
10. Provision for Income Tax	1,724.77	342.11	1,177.80	1,107.56	1,247.30	835.39	143.15
11. Others	-	-	-	101.97	-	1.49	-
12. Net Profit	4,622.62	800.70	2,745.29	2,646.68	1,746.96	2,073.92	334.02
Total Expenses	30,999.95	11,762.64	16,753.88	18,890.73	19,808.43	13,854.16	3,503.43
Income							
1. Interest Income	26,656.24	10,101.95	14,776.57	14,073.45	15,025.83	11,044.67	2,751.01
1.1 On Loans and Advances	21,498.65	8,792.87	12,566.15	12,423.35	12,020.92	9,544.32	2,413.26
1.2 On Investment	3,247.96	1,174.64	1,905.01	1,246.12	2,668.96	1,427.30	228.45
1.2.1 Government Bonds	3,101.01	1,174.64	1,857.43	1,164.09	2,029.45	1,411.19	228.45
1.2.2 Foreign Bonds	-	-	-	-	-	13.23	-
1.2.3 NRB Bonds	94.12	-	-	-	545.58	-	-
1.2.4 Debenture & Bonds	52.82	-	47.59	82.03	93.92	2.87	-
1.3 On Agency Balance	-	45.02	3.23	-	11.12	-	-
1.4 On Call Deposit	-	11.18	-	8.85	-	-	4.51
1.5 On Others	1,909.64	78.24	302.18	395.13	324.84	73.05	104.80
2. Commission and Discount	2,906.15	904.81	1,016.30	2,023.38	1,620.25	230.60	142.50
2.1 Bills Purchase and Discount	-	1.56	-	-	14.45	-	-
2.2 Commission	2,906.15	412.02	963.28	2,023.38	1,535.33	230.60	4.06
2.3 Others	-	491.23	53.02	-	70.47	-	138.44
3. Exchange Flactuation Income	791.42	275.63	236.51	466.15	447.00	500.20	0.39
3.1 Due to Change in Exchange Rate	44.55	-	(0.74)	111.85	18.20	43.10	-
3.2 Due to Foreign Currency Transaction	746.88	275.63	237.25	354.30	428.80	457.10	0.39
4. Other Operating Income	526.39	171.37	443.99	6.00	304.78	681.81	102.21
5. Non Operating Income	-	14.33	277.58	76.22	2.38	444.77	-
6. Write Back from Provisions for loss	-	292.96	-	2,203.70	2,408.19	942.95	505.64
7. Recovery of written-off Loan	119.74	1.58	2.93	30.23	-	8.23	1.68
8. Income from Extra Ordinary transactions	-	-	-	11.61	-	0.92	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	30,999.95	11,762.64	16,753.88	18,890.73	19,808.43	13,854.16	3,503.43

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	16.63	44.51	1,609.83	390.18	241.22	3,380.56	2,515.10
1.1 On Deposit Liabilities	16.63	44.51	1,552.62	390.18	241.22	3,268.73	2,456.96
1.1.1 Saving Account	1.64	20.43	468.07	137.88	47.18	1,047.06	1,069.44
1.1.2 Fixed Account	14.49	22.12	1,059.99	243.28	191.95	2,179.37	1,343.01
1.1.2.1 Up to 3 months Fixed Account	0.91	-	26.58	-	7.68	35.48	40.56
1.1.2.2 3 to 6 months Fixed Account	3.19	-	203.75	25.51	9.60	146.37	104.41
1.1.2.3 6 months to 1 year Fixed Account	2.34	4.55	394.79	0.44	67.18	1,399.71	768.03
1.1.2.4 Above 1 year Fixed Account	8.05	17.57	434.87	217.34	107.49	597.80	430.01
1.1.3 Call Deposit	0.51	1.96	24.56	9.02	2.09	42.31	44.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	57.21	-	0.00	111.82	58.14
2. Commission Expense	-	-	10.79	9.75	-	-	5.13
3. Staff Expense	13.48	23.34	440.07	127.93	50.91	900.82	678.38
4. Office Operating Expenses	15.30	19.89	340.34	81.70	24.20	560.56	449.65
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.02	0.15	-	0.00	-	-
7. Provision for Risk	48.44	-	285.14	128.91	22.91	1,931.74	430.99
7.1 Loan loss Provision	48.44	-	285.14	128.91	22.91	1,931.74	430.99
7.1.1 General Loan loss Provision	2.65	-	92.70	43.11	16.58	296.99	324.34
7.1.1.1 Pass Loan Loss Provision	0.40	-	-	-	11.55	54.55	-
7.1.1.2 Watch List Provision	2.25	-	92.70	43.11	5.03	242.44	324.34
7.1.2 Special Loan Loss Provision	45.79	-	192.44	85.80	6.34	1,634.75	106.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	12.38	-	19.29	4.57	-	10.15	-
9. Provision for Staff Bonus	-	-	66.39	10.17	11.45	156.03	147.34
10. Provision for Income Tax	-	-	180.40	27.45	34.34	421.29	397.80
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	12.25	417.10	64.05	80.13	983.00	928.21
Total Expenses	106.22	100.01	3,369.49	844.71	465.17	8,344.14	5,552.60
Income							
1. Interest Income	12.51	25.22	3,032.81	754.29	434.02	6,549.21	5,046.14
1.1 On Loans and Advances	12.51	25.19	2,627.54	685.65	397.13	5,840.34	4,381.77
1.2 On Investment	-	-	358.39	61.17	2.99	500.22	569.72
1.2.1 Government Bonds	-	-	358.39	61.17	2.99	484.90	569.72
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	15.32	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.03	4.08	3.65	1.07	6.51	4.14
1.5 On Others	-	-	42.80	3.81	32.83	202.14	90.52
2. Commission and Discount	0.05	-	163.10	61.85	0.50	41.84	108.96
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	-	13.64	8.62	0.36	35.10	107.10
2.3 Others	0.02	-	149.46	53.23	0.14	6.74	1.86
3. Exchange Flactuation Income	-	-	1.81	0.00	-	9.61	35.05
3.1 Due to Change in Exchange Rate	-	-	1.72	0.00	-	2.79	20.74
3.2 Due to Foreign Currency Transaction	-	-	0.09	-	-	6.82	14.31
4. Other Operating Income	0.14	0.02	61.67	-	25.78	348.79	313.29
5. Non Operating Income	3.37	-	1.81	8.42	4.87	73.59	0.62
6. Write Back from Provisions for loss	33.81	74.76	108.30	20.15	-	1,321.11	48.54
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	56.35	-	-	-	-	-	-
Total Income	106.22	100.01	3,369.49	844.71	465.17	8,344.14	5,552.60

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	1,883.02	86.35	1,882.94	2,156.88	1,813.26	173.66	51.32
1.1 On Deposit Liabilities	1,823.60	86.35	1,793.23	2,089.26	1,739.92	173.65	51.32
1.1.1 Saving Account	548.84	12.35	687.99	716.86	493.98	38.72	10.63
1.1.2 Fixed Account	1,258.57	72.72	1,049.13	1,367.10	1,206.67	132.14	39.90
1.1.2.1 Up to 3 months Fixed Account	9.49	-	3.94	-	247.10	-	5.74
1.1.2.2 3 to 6 months Fixed Account	95.42	-	48.85	-	183.04	25.03	7.48
1.1.2.3 6 months to 1 year Fixed Account	453.38	46.72	138.13	830.76	26.10	65.77	16.13
1.1.2.4 Above 1 year Fixed Account	700.28	26.01	858.21	536.34	750.43	41.34	10.54
1.1.3 Call Deposit	16.19	1.28	56.11	5.31	39.27	2.78	0.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	59.42	-	89.71	67.61	73.34	0.01	-
2. Commission Expense	15.61	-	-	-	6.31	0.05	-
3. Staff Expense	490.37	15.00	416.70	359.54	274.11	62.05	32.39
4. Office Operating Expenses	311.05	11.96	339.14	264.38	190.05	46.98	18.97
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	4.68	-	-	16.28	-
7. Provision for Risk	201.63	7.61	232.24	497.72	1,366.07	21.70	31.83
7.1 Loan loss Provision	201.63	7.61	119.29	497.72	1,366.07	21.70	31.83
7.1.1 General Loan loss Provision	66.70	8.17	119.29	93.45	278.16	2.42	5.96
7.1.1.1 Pass Loan Loss Provision	-	(1.15)	119.29	8.41	23.09	0.09	1.01
7.1.1.2 Watch List Provision	66.70	9.32	-	85.04	255.06	2.33	4.95
7.1.2 Special Loan Loss Provision	134.94	(0.56)	-	404.27	1,085.48	19.28	25.88
7.1.3 Additional Loan Loss Provision	-	-	-	-	2.44	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	112.95	-	-	-	-
8. Loan Written Off	6.21	2.03	-	28.30	14.12	-	-
9. Provision for Staff Bonus	89.32	-	73.55	103.19	38.17	-	-
10. Provision for Income Tax	241.17	-	198.59	278.60	92.31	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	562.73	-	463.38	650.07	251.25	-	-
Total Expenses	3,801.11	122.95	3,611.22	4,338.68	4,045.65	320.71	134.51
Income							
1. Interest Income	3,499.32	115.71	3,261.74	3,910.53	2,761.35	263.12	94.55
1.1 On Loans and Advances	3,143.00	108.64	2,833.81	3,412.92	2,420.91	234.24	79.14
1.2 On Investment	353.28	3.04	397.15	452.46	272.11	26.58	5.53
1.2.1 Government Bonds	353.28	-	397.15	452.46	270.69	25.74	5.53
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	3.04	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.85	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.04	-	5.13	5.01	3.45	2.29	1.14
1.5 On Others	-	4.03	25.65	40.14	64.87	-	8.73
2. Commission and Discount	223.61	0.17	15.37	217.47	112.05	11.59	1.83
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	223.61	0.11	15.37	15.38	112.05	11.59	1.83
2.3 Others	-	0.06	-	202.09	-	-	-
3. Exchange Flactuation Income	1.92	-	63.62	-	0.04	-	-
3.1 Due to Change in Exchange Rate	1.46	-	15.13	-	0.04	-	-
3.2 Due to Foreign Currency Transaction	0.46	-	48.48	-	-	-	-
4. Other Operating Income	60.31	3.90	174.99	27.58	91.96	2.26	5.09
5. Non Operating Income	-	-	95.30	-	3.44	0.55	-
6. Write Back from Provisions for loss	14.50	-	-	183.09	1,076.81	19.91	19.16
7. Recovery of written-off Loan	1.45	-	0.21	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	3.17	-	-	-	23.29	13.89
Total Income	3,801.11	122.95	3,611.22	4,338.68	4,045.65	320.71	134.51

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
Expenses							
1. Interest Expense	207.38	186.12	169.20	1.43	268.72	490.16	328.45
1.1 On Deposit Liabilities	207.38	185.57	169.20	1.43	268.72	490.16	328.45
1.1.1 Saving Account	46.21	42.43	26.25	0.21	56.44	110.27	53.09
1.1.2 Fixed Account	151.81	140.07	140.04	-	210.93	377.31	270.20
1.1.2.1 Up to 3 months Fixed Account	-	7.34	-	-	27.44	20.58	-
1.1.2.2 3 to 6 months Fixed Account	41.74	44.67	-	-	36.39	28.13	20.13
1.1.2.3 6 months to 1 year Fixed Account	52.56	52.86	-	-	86.34	232.55	132.90
1.1.2.4 Above 1 year Fixed Account	57.51	35.20	140.04	-	60.76	96.05	117.17
1.1.3 Call Deposit	9.36	3.07	2.91	1.22	1.36	2.58	5.15
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.55	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	74.55	43.70	39.40	3.25	85.00	82.06	43.23
4. Office Operating Expenses	80.78	30.02	34.49	1.58	69.18	72.23	36.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.08	-	-
7. Provision for Risk	242.09	100.26	78.45	-	47.25	66.93	48.74
7.1 Loan loss Provision	242.09	100.26	78.45	-	47.25	66.93	48.74
7.1.1 General Loan loss Provision	91.02	21.27	0.72	-	6.11	-	-
7.1.1.1 Pass Loan Loss Provision	6.51	3.19	-	-	(10.50)	-	-
7.1.1.2 Watch List Provision	84.52	18.09	0.72	-	16.61	-	-
7.1.2 Special Loan Loss Provision	151.07	69.11	77.73	-	41.14	-	48.74
7.1.3 Additional Loan Loss Provision	-	9.88	-	-	-	66.93	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	8.98	-	-
9. Provision for Staff Bonus	3.57	2.85	-	-	-	-	3.50
10. Provision for Income Tax	9.63	7.70	-	-	-	-	9.45
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	22.47	17.97	-	-	-	-	22.05
Total Expenses	640.46	388.62	321.54	6.26	488.50	711.38	491.74
Income							
1. Interest Income	332.91	326.11	213.51	2.28	436.38	614.61	466.35
1.1 On Loans and Advances	318.76	297.27	173.83	0.06	376.82	532.61	414.15
1.2 On Investment	9.92	24.48	18.69	1.27	28.81	55.88	51.62
1.2.1 Government Bonds	9.92	17.52	18.69	-	28.81	55.88	51.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	6.96	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.27	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.22	1.74	1.59	0.96	2.25	26.12	0.57
1.5 On Others	-	2.61	19.40	-	28.50	-	-
2. Commission and Discount	1.37	12.43	0.11	-	0.29	30.86	0.19
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.37	12.43	0.11	-	0.29	30.86	0.19
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	23.96	7.76	9.12	-	19.27	32.48	15.74
5. Non Operating Income	-	-	10.45	-	11.67	0.85	2.96
6. Write Back from Provisions for loss	282.24	42.32	-	-	-	-	6.50
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	88.36	3.98	20.89	32.57	-
Total Income	640.46	388.62	321.54	6.26	488.50	711.38	491.74

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	234.91	234.00	128.76	266.74	283.24	119.96	113.70
1.1 On Deposit Liabilities	234.91	234.00	128.76	264.72	283.24	119.96	113.70
1.1.1 Saving Account	50.72	42.32	40.30	60.67	68.17	25.51	22.05
1.1.2 Fixed Account	181.45	185.89	87.98	200.18	215.07	90.74	89.05
1.1.2.1 Up to 3 months Fixed Account	-	15.82	1.44	-	-	5.06	3.08
1.1.2.2 3 to 6 months Fixed Account	-	39.52	2.80	10.45	15.98	15.95	2.78
1.1.2.3 6 months to 1 year Fixed Account	181.45	80.13	27.44	55.00	147.12	38.68	37.63
1.1.2.4 Above 1 year Fixed Account	-	50.43	56.31	134.73	51.98	31.06	45.56
1.1.3 Call Deposit	2.75	5.79	0.48	3.86	-	3.71	2.60
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.03	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	71.88	85.04	13.09	89.03	71.82	25.74	44.84
4. Office Operating Expenses	47.89	65.09	22.79	50.34	45.59	17.27	38.27
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	3.46	-	1.34	-	-	-
7. Provision for Risk	88.02	144.81	68.06	94.05	-	55.82	40.44
7.1 Loan loss Provision	88.02	144.81	68.06	94.05	-	55.82	40.44
7.1.1 General Loan loss Provision	8.50	20.99	-	-	-	3.70	40.44
7.1.1.1 Pass Loan Loss Provision	0.59	4.37	-	-	-	2.04	40.44
7.1.1.2 Watch List Provision	7.91	16.62	-	-	-	1.65	-
7.1.2 Special Loan Loss Provision	79.52	123.82	68.06	94.05	-	52.12	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.99	-	-	0.14	-	-	-
9. Provision for Staff Bonus	-	-	-	8.73	8.01	1.91	-
10. Provision for Income Tax	5.43	-	-	(14.39)	21.63	5.17	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	12.66	-	-	-	50.48	12.06	-
Total Expenses	461.77	532.39	232.70	495.99	480.78	237.93	237.26
Income							
1. Interest Income	324.31	353.73	192.18	355.52	425.71	168.69	171.62
1.1 On Loans and Advances	280.71	312.09	187.64	337.28	366.47	156.07	155.96
1.2 On Investment	17.71	36.98	-	10.78	57.59	-	14.92
1.2.1 Government Bonds	17.71	-	-	10.78	-	-	14.92
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	36.98	-	-	57.59	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.94	2.89	4.54	5.78	1.66	2.39	0.74
1.5 On Others	24.95	1.77	-	1.68	-	10.23	-
2. Commission and Discount	13.34	0.90	0.16	2.96	14.59	8.79	10.95
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	13.34	0.90	0.16	2.46	14.59	1.03	0.48
2.3 Others	-	-	-	0.51	-	7.76	10.48
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	8.93	18.36	7.45	1.48	39.35	30.29	3.51
5. Non Operating Income	-	17.78	0.06	1.79	-	-	0.19
6. Write Back from Provisions for loss	102.98	108.86	12.13	85.02	1.13	30.16	-
7. Recovery of written-off Loan	-	1.21	-	6.11	-	-	-
8. Income from Extra Ordinary transactions	12.22	-	-	-	-	-	-
9. Net Loss	-	31.56	20.73	43.10	-	-	50.99
Total Income	461.77	532.39	232.70	495.99	480.78	237.93	237.26

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	0.17	282.60	787.34	809.65	330.30
1.1 On Deposit Liabilities	0.17	279.91	753.26	778.29	330.30
1.1.1 Saving Account	0.14	39.66	143.03	137.11	64.49
1.1.2 Fixed Account	-	230.36	593.03	615.10	253.42
1.1.2.1 Up to 3 months Fixed Account	-	12.43	4.13	-	-
1.1.2.2 3 to 6 months Fixed Account	-	40.85	10.37	86.27	40.90
1.1.2.3 6 months to 1 year Fixed Account	-	86.55	276.08	281.25	121.41
1.1.2.4 Above 1 year Fixed Account	-	90.53	302.45	247.58	91.11
1.1.3 Call Deposit	0.03	9.88	17.21	26.08	12.39
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	2.69	34.08	31.36	-
2. Commission Expense	-	0.72	5.08	-	-
3. Staff Expense	4.84	67.78	161.36	171.95	74.41
4. Office Operating Expenses	2.41	40.38	75.75	129.89	56.27
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.03	6.16	0.72	-
7. Provision for Risk	-	79.04	145.81	136.54	174.69
7.1 Loan loss Provision	-	79.04	145.81	136.54	174.69
7.1.1 General Loan loss Provision	-	7.23	15.68	5.27	14.07
7.1.1.1 Pass Loan Loss Provision	-	1.76	-	22.24	0.72
7.1.1.2 Watch List Provision	-	5.47	15.68	(16.97)	13.36
7.1.2 Special Loan Loss Provision	-	71.80	130.13	131.28	160.62
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	3.41	12.45	27.06	-
10. Provision for Income Tax	-	9.21	33.62	73.27	-
11. Others	-	-	-	-	-
12. Net Profit	-	21.48	78.45	170.25	-
Total Expenses	7.43	504.64	1,306.02	1,519.33	635.67
Income					
1. Interest Income	0.15	410.85	1,196.78	1,414.79	456.68
1.1 On Loans and Advances	-	344.34	1,066.99	1,249.69	404.88
1.2 On Investment	-	48.73	97.77	163.76	44.32
1.2.1 Government Bonds	-	-	74.86	163.76	44.32
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	0.27	22.91	-	-
1.2.4 Debenture & Bonds	-	48.46	-	-	-
1.3 On Agency Balance	-	-	-	-	5.98
1.4 On Call Deposit	0.12	4.80	3.09	1.34	1.17
1.5 On Others	0.03	12.97	28.92	0.00	0.33
2. Commission and Discount	-	15.69	57.75	77.90	2.07
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.76	57.75	-	2.07
2.3 Others	-	14.93	-	77.90	0.00
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	3.52	9.80	45.48	23.43	41.41
5. Non Operating Income	2.98	-	0.09	-	15.72
6. Write Back from Provisions for loss	-	67.44	5.92	-	112.64
7. Recovery of written-off Loan	-	0.87	-	3.21	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	0.78	-	-	-	7.14
Total Income	7.43	504.64	1,306.02	1,519.33	635.67

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,354.15	22,332.46	19,570.63	17,760.71	12,869.05	13,725.54	7,571.38	9,802.63
Fishery Related	668.67	1,304.01	733.41	805.62	-	304.61	45.00	166.24
Mining Related	3,622.68	483.39	372.41	1,017.23	-	104.80	221.71	-
Agriculture, Forestry, Beverage & Non Food Production Related*	43,342.46	38,780.51	83,103.75	100,925.65	10,693.32	91,623.22	44,948.33	57,720.40
Construction	3,441.35	4,666.75	25,937.64	7,067.27	7,244.96	2,513.44	953.62	4,900.98
Electricity, Gas and Water	17,212.54	25,816.78	48,116.43	34,023.97	8,516.79	17,341.61	10,640.25	23,464.59
Metal Products, Mach. & Ele. Eqp.	2,319.89	4,066.64	6,762.63	4,297.58	1,421.39	9,299.81	2,709.70	3,392.55
Tras., Com. and Public Utilities	1,257.48	3,515.83	5,165.02	6,224.04	1,221.06	5,411.29	263.40	2,419.13
Wholesaler & Retailer	41,841.05	68,086.59	98,881.30	67,189.89	18,541.12	44,368.43	33,982.70	51,489.25
Finance, Insurance and Real Estate	8,563.10	19,364.10	21,441.92	32,967.34	3,793.81	18,156.80	6,437.66	23,245.02
Tourism Service**	8,805.66	18,855.73	10,917.28	23,243.60	772.82	12,417.75	6,512.73	5,710.11
Other Services	6,689.37	9,972.92	14,312.93	18,504.97	1,397.96	9,753.40	2,375.63	8,549.43
Consumption Loans	91,184.65	111,703.69	114,623.17	40,037.44	13,784.86	16,025.10	23,521.20	45,774.97
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	15,924.00	4,113.40	14,013.68	6,879.87	220.54	15,147.81	11,038.94	13,545.07
TOTAL sectorwise	251,227.04	333,062.80	463,952.20	361,339.80	80,616.48	256,465.56	151,222.23	250,180.37

Product Wise

Term Loan	55,023.86	83,762.86	129,947.16	115,934.65	12,289.54	96,318.63	48,164.15	82,739.68
Overdraft	6,746.14	5,938.67	3,061.59	2,150.50	102.64	3,230.15	117.19	3,247.48
Cash Credit Loan	18,682.43	67,962.05	1,690.88	23,752.29	10,194.70	51,824.39	20,708.67	44,157.86
Trust Receipt Loan/Import Loan	2,606.43	2,042.70	19,438.94	30,335.86	3,652.67	15,522.08	6,830.61	9,091.87
Short Term Working Capital/Demand Loan	21,651.83	26,908.17	116,993.07	119,001.41	23,413.60	37,189.15	22,024.64	32,650.91
Residential Personal Home Loan (Up to Rs. 30 million)#	12,746.89	33,625.14	30,702.83	8,650.21	10,006.77	5,538.60	3,033.11	26,306.96
Real Estate Loan	13,579.90	9,579.01	16,696.28	24,325.84	7,252.97	10,602.08	4,367.27	8,304.45
Margin Nature Loan	6,828.09	8,128.58	17,460.96	3,933.01	-	3,645.76	603.87	4,626.85
Hire Purchase Loan	2,410.52	10,861.69	12,731.86	5,931.79	1,074.86	9,279.74	3,748.51	10,862.30
Deprived Sector Loan	12,023.86	15,406.94	22,567.58	18,123.20	3,893.81	11,444.36	7,022.97	11,724.88
Bills Purchased	2.80	8.51	11.06	147.32	930.71	-	0.08	807.30
Other Product	98,924.27	68,838.49	92,649.99	9,053.72	7,804.21	11,870.61	34,601.14	15,659.83
Total Product wise Loan	251,227.04	333,062.80	463,952.20	361,339.80	80,616.48	256,465.56	151,222.23	250,180.37

Collateral Wise

Gold and Silver	48,545.64	35,204.98	3,117.10	3,161.99	-	-	-	-
Government Securities	64.24	0.72	11.50	10.55	4,500.00	-	-	-
Non Governmental Securities	6,827.50	8,075.92	17,643.09	3,908.01	-	3,645.76	603.87	5,503.85
Fixed Deposit Receipts	750.40	1,386.55	1,517.57	1,388.33	6,106.91	1,122.34	931.07	6,296.97
Own	749.74	1,386.55	1,517.57	1,380.46	102.64	1,122.34	931.07	6,296.97
Other Licences Institutions	0.66	-	-	7.88	6,004.28	-	-	-
Collateral of Properties	181,673.79	262,259.17	406,326.26	319,427.41	60,678.84	240,824.27	124,718.43	214,853.98
Fixed Assets	119,903.65	258,757.49	297,753.30	291,843.66	54,304.91	236,845.20	61,400.20	118,404.64
Current Assets	61,770.14	3,501.68	108,572.96	27,583.75	6,373.93	3,979.06	63,318.23	96,449.34
Against security of Bill	12.62	18.06	6,275.11	-	-	-	6,830.61	9,380.01
Domestic Bills	3.25	-	1,443.32	-	-	-	-	-
Foreign Bills	9.37	18.06	4,831.79	-	-	-	6,830.61	9,380.01
Against Guarantee	8,622.45	25,969.27	12,167.26	6,344.36	2,887.87	10,453.09	6,414.58	11,426.57
Government Guarantee	328.87	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	6,549.99	7,964.85	9,524.03	5,792.26	2,749.06	-	6,258.59	10,927.67
Personal Guarantee	1,707.76	17,756.03	2,261.16	152.30	-	-	-	300.17
Collective Guarantee	4.14	31.80	2.53	5.19	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	31.70	-	0.02	-	-	10,453.09	-	-
Credit Card	0.05	16.98	1,523.63	-	341.44	420.09	-	153.82
Others	4,730.35	131.15	15,370.67	27,099.16	6,101.41	-	11,723.68	2,565.17
Total	251,227.04	333,062.80	463,952.20	361,339.80	80,616.48	256,465.56	151,222.23	250,180.37

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	20,832.20	5,572.96	10,850.95	15,896.32	14,979.28	48,410.83	20,731.73	12,914.60
Fishery Related	2,525.20	235.80	851.41	827.80	757.57	1,036.45	704.00	370.69
Mining Related	-	377.45	1,067.09	39.32	781.77	1,315.20	128.24	1,221.26
Agriculture, Forestry, Beverage & Non Food Production Related*	11,110.52	36,577.85	47,762.01	46,762.21	36,523.14	20,798.73	102,835.10	22,055.49
Construction	21,621.78	11,987.67	15,356.20	24,867.33	3,775.80	11,955.33	10,280.27	18,878.07
Electricity, Gas and Water	2,122.84	14,930.90	46,643.94	30,525.99	20,313.77	11,689.14	31,035.96	22,245.12
Metal Products, Mach. & Ele. Eqp.	598.94	1,423.64	3,828.51	10,498.29	3,461.10	553.12	6,546.21	370.79
Tras., Com. and Public Utilities	612.27	1,802.06	4,880.59	5,259.43	4,206.66	6,649.93	6,860.74	3,603.31
Wholesaler & Retailer	52,846.90	28,426.36	47,497.42	51,848.24	51,936.82	38,204.00	93,250.46	31,196.64
Finance, Insurance and Real Estate	7,239.87	8,055.14	21,715.50	27,112.51	14,810.54	5,471.12	38,938.97	6,532.07
Tourism Service**	2,480.91	6,426.60	15,036.32	10,949.19	8,105.93	7,971.10	21,905.65	4,102.56
Other Services	6,525.69	9,385.61	9,493.44	16,701.15	11,219.63	8,936.86	21,497.86	8,197.04
Consumption Loans	76,810.35	17,599.41	74,070.14	67,553.43	53,261.33	28,365.68	112,382.22	43,240.58
Local Government	-	-	-	231.20	150.06	-	-	-
Others	11,863.43	21,135.23	456.05	1,267.33	14,895.29	33,854.67	30.60	936.27
TOTAL sectorwise	217,190.89	163,936.67	299,509.57	310,339.74	239,178.67	225,212.16	467,128.02	175,864.49

Product Wise

Term Loan	81,739.85	78,787.33	150,679.22	100,910.66	113,149.76	50,618.56	189,760.81	84,816.36
Overdraft	1,309.87	914.83	2,073.00	3,402.17	2,556.95	22,222.54	9,818.30	4,301.53
Cash Credit Loan	49,945.77	20,129.08	37,884.41	17,167.24	40,918.24	886.53	56,215.21	6,558.28
Trust Receipt Loan/Import Loan	32.29	6,970.88	5,988.27	10,777.27	10,011.39	1,511.18	16,065.05	1,998.12
Short Term Working Capital/Demand Loan	5,318.61	25,872.27	36,840.32	63,824.09	16,147.71	104,640.67	69,510.36	16,864.01
Residential Personal Home Loan (Up to Rs. 30 million)#	41,188.44	7,094.97	11,725.02	20,346.23	18,313.87	9,384.67	45,565.30	12,041.07
Real Estate Loan	20,953.99	1,564.91	7,273.49	15,915.06	4,363.46	2,981.20	14,006.82	3,752.63
Margin Nature Loan	4,643.71	3,730.94	10,519.70	9,528.97	8,852.77	8,149.98	13,427.08	5,838.73
Hire Purchase Loan	1,615.80	3,764.60	3,419.38	3,227.49	4,448.42	6,049.50	15,506.52	4,854.55
Deprived Sector Loan	7,159.65	7,339.52	12,473.16	13,946.61	9,626.88	14,768.79	22,258.54	8,552.55
Bills Purchased	-	1,444.01	830.63	745.30	118.74	-	560.58	-
Other Product	3,282.91	6,323.33	19,802.97	50,548.65	10,670.48	3,998.54	14,433.46	26,286.65
Total Product wise Loan	217,190.89	163,936.67	299,509.57	310,339.74	239,178.67	225,212.16	467,128.02	175,864.49

Collateral Wise

Gold and Silver	73.96	261.46	4.51	968.71	34.87	1.71	-	752.17
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,643.71	3,730.94	10,677.50	9,400.56	9,030.27	-	13,427.08	5,821.74
Fixed Deposit Receipts	1,196.71	410.65	1,026.13	1,449.90	1,968.77	605.79	2,437.20	836.04
Own	1,196.71	410.65	1,026.13	1,449.90	1,968.77	605.79	2,437.20	836.04
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	200,882.89	139,869.36	269,857.25	285,277.80	210,153.28	224,604.66	419,682.81	154,242.79
Fixed Assets	198,497.71	94,718.91	258,860.33	237,599.08	126,942.73	224,604.66	255,841.37	100,980.56
Current Assets	2,385.18	45,150.45	10,996.92	47,678.73	83,210.55	-	163,841.43	53,262.22
Against security of Bill	-	1,444.01	5,603.91	94.38	8,894.87	-	12,849.67	3,576.83
Domestic Bills	-	1,444.01	-	-	121.89	-	-	238.81
Foreign Bills	-	-	5,603.91	94.38	8,772.98	-	12,849.67	3,338.02
Against Guarantee	6,039.54	6,579.63	11,363.94	9,708.69	7,446.37	-	464.69	1,642.18
Government Guarantee	216.53	-	238.70	231.20	149.92	-	324.52	0.83
Institutional Guarantee	5,343.65	6,173.28	11,032.75	9,462.32	7,047.30	-	-	396.67
Personal Guarantee	-	406.30	80.33	15.17	248.42	-	140.17	810.11
Collective Guarantee	-	-	12.17	-	-	-	-	423.65
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	479.35	0.04	-	-	0.73	-	-	10.91
Credit Card	238.75	354.55	861.83	381.75	904.56	-	774.19	370.46
Others	4,115.32	11,286.07	114.50	3,057.95	745.69	-	17,492.38	8,622.27
Total	217,190.89	163,936.67	299,509.57	310,339.74	239,178.67	225,212.16	467,128.02	175,864.49

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Kamali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,748.58	15,083.59	11,573.80	7,894.20	1,320.56	65.94	499.41	3,121.13
Fishery Related	732.63	597.11	435.49	901.30	105.06	-	-	98.78
Mining Related	622.53	1,237.53	179.14	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	26,060.25	37,236.22	43,964.60	35,763.43	1,246.02	-	538.04	2,347.16
Construction	16,069.49	7,301.79	15,091.90	7,384.87	8,269.73	22.19	-	1,568.15
Electricity, Gas and Water	26,816.32	30,566.75	20,081.32	27,424.99	445.22	-	-	1,003.07
Metal Products, Mach. & Ele. Eqp.	2,476.36	4,322.06	4,003.45	1,609.36	434.34	2.61	-	196.32
Tras., Com. and Public Utilities	3,690.91	6,132.14	2,825.97	4,615.51	460.27	7.49	119.93	559.93
Wholesaler & Retailer	26,361.93	49,908.24	35,832.00	25,780.31	8,244.82	17.45	846.17	6,059.57
Finance, Insurance and Real Estate	31,070.46	20,737.04	28,012.96	14,568.93	5,794.19	21.49	160.00	4,559.70
Tourism Service**	21,832.89	11,089.41	22,360.89	6,879.96	1,926.66	16.66	-	2,493.71
Other Services	7,890.42	8,080.98	17,654.81	9,437.16	778.04	0.33	258.56	1,835.00
Consumption Loans	29,833.37	58,839.66	34,414.11	21,386.43	16,731.06	89.74	42.09	17,828.59
Local Government	-	-	-	-	-	-	-	3.34
Others	25,132.91	5,209.62	2,493.72	33,524.59	5.83	39.91	-	5,180.36
TOTAL sectorwise	234,339.05	256,342.14	238,924.15	197,171.03	45,761.80	283.82	2,464.20	46,854.80

Product Wise

Term Loan	87,133.92	104,256.91	108,023.49	100,786.31	14,984.21	122.18	706.81	22,227.99
Overdraft	8,792.96	5,372.40	965.11	413.75	2,066.20	34.07	82.71	1,651.89
Cash Credit Loan	28,059.96	44,754.09	26,679.49	30,837.99	3,959.04	4.90	708.84	4,530.57
Trust Receipt Loan/Import Loan	1,153.38	3,725.71	3,436.56	3,094.67	-	-	-	0.80
Short Term Working Capital/Demand Loan	12,901.90	37,556.25	34,201.42	15,942.19	-	-	-	782.58
Residential Personal Home Loan (Up to Rs. 30 million)#	9,616.39	22,105.73	13,916.93	13,358.23	7,916.11	21.92	32.35	7,750.37
Real Estate Loan	20,547.96	5,622.44	16,936.32	6,319.55	1,938.69	-	160.00	3,196.00
Margin Nature Loan	9,445.11	3,486.14	6,399.55	4,440.01	2,218.27	-	-	1,655.29
Hire Purchase Loan	6,350.31	6,684.35	5,451.26	6,692.35	1,074.25	15.15	119.93	1,333.99
Deprived Sector Loan	9,941.17	11,779.64	11,830.86	9,417.99	2,804.69	65.41	9.95	3,171.69
Bills Purchased	5,117.56	989.83	5.00	1,165.16	-	-	-	-
Other Product	35,278.43	10,008.65	11,078.16	4,702.83	8,800.36	20.18	643.60	553.63
Total Product wise Loan	234,339.05	256,342.14	238,924.15	197,171.03	45,761.80	283.82	2,464.20	46,854.80

Collateral Wise

Gold and Silver	9,080.72	0.48	5.58	-	349.56	-	-	249.93
Government Securities	-	2.00	2.60	-	-	-	-	-
Non Governmental Securities	9,542.69	3,486.14	6,438.06	-	2,218.27	-	-	1,655.29
Fixed Deposit Receipts	1,505.15	629.78	462.65	1,224.66	341.41	16.97	9.74	290.94
Own	1,505.15	629.78	462.65	1,224.66	341.41	16.97	9.74	290.94
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	198,795.16	245,933.94	219,549.12	183,060.62	38,787.26	247.36	2,454.46	42,410.08
Fixed Assets	195,219.82	232,737.57	168,933.35	157,337.32	38,735.46	247.36	2,454.46	42,410.08
Current Assets	3,575.34	13,196.37	50,615.77	25,723.31	51.80	-	-	-
Against security of Bill	-	236.34	333.94	1,165.16	-	-	-	-
Domestic Bills	-	209.11	0.71	1,165.16	-	-	-	-
Foreign Bills	-	27.23	333.22	-	-	-	-	-
Against Guarantee	8,265.32	703.19	7,856.21	19.17	3,282.43	9.11	-	2,243.99
Government Guarantee	153.72	87.07	126.03	-	-	-	-	-
Institutional Guarantee	7,965.56	17.54	7,102.88	-	3,209.70	-	-	1,208.56
Personal Guarantee	54.45	567.39	535.94	19.17	70.96	9.11	-	863.69
Collective Guarantee	-	7.41	91.35	-	0.67	-	-	171.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.59	23.78	-	-	1.11	-	-	-
Credit Card	261.65	216.74	183.50	111.97	4.09	-	-	-
Others	6,888.34	5,133.53	4,092.49	11,589.44	778.78	10.37	-	4.58
Total	234,339.05	256,342.14	238,924.15	197,171.03	45,761.80	283.82	2,464.20	46,854.80

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	978.94	245.66	3,942.35	4,517.81	5,326.18	72.59	3,193.73	3,003.98
Fishery Related	13.21	31.84	131.49	335.52	104.77	37.24	163.15	329.44
Mining Related	-	-	4.51	95.37	-	-	40.08	101.96
Agriculture, Forestry, Beverage & Non Food Production Related*	915.36	232.65	4,039.89	3,704.46	2,487.86	142.51	4,356.76	8,507.10
Construction	24.07	302.13	508.32	7,925.00	1,091.76	139.76	2,898.11	2,118.68
Electricity, Gas and Water	1.50	195.93	1,212.96	391.37	1,437.89	-	1,934.51	-
Metal Products, Mach. & Ele. Eqp.	1.37	10.25	261.73	326.95	198.32	10.57	418.19	214.26
Tras., Com. and Public Utilities	214.75	357.54	1,391.99	1,500.19	765.19	56.49	782.87	857.85
Wholesaler & Retailer	4,131.96	711.46	11,840.06	8,521.43	6,577.83	167.26	4,333.69	10,777.51
Finance, Insurance and Real Estate	456.44	944.43	12,047.92	11,530.85	4,228.22	48.76	4,789.31	6,237.27
Tourism Service**	474.51	131.94	5,836.48	4,792.47	2,252.78	19.86	2,228.39	12,056.10
Other Services	753.15	190.72	1,697.25	2,870.45	2,445.90	-	1,438.39	4,050.38
Consumption Loans	5,254.15	2,850.25	22,740.74	24,983.99	21,292.49	395.36	15,458.34	13,454.85
Local Government	-	-	-	-	0.35	-	3.07	-
Others	2.14	1,103.99	34,854.08	9,235.30	7,811.94	328.22	10,868.81	1,926.79
TOTAL sectorwise	13,221.53	7,308.80	#####	80,731.16	56,021.49	1,418.62	52,907.40	63,636.16

Product Wise

Term Loan	4,428.82	3,003.19	50,056.12	28,523.51	32,651.98	473.67	23,714.12	24,693.81
Overdraft	385.87	139.93	2,000.12	2,274.24	2,587.51	205.40	2,757.72	540.70
Cash Credit Loan	3,475.01	-	7,615.71	9,202.78	3,523.56	-	5,771.26	10,054.22
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	115.09	407.23	1,315.34	886.02	329.48	223.41	1,621.25	1,168.97
Residential Personal Home Loan (Up to Rs. 30 million)#	1,840.86	1,018.41	16,765.20	15,363.73	7,018.67	235.88	7,956.93	5,254.05
Real Estate Loan	336.23	241.12	8,453.12	7,989.10	2,336.15	48.76	1,602.74	6,448.18
Margin Nature Loan	434.64	563.54	3,839.81	2,657.99	1,850.83	-	1,537.21	2,248.29
Hire Purchase Loan	493.15	393.19	1,603.45	2,154.12	865.44	54.89	657.83	911.70
Deprived Sector Loan	658.01	412.40	5,116.94	4,538.31	3,204.30	72.98	2,864.81	2,897.38
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,053.87	1,129.80	3,743.96	7,141.36	1,653.58	103.62	4,423.53	9,418.87
Total Product wise Loan	13,221.53	7,308.80	#####	80,731.16	56,021.49	1,418.62	52,907.40	63,636.16

Collateral Wise

Gold and Silver	641.41	-	1,246.25	1,420.71	1,347.30	-	683.95	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	434.64	-	3,839.81	2,657.99	1,850.83	-	1,545.44	2,248.29
Fixed Deposit Receipts	79.37	61.32	369.53	267.18	306.27	93.75	331.58	309.59
Own	79.37	61.32	369.53	267.18	306.27	93.75	331.58	309.59
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,896.18	6,693.84	90,401.57	71,816.73	50,548.03	1,324.87	44,951.01	60,018.26
Fixed Assets	11,896.18	6,693.84	90,401.57	71,759.43	50,548.03	1,324.87	44,933.15	60,018.26
Current Assets	-	-	-	57.30	-	-	17.86	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	168.78	552.14	4,086.38	4,470.02	1,969.05	-	5,361.44	929.91
Government Guarantee	-	-	-	-	0.35	-	8.07	-
Institutional Guarantee	123.51	552.14	1,599.24	4,076.31	1,640.44	-	4,493.22	929.12
Personal Guarantee	45.26	-	2,272.40	303.98	311.84	-	792.71	-
Collective Guarantee	-	-	214.73	84.37	16.41	-	65.38	0.80
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	5.36	-	-	2.06	-
Credit Card	-	-	-	24.67	-	-	-	-
Others	1.16	1.50	566.24	73.87	0.01	-	33.98	130.11
Total	13,221.53	7,308.80	#####	80,731.16	56,021.49	1,418.62	52,907.40	63,636.16

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	5,696.19	324.90	408.16	565.01	433.64	172.22	0.00	706.55
Fishery Related	184.52	-	2.38	5.33	-	23.45	-	22.44
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,752.38	94.61	22.85	158.54	74.68	31.77	63.70	188.98
Construction	1,098.14	66.29	-	204.46	757.32	129.36	-	50.00
Electricity, Gas and Water	1,955.95	58.00	-	1.43	-	71.41	-	-
Metal Products, Mach. & Ele. Eqp.	149.66	-	4.40	-	13.05	2.78	-	-
Tras., Com. and Public Utilities	668.63	159.44	3.37	121.20	259.82	165.23	9.03	113.11
Wholesaler & Retailer	5,115.67	422.88	117.54	1,134.58	378.10	168.72	77.40	879.67
Finance, Insurance and Real Estate	6,427.59	125.45	4.39	805.53	541.54	155.69	90.40	457.92
Tourism Service**	3,424.65	190.44	50.58	81.77	252.46	94.72	20.70	225.03
Other Services	2,506.96	76.13	2.10	548.12	107.59	156.20	-	198.39
Consumption Loans	18,381.92	1,030.34	458.94	2,414.98	1,965.30	1,045.40	218.92	1,328.98
Local Government	-	-	-	-	-	-	33.18	-
Others	18.97	922.78	-	6.15	343.49	470.74	1,678.92	2,409.02
TOTAL sectorwise	48,381.23	3,471.26	1,074.70	6,047.10	5,127.00	2,687.70	2,192.25	6,580.10

Product Wise

Term Loan	13,546.96	812.75	327.97	2,782.62	2,375.84	658.36	344.07	3,258.13
Overdraft	2,324.46	45.08	79.37	131.38	173.65	155.91	-	177.54
Cash Credit Loan	4,515.50	193.05	73.53	348.95	94.04	-	-	195.60
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,122.82	109.19	-	300.32	-	213.24	96.65	303.79
Residential Personal Home Loan (Up to Rs. 30 million)#	7,287.78	662.14	27.58	747.23	994.32	351.41	530.32	890.89
Real Estate Loan	4,842.80	50.00	-	434.28	363.08	76.90	1,027.29	327.84
Margin Nature Loan	2,063.31	110.60	-	137.48	205.42	301.91	26.19	126.71
Hire Purchase Loan	1,040.55	110.83	6.42	150.26	279.81	190.63	120.35	136.01
Deprived Sector Loan	3,468.36	236.21	216.96	469.10	238.26	123.92	33.18	570.95
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,168.68	1,141.42	342.87	545.47	402.57	615.42	14.20	592.65
Total Product wise Loan	48,381.23	3,471.26	1,074.70	6,047.10	5,127.00	2,687.70	2,192.25	6,580.10

Collateral Wise

Gold and Silver	321.46	195.15	98.14	379.29	181.55	-	-	63.50
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,063.31	110.60	-	137.48	-	-	26.19	126.71
Fixed Deposit Receipts	325.77	18.21	21.26	36.15	55.66	49.25	0.05	46.38
Own	325.77	18.21	21.26	36.15	55.66	49.25	0.05	46.38
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,123.21	2,121.81	955.30	5,075.33	4,510.27	2,233.47	403.82	6,042.91
Fixed Assets	45,123.21	2,121.81	955.30	5,075.33	4,510.27	2,233.47	403.82	6,042.91
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	509.62	75.45	-	418.84	174.10	98.56	83.27	300.61
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	259.65	75.45	-	371.25	41.32	73.29	-	130.35
Personal Guarantee	232.78	-	-	47.59	132.78	25.27	50.09	170.25
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	37.86	950.05	-	-	205.42	306.41	1,678.92	-
Total	48,381.23	3,471.26	1,074.70	6,047.10	5,127.00	2,687.70	2,192.25	6,580.10

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	521.21	527.82	360.71	549.02	534.00	315.22	301.98	582.76
Fishery Related	9.71	29.66	31.73	136.64	-	14.32	23.14	22.78
Mining Related	8.40	-	-	-	-	-	28.92	-
Agriculture, Forestry, Beverage & Non Food Production Related*	553.90	182.53	370.82	334.82	171.08	330.86	156.87	20.54
Construction	313.56	168.73	454.86	326.52	-	108.56	291.18	18.94
Electricity, Gas and Water	87.98	-	30.70	8.32	-	-	66.76	-
Metal Products, Mach. & Ele. Equip.	299.75	19.57	38.36	21.14	-	41.51	83.19	21.00
Tras., Com. and Public Utilities	679.12	55.81	85.57	37.12	-	132.50	275.78	5.33
Wholesaler & Retailer	1,396.99	464.27	310.10	937.27	971.43	1,021.12	465.40	521.99
Finance, Insurance and Real Estate	897.48	1,343.60	299.16	690.19	133.54	501.71	200.91	97.41
Tourism Service**	847.93	269.28	80.55	63.93	129.33	435.39	59.96	25.88
Other Services	361.65	372.97	14.19	156.78	-	115.62	65.42	0.89
Consumption Loans	2,927.48	1,351.70	1,251.77	2,021.10	11.72	1,889.05	1,949.00	854.37
Local Government	-	-	-	-	-	-	-	-
Others	134.44	1,340.56	910.70	33.40	440.41	68.66	1,015.10	1.96
TOTAL sectorwise	9,039.61	6,126.50	4,239.22	5,316.26	2,391.51	4,974.51	4,983.61	2,173.86

Product Wise

Term Loan	1,591.18	1,017.70	346.52	471.64	86.09	2,132.22	1,752.36	1,287.62
Overdraft	-	465.75	403.09	221.97	312.02	80.46	99.71	258.95
Cash Credit Loan	-	81.80	334.72	-	1,011.96	745.52	262.67	291.47
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,418.65	243.94	68.92	73.99	-	191.44	456.61	-
Residential Personal Home Loan (Up to Rs. 30 million)#	540.79	708.35	901.14	369.88	5.21	534.31	807.15	43.97
Real Estate Loan	678.59	1,398.04	297.77	681.66	103.41	485.22	152.07	116.22
Margin Nature Loan	197.96	429.45	130.22	150.08	-	32.99	165.87	4.21
Hire Purchase Loan	976.99	41.19	149.25	121.57	-	357.99	139.51	15.30
Deprived Sector Loan	431.26	78.02	290.37	362.11	84.64	295.98	94.53	114.94
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,204.20	1,662.25	1,317.22	2,863.37	788.19	118.37	1,053.13	41.17
Total Product wise Loan	9,039.61	6,126.50	4,239.22	5,316.26	2,391.51	4,974.51	4,983.61	2,173.86

Collateral Wise

Gold and Silver	801.62	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	211.30	429.45	132.26	150.08	-	32.99	165.87	-
Fixed Deposit Receipts	95.87	46.52	58.51	37.35	6.51	61.74	34.26	33.03
Own	95.87	46.52	58.51	37.35	6.51	61.74	34.26	33.03
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,402.48	5,629.84	3,929.67	4,937.71	103.41	4,809.02	4,684.05	2,119.81
Fixed Assets	7,402.48	5,629.84	3,928.23	4,928.85	103.41	4,809.02	4,684.05	2,119.81
Current Assets	-	-	1.44	8.86	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	4.21
Domestic Bills	-	-	-	-	-	-	-	4.21
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	452.96	20.68	118.75	191.12	-	70.77	88.00	16.81
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	180.14	20.68	-	69.50	-	14.12	83.95	-
Personal Guarantee	272.82	-	113.76	121.62	-	56.65	4.03	16.81
Collective Guarantee	-	-	-	-	-	-	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	75.39	-	0.03	-	2,281.59	-	11.43	-
Total	9,039.61	6,126.50	4,239.22	5,316.26	2,391.51	4,974.51	4,983.61	2,173.86

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	264.20	49.19	230.75	1,170.88	720.39	705.00
Fishery Related	3.48	-	6.20	47.38	11.21	32.97
Mining Related	-	-	0.85	10.98	51.37	-
Agriculture, Forestry, Beverage & Non Food Production Related*	16.36	199.99	117.96	923.64	580.70	565.48
Construction	172.02	-	525.93	438.29	63.44	293.57
Electricity, Gas and Water	20.00	-	4.39	225.14	18.54	26.12
Metal Products, Mach. & Ele. Equip.	9.83	-	15.27	81.72	39.28	103.35
Tras., Com. and Public Utilities	145.47	2.94	19.28	285.80	133.98	665.12
Wholesaler & Retailer	206.42	68.51	504.28	2,656.55	2,352.95	1,436.54
Finance, Insurance and Real Estate	287.75	-	261.81	2,262.35	3,782.91	623.11
Tourism Service**	60.61	37.24	217.66	1,767.89	596.35	469.23
Other Services	39.99	-	79.68	555.14	597.46	205.47
Consumption Loans	930.68	1.55	1,093.77	5,324.66	8,388.08	2,788.11
Local Government	2.63	-	-	-	-	-
Others	137.76	304.11	2,223.86	1,629.91	3,327.49	9.58
TOTAL sectorwise	2,297.21	663.53	5,301.70	17,380.33	20,664.16	7,923.65

Product Wise

Term Loan	1,023.99	345.91	436.22	8,447.55	6,678.36	3,237.52
Overdraft	82.27	-	-	783.96	954.48	47.17
Cash Credit Loan	271.99	108.00	-	2,845.58	1,163.76	969.67
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	-	201.27	95.00	291.38	346.47
Residential Personal Home Loan (Up to Rs. 30 million)#	278.98	-	1,160.79	1,919.97	6,470.85	1,052.45
Real Estate Loan	172.57	191.51	277.24	1,960.39	3,120.21	625.90
Margin Nature Loan	91.82	-	253.27	325.76	615.10	215.33
Hire Purchase Loan	161.69	-	58.12	415.54	146.42	502.76
Deprived Sector Loan	181.27	-	206.90	343.82	983.52	368.97
Bills Purchased	-	-	-	-	-	-
Other Product	32.62	18.11	2,707.90	242.76	240.08	557.42
Total Product wise Loan	2,297.21	663.53	5,301.70	17,380.33	20,664.16	7,923.65

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	91.82	-	-	325.77	615.13	-
Fixed Deposit Receipts	32.93	-	73.03	198.35	118.99	161.93
Own	32.93	-	73.03	198.35	118.99	161.93
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	2,006.64	663.53	4,933.30	16,631.36	18,764.70	7,413.69
Fixed Assets	2,006.64	663.53	4,933.30	16,631.36	18,764.70	7,413.69
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	165.83	-	35.66	216.72	1,165.35	132.69
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	89.54	-	34.92	79.84	644.71	35.62
Personal Guarantee	71.39	-	0.75	136.88	520.64	97.07
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	2.28	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	259.72	8.14	-	215.33
Total	2,297.21	663.53	5,301.70	17,380.33	20,664.16	7,923.65

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% change			
	2023	2024	2025	2026	2026	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	59,480	63,015	69,040	74,043	74,217	5.94	9.56	0.23	
a. Paid-up Capital	34,388	35,835	38,429	41,246	41,258	4.21	7.24	0.03	
b. Statutory Reserves	11,190	12,274	13,620	14,906	14,862	9.69	10.96	-0.30	
c. Retained Earning	6,645	4,076	2,639	2,153	2,248	-38.66	-35.24	4.43	
d. Others Reserves	7,258	10,830	14,351	15,738	15,849	49.22	32.51	0.71	
2 BORROWINGS	214,238	230,746	239,468	219,153	218,040	7.71	3.78	-0.51	
a. NRB	7,944	6,221	544	118	118	-21.69	-91.26	0.00	
b. Others	206,294	224,525	238,924	219,035	217,922	8.84	6.41	-0.51	
3 DEPOSITS	167,093	176,661	199,756	215,150	216,569	5.73	13.07	0.66	
4 BILLS PAYABLE	27.20	41.48	18.68	18.91	18.19	52.50	-54.97	-3.81	
5 OTHER LIABILITIES	46,185	56,740	61,892	78,582	81,940	22.85	9.08	4.27	
a. Loan Loss Provision	18,383	21,865	24,267	35,141	35,928	18.94	10.99	2.24	
b. Interest Suspense a/c	6,921	11,557	13,601	17,038	18,047	66.98	17.68	5.93	
c. Others	20,881	23,318	24,024	26,403	27,965	11.67	3.03	5.92	
6 RECONCILIATION A/c	15,568	19,691	19,387	20,805	20,967	26.48	-1.54	0.78	
7 PROFIT & LOSS A/c	5,191	6,837	8,876	4,996	5,321	31.70	29.83	6.51	
Total	507,782	553,731	598,438	612,747	617,073	9.05	8.07	0.71	
Assets									
1 LIQUID FUNDS	26,963	34,592	42,568	30,146	31,841	28.29	23.06	5.62	
a. Cash Balance	494	424	325	377	469	-14.19	-23.32	24.29	
b. Bank Balance	17,249	22,748	30,375	19,890	21,149	31.88	33.53	6.33	
c. Money at Call	9,220	11,420	11,867	9,878	10,222	23.86	3.92	3.49	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,264	1,285	-8.52	11.33	1.66	
3 SHARE & OTHER INVESTMENT	8,282	9,221	9,420	9,233	8,155	11.34	2.16	-11.68	
4 LOANS & ADVANCES	432,237	455,853	489,673	508,958	511,345	5.46	7.42	0.47	
Institutional	72,928	59,060	48,804	42,935	42,746	-19.02	-17.36	-0.44	
Individual	359,310	396,793	440,869	466,024	468,599	10.43	11.11	0.55	
5 FIXED ASSETS	3,258	4,150	4,535	4,837	4,849	27.38	9.28	0.25	
6 OTHER ASSETS	20,078	28,488	30,297	37,076	38,163	41.89	6.35	2.93	
7 EXPENSES NOT WRITTEN OFF	38.60	0.49	1.38	0.28	0.28	-98.73	181.63	0.00	
8 NON BANKING ASSETS	1.34	5.08	6.88	9.95	9.95	279.10	35.43	0.00	
9 RECONCILIATION A/c	14,809	19,991	20,277	20,834	21,012	34.99	1.43	0.86	
10 PROFIT & LOSS A/c	1,054	461	581	387	413	-56.22	25.91	6.56	
Total	507,782	553,731	598,438	612,745	617,073	9.05	8.07	0.71	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	36,966	34,342	31,513	17,198	19,541	-7.10	-8.24	13.62	
2 COMMISSION/FEE EXPENSES	45	15	25	19.26	19.49	-66.55	67.07	1.19	
3 EMPLOYEE EXPENSES	12,689	12,584	14,088	8,557	9,663	-0.83	11.95	12.93	
4 OFFICE OPERATING EXPENSES	4,651	4,245	4,683	2,664	3,005	-8.72	10.31	12.81	
5 NON OPERATING EXPENSES	14	64	48	7.70	9.40	352.21	-25.03	22.08	
6 PROVISION FOR RISK	25,880	26,976	26,315	15,190	17,014	4.24	-2.45	12.01	
7 LOAN WRITTEN OFF	123	155	41	199	199	25.59	-73.26	-0.08	
8 EXTRAORDINARY EXPENSES	0.12	1.00	0.42	0.60	0.62	769.89	-58.00	3.33	
9 PROVISION FOR STAFF BONUS	779	1,004	1,354	776	830	28.78	34.92	6.98	
10 PROVISION FOR INCOME TAX	2,486	2,992	4,523	2,346	2,562	20.37	51.14	9.18	
11 NET PROFIT	4,783	6,717	8,931	4,977	5,321	40.44	32.96	6.91	
TOTAL EXPENSES	88,416	89,095	91,522	51,936	58,166	0.77	2.72	12.00	
Income									
1. INTEREST INCOME	61,707	58,836	62,791	36,323	41,163	-4.65	6.72	13.33	
2. COMMISSION & DISCOUNT	618	762	1,282	997	1,235	23.33	68.24	23.82	
3 OTHER OPERATING INCOME	3,971	4,275	4,294	1,894	2,101	7.65	0.45	10.92	
4 NON OPERATING INCOME	157.53	145.79	129.68	68.09	79.36	-7.46	-11.05	16.55	
5 PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	12,259	13,150	16.03	-9.01	7.27	
6 RECOVERY FOR WRITE BACK	4.32	17.27	17.01	23.82	23.93	300.14	-1.53	0.46	
7 INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	-	-	5.22	-33.51	0.00	
8 NET LOSS	646	342	549	371	413	-47.01	60.33	11.31	
TOTAL INCOME	88,416	89,095	91,522	51,936	58,166	0.77	2.72	12.00	
Miscellaneous Information									
No. of Total Staffs	22,493	21,727	21,717	21,662	21,866	-3.41	-0.05	0.94	
No. of Total Branches	5,128	5,051	5,004	4,988	4,982	-1.50	-0.93	-0.12	
No. of Total Centers	445,666	459,319	473,465	474,649	483,689	3.06	3.08	1.90	
No. of Total Groups	1,390,718	1,415,757	1,478,427	1,481,644	1,505,592	1.80	4.43	1.62	
No. of Total Passive Groups	19,043	19,857	38,277	40,646	50,996	4.28	92.76	25.46	
No. of Total Members	6,016,101	5,995,358	6,221,295	6,372,160	6,473,907	-0.34	3.77	1.60	
No. of Total Passive Members	528,082	534,348	802,163	868,246	933,383	1.19	50.12	7.50	
No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,725,036	2,709,230	-10.75	1.62	-0.58	
No. of Total Overdue Borrowers	587,163	689,852	624,835	807,511	825,415	17.49	-9.42	2.22	
No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,276,645	6,381,844	-0.39	2.79	1.68	
Total Saving Amount (Rs million)	167,027	177,049	199,756	214,998	216,431	6.00	12.83	0.67	

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,375.79
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,551.33
	e. Share Premium	-
	f. Retained Earning	657.74
	g. Others Reserves Fund	566.72
2	BORROWINGS	7,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	8,001.39
	a. Current	571.11
	Domestic	571.11
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	0.28
	Domestic	0.28
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,681.90
	1. Sundry Creditors	-
	2. Loan Loss Provision	701.40
	3. Interest Suspense a/c	-
	4. Others	980.50
6	Reconciliation A/c	-
7	Profit & Loss A/c	544.80
	TOTAL Liabilities	41,893.69
Assets		
1	LIQUID FUNDS	166.44
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	166.41
	1. In Nepal Rastra Bank	155.64
	Domestic Currency	155.64
	Foreign Currency	-
	2. "A" Class Licensed Institution	10.77
	Domestic Currency	10.77
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	8,452.38
	a. Govt. Securities	8,452.38
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,645.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,645.00
4	LOANS & ADVANCES (Including Bills Purchased)	28,442.33
4.1	LOANS & ADVANCES	28,442.33
	a. Infrastructure Project	28,442.33
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	178.67
7	OTHER ASSETS	1,008.86
	a. Accrued Interest:	689.73
	Financial Institutions	-
	Government Enterprises	110.16
	Private Sector	579.57
	b. Staff Loans / Adv.	100.85
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	218.29
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	41,893.69

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	644.49
1.1 On Deposit Liabilities	334.84
1.2 On Borrowing	309.65
2. Commission Expense	0.02
3. Staff Expense	47.40
4. Office Operating Expenses	45.49
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.09
7. Provision for Risk	54.24
7.1 Loan loss Provision	54.24
7.1.1 General Loan loss Provision	53.31
7.1.1.1 Pass Loan Loss Provision	53.31
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	0.93
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	86.66
10. Provision for Income Tax	235.16
11. Others	-
12. Net Profit	544.80
Total Expenses	1,658.36

Income	
1. Interest Income	1,621.43
1.1 On Loans and Advances	1,337.41
1.2 On Investment	179.91
1.2.1 Government Bonds	179.91
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	104.11
2. Commission and Discount	19.27
2.1 Bills Purchase and Discount	-
2.2 Commission	19.27
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	0.63
6. Write Back from Provisions for loss	17.03
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,658.36

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	140	54	11	205	998,054	4,869
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	179	59	5	243	1,148,156	4,725
10	Koshi	Sunsari	134	39	13	186	926,962	4,984
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	6	-	26	175,298	6,742
13	Koshi	Okhaldhunga	22	4	-	26	139,552	5,367
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		761	194	35	990	4,961,412	5,012
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	84	12	3	99	739,953	7,474
17	Madhesh	Dhanusa	88	8	14	110	867,747	7,889
18	Madhesh	Mahottari	65	8	10	83	706,994	8,518
19	Madhesh	Sarlahi	83	15	9	107	862,470	8,060
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	69	14	7	90	654,471	7,272
	Total		584	86	54	724	6,114,600	8,446
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	927	149	50	1,126	2,041,587	1,813
32	Bagmati	Lalitpur	230	33	17	280	551,667	1,970
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	163	52	18	233	719,859	3,090
	Total		1,822	331	111	2,264	6,116,866	2,702
36	Gandaki	Gorkha	44	6	3	53	251,027	4,736
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	199	77	19	295	600,051	2,034
40	Gandaki	Tanahu	78	22	1	101	321,153	3,180
41	Gandaki	Syangja	47	27	2	76	253,024	3,329
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	70	23	8	101	378,079	3,743
	Total		604	189	36	829	2,466,427	2,975

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	74	28	324	1,121,957	3,463
50	Lumbini	Kapilbastu	83	18	6	107	682,961	6,383
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	20	12	-	32	232,019	7,251
53	Lumbini	Rolpa	21	1	-	22	234,793	10,672
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	92	39	3	134	674,993	5,037
56	Lumbini	Banke	82	28	7	117	603,194	5,156
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			745	251	47	1,043	5,122,078	4,911
59	Karnali	Rukum West	23	2	1	26	166,740	6,413
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	57	10	1	68	415,126	6,105
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			219	21	3	243	1,688,412	6,948
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	132	29	5	166	904,666	5,450
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			333	51	6	390	2,694,783	6,910
Grand Total			5,068	1,123	292	6,483	29,164,578	

Bank/BFI Class	A	B	C	D	E [§]	Total
No. of BFIs	20	17	17	51	1	106
No. of Branches [^]	5,068	1,123	292	4,982		11,465
Population per Branch [*] (Served by A, B and C class BFIs)						4,499
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,544

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	761	194	35	856	990	1,846
Madhesh	584	86	54	1,030	724	1,754
Bagmati	1,822	331	111	750	2,264	3,014
Gandaki	604	189	36	561	829	1,390
Lumbini	745	251	47	1,096	1,043	2,139
Karnali	219	21	3	236	243	479
Sudur Paschim	333	51	6	453	390	843
Total	5,068	1,123	292	4,982	6,483	11,465

* 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	299,640.63
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	4,074,941.16

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (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, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (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, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44
3	Cash Credit Loan												
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56
6	Residential Personal Home Loan (Up to Rs. 20 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47

Overall Summary of Interest Rate on LCY Deposit		Magh, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43	5.31	1,325,517.52
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02	10.13	2,857,985.93	9.98	2,914,338.64
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21	9.50	538,720.87
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08	10.18	989,139.54	9.95	961,436.27
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44	10.17	622,777.84
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75	10.20	791,403.66
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84	2.34	293,534.43
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56	2.72	2,006.31
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09	-	289,346.28
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74	-	248,611.14
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12	-	39,838.34
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	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, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41	9.26	326,949.68
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79	9.79	13,521.43
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26	12.22	11,882.50
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13	12.07	235,894.77
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98	12.17	507,206.86
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79	11.88	165,581.52
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94	11.24	301,426.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77	12.57	68,468.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	67,563.42	12.57	77,683.32
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69	11.99	884,037.28
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09	11.96	293,261.17
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10	12.10	179,123.11
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23	11.93	178,122.27
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64	12.44	787,996.26
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58	3.50	1,176.10
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44	11.71	237,490.23
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26	12.24	4,269,821.78

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2019 (Mid Feb, 2023)		Falgun, 2019 (Mid Mar, 2023)		Chaitra, 2019 (Mid Apr, 2023)		Baisakh, 2020 (Mid May, 2023)		Jestha, 2020 (Mid June, 2023)		Ashadh, 2020 (Mid July, 2023)		Shrawan, 2020 (Mid Aug, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27	12.13	1,409,236.04
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97	12.04	101,819.68
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97	12.63	533,565.11
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85	12.57	63,117.03
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28	11.02	845,495.11
6	Residential Personal Home Loan (Up to Rs. 20 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32	11.97	288,652.83
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54	12.47	208,471.53
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12	12.97	58,902.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72	12.27	111,731.38
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65	9.71	264,509.26
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16	12.42	3,818.74
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41	10.98	380,502.96
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26	12.24	4,269,821.78

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.09	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	4,522,367.74	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	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	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	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	239,083.50		
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	4,736,268.89	8.40	4,768,466.16	8.22	4,828,673.23		

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.21	1,771,250.24	8.14	1,769,690.28	8.00	1,803,110.36	7.88	1,807,679.48	7.76	1,822,562.24	7.60	1,828,985.66
2	Overdraft	9.11	83,923.61	8.98	84,078.38	8.62	86,616.53	8.47	84,210.10	8.35	83,879.47	8.20	83,556.04
3	Cash Credit Loan	8.15	604,489.28	7.99	588,570.73	7.90	585,254.48	7.51	581,557.81	7.66	597,926.38	7.55	604,497.79
4	Trust Receipt Loan/Import Loan	7.94	66,441.90	7.95	66,455.17	7.82	59,151.51	7.66	62,816.34	7.58	71,466.03	7.43	70,077.72
5	Short Term Working Capital/Demand Loan	7.62	836,640.30	7.49	835,662.95	7.37	802,075.91	7.27	811,087.49	7.19	808,555.42	7.05	827,876.08
6	Residential Personal Home Loan (Up to Rs. 20 million)	8.43	325,363.27	8.33	326,726.01	8.24	332,053.27	8.16	337,933.67	8.04	340,136.89	7.92	341,297.26
7	Real Estate Loan	8.44	236,435.79	8.35	232,372.43	8.25	230,937.27	8.15	226,014.49	8.02	226,171.54	7.88	226,739.78
8	Margin Nature Loan	8.08	103,137.75	7.98	106,186.40	7.86	116,809.47	7.77	120,612.64	7.66	121,707.50	7.54	121,595.25
9	Hire Purchase Loan	8.60	113,045.47	8.47	115,070.49	8.39	113,079.79	8.28	113,003.37	8.16	113,616.39	8.05	114,022.41
10	Deprived Sector Loan	7.05	252,280.57	6.94	247,866.51	6.84	256,784.17	6.72	242,593.08	6.61	242,768.58	6.48	255,571.83
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	7.55	12,341.36	7.93	12,044.72	7.98	11,786.83	8.17	11,261.09
12	Other Product	8.72	426,507.90	8.60	478,299.51	8.56	484,788.59	7.03	474,810.32	8.36	486,375.84	8.25	494,609.68
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.08

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.98	2,598,972.12	2.97	2,665,836.16	2.93	2,805,762.77	2.90	2,916,796.06	2.92	3,024,576.01
2	Fixed:	5.41	2,966,242.40	5.32	2,923,637.30	5.24	2,857,854.33	5.18	2,780,840.73	5.11	2,691,752.13
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	3.83	562,733.13	3.69	491,974.21	3.50	493,195.49	3.34	476,094.93	3.26	432,784.77
2.4	6-12 months	3.91	1,031,736.37	3.85	955,881.72	3.75	1,004,799.77	3.64	909,261.03	3.60	874,878.76
2.5	1-2 yrs	4.90	608,289.30	4.75	605,607.59	4.68	587,528.84	4.60	609,647.81	4.46	583,053.47
2.6	2 yrs and above	9.00	763,483.60	8.26	870,173.78	8.73	772,330.23	8.55	785,836.96	8.24	801,035.13
3	Call	0.88	548,693.30	0.84	551,028.81	0.76	549,981.28	0.73	553,872.33	0.73	565,483.61
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.35	2,370.67	2.26	2,195.54	2.22	2,117.91	2.25	2,159.31	2.11	2,334.60
6	Non interest bearing deposits	-	437,921.07	-	463,570.39	-	510,028.33	-	478,471.03	-	494,461.29
6.1	Current	-	394,588.19	-	420,485.24	-	465,047.83	-	432,484.97	-	448,894.28
6.2	Margin	-	41,482.78	-	42,004.76	-	44,036.49	-	45,098.33	-	44,538.80
6.3	Other	-	1,850.10	-	1,080.40	-	944.01	-	887.73	-	1,028.20
	Aggregate	3.74	6,554,199.56	3.66	6,606,268.20	3.56	6,725,744.62	3.51	6,732,139.64	3.45	6,778,607.64

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	6.92	307,781.22	6.82	306,575.20	6.69	311,033.82	6.16	308,436.05	6.47	306,177.55
2	Fishery Related	6.82	14,272.01	6.79	14,195.00	6.63	14,128.37	6.40	13,883.22	6.46	14,003.00
3	Mining Related	7.08	10,748.11	6.93	11,453.05	6.79	11,492.82	6.41	11,660.21	6.55	12,791.75
4	Agriculture, Forestry & Beverage Production Related	7.04	282,756.67	6.92	285,491.76	6.71	289,036.77	6.59	287,869.19	6.53	290,763.23
5	Non Food Production Related	7.08	580,338.16	6.97	580,907.83	6.84	588,094.63	6.68	586,717.11	6.65	584,638.00
6	Construction	7.68	210,679.03	7.55	214,770.48	7.43	219,349.88	7.15	221,268.48	7.23	220,826.80
7	Electricity, Gas and Water	7.25	447,132.18	7.14	450,277.42	6.93	460,409.03	6.81	462,342.84	6.80	468,854.80
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40	6.81	70,553.41	6.74	70,485.45
9	Transport, Communication and Public Utilities	7.36	69,181.55	7.31	66,914.27	7.12	69,636.11	6.76	70,585.12	7.00	69,582.96
10	Wholesaler & Retailer	7.31	947,997.98	7.21	944,980.82	7.10	951,973.05	6.88	952,189.63	6.89	954,090.73
11	Finance, Insurance and Real Estate	6.78	358,266.88	6.67	358,962.48	6.48	373,397.29	6.35	360,909.82	6.29	358,210.03
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61	6.86	220,867.38	6.86	221,525.42
13	Other Services	7.43	203,786.65	7.33	204,376.05	7.14	205,182.72	6.92	205,161.66	6.94	206,502.63
14	Consumption Loans	8.12	982,434.91	8.02	1,018,106.19	7.93	1,064,157.49	7.75	1,076,643.12	7.73	1,074,296.65
15	Local Government	3.50	1,186.63	3.50	1,186.63	3.50	1,185.35	3.50	1,186.63	3.50	1,186.63
16	Others	8.07	249,805.59	7.80	231,493.76	7.77	225,471.27	6.78	226,607.13	7.39	231,590.48
	Aggregate	7.38	4,956,643.98	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98	6.90	5,085,526.10

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	7.45	1,832,571.10	7.36	1,837,209.70	7.21	1,861,301.87	7.04	1,861,072.85	7.03	1,861,383.59
2	Overdraft	8.04	83,064.87	7.89	82,986.45	7.81	85,351.71	7.02	85,710.88	7.55	86,737.78
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93	7.06	601,956.76	6.98	599,009.56
4	Trust Receipt Loan/Import Loan	7.15	72,651.69	7.22	73,009.07	7.04	75,272.60	6.84	79,104.44	6.80	81,115.18
5	Short Term Working Capital/Demand Loan	6.96	815,683.25	6.84	814,701.22	6.69	830,910.69	6.31	821,684.36	6.50	838,560.39
6	Residential Personal Home Loan (Up to Rs. 20 million)	7.78	343,411.88	7.65	344,837.93	7.56	349,610.90	7.39	352,197.87	7.37	355,267.35
7	Real Estate Loan	7.68	225,918.87	7.55	224,846.77	7.38	211,527.48	7.23	212,615.92	7.19	214,945.64
8	Margin Nature Loan	7.40	123,513.16	7.26	125,838.63	7.10	129,683.87	6.81	133,076.51	6.87	133,689.83
9	Hire Purchase Loan	7.82	114,870.58	7.74	121,076.78	7.61	122,699.57	7.38	125,671.67	7.45	124,965.81
10	Deprived Sector Loan	6.35	239,237.21	6.22	239,539.42	6.09	253,804.47	5.31	249,432.73	5.91	241,302.94
11	Bills Purchased	8.06	11,924.93	7.76	13,382.16	7.82	12,367.00	7.55	13,405.57	7.28	12,868.35
12	Other Product	8.08	493,901.60	8.04	498,081.61	7.92	536,623.50	7.80	540,951.40	7.86	535,679.66
	Aggregate	7.38	4,956,533.67	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98	6.90	5,085,526.10

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Mar, 2026)**

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
---	-----------------------------------	-------

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