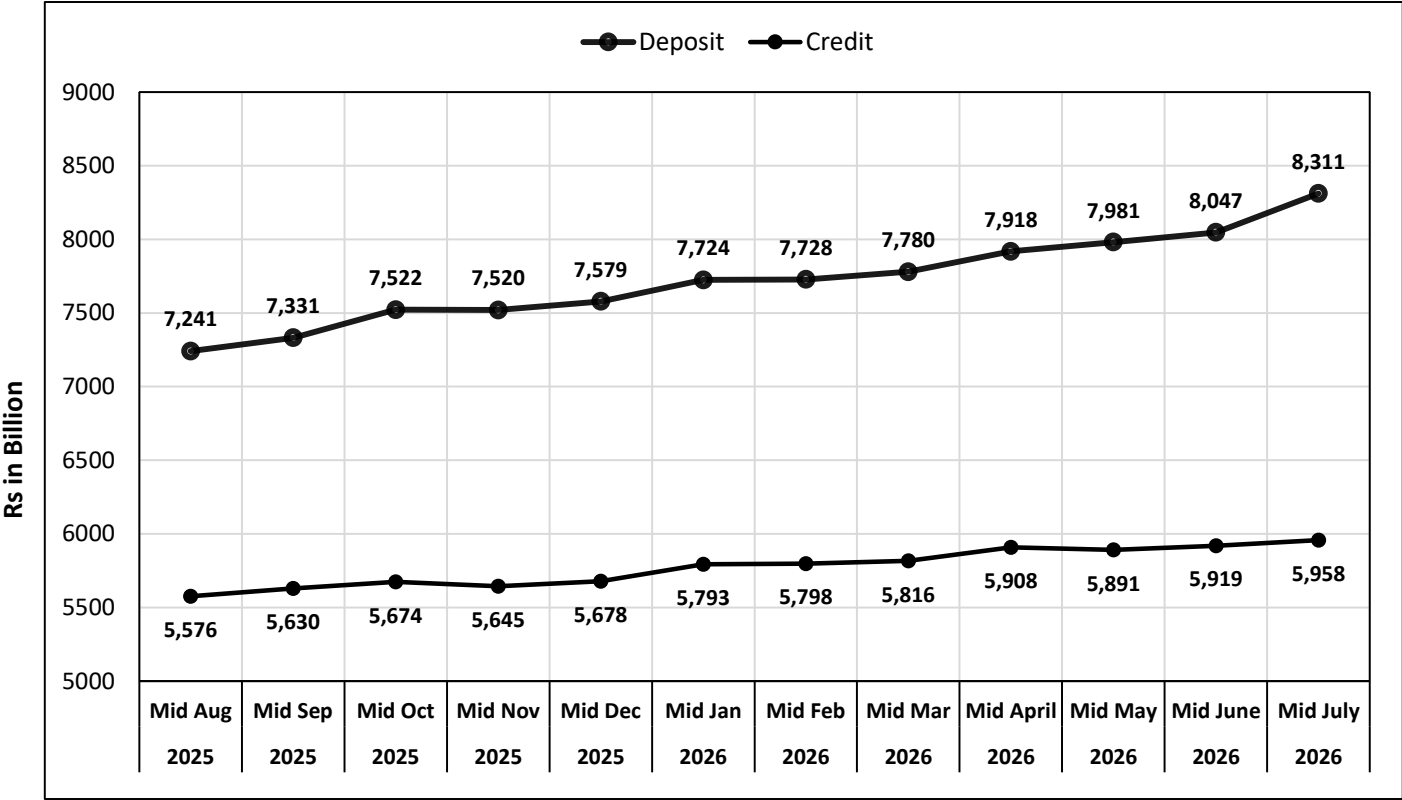


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2083 Asar
(Mid-July, 2026)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	16	51	1	105
Total Number of Licensed BFIs	20	17	16	51	1	105

- 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 Asar End, 2083 (Mid-July, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	122.84	10.91	2.34	136.09
2	Total Credit/GDP	86.63	9.11	1.81	97.55
3	Total Credit/ Total Deposit**	70.52	83.54	77.21	71.68
4	CD Ratio*	69.90	83.15	76.70	71.07
5	Fixed Deposit/Total Deposit	35.13	31.84	54.50	35.20
6	Saving Deposit/Total Deposit	46.41	54.84	31.96	46.83
7	Current Deposit/Total Deposit	8.83	3.26	1.71	8.26
8	Call Deposit/Total Deposit	8.89	10.01	11.77	9.03
9	NPL/ Total Loan^	5.56	5.77	9.89	5.66
10	Total LLP /Total Loan	5.86	5.25	9.28	5.87
11	Deprived Sector Loan/Total Loan \$^	5.17	6.12	5.74	5.27
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.18	6.38	8.89	8.05
2	Investment in Gov. Securities/Total Deposit	14.80	10.48	11.48	14.40
3	Total Liquid Assets/Total Deposit #	39.08	27.91	34.87	38.11
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.80	11.26	11.93	9.95
2	Total Capital/RWA	12.61	14.07	14.66	12.76
D. Financial Access					
1	No. of institutions	20	17	16	53
2	No. of Branches	4,941	1,112	294	6,347
3	No. of Deposit Accounts	54,449,539	7,883,672	1,092,085	63,425,296
4	No. of Loan Accounts	1,700,934	261,447	68,983	2,031,364
5	No. of Branchless Banking Centers	678	3	-	681
6	No. of Branchless Banking Customers	263,725	454	-	264,179
7	No. of Mobile Banking Customers	25,750,601	4,010,160	339,794	30,100,555
8	No. of Internet Banking Customers	1,859,304	618,888	20,828	2,499,020
9	No. of ATMs	4,746	336	33	5,115
10	No. of Debit Cards	12,244,640	1,383,886	85,420	13,713,946
11	No. of Credit Cards	324,439	5,178	901	330,518
12	No. of Prepaid Cards	273,039	4,842	-	277,881
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.21			
	(a) Saving	2.82			
	(b) Fixed	4.95			
	(c) Call	0.57			
2	Wt. Avg Interest Rate on Credit	6.55			

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 Asar end of FY2082/83 (2025/26)

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

*CD Ratio =

Total Credit

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

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

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

Amt in Mn of Rs

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	683,127	728,713	775,395	833,621	838,611	6.67	6.41	0.60
	a. Paid-up Capital	425,052	436,408	443,682	472,543	472,545	2.67	1.67	0.00
	b. Statutory Reserves	138,151	150,114	162,782	175,830	178,668	8.66	8.44	1.61
	c. Retained Earning	(6,633)	(21,577)	(31,473)	(41,370)	(36,893)	225.30	45.86	-10.82
	d. Others Reserves	126,558	163,767	200,403	226,618	224,290	29.40	22.37	-1.03
2	BORROWINGS	255,302	240,886	235,077	222,949	223,291	-5.65	-2.41	0.15
	a. NRB	2,022	393	433	735	910	-80.57	10.31	23.90
	b. "A"Class Licensed Institution	18,993	6,970	9,133	13,218	12,922	-63.30	31.04	-2.24
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	14,114	14,044	-25.04	-31.11	-0.50
	d. Other Financial Ins.	6,467	8,037	7,243	3,856	3,375	24.27	-9.88	-12.49
	e. Bonds and Securities	163,416	177,211	185,012	191,025	192,040	8.44	4.40	0.53
3	DEPOSITS	5,771,238	6,495,583	7,303,531	8,046,954	8,311,245	12.55	12.44	3.28
	a. Current	454,049	381,824	527,894	566,939	686,417	-15.91	38.26	21.07
	b. Savings	1,519,064	1,954,389	2,673,443	3,734,813	3,892,367	28.66	36.79	4.22
	c. Fixed	3,359,257	3,642,837	3,506,979	2,988,024	2,925,414	8.44	-3.73	-2.10
	d. Call Deposits	390,785	472,514	547,192	701,154	750,274	20.91	15.80	7.01
	e. Others	48,082	44,019	48,023	56,023	56,772	-8.45	9.10	1.34
4	Bills Payable	3,189	3,117	3,242	5,351	4,425	-2.25	4.03	-17.32
5	Other Liabilities	502,666	598,080	710,107	876,123	815,907	18.98	18.73	-6.87
	1. Loan Loss Provision	168,124	230,012	285,008	349,331	349,497	36.81	23.91	0.05
	2. Interest Suspense a/c	28,910	28,409	56,087	71,794	58,468	-1.73	97.43	-18.56
	3. Others	305,633	339,659	369,012	454,997	407,943	11.13	8.64	-10.34
6	Reconciliation A/c	471	3,179	4,343	840	5,034	574.99	36.58	499.08
7	Profit & Loss A/c	75,002	61,825	69,866	62,504	71,615	-17.57	13.01	14.58
TOTAL		7,290,996	8,131,382	9,101,560	10,048,341	10,270,128	11.53	11.93	2.21
Assets									
1	LIQUID FUNDS	533,958	553,205	647,262	721,013	731,867	3.60	17.00	1.51
	a. Cash Balance	102,134	103,855	101,206	91,822	95,744	1.69	-2.55	4.27
	Nepalese Notes & Coins	99,262	100,579	97,078	86,654	91,426	1.33	-3.48	5.51
	Foreign Currency	2,871	3,277	4,128	5,168	4,318	14.11	25.98	-16.45
	b. Bank Balance	362,361	378,811	483,070	561,775	573,267	4.54	27.52	2.05
	1. In Nepal Rastra Bank	288,687	330,452	385,908	489,174	495,602	14.47	16.78	1.31
	2. "A"Class Licensed Institution	23,870	17,711	58,265	23,544	22,687	-25.80	228.99	-3.64
	3. Other Financial Ins.	2,939	1,621	1,428	660	739	-44.86	-11.87	11.94
	4. In Foreign banks	46,865	29,028	37,468	48,397	54,239	-38.06	29.08	12.07
	c. Money at Call	69,463	70,539	62,986	67,415	62,856	1.55	-10.71	-6.76
2	INVESTMENTS	1,049,633	1,471,177	1,743,212	1,978,371	2,207,329	40.16	18.49	11.57
	a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,158,610	1,196,483	13.06	0.70	3.27
	b Others	19,827	306,882	570,793	819,761	1,010,846	1447.82	86.00	23.31
3	SHARE & OTHER INVESTMENT	251,757	275,676	365,368	549,990	540,477	9.50	32.54	-1.73
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,918,034	5,956,574	5.97	8.18	0.65
	4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,907,257	5,943,894	5.91	8.13	0.62
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,688,606	5,701,124	5.65	8.13	0.22
	b. Financial Institutions	183,328	202,802	222,405	212,279	236,999	10.62	9.67	11.64
	c. Government Organizations	2,697	6,202	3,450	6,372	5,771	129.96	-44.36	-9.43
	4.2 BILLS PURCHASED	3,600	6,954	10,086	10,778	12,680	93.16	45.03	17.65
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,312	1,048	92.13	73.06	-20.12
6	FIXED ASSETS	136,783	145,320	152,824	153,453	152,638	6.24	5.16	-0.53
7	OTHER ASSETS	417,472	476,248	546,869	668,908	620,871	14.08	14.83	-7.18
	a. Accrued Interests	244,588	282,704	315,816	388,371	335,835	15.58	11.71	-13.53
	b. Others	172,884	193,544	231,053	280,537	285,036	11.95	19.38	1.60
8	Expenses not Written off	364	1,004	46	34	34	175.67	-95.45	-0.29
9	Non Banking Assets	18,689	35,509	50,551	54,240	57,044	90.01	42.36	5.17
10	Reconciliation Account	2,304	2,550	10	2,490	14	10.66	-99.60	-99.45
11	Profit & Loss A/c	1,831	497	1,481	494	2,232	-72.86	198.06	351.62
TOTAL		7,290,996	8,131,382	9,101,560	10,048,341	10,270,128	11.53	11.93	2.21

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	611,312	652,888	697,778	752,477	757,339	6.80	6.88	0.65
	a. Paid-up Capital	369,857	379,020	385,327	411,228	411,228	2.48	1.66	0.00
	b. Statutory Reserves	126,035	137,000	148,046	159,486	161,248	8.70	8.06	1.10
	c. Retained Earning	(1,180)	(13,948)	(19,371)	(25,510)	(21,908)	1082.50	38.88	-14.12
	d. Others Reserves	116,599	150,815	183,775	207,273	206,771	29.34	21.85	-0.24
2	BORROWINGS	243,416	231,919	225,206	212,294	212,638	-4.72	-2.89	0.16
	a. NRB	1,674	393	433	735	910	-76.53	10.31	23.90
	b. "A"Class Licensed Institution	16,193	6,970	8,433	13,218	12,922	-56.96	21.00	-2.24
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	14,114	14,044	-25.04	-31.11	-0.50
	d. Other Financial Ins.	6,164	7,558	6,806	3,436	2,959	22.61	-9.95	-13.90
	e. Bonds and Securities	154,982	168,723	176,277	180,791	181,804	8.87	4.48	0.56
3	DEPOSITS	5,086,244	5,756,809	6,541,650	7,261,748	7,501,867	13.18	13.63	3.31
	a. Current	441,571	368,702	508,974	547,433	662,221	-16.50	38.04	20.97
	b. Savings	1,366,476	1,752,143	2,391,430	3,338,832	3,481,255	28.22	36.49	4.27
	c. Fixed	2,898,148	3,177,768	3,112,938	2,694,467	2,635,310	9.65	-2.04	-2.20
	d. Call Deposits	333,864	415,610	481,153	625,442	666,741	24.49	15.77	6.60
	e. Others	46,186	42,586	47,156	55,574	56,341	-7.79	10.73	1.38
4	Bills Payable	3,163	3,095	3,230	5,341	4,412	-2.15	4.34	-17.40
5	Other Liabilities	453,119	538,952	636,043	794,432	739,671	18.94	18.01	-6.89
	1. Loan Loss Provision	147,603	201,267	246,562	307,293	310,040	36.36	22.50	0.89
	2. Interest Suspense a/c	18,049	15,809	41,966	55,439	43,183	-12.41	165.45	-22.11
	3. Others	287,467	321,875	347,515	431,700	386,448	11.97	7.97	-10.48
6	Reconciliation A/c	470	3,177	4,315	826	5,028	576.23	35.80	508.77
7	Profit & Loss A/c	68,213	55,901	62,713	55,239	61,648	-18.05	12.19	11.60
TOTAL		6,465,937	7,242,741	8,170,934	9,082,358	9,282,604	12.01	12.82	2.20
Assets									
1	LIQUID FUNDS	450,799	477,887	574,754	653,119	665,018	6.01	20.27	1.82
	a. Cash Balance	92,853	95,352	92,517	84,117	85,806	2.69	-2.97	2.01
	Nepalese Notes & Coins	90,215	92,309	88,822	79,269	81,872	2.32	-3.78	3.28
	Foreign Currency	2,638	3,043	3,695	4,848	3,934	15.33	21.43	-18.85
	b. Bank Balance	324,727	340,981	437,981	513,387	527,990	5.01	28.45	2.84
	1. In Nepal Rastra Bank	263,539	301,463	353,434	449,263	459,204	14.39	17.24	2.21
	2. "A"Class Licensed Institution	14,124	10,338	47,060	15,712	14,532	-26.80	355.19	-7.51
	3. Other Financial Ins.	201	153	24	21	21	-23.51	-84.63	1.68
	4. In Foreign banks	46,864	29,026	37,463	48,391	54,233	-38.06	29.07	12.07
	c. Money at Call	33,219	41,554	44,257	55,615	51,222	25.09	6.50	-7.90
2	INVESTMENTS	937,730	1,330,657	1,599,985	1,829,109	2,043,062	41.90	20.24	11.70
	a. Govt. Securities	918,942	1,049,313	1,070,576	1,066,232	1,110,243	14.19	2.03	4.13
	b. Others	18,788	281,344	529,409	762,877	932,819	1397.43	88.17	22.28
3	SHARE & OTHER INVESTMENT	238,878	262,629	349,567	528,228	519,387	9.94	33.10	-1.67
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,262,448	5,289,497	5.91	8.60	0.51
4.1	LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,251,670	5,276,817	5.84	8.55	0.48
	a. Private Sector	4,149,539	4,381,897	4,749,763	5,049,069	5,053,005	5.60	8.40	0.08
	b. Financial Institutions	156,762	172,496	197,193	196,230	218,041	10.04	14.32	11.12
	c. Government Organizations	2,690	6,194	3,450	6,372	5,771	130.31	-44.30	-9.43
4.2	BILLS PURCHASED	3,600	6,954	10,086	10,778	12,680	93.16	45.03	17.65
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,312	1,048	92.13	73.06	-20.12
6	FIXED ASSETS	124,602	132,130	137,527	137,682	136,887	6.04	4.08	-0.58
7	OTHER ASSETS	381,570	436,640	503,140	621,861	577,847	14.43	15.23	-7.08
	a. Accrued Interests	218,341	255,668	289,037	356,273	307,599	17.10	13.05	-13.66
	b. Others	163,228	180,972	214,102	265,588	270,248	10.87	18.31	1.75
8	Expenses not Written off	363	1,003	45	30	30	176.18	-95.47	0.00
9	Non Banking Assets	15,306	30,176	42,773	46,088	48,081	97.15	41.75	4.32
10	Reconciliation Account	2,301	2,547	-	2,481	-	10.70	-100.00	-100.00
11	Profit & Loss A/c	1,001	-	-	-	1,746	-100.00	0.00	0.00
TOTAL		6,465,937	7,242,741	8,170,934	9,082,358	9,282,604	12.01	12.82	2.20

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND		52,784	57,742	60,146	63,277	63,318	9.39	4.16	0.07
a. Paid-up Capital		40,207	42,171	43,055	45,998	45,998	4.88	2.10	0.00
b. Statutory Reserves		8,341	9,318	10,724	12,004	12,204	11.72	15.08	1.67
c. Retained Earning		(355)	(878)	(3,457)	(6,391)	(5,986)	147.43	293.66	-6.33
d. Others Reserves		4,592	7,131	9,825	11,666	11,102	55.30	37.78	-4.83
2 BORROWINGS		9,340	8,019	8,624	8,907	8,906	-14.14	7.55	-0.01
a. NRB		300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution		1,250	-	700	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		303	479	437	420	416	57.88	-8.80	-0.99
e. Bonds and Securities		7,486	7,540	7,487	8,486	8,490	0.71	-0.70	0.04
3 DEPOSITS		571,573	610,171	630,437	645,919	666,284	6.75	3.32	3.15
a. Current		11,059	11,513	16,950	17,737	21,750	4.10	47.22	22.62
b. Savings		132,843	176,770	250,566	352,362	365,375	33.07	41.75	3.69
c. Fixed		380,584	374,776	308,219	215,429	212,125	-1.53	-17.76	-1.53
d. Call Deposits		46,811	46,863	53,904	60,030	66,692	0.11	15.02	11.10
e. Others		275	249	798	361	342	-9.24	220.33	-5.47
4 Bills Payable		23	21	13	10	13	-9.55	-40.29	30.10
5 Other Liabilities		30,451	36,086	48,936	54,623	50,850	18.50	35.61	-6.91
1. Loan Loss Provision		13,887	19,372	27,666	30,822	29,201	39.49	42.81	-5.26
2. Interest Suspense a/c		1,931	2,459	3,366	4,856	4,022	27.37	36.90	-17.17
3. Others		14,633	14,255	17,904	18,945	17,627	-2.58	25.60	-6.96
6 Reconciliation A/c		0	0	0	0	0	-100.00	0.00	-100.00
7 Profit & Loss A/c		5,715	5,291	5,887	6,398	8,436	-7.42	11.25	31.86
TOTAL		669,886	717,330	754,042	779,133	797,807	7.08	5.12	2.40
Assets									
1 LIQUID FUNDS		64,562	56,513	54,762	51,961	49,966	-12.47	-3.10	-3.84
a. Cash Balance		7,574	7,022	7,372	6,540	7,170	-7.29	5.00	9.63
Nepalese Notes & Coins		7,341	6,788	6,940	6,220	6,786	-7.53	2.24	9.11
Foreign Currency		233	234	433	321	384	0.30	85.08	19.74
b. Bank Balance		28,785	29,706	36,081	38,611	35,330	3.20	21.46	-8.50
1. In Nepal Rastra Bank		20,033	23,445	26,115	32,238	28,396	17.03	11.39	-11.92
2. "A"Class Licensed Institution		7,521	5,775	9,146	5,963	6,462	-23.21	58.36	8.36
3. Other Financial Ins.		1,228	483	815	404	467	-60.67	68.75	15.41
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	6,810	7,466	-29.85	-42.85	9.64
2 INVESTMENTS		91,763	114,973	118,004	118,563	131,260	25.29	2.64	10.71
a. Govt. Securities		90,725	92,535	86,899	76,689	69,813	2.00	-6.09	-8.97
b Others		1,038	22,438	31,105	41,874	61,447	2061.03	38.63	46.74
3 SHARE & OTHER INVESTMENT		8,504	9,159	11,053	15,216	16,727	7.70	20.68	9.93
4 LOANS & ADVANCES									
(Including Bills Purchased)		471,886	501,432	526,613	547,516	556,596	6.26	5.02	1.66
4.1 LOANS & ADVANCES		471,886	501,432	526,613	547,516	556,596	6.26	5.02	1.66
a. Private Sector		451,918	476,949	504,466	533,410	540,556	5.54	5.77	1.34
b. Financial Institutions		19,964	24,480	22,147	14,107	16,040	22.62	-9.53	13.70
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	11,344	11,279	9.78	15.07	-0.57
7 OTHER ASSETS		21,777	22,172	26,828	29,179	25,935	1.81	21.00	-11.12
a. Accrued Interests		14,549	13,386	13,661	17,695	14,681	-8.00	2.06	-17.04
b. Others		7,228	8,787	13,168	11,484	11,255	21.56	49.86	-2.00
8 Expenses not Written off		-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets		2,269	3,369	4,687	4,995	5,641	48.51	39.11	12.95
10 Reconciliation Account		0	-	10	0	10	-100.00	0.00	2412.50
11 Profit & Loss A/c		279	-	911	356	388	-100.00	0.00	9.18
TOTAL		669,886	717,330	754,042	779,133	797,807	7.08	5.12	2.40

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	19,031	18,083	17,470	17,866	17,954	-4.98	-3.39	0.49
a. Paid-up Capital	14,988	15,217	15,300	15,316	15,319	1.53	0.55	0.02
b. Statutory Reserves	3,775	3,796	4,011	4,340	5,216	0.55	5.68	20.18
c. Retained Earning	(5,098)	(6,751)	(8,645)	(9,469)	(8,999)	32.41	28.05	-4.97
d. Others Reserves	5,367	5,821	6,803	7,679	6,418	8.46	16.88	-16.42
2 BORROWINGS	2,546	948	1,248	1,748	1,746	-62.77	31.61	-0.09
a. NRB	49	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	948	948	1,248	1,748	1,746	0.01	31.61	-0.09
3 DEPOSITS	113,422	128,603	131,444	139,286	143,094	13.38	2.21	2.73
a. Current	1,419	1,609	1,971	1,769	2,447	13.35	22.52	38.31
b. Savings	19,745	25,477	31,448	43,618	45,737	29.03	23.44	4.86
c. Fixed	80,525	90,293	85,822	78,129	77,979	12.13	-4.95	-0.19
d. Call Deposits	10,110	10,041	12,135	15,682	16,841	-0.69	20.87	7.39
e. Others	1,622	1,184	68	88	90	-27.02	-94.24	1.98
4 Bills Payable	2	1	0	0	0	-74.24	-47.06	-8.70
5 Other Liabilities	19,097	23,043	25,128	27,068	25,386	20.66	9.05	-6.21
1. Loan Loss Provision	6,634	9,373	10,780	11,216	10,256	41.29	15.02	-8.56
2. Interest Suspense a/c	8,930	10,140	10,755	11,499	11,262	13.56	6.06	-2.06
3. Others	3,533	3,529	3,593	4,353	3,867	-0.10	1.81	-11.15
6 Reconciliation A/c	1	2	28	14	6	105.88	1223.81	-58.22
7 Profit & Loss A/c	1,073	633	1,266	867	1,531	-41.03	100.04	76.65
TOTAL	155,172	171,311	176,585	186,850	189,717	10.40	3.08	1.53
Assets								
1 LIQUID FUNDS	18,596	18,804	17,746	15,933	16,883	1.12	-5.63	5.96
a. Cash Balance	1,706	1,481	1,317	1,165	2,768	-13.18	-11.11	137.49
Nepalese Notes & Coins	1,706	1,481	1,317	1,165	2,768	-13.17	-11.12	137.49
Foreign Currency	0	0	0	0	0	-76.92	766.67	350.00
b. Bank Balance	8,849	8,125	9,008	9,777	9,948	-8.18	10.87	1.75
1. In Nepal Rastra Bank	5,115	5,544	6,359	7,673	8,003	8.39	14.70	4.29
2. "A"Class Licensed Institution	2,224	1,597	2,060	1,869	1,694	-28.20	29.00	-9.34
3. Other Financial Ins.	1,510	984	590	235	251	-34.83	-40.09	6.85
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,041	9,198	7,421	4,990	4,167	14.38	-19.32	-16.50
2 INVESTMENTS	20,140	25,547	25,223	30,699	33,007	26.85	-1.27	7.52
a. Govt. Securities	20,140	22,447	14,944	15,689	16,427	11.45	-33.42	4.70
b. Others	-	3,100	10,278	15,010	16,581	0.00	231.56	10.46
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	6,546	4,362	-11.13	22.12	-33.37
4 LOANS & ADVANCES	92,931	99,691	104,182	108,070	110,481	7.27	4.50	2.23
(Including Bills Purchased)	92,931	99,691	104,182	108,070	110,481	7.27	4.50	2.23
4.1 LOANS & ADVANCES	92,931	99,691	104,182	108,070	110,481	7.27	4.50	2.23
a. Private Sector	86,325	93,861	101,116	106,128	107,563	8.73	7.73	1.35
b. Financial Institutions	6,602	5,826	3,066	1,943	2,918	-11.75	-47.38	50.21
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	4,427	4,471	4.30	18.51	0.99
7 OTHER ASSETS	14,125	17,436	16,901	17,868	17,089	23.44	-3.07	-4.36
a. Accrued Interests	11,697	13,651	13,118	14,403	13,556	16.70	-3.91	-5.88
b. Others	2,428	3,785	3,783	3,465	3,534	55.93	-0.06	1.97
8 Expenses not Written off	1	1	0	0	0	10.81	-78.05	-27.03
9 Non Banking Assets	1,114	1,964	3,091	3,158	3,322	76.36	57.35	5.20
10 Reconciliation Account	3	3	0	9	4	1.02	-94.97	-59.37
11 Profit & Loss A/c	551	497	571	139	97	-9.74	14.81	-29.69
TOTAL	155,172	171,311	176,585	186,850	189,717	10.40	3.08	1.53

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	270,819	295,775	6.23	-23.19	9.21
1.1 Deposit Liabilities	402,421	431,908	328,104	252,747	275,493	7.33	-24.03	9.00
1.1.1 Saving A/c	88,065	79,278	77,164	84,180	93,488	-9.98	-2.67	11.06
1.1.2 Fixed A/c	305,845	344,566	244,252	163,525	176,566	12.66	-29.11	7.97
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	8,924	6,528	-12.13	-51.66	-26.85
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	14,047	16,577	-6.86	-34.15	18.01
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	54,456	57,824	15.30	-31.50	6.18
1.1.2.4 Above 1 Year	138,814	166,377	126,923	86,098	95,637	19.86	-23.71	11.08
1.1.3 Call Deposit	8,461	8,034	6,655	5,008	5,400	-5.04	-17.16	7.82
1.1.4 Certificate of Deposits	51	30	32	34	39	-41.40	8.27	14.47
1.2 Others	26,832	24,079	22,163	18,072	20,283	-10.26	-7.96	12.23
2 Commission/Fee Expense	4,228	4,635	5,627	5,416	6,162	9.61	21.41	13.77
3 Employees Expenses	55,126	63,661	68,118	62,806	71,476	15.48	7.00	13.80
4 Office Operating Expenses	38,127	43,010	43,468	38,812	43,383	12.81	1.06	11.78
5 Exchange Fluctuation Loss	-	-	-	33	-	0.00	0.00	-100.00
5.1 Due to Change in Exchange Rates	-	-	-	33	-	0.00	0.00	-100.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	499	926	552	309	582	85.74	-40.45	88.66
7. Provision for Risk	65,952	85,515	89,979	85,886	100,326	29.66	5.22	16.81
7.1 Loan loss Provision	65,818	85,205	89,474	85,530	99,900	29.46	5.01	16.80
7.1.1 General Loan loss Provision	17,473	26,227	23,367	24,658	22,200	50.11	-10.90	-9.97
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	10,050	13,800	31.70	5.31	37.32
7.1.1.2 Watch List Provision	6,969	12,394	8,800	14,608	8,400	77.85	-29.00	-42.50
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	60,854	76,857	23.05	17.01	26.30
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	18	843	4.11	-85.79	4545.48
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	-	3	13	88.57	-100.00	281.09
7.4. Provision for Loss of Other Assets	29	127	502	352	413	336.07	296.86	17.08
8 Loan Written Off	2,823	4,026	8,709	2,661	6,410	42.60	116.33	140.83
9 Provision for Staff Bonus	10,407	10,642	11,757	11,001	12,137	2.26	10.48	10.33
10 Provision for Income Tax	32,840	33,085	35,956	33,769	37,920	0.75	8.68	12.29
11 Others	79	165	8	187	30	108.98	-95.16	-84.14
12 Net Profit	77,771	70,918	78,796	72,857	80,981	-8.81	11.11	11.15
TOTAL EXPENSES	717,106	772,570	693,236	584,555	655,182	7.73	-10.27	12.08
Income								
1. Interest Income	641,877	674,109	567,194	469,190	516,335	5.02	-15.86	10.05
1.1. On Loans and Advance	572,265	588,296	480,770	382,709	420,669	2.80	-18.28	9.92
1.2. On Investment	57,477	66,519	64,883	61,866	68,166	15.73	-2.46	10.18
1.2.1 Government Bonds	53,207	59,980	56,244	49,914	54,695	12.73	-6.23	9.58
1.2.2 Foreign Bonds	228	499	477	498	571	118.51	-4.31	14.72
1.2.3 NRB Bonds	558	960	2,858	5,512	6,303	72.14	197.61	14.34
1.2.4 Deventure & Bonds	3,484	5,079	5,304	5,942	6,597	45.80	4.41	11.02
1.3 Agency Balance	1,430	1,423	1,790	2,010	2,287	-0.48	25.73	13.76
1.4 On Call Deposit	2,428	3,840	3,930	5,339	5,647	58.14	2.35	5.76
1.5 Others	8,276	14,031	15,821	17,265	19,567	69.53	12.76	13.33
2. Comission & Discount	29,086	35,259	39,774	38,071	43,608	21.23	12.80	14.54
2.1 Bills Purchase & Discount	206	397	415	387	424	92.78	4.47	9.70
2.2 Comission	22,065	27,596	30,363	29,067	33,261	25.07	10.03	14.43
2.3 Others	6,815	7,267	8,996	8,618	9,922	6.63	23.79	15.14
3 Income From Exchange Fluctuation	5,553	6,369	9,627	12,984	14,296	14.70	51.16	10.11
3.1 Due to Change in Exchange Rate	829	(311)	787	806	973	-137.56	-352.69	20.84
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	12,178	13,323	41.42	32.34	9.40
4 Other Operating Income	11,095	10,946	13,321	12,000	13,633	-1.35	21.70	13.61
5 Non Operating Income	1,971	1,866	3,167	3,201	3,678	-5.36	69.78	14.89
6 Provision Written Back	27,558	43,240	58,456	48,110	62,423	56.90	35.19	29.75
7 Recovery from Written off Loan	245	285	406	480	698	16.44	42.08	45.53
8 Income from Extra Ordinary Expenses	(1,060)	12	25	23	52	-101.13	105.02	125.44
9 Net Loss	780	485	1,268	496	459	-37.87	161.63	-7.46
TOTAL INCOME	717,106	772,570	693,236	584,555	655,182	7.73	-10.27	12.08

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	364,419	396,012	306,738	240,008	262,429	8.67	-22.54	9.34
1.1 Deposit Liabilities	339,229	372,863	285,480	222,852	243,187	9.91	-23.44	9.13
1.1.1 Saving A/c	77,696	70,894	68,372	74,474	82,793	-8.76	-3.56	11.17
1.1.2 Fixed A/c	254,527	294,989	211,213	143,813	155,462	15.90	-28.40	8.10
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	8,307	5,862	2.52	-41.87	-29.43
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	12,527	14,987	-3.71	-32.26	19.64
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	46,523	49,366	19.54	-31.84	6.11
1.1.2.4 Above 1 Year	125,810	150,210	113,916	76,456	85,247	19.39	-24.16	11.50
1.1.3 Call Deposit	6,963	6,951	5,863	4,530	4,892	-0.18	-15.64	8.01
1.1.4 Certificate of Deposits	43	30	32	34	39	-29.89	8.27	14.47
1.2 Others	25,190	23,148	21,257	17,157	19,241	-8.10	-8.17	12.15
2 Commission/Fee Expense	4,099	4,524	5,521	5,318	6,038	10.37	22.05	13.55
3 Employees Expenses	47,816	55,898	60,031	55,132	62,680	16.90	7.39	13.69
4 Office Operating Expenses	32,261	37,062	37,155	33,440	37,207	14.88	0.25	11.26
5 Exchange Fluctuation Loss	-	-	-	33	-	0.00	0.00	-100.00
5.1 Due to Change in Exchange Rates	-	-	-	33	-	0.00	0.00	-100.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	462	890	480	217	388	92.56	-46.01	78.59
7. Provision for Risk	57,437	74,107	74,263	75,879	89,908	29.02	0.21	18.49
7.1 Loan loss Provision	57,424	74,018	74,000	75,825	89,842	28.90	-0.03	18.49
7.1.1 General Loan loss Provision	15,606	23,763	21,131	22,513	20,348	52.27	-11.08	-9.61
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	9,707	13,042	35.89	0.52	34.35
7.1.1.2 Watch List Provision	5,858	10,517	7,815	12,805	7,307	79.51	-25.69	-42.94
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	53,429	68,663	20.98	10.63	28.51
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(117)	830	7.85	-87.86	-809.94
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	-	3	13	130.40	-100.00	281.09
7.4. Provision for Loss of Other Assets	0	3	260	50	53	14200.00	9004.55	5.05
8 Loan Written Off	2,602	3,786	8,241	2,344	5,583	45.50	117.67	138.20
9 Provision for Staff Bonus	9,462	9,671	10,611	9,721	10,405	2.21	9.72	7.05
10 Provision for Income Tax	29,784	29,989	32,801	30,210	33,080	0.69	9.38	9.50
11 Others	72	165	8	177	4	128.52	-95.14	-97.66
12 Net Profit	70,037	64,153	71,511	64,564	69,866	-8.40	11.47	8.21
TOTAL EXPENSES	618,452	676,255	607,360	517,042	577,589	9.35	-10.19	11.71
Income								
1. Interest Income	551,682	588,736	497,588	413,533	454,515	6.72	-15.48	9.91
1.1. On Loans and Advance	490,121	511,556	418,637	333,614	366,319	4.37	-18.16	9.80
1.2. On Investment	51,290	59,590	58,749	56,405	62,182	16.18	-1.41	10.24
1.2.1 Government Bonds	47,873	53,733	50,369	44,751	49,084	12.24	-6.26	9.68
1.2.2 Foreign Bonds	228	499	477	498	571	118.51	-4.31	14.72
1.2.3 NRB Bonds	2	635	2,687	5,325	6,062	27870.93	323.20	13.84
1.2.4 Deventure & Bonds	3,187	4,724	5,215	5,832	6,465	48.24	10.41	10.86
1.3 Agency Balance	1,430	1,420	1,778	2,001	2,277	-0.73	25.19	13.80
1.4 On Call Deposit	1,367	3,245	3,605	5,195	5,491	137.42	11.08	5.69
1.5 Others	7,475	12,925	14,820	16,318	18,247	72.91	14.66	11.82
2. Comission & Discount	27,763	33,790	37,791	36,099	41,302	21.71	11.84	14.41
2.1 Bills Purchase & Discount	206	397	415	387	424	92.78	4.47	9.70
2.2 Comission	21,250	26,721	29,341	28,050	32,055	25.75	9.81	14.28
2.3 Others	6,307	6,671	8,035	7,662	8,822	5.78	20.43	15.15
3 Income From Exchange Fluctuation	5,468	6,294	9,516	12,824	14,127	15.12	51.18	10.17
3.1 Due to Change in Exchange Rate	817	(317)	773	743	907	-138.79	-344.17	22.03
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	12,080	13,220	42.15	32.24	9.44
4 Other Operating Income	9,218	8,654	10,711	9,936	11,086	-6.12	23.77	11.58
5 Non Operating Income	1,760	1,370	2,668	2,926	3,354	-22.15	94.73	14.63
6 Provision Written Back	23,391	37,139	48,685	41,256	52,524	58.78	31.09	27.31
7 Recovery from Written off Loan	231	271	392	459	667	17.32	44.75	45.23
8 Income from Extra Ordinary Expenses	(1,060)	1	10	11	15	-100.14	567.57	38.43
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	517,042	577,589	9.35	-10.19	11.71

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	24,309	26,454	-8.31	-29.10	8.82
1.1 Deposit Liabilities	52,034	47,947	33,777	23,499	25,537	-7.85	-29.55	8.67
1.1.1 Saving A/c	8,737	6,896	7,413	8,402	9,292	-21.07	7.49	10.58
1.1.2 Fixed A/c	42,073	40,214	25,736	14,752	15,880	-4.42	-36.00	7.65
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	502	542	-30.90	-74.06	8.03
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	1,080	1,126	-21.05	-45.43	4.22
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	5,686	6,050	-3.67	-31.55	6.40
1.1.2.4 Above 1 Year	9,226	12,112	9,734	7,483	8,162	31.28	-19.63	9.06
1.1.3 Call Deposit	1,215	836	628	345	366	-31.15	-24.91	5.86
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	810	918	-28.48	-3.61	13.31
2 Commission/Fee Expense	120	103	96	87	107	-14.54	-6.69	23.81
3 Employees Expenses	5,838	6,202	6,432	6,061	7,035	6.23	3.71	16.07
4 Office Operating Expenses	4,617	4,704	4,966	4,302	4,979	1.89	5.56	15.74
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	31	25	18	72	173	-18.97	-29.38	142.09
7. Provision for Risk	7,125	9,415	14,054	8,689	9,503	32.13	49.27	9.36
7.1 Loan loss Provision	7,064	9,268	13,812	8,387	9,143	31.20	49.03	9.02
7.1.1 General Loan loss Provision	1,606	2,077	2,143	2,007	1,713	29.33	3.21	-14.67
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	314	662	-35.03	222.30	111.09
7.1.1.2 Watch List Provision	1,010	1,689	895	1,693	1,050	67.34	-47.02	-37.97
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	6,346	7,378	33.39	63.09	16.26
7.1.3 Additional Loan Loss Provision	106	52	25	34	53	-50.90	-51.46	54.64
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	302	359	343.64	95.57	19.05
8 Loan Written Off	150	148	255	202	682	-1.34	72.38	237.72
9 Provision for Staff Bonus	844	868	961	1,160	1,495	2.88	10.75	28.94
10 Provision for Income Tax	2,604	3,011	2,628	3,127	4,098	15.63	-12.70	31.04
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	7,326	9,392	-4.23	2.04	28.21
TOTAL EXPENSES	80,737	79,197	70,053	55,334	63,919	-1.91	-11.55	15.52
Income								
1. Interest Income	74,528	70,425	56,897	45,565	50,937	-5.51	-19.21	11.79
1.1. On Loans and Advance	68,237	63,418	50,838	40,170	44,752	-7.06	-19.84	11.41
1.2. On Investment	4,790	5,607	5,055	4,557	4,988	17.05	-9.84	9.47
1.2.1 Government Bonds	4,352	5,401	5,039	4,496	4,879	24.11	-6.70	8.52
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	22	55	-53.19	-91.93	152.84
1.2.4 Deventure & Bonds	2	2	0	39	54	-20.97	-93.88	38.74
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	62	70	-53.14	-52.08	12.32
1.5 Others	725	1,037	830	777	1,127	43.00	-19.94	45.07
2. Comission & Discount	1,030	1,171	1,576	1,634	1,919	13.73	34.58	17.45
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	836	986	13.91	20.37	17.99
2.3 Others	446	506	775	798	933	13.50	53.27	16.88
3 Income From Exchange Fluctuation	85	74	111	160	169	-12.63	49.59	5.68
3.1 Due to Change in Exchange Rate	12	5	13	62	66	-56.45	150.09	6.55
3.2 Due to Foreign Currency Trans.	73	69	98	98	103	-5.21	41.74	5.12
4 Other Operating Income	1,601	1,916	2,033	1,635	2,080	19.65	6.12	27.19
5 Non Operating Income	114	278	295	214	261	144.51	6.16	21.79
6 Provision Written Back	3,135	5,325	8,223	5,764	8,153	69.88	54.41	41.44
7 Recovery from Written off Loan	9	8	7	5	11	-12.23	-7.03	127.49
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	356	388	-100.00	0.00	9.18
TOTAL INCOME	80,737	79,197	70,053	55,334	63,919	-1.91	-11.55	15.52

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	11,618	11,182	8,936	6,502	6,892	-3.75	-20.09	6.00
1.1 Deposit Liabilities	11,159	11,098	8,846	6,396	6,768	-0.55	-20.29	5.82
1.1.1 Saving A/c	1,631	1,488	1,380	1,303	1,403	-8.75	-7.30	7.64
1.1.2 Fixed A/c	9,245	9,363	7,303	4,960	5,224	1.27	-22.00	5.32
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	115	124	-41.26	-43.70	7.77
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	440	464	5.13	-21.94	5.41
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	2,246	2,407	4.16	-22.02	7.18
1.1.2.4 Above 1 Year	3,778	4,055	3,274	2,159	2,229	7.32	-19.26	3.24
1.1.3 Call Deposit	283	247	164	133	142	-12.70	-33.52	6.63
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	106	124	-81.57	5.98	16.89
2 Commission/Fee Expense	9	8	10	11	16	-13.47	19.24	41.53
3 Employees Expenses	1,472	1,562	1,655	1,613	1,760	6.09	5.99	9.14
4 Office Operating Expenses	1,249	1,244	1,347	1,070	1,197	-0.36	8.28	11.90
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	20	21	112.19	378.28	6.73
7. Provision for Risk	1,389	1,993	1,662	1,318	915	43.48	-16.60	-30.56
7.1 Loan loss Provision	1,330	1,919	1,662	1,318	915	44.23	-13.35	-30.57
7.1.1 General Loan loss Provision	261	388	93	139	139	48.67	-76.07	0.50
7.1.1.1 Pass Loan Loss Provision	160	199	3	29	97	24.79	-98.48	234.01
7.1.1.2 Watch List Provision	101	188	90	110	43	86.43	-52.34	-61.09
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	1,078	816	48.16	-0.05	-24.31
7.1.3 Additional Loan Loss Provision	36	-	40	101	(41)	-100.00	0.00	-140.22
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	-	0	-100.00	0.00	0.00
8 Loan Written Off	71	92	212	116	144	29.24	131.92	24.82
9 Provision for Staff Bonus	101	102	184	121	237	1.18	79.71	95.39
10 Provision for Income Tax	452	86	527	431	742	-81.03	513.89	72.05
11 Others	7	1	-	9	25	-92.69	-100.00	174.25
12 Net Profit	1,543	836	1,235	968	1,723	-45.80	47.77	78.03
TOTAL EXPENSES	17,917	17,117	15,823	12,179	13,673	-4.46	-7.56	12.27
Income								
1. Interest Income	15,666	14,947	12,708	10,092	10,883	-4.59	-14.98	7.83
1.1. On Loans and Advance	13,907	13,322	11,295	8,926	9,598	-4.21	-15.22	7.53
1.2. On Investment	1,397	1,322	1,079	905	996	-5.42	-18.36	10.05
1.2.1 Government Bonds	983	847	836	668	732	-13.87	-1.24	9.57
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	165	186	1.39	27.52	12.48
1.2.4 Deventure & Bonds	295	354	88	72	78	20.03	-75.06	8.82
1.3 Agency Balance	-	3	12	9	10	0.00	245.56	6.49
1.4 On Call Deposit	285	231	151	82	86	-19.03	-34.70	5.02
1.5 Others	76	69	171	171	194	-9.42	147.46	13.25
2. Comission & Discount	293	299	407	338	387	1.91	36.19	14.31
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	180	220	-9.28	5.74	21.84
2.3 Others	63	90	186	158	167	42.98	107.06	5.70
3 Income From Exchange Fluctuation	-	-	-	-	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	0	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	429	467	36.26	53.33	8.94
5 Non Operating Income	98	218	205	61	63	122.96	-6.00	3.35
6 Provision Written Back	1,033	776	1,548	1,090	1,746	-24.87	99.53	60.16
7 Recovery from Written off Loan	6	7	6	15	20	25.64	-6.80	28.51
8 Income from Extra Ordinary Expenses	1	10	15	12	37	1994.00	39.83	202.70
9 Net Loss	545	485	358	141	71	-11.09	-26.21	-49.44
TOTAL INCOME	17,917	17,117	15,823	12,179	13,673	-4.46	-7.56	12.27

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	369,627	363,887	356,370	347,889	349,633	-1.55	-2.07	0.50
Fishery Related	15,012	16,213	16,261	16,003	16,134	8.00	0.29	0.82
Mining Related	11,789	11,898	11,755	12,809	12,070	0.92	-1.20	-5.77
Agriculture, Forestry, Bevarage & Non Food Production Related*	782,536	857,723	929,124	988,277	974,994	9.61	8.32	-1.34
Construction	203,379	207,710	231,369	266,181	274,310	2.13	11.39	3.05
Electricity,Gas and Water	307,457	376,015	445,617	502,820	513,999	22.30	18.51	2.22
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	77,823	74,252	-0.02	3.96	-4.59
Transport, Communication and Public Utilities	98,130	88,555	83,318	86,397	87,988	-9.76	-5.91	1.84
Wholesaler & Retailer	983,500	999,438	1,033,161	1,038,116	1,020,204	1.62	3.37	-1.73
Finance, Insurance and Real Estate	365,559	396,355	440,738	443,547	462,871	8.42	11.20	4.36
Tourism Service**	211,160	231,556	257,021	276,131	281,020	9.66	11.00	1.77
Other Services	196,597	201,661	222,298	232,040	228,804	2.58	10.23	-1.39
Consumption Loans	926,138	1,013,605	1,151,709	1,301,894	1,357,355	9.44	13.62	4.26
Local Government	1,127	1,218	1,234	1,230	1,195	8.14	1.29	-2.80
Others	337,541	331,052	338,556	324,224	299,766	-1.92	2.27	-7.54
TOTAL	4,879,851	5,167,173	5,591,604	5,915,383	5,954,594	5.89	8.21	0.66
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,156,010	2,156,380	22.25	7.07	0.02
Overdraft	230,782	124,431	111,286	110,869	117,275	-46.08	-10.56	5.78
Cash Credit Loan	516,456	648,712	650,654	648,965	638,829	25.61	0.30	-1.56
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	171,160	165,559	12.58	51.13	-3.27
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	869,033	880,952	-17.58	13.17	1.37
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	464,569	474,025	10.98	7.91	2.04
Real Estate Loan	249,588	268,158	275,962	272,371	267,626	7.44	2.91	-1.74
Margin Nature Loan	76,535	90,093	140,702	162,874	166,508	17.71	56.17	2.23
Hire Purchase Loan	159,216	124,102	128,681	141,887	143,038	-22.05	3.69	0.81
Deprived Sector Loan	308,356	312,186	296,260	278,007	300,788	1.24	-5.10	8.19
Bills Purchased	4,271	7,815	12,372	12,719	14,327	82.99	58.31	12.64
Other Product	452,502	465,365	544,374	626,919	629,286	2.84	16.98	0.38
Total	4,879,851	5,167,173	5,591,604	5,915,383	5,954,594	5.89	8.21	0.66
Collateral wise								
Gold and Silver	55,533	58,489	83,287	122,835	125,940	5.32	42.40	2.53
Government Securities	3,239	3,160	4,606	88	822	-2.43	45.74	832.41
Non Governmental Securities	58,566	81,671	131,074	150,202	152,556	39.45	60.49	1.57
Fixed Deposit Receipts	58,120	41,599	40,045	27,702	26,309	-28.43	-3.74	-5.03
Own	57,887	41,348	33,779	27,683	26,190	-28.57	-18.31	-5.39
Other Licences Institutions	233	252	6,267	19	119	7.79	2390.17	526.40
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,212,373	5,235,208	7.13	6.90	0.44
Fixed Assets	3,749,324	3,938,300	4,132,041	4,345,430	4,338,488	5.04	4.92	-0.16
Current Assets	565,372	684,244	809,314	866,942	896,720	21.03	18.28	3.43
Against security of Bill	37,183	35,589	51,517	57,122	40,950	-4.29	44.75	-28.31
Domestic Bills	771	1,112	5,629	4,368	4,366	44.28	406.21	-0.05
Foreign Bills	36,412	34,477	45,887	52,754	36,584	-5.31	33.10	-30.65
Against Guarantee	195,038	199,590	197,228	172,964	192,896	2.33	-1.18	11.52
Government Guarantee	3,129	3,145	3,151	4,651	4,899	0.49	0.21	5.34
Institutional Guarantee	127,020	147,144	148,915	123,473	141,909	15.84	1.20	14.93
Personal Guarantee	41,125	32,724	31,948	32,089	31,995	-20.43	-2.37	-0.29
Collective Guarantee	7,239	3,388	1,203	959	790	-53.19	-64.50	-17.66
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	16,069	12,937	11,882	11,792	13,303	-19.49	-8.15	12.81
Credit Card	4,528	5,678	6,223	8,167	8,054	25.41	9.59	-1.39
Others	152,948	118,852	136,269	163,930	171,860	-22.29	14.65	4.84
Total	4,879,851	5,167,173	5,591,604	5,915,383	5,954,594	5.89	8.21	0.66

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-June	Mid-July	% 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	305,799	307,353	-1.86	-1.63	0.51
Fishery Related	13,237	14,394	14,575	14,123	14,134	8.74	1.26	0.08
Mining Related	11,383	11,554	11,353	12,437	11,689	1.50	-1.74	-6.01
Agriculture, Forestry, Bevarage & Non Food Production Related*	749,504	823,518	893,175	952,227	939,319	9.88	8.46	-1.36
Construction	167,502	182,860	204,009	231,016	238,334	9.17	11.57	3.17
Electricity,Gas and Water	298,869	365,248	432,239	493,159	503,853	22.21	18.34	2.17
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	74,775	71,296	-0.91	4.40	-4.65
Transport, Communication and Public Utilities	83,643	77,219	72,590	75,100	76,734	-7.68	-5.99	2.18
Wholesaler & Retailer	896,414	910,162	946,091	954,843	937,785	1.53	3.95	-1.79
Finance, Insurance and Real Estate	306,730	321,327	367,855	370,775	387,562	4.76	14.48	4.53
Tourism Service**	182,269	199,049	220,201	233,269	237,074	9.21	10.63	1.63
Other Services	178,117	181,572	200,279	209,062	205,446	1.94	10.30	-1.73
Consumption Loans	768,478	841,225	960,879	1,098,433	1,147,599	9.47	14.22	4.48
Local Government	1,082	1,176	1,187	1,187	1,186	8.74	0.90	-0.11
Others	260,185	248,572	249,845	237,559	211,183	-4.46	0.51	-11.10
TOTAL	4,315,377	4,569,076	4,963,146	5,263,764	5,290,548	5.88	8.62	0.51
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,891,743	1,900,883	22.75	6.52	0.48
Overdraft	164,141	92,020	86,617	90,091	95,852	-43.94	-5.87	6.39
Cash Credit Loan	493,597	587,956	585,274	586,335	576,941	19.12	-0.46	-1.60
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	171,160	165,559	12.59	51.34	-3.27
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	855,883	854,102	-16.44	13.16	-0.21
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	363,246	368,979	13.16	5.05	1.58
Real Estate Loan	217,964	224,656	230,937	219,534	214,585	3.07	2.80	-2.25
Margin Nature Loan	58,679	70,345	116,809	139,769	143,147	19.88	66.05	2.42
Hire Purchase Loan	138,262	106,860	113,080	127,288	128,926	-22.71	5.82	1.29
Deprived Sector Loan	262,365	267,360	256,784	243,028	262,514	1.90	-3.96	8.02
Bills Purchased	4,271	7,815	12,372	12,719	14,327	82.99	58.31	12.64
Other Product	385,119	398,673	484,899	562,969	564,734	3.52	21.63	0.31
Total	4,315,377	4,569,076	4,963,146	5,263,764	5,290,548	5.88	8.62	0.51
Collateral wise								
Gold and Silver	50,575	53,423	76,977	113,512	116,302	5.63	44.09	2.46
Government Securities	3,200	3,160	4,606	88	822	-1.23	45.74	832.41
Non Governmental Securities	43,198	64,671	108,380	128,462	130,706	49.71	67.59	1.75
Fixed Deposit Receipts	47,972	33,532	33,784	24,010	22,051	-30.10	0.75	-8.16
Own	47,738	33,283	27,523	23,991	21,932	-30.28	-17.31	-8.58
Other Licences Institutions	233	249	6,262	19	119	6.75	2412.35	526.40
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,629,019	4,643,071	7.25	6.93	0.30
Fixed Assets	3,268,070	3,427,110	3,587,102	3,762,256	3,746,610	4.87	4.67	-0.42
Current Assets	565,333	684,086	809,100	866,763	896,462	21.01	18.27	3.43
Against security of Bill	37,183	35,588	51,517	57,115	40,950	-4.29	44.76	-28.30
Domestic Bills	771	1,112	5,629	4,361	4,366	44.28	406.21	0.10
Foreign Bills	36,412	34,476	45,887	52,754	36,584	-5.32	33.10	-30.65
Against Guarantee	147,130	152,332	160,741	147,231	164,530	3.54	5.52	11.75
Government Guarantee	3,065	3,087	3,091	4,591	4,872	0.73	0.11	6.13
Institutional Guarantee	97,518	112,985	121,561	104,468	120,138	15.86	7.59	15.00
Personal Guarantee	27,919	22,293	24,003	25,813	25,740	-20.15	7.67	-0.28
Collective Guarantee	2,186	813	192	582	487	-62.80	-76.39	-16.27
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	15,986	12,901	11,765	11,777	13,293	-19.29	-8.81	12.87
Credit Card	4,524	5,662	6,206	8,108	7,995	25.16	9.60	-1.39
Others	148,194	109,512	124,733	156,219	164,120	-26.10	13.90	5.06
Total	4,315,377	4,569,076	4,963,146	5,263,764	5,290,548	5.88	8.62	0.51

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-June	Mid-July	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	32,930	33,225	30,558	34,140	34,148	0.89	-8.03	0.02
Fishery Related	1,523	1,523	1,321	1,481	1,480	0.06	-13.32	-0.03
Mining Related	321	239	306	275	271	-25.50	27.94	-1.63
Agriculture, Forestry, Bevarage & Non Food Production Related*	29,095	30,311	31,394	31,169	30,484	4.18	3.58	-2.20
Construction	32,104	20,936	24,064	30,553	31,245	-34.79	14.94	2.27
Electricity,Gas and Water	7,578	9,835	12,965	9,093	9,562	29.77	31.83	5.15
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,219	2,142	22.35	-5.19	-3.49
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,282	8,264	-20.49	-7.58	-0.22
Wholesaler & Retailer	73,242	74,853	73,112	68,615	67,854	2.20	-2.32	-1.11
Finance, Insurance and Real Estate	46,985	61,373	59,585	59,764	61,750	30.62	-2.91	3.32
Tourism Service**	24,215	27,181	31,978	37,183	38,146	12.25	17.65	2.59
Other Services	15,561	17,064	18,380	20,023	19,888	9.66	7.71	-0.68
Consumption Loans	128,117	142,214	158,224	168,343	174,252	11.00	11.26	3.51
Local Government	9	6	12	7	7	-31.37	82.86	-0.30
Others	66,870	68,896	72,119	72,901	74,409	3.03	4.68	2.07
TOTAL	471,382	498,615	524,199	544,048	553,901	5.78	5.13	1.81
Productwise								
Term Loan	167,740	199,355	220,267	230,835	220,894	18.85	10.49	-4.31
Overdraft	59,343	28,465	19,982	16,816	17,377	-52.03	-29.80	3.34
Cash Credit Loan	19,124	52,999	57,854	54,109	53,153	177.14	9.16	-1.77
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	8,182	21,823	-62.74	37.34	166.72
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	83,917	87,409	0.62	21.87	4.16
Real Estate Loan	21,884	33,368	33,340	40,773	41,210	52.48	-0.09	1.07
Margin Nature Loan	14,165	15,594	19,541	19,571	19,741	10.09	25.31	0.87
Hire Purchase Loan	17,352	13,990	12,233	11,197	10,865	-19.38	-12.56	-2.97
Deprived Sector Loan	40,153	38,068	33,924	30,020	32,416	-5.19	-10.89	7.98
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	48,627	49,013	0.33	-11.70	0.79
Total	471,382	498,615	524,199	544,048	553,901	5.78	5.13	1.81
Collateral wise								
Gold and Silver	3,931	3,936	5,493	8,442	8,738	0.12	39.57	3.51
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	19,040	19,250	10.29	41.46	1.10
Fixed Deposit Receipts	8,314	6,702	4,901	2,651	3,008	-19.39	-26.87	13.49
Own	8,314	6,700	4,896	2,651	3,008	-19.42	-26.92	13.49
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	488,764	495,996	6.67	6.03	1.48
Fixed Assets	403,343	430,127	456,085	488,593	495,746	6.64	6.03	1.46
Current Assets	7	134	105	171	250	1866.47	-21.71	46.58
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	1	-	-	-	0.00	-100.00	0.00
Against Guarantee	41,526	40,504	32,110	22,313	24,074	-2.46	-20.73	7.89
Government Guarantee	25	18	21	21	21	-28.80	17.83	-0.15
Institutional Guarantee	24,532	28,799	24,497	17,269	19,145	17.40	-14.94	10.87
Personal Guarantee	11,873	9,086	6,469	4,635	4,599	-23.48	-28.80	-0.78
Collective Guarantee	5,052	2,575	1,011	377	303	-49.04	-60.75	-19.80
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	12	7	-39.05	317.09	-43.33
Credit Card	4	16	17	32	26	343.53	5.47	-20.49
Others	1,785	3,446	6,039	2,807	2,809	93.07	75.22	0.07
Total	471,382	498,615	524,199	544,048	553,901	5.78	5.13	1.81

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-June	Mid-July	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	6,611	6,720	7,161	7,950	8,132	1.66	6.56	2.29
Fishery Related	253	296	365	399	519	17.05	23.31	30.04
Mining Related	85	105	96	97	110	22.89	-8.51	13.25
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,937	3,894	4,554	4,882	5,191	-1.08	16.96	6.34
Construction	3,774	3,914	3,296	4,613	4,730	3.72	-15.78	2.55
Electricity,Gas and Water	1,009	932	412	568	584	-7.62	-55.83	2.84
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	829	813	32.87	-6.91	-1.88
Transport, Communication and Public Utilities	3,427	2,542	2,602	3,015	2,989	-25.82	2.34	-0.84
Wholesaler & Retailer	13,844	14,423	13,958	14,658	14,565	4.18	-3.23	-0.64
Finance, Insurance and Real Estate	11,844	13,655	13,297	13,008	13,560	15.30	-2.62	4.24
Tourism Service**	4,676	5,326	4,843	5,679	5,800	13.91	-9.08	2.14
Other Services	2,919	3,025	3,640	2,955	3,470	3.65	20.30	17.40
Consumption Loans	29,543	30,166	32,605	35,118	35,505	2.11	8.09	1.10
Local Government	36	36	36	36	3	0.06	0.00	-92.21
Others	10,486	13,584	16,592	13,764	14,174	29.54	22.15	2.98
TOTAL	93,091	99,482	104,259	107,571	110,146	6.86	4.80	2.39
Productwise				-				
Term Loan	22,909	26,667	31,111	33,433	34,603	16.40	16.67	3.50
Overdraft	7,297	3,946	4,687	3,962	4,046	-45.92	18.77	2.11
Cash Credit Loan	3,735	7,757	7,526	8,521	8,736	107.67	-2.98	2.52
Trust Receipt Loan/Import Loan	112	118	-	-	-	5.29	-100.00	0.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	4,969	5,027	3.03	-18.68	1.17
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	17,406	17,638	10.09	15.07	1.34
Real Estate Loan	9,740	10,133	11,685	12,064	11,831	4.04	15.31	-1.93
Margin Nature Loan	3,691	4,155	4,352	3,534	3,620	12.55	4.74	2.41
Hire Purchase Loan	3,602	3,253	3,368	3,402	3,248	-9.71	3.55	-4.52
Deprived Sector Loan	5,838	6,758	5,552	4,958	5,859	15.76	-17.85	18.15
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,323	15,539	-4.77	-8.26	1.41
Total	93,091	99,482	104,259	107,571	110,146	6.86	4.80	2.39
Collateral wise								
Gold and Silver	1,027	1,131	816	881	900	10.08	-27.78	2.13
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,700	2,600	12.00	-0.19	-3.69
Fixed Deposit Receipts	1,835	1,366	1,361	1,042	1,249	-25.56	-0.37	19.94
Own	1,835	1,365	1,360	1,042	1,249	-25.59	-0.39	19.94
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	94,590	96,140	4.03	9.71	1.64
Fixed Assets	77,912	81,063	88,854	94,581	96,132	4.04	9.61	1.64
Current Assets	32	24	109	9	8	-26.17	359.02	-7.80
Against security of Bill	-	-	-	7	-	0.00	0.00	-100.00
Domestic Bills	-	-	-	7	-	0.00	0.00	-100.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,421	4,291	5.83	-35.18	25.45
Government Guarantee	40	40	40	40	7	0.08	0.00	-82.98
Institutional Guarantee	4,971	5,360	2,857	1,737	2,625	7.84	-46.69	51.18
Personal Guarantee	1,332	1,345	1,476	1,641	1,656	0.98	9.71	0.91
Collective Guarantee	0	0	0	0	-	-30.00	-42.86	-100.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	3	3	-78.84	-41.61	-1.71
Credit Card	-	-	-	27	33	0.00	0.00	22.00
Others	2,970	5,894	5,497	4,904	4,931	98.48	-6.74	0.56
Total	93,091	99,482	104,259	107,571	110,146	6.86	4.80	2.39

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	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	11,450.43	8,984.58	6,386.47	684.71	6,626.59	6,896.14	6,893.74	533.33	543.98	498.60	683.66	1,029.62
	a. Paid-up Capital	8,000.39	6,021.35	4,211.93	525.00	4,395.79	5,021.97	3,623.68	557.46	522.39	834.34	615.50	778.15
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,895.24	1,167.25	75.00	857.03	1,261.83	1,191.82	86.98	10.48	111.76	51.43	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	71.56	1.06	33.23	(48.81)	(999.50)	34.66	184.37	(237.69)	(10.11)	(558.85)	(14.14)	(290.47)
	g. Others Reserves Fund	1,392.50	1,066.94	974.06	109.60	2,373.28	577.67	1,893.88	126.58	21.22	111.35	30.87	198.62
2	BORROWINGS	1,666.26	998.18	998.54	-	1,500.00	1,000.00	999.03	-	-	-	0.42	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	0.42	-
	e. Bonds and Securities	1,250.63	998.18	998.54	-	1,500.00	1,000.00	999.03	-	-	-	-	-
3	DEPOSITS	124,537.06	99,864.00	66,743.63	2,548.86	67,796.22	78,119.63	58,010.12	5,414.18	1,621.09	9,017.87	6,387.70	4,535.49
	a. Current	4,715.04	2,690.07	1,898.85	70.87	2,362.85	1,936.02	1,623.79	233.40	30.09	275.91	167.53	124.44
	Domestic	4,715.04	2,690.07	1,898.85	70.87	2,348.23	1,936.02	1,623.78	233.40	30.09	275.91	167.53	124.44
	Foreign	-	0.01	-	-	14.63	-	0.01	-	-	-	-	-
	b. Savings	69,945.01	60,320.24	34,001.62	647.87	37,719.23	47,135.17	26,567.76	2,339.85	630.66	3,330.93	2,403.12	1,099.47
	Domestic	69,939.77	60,320.24	34,001.62	647.87	37,717.30	47,135.17	26,567.76	2,339.85	630.66	3,330.93	2,403.12	1,099.47
	Foreign	5.24	-	-	-	1.93	-	-	-	-	-	-	-
	c. Fixed	37,836.09	24,918.70	24,999.74	1,546.89	20,035.44	25,655.24	22,265.02	2,191.46	866.26	4,133.97	3,038.88	2,796.90
	Domestic	37,836.09	24,918.70	24,999.74	1,546.89	20,035.44	25,655.24	22,265.02	2,191.46	866.26	4,133.97	3,038.88	2,796.90
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	11,940.84	11,885.19	5,843.42	282.15	7,602.76	3,377.15	7,499.67	649.42	94.07	1,274.96	778.17	514.27
	Domestic	11,940.84	11,885.19	5,843.42	282.15	7,602.76	3,377.15	7,499.67	649.42	94.07	1,274.96	778.17	514.27
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	100.08	49.81	-	1.08	75.93	16.05	53.88	0.05	-	2.10	-	0.41
	Domestic	100.08	49.81	-	1.08	75.93	16.05	53.88	0.05	-	2.10	-	0.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.06	0.29	-	-	-	-	5.23	-	-	-	0.79	-
5	Other Liabilities	6,063.57	6,282.32	4,006.39	214.68	5,466.09	4,179.85	6,824.11	487.20	47.19	1,007.16	353.25	937.53
	1. Sundry Creditors	-	6.14	4.75	7.88	29.87	251.53	43.53	1.08	1.37	18.36	1.15	39.25
	2. Loan Loss Provision	4,131.30	4,050.54	2,640.96	95.76	3,647.66	2,738.45	2,782.47	195.27	19.10	418.96	189.79	292.81
	3. Interest Suspense a/c	-	-	-	66.42	-	178.23	1,045.95	66.51	-	138.51	34.88	432.94
	4. Others	1,932.27	2,225.64	1,360.68	44.60	1,788.56	1,011.63	2,952.16	224.34	26.72	431.33	127.43	172.52
6	Reconciliation A/c	0.00	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,518.36	1,688.67	567.88	50.10	1,005.95	1,181.28	851.02	1.00	8.20	150.47	72.39	-
	TOTAL Liabilities	145,235.75	117,818.04	78,702.91	3,498.35	82,394.86	91,376.90	73,583.24	6,435.72	2,220.46	10,674.11	7,498.20	6,502.65
Assets													
1	LIQUID FUNDS	7,664.34	7,002.07	4,137.02	469.27	4,938.89	5,134.64	4,841.76	1,066.04	487.37	1,525.11	785.40	756.97
	a. Cash Balance	1,514.63	944.78	502.11	13.16	900.94	703.87	528.81	70.72	24.80	192.79	65.90	37.71
	Nepalese Notes & Coins	1,457.52	764.59	484.94	13.16	786.63	703.87	528.66	70.72	24.80	192.79	65.90	37.71
	Foreign Currency	57.11	180.19	17.17	-	114.31	-	0.15	-	-	-	-	-
	b. Bank Balance	4,564.52	6,057.28	3,634.92	456.11	2,840.09	3,494.28	4,312.95	328.95	97.53	776.35	719.50	260.18
	1. In Nepal Rastra Bank	4,563.51	4,051.41	2,644.11	281.92	2,697.81	3,489.67	2,962.01	328.95	-	776.03	366.03	260.18
	Domestic Currency	4,552.04	4,026.01	2,644.04	281.92	2,690.37	3,489.67	2,962.01	328.95	-	776.03	366.03	260.18
	Foreign Currency	11.46	25.40	0.07	-	7.44	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.01	1,963.55	919.24	126.32	142.29	4.55	1,335.17	-	74.82	0.32	252.51	-
	Domestic Currency	-	1,940.90	911.51	126.32	131.41	4.23	1,327.47	-	74.82	0.32	252.51	-
	Foreign Currency	1.01	22.66	7.73	-	10.88	0.33	7.69	-	-	-	-	-
	3. Other Financial Ins.	-	42.31	71.57	47.87	-	0.05	15.77	-	22.72	-	100.96	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,585.19	-	-	-	1,197.85	936.49	-	666.37	365.03	555.98	-	459.08
	Domestic Currency	1,585.19	-	-	-	1,197.85	936.49	-	666.37	365.03	555.98	-	459.08
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	27,118.10	19,369.33	12,630.27	1,100.00	10,440.08	16,207.13	11,334.83	950.00	344.81	2,028.37	840.00	1,870.93
	a. Govt. Securities	8,185.28	10,169.33	9,980.27	-	9,840.08	11,533.73	5,539.53	-	344.81	2,028.37	490.00	289.80
	b. NRB Bond	18,932.83	9,200.00	2,650.00	1,100.00	600.00	4,673.40	5,795.30	950.00	-	-	350.00	1,581.13
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,259.68	1,655.12	1,113.40	-	6,017.91	890.46	2,368.90	113.72	132.06	50.66	69.64	180.27
	a. Interbank Lending	-	-	-	-	4,694.73	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,259.68	1,655.12	1,113.40	-	1,323.18	890.46	2,368.90	113.72	132.06	50.66	69.64	180.27
4	LOANS & ADVANCES (Including Bills Purchased)	105,418.80	84,553.89	57,623.16	1,481.94	54,595.36	65,757.78	50,255.20	3,623.16	1,026.46	6,118.17	5,426.66	2,708.18
	4.1 LOANS & ADVANCES	105,418.80	84,553.89	57,623.16	1,481.94	54,595.36	65,757.78	50,255.20	3,623.16	1,026.46	6,118.17	5,426.66	2,708.18
	a. Private Sector	103,621.45	81,163.43	56,024.38	1,481.94	52,272.67	64,966.05	49,224.79	3,430.72	1,026.46	5,905.80	5,426.66	2,634.99
	b. Financial Institutions	1,797.35	3,390.46	1,598.78	-	2,322.69	791.72	1,030.41	192.44	-	212.38	-	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	-	-	-	-	-	-	-	-	-	-	-	-

S.N.	BFI Name	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant	GMBFL	CFC
Liabilities														
1	CAPITAL FUND	363.70	1,233.84	1,996.39	1,301.46	937.11	711.06	(15.50)	1,252.70	1,031.46	688.61	348.48	1,548.54	1,976.35
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,901.47	948.88	610.20	935.07	1,012.18	1,183.47
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	434.93	271.52	286.27	254.99	83.01	184.35	1,240.06	215.08	23.13	454.36	221.86	445.58
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	19.70	0.44	10.54	2.61	-	-
	f. Retained Earning	(1,929.29)	(702.19)	(364.26)	1.64	(525.37)	(395.50)	(1,136.88)	(2,084.40)	(344.35)	3.74	(1,231.30)	(36.13)	31.92
	g. Others Reserves Fund	1,810.33	610.71	1,140.54	13.55	302.12	175.45	246.56	175.87	211.41	41.00	187.73	350.63	315.38
2	BORROWINGS	-	-	249.16	-	-	-	-	-	-	-	-	-	997.29
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	249.16	-	-	-	-	-	-	-	-	-	997.29
3	DEPOSITS	219.08	9,519.66	13,296.03	8,900.66	6,326.89	7,989.52	2,315.34	10,480.57	8,605.00	3,759.06	27.16	8,301.32	22,735.30
	a. Current	-	548.67	21.65	41.35	158.93	144.49	11.94	189.70	115.98	131.20	-	131.59	371.65
	Domestic	-	548.67	21.65	41.35	158.93	144.49	11.94	189.70	115.98	131.20	-	131.59	371.65
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	2.42	3,134.19	4,114.10	2,302.60	2,537.19	2,172.90	1,034.79	5,016.47	2,541.06	1,262.55	23.24	2,094.79	8,004.87
	Domestic	2.42	3,134.19	4,114.10	2,302.60	2,537.19	2,172.90	1,034.79	5,016.47	2,541.06	1,262.55	23.24	2,094.79	8,004.87
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,597.42	8,009.32	5,674.97	3,359.11	4,816.24	1,196.67	4,408.09	4,895.21	2,046.74	-	4,852.67	11,225.23
	Domestic	-	4,597.42	8,009.32	5,674.97	3,359.11	4,816.24	1,196.67	4,408.09	4,895.21	2,046.74	-	4,852.67	11,225.23
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	180.40	1,239.38	1,149.34	881.75	271.66	848.96	71.94	866.31	1,052.75	318.57	-	1,221.87	3,093.33
	Domestic	180.40	1,239.38	1,149.34	881.75	271.66	848.96	71.94	866.31	1,052.75	318.57	-	1,221.87	3,093.33
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	36.25	-	1.61	-	-	6.94	-	-	-	-	3.92	0.40	40.22
	Domestic	36.25	-	1.61	-	-	6.94	-	-	-	-	3.92	0.40	40.22
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.01	-	0.17	-	-	-	-	0.03
5	Other Liabilities	8,454.37	1,406.74	1,212.28	386.78	539.21	461.15	2,127.52	1,508.36	619.89	82.98	4,107.78	523.59	716.13
	1. Sundry Creditors	20.24	7.19	-	16.84	9.81	45.40	12.84	10.50	14.97	0.02	-	23.23	138.24
	2. Loan Loss Provision	2,180.33	888.05	573.72	238.98	354.75	171.16	1,273.90	1,210.62	445.19	-	663.53	308.71	395.34
	3. Interest Suspense a/c	6,111.33	328.53	-	33.41	-	38.56	733.31	-	-	-	3,213.57	78.84	-
	4. Others	142.47	182.97	638.56	97.55	174.65	206.03	107.46	287.23	159.72	82.96	230.68	112.81	182.55
6	Reconciliation A/c	22.29	-	-	-	-	(16.33)	-	-	-	-	-	-	-
7	Profit & Loss A/c	12.67	219.40	-	46.22	69.78	-	9.34	254.30	127.55	54.35	-	46.16	264.22
	TOTAL Liabilities	9,072.10	12,379.65	16,753.86	10,635.12	7,872.99	9,145.42	4,436.70	13,496.10	10,383.89	4,584.99	4,483.42	10,419.61	26,689.33
Assets														
1	LIQUID FUNDS	126.03	1,104.77	2,938.02	744.24	559.39	709.73	878.34	1,578.83	1,796.01	360.97	165.09	956.69	1,943.00
	a. Cash Balance	-	108.25	1,718.09	51.98	43.18	46.15	33.45	162.38	105.12	37.38	0.05	52.87	193.57
	Nepalese Notes & Coins	-	108.25	1,718.09	51.98	43.18	46.15	33.45	162.38	105.12	37.38	0.05	52.86	193.57
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	0.02	-
	b. Bank Balance	2.48	370.26	884.95	568.06	516.21	352.13	110.49	903.92	1,690.89	179.59	165.04	402.39	1,749.42
	1. In Nepal Rastra Bank	0.07	370.26	884.95	568.06	380.24	339.26	108.61	807.78	1,195.88	179.59	9.07	383.97	1,108.59
	Domestic Currency	0.07	370.26	884.95	568.06	380.24	339.26	108.61	807.78	1,195.88	179.59	9.07	383.97	1,108.59
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	2.41	-	-	-	120.82	12.84	1.87	96.14	328.08	-	155.77	18.39	575.25
	Domestic Currency	2.41	-	-	-	120.82	12.84	1.87	96.14	328.08	-	155.77	18.39	575.25
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	15.16	0.02	0.00	-	166.93	-	0.20	0.04	65.58
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	123.55	626.27	334.98	124.20	-	311.45	734.40	512.53	-	144.00	-	501.42	-
	Domestic Currency	123.55	626.27	334.98	124.20	-	311.45	734.40	512.53	-	144.00	-	501.42	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,600.00	2,062.88	3,004.64	1,964.62	1,910.00	-	2,780.55	2,509.20	1,295.99	-	2,609.88	3,870.63
	a. Govt. Securities	1.00	1,000.00	2,062.88	1,854.64	1,414.62	460.00	-	1,830.55	659.20	1,295.99	-	1,659.88	2,300.00
	b. NRB Bond	-	1,600.00	-	1,150.00	1,550.00	1,450.00	-	950.00	1,850.00	-	-	950.00	1,570.63
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	275.53	689.41	220.74	150.64	150.65	39.50	153.90	516.18	234.20	1.45	386.84	573.49
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	275.53	689.41	220.74	150.64	150.65	39.50	153.90	516.18	234.20	1.45	386.84	573.49
	LOANS & ADVANCES (Including Bills Purchased)	2,152.28	6,912.77	9,646.04	6,353.95	4,462.19	5,560.42	2,162.34	6,962.53	5,153.28	2,296.21	663.53	5,498.63	19,331.36
4	4.1 LOANS & ADVANCES	2,152.28	6,912.77	9,646.04	6,353.95	4,462.19	5,560.42	2,162.34	6,962.53	5,153.28	2,296.21	663.53	5,498.63	19,331.36
	a. Private Sector	2,152.28	6,721.94	9,436.04	6,053.29	4,462.19	5,459.37	2,112.80	6,833.15	5,046.33	2,296.21	663.53	5,334.86	18,517.80
	b. Financial Institutions	-	190.83	210.00	300.66	-	101.05	49.54	129.38	106.95	-	-	163.77	813.56
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-								

S.N.	BFI Name	Manju	Relance
Liabilities			
1	CAPITAL FUND	2,240.60	1,309.61
	a. Paid-up Capital	1,351.55	1,121.45
	b. Calls in Advance	-	-
	c. Proposed Bonus Share	-	-
	d. General Reserves	422.52	187.90
	e. Share Premium	-	1.14
	f. Retained Earning	155.10	(151.07)
	g. Others Reserves Fund	311.43	150.19
2	BORROWINGS	500.00	-
	a. NRB	-	-
	b. Interbank Borrowing	-	-
	c. Foreign Banks and Fin. Ins.	-	-
	d. Other Financial Ins.	-	-
	e. Bonds and Securities	500.00	-
3	DEPOSITS	24,973.95	11,108.61
	a. Current	312.71	142.38
	Domestic	312.71	142.38
	Foreign	-	-
	b. Savings	7,667.12	2,729.25
	Domestic	7,667.12	2,729.25
	Foreign	-	-
	c. Fixed	13,483.69	6,616.80
	Domestic	13,483.69	6,616.80
	Foreign	-	-
	d. Call Deposits	3,510.38	1,620.18
	Domestic	3,510.38	1,620.18
	Foreign	-	-
	e. Others	0.05	-
	Domestic	0.05	-
	Foreign	-	-
4	Bills Payable	-	-
5	Other Liabilities	1,531.45	770.20
	1. Sundry Creditors	29.83	6.32
	2. Loan Loss Provision	757.33	501.93
	3. Interest Suspense a/c	141.53	150.24
	4. Others	602.76	111.71
6	Reconciliation A/c	-	-
7	Profit & Loss A/c	376.38	50.58
	TOTAL Liabilities	29,622.38	13,239.01
Assets			
1	LIQUID FUNDS	1,429.06	835.65
	a. Cash Balance	121.30	56.27
	Nepalese Notes & Coins	121.30	56.19
	Foreign Currency	-	0.08
	b. Bank Balance	1,307.76	484.05
	1. In Nepal Rastra Bank	922.36	484.05
	Domestic Currency	922.36	484.05
	Foreign Currency	-	-
	2. "A" Class Licensed Institution	382.63	-
	Domestic Currency	382.63	-
	Foreign Currency	-	-
	3. Other Financial Ins.	2.77	-
	4. In Foreign Banks	-	-
	c. Money at Call	-	295.33
	Domestic Currency	-	295.33
	Foreign Currency	-	-
2	INVESTMENT IN SECURITIES	4,778.75	1,748.40
	a. Govt. Securities	1,350.00	1,248.40
	b. NRB Bond	3,428.75	500.00
	c. Govt. Non-Fin. Ins.	-	-
	d. Other Non-Fin Ins.	-	-
	e. Non Residents	-	-
3	SHARE & OTHER INVESTMENT	432.03	233.21
	a. Interbank Lending	-	-
	b. Non Residents	-	-
	c. Others	432.03	233.21
4	LOANS & ADVANCES (Including Bills Purchased)	21,172.45	9,444.73
	4.1 LOANS & ADVANCES	21,172.45	9,444.73
	a. Private Sector	20,397.06	9,441.24
	b. Financial Institutions	775.39	3.49
	c. Government Organizations	-	-
	4.2 BILL PURCHASED	-	-
	a. Domestic Bills Purchased	-	-
	b. Foreign Bills Purchased	-	-
	c. Import Bills & Imports	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-
	a. Against Domestic Bills	-	-
	b. Against Foreign Bills	-	-
6	FIXED ASSETS	725.56	322.97
7	OTHER ASSETS	929.61	488.05
	a. Accrued Interest:	173.43	173.04
	Financial Institutions	108.27	118.62
	Government Enterprises	18.31	18.67
	Private Sector	46.85	35.76
	b. Staff Loans / Adv.	418.76	129.81
	c. Sundry Debtors	1.09	10.84
	d. Cash In Transit	-	-
	e. Others	336.33	174.36
8	Expenses not Written off	-	-
9	Non Banking Assets	154.93	162.26
10	Reconciliation Account	-	3.73
11	Profit & Loss A/c	-	-
	TOTAL ASSETS	29,622.38	13,239.01

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	11,920.71	17,284.46	20,946.11	18,461.39	3,480.53	13,939.55	9,094.10
1.1 On Deposit Liabilities	11,548.61	16,831.06	19,875.75	17,537.11	3,213.37	13,106.44	8,250.41
1.1.1 Saving Account	5,731.52	7,761.56	6,990.65	4,908.19	1,783.71	3,561.78	2,003.92
1.1.2 Fixed Account	5,695.03	8,856.58	12,435.29	12,042.08	1,249.05	9,116.49	5,988.00
1.1.2.1 Up to 3 months Fixed Account	396.34	-	3,730.59	18.91	-	-	1,126.37
1.1.2.2 3 to 6 months Fixed Account	677.04	-	1,865.29	-	75.05	-	1,190.04
1.1.2.3 6 months to 1 year Fixed Account	1,443.45	-	3,357.53	-	919.80	9,116.49	1,049.94
1.1.2.4 Above 1 year Fixed Account	3,178.21	8,856.58	3,481.88	12,023.17	254.20	-	2,621.65
1.1.3 Call Deposit	122.06	212.92	449.81	586.85	180.61	428.17	258.48
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	372.10	453.40	1,070.36	924.27	267.16	833.10	843.69
2. Commission Expense	360.52	648.88	1,126.31	513.95	405.77	-	180.34
3. Staff Expense	4,122.24	5,143.01	4,036.45	3,406.40	1,066.95	3,407.15	1,761.90
4. Office Operating Expenses	1,415.83	1,946.24	2,773.67	2,702.90	869.53	2,197.01	1,172.46
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	35.47	-	-	-	0.15	-	-
7. Provision for Risk	6,683.68	6,587.05	3,687.35	20,359.29	184.78	-	2,765.97
7.1 Loan loss Provision	6,683.68	6,586.94	3,647.57	20,354.76	184.78	-	2,755.95
7.1.1 General Loan loss Provision	6,683.68	1,061.59	428.64	5,498.76	-	-	360.53
7.1.1.1 Pass Loan Loss Provision	6,683.68	670.12	-	2,377.50	-	-	360.53
7.1.1.2 Watch List Provision	-	391.47	428.64	3,121.26	-	-	-
7.1.2 Special Loan Loss Provision	-	5,525.35	3,218.93	14,856.00	184.78	-	2,395.41
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.41
7.5. Provision for Loss of Other Assets	-	0.11	39.78	4.54	-	-	8.62
8. Loan Written Off	-	-	172.75	391.23	10.94	635.51	-
9. Provision for Staff Bonus	376.96	342.62	1,282.55	439.45	463.20	235.03	321.27
10. Provision for Income Tax	2,662.07	1,952.95	3,637.11	1,207.87	1,318.58	634.86	847.09
11. Others	-	2.33	-	-	-	-	-
12. Net Profit	4,500.20	4,556.89	7,905.80	2,747.22	2,850.21	1,480.39	2,044.33
Total Expenses	32,077.67	38,464.43	45,568.09	50,229.69	10,650.63	22,529.50	18,187.45

Income

1. Interest Income	21,953.77	29,250.61	37,955.40	31,450.07	7,423.83	22,758.93	14,344.73
1.1 On Loans and Advances	17,650.98	21,525.23	31,103.65	24,744.99	5,065.24	18,666.77	10,558.82
1.2 On Investment	2,029.55	7,019.35	4,567.87	2,987.43	1,294.52	2,125.69	2,537.77
1.2.1 Government Bonds	2,029.55	859.95	3,088.36	2,987.43	1,223.95	2,125.69	1,758.71
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2,195.51	1,479.51	-	-	-	775.61
1.2.4 Debenture & Bonds	-	3,963.89	-	-	70.57	-	3.46
1.3 On Agency Balance	329.89	16.12	-	1,783.41	11.44	-	9.37
1.4 On Call Deposit	-	689.92	1,511.43	-	682.46	-	-
1.5 On Others	1,943.35	-	772.45	1,934.24	370.18	1,966.46	1,238.77
2. Commission and Discount	1,389.53	423.46	4,667.39	1,936.13	1,889.42	1,084.41	1,486.15
2.1 Bills Purchase and Discount	-	0.01	-	-	37.00	-	1.94
2.2 Commission	1,389.53	333.24	1,315.84	1,936.13	1,611.13	770.53	589.16
2.3 Others	-	90.21	3,351.55	-	241.29	313.88	895.05
3. Exchange Flactuation Income	338.63	305.02	1,342.63	1,091.89	974.23	766.43	396.16
3.1 Due to Change in Exchange Rate	-	13.01	267.94	34.81	3.65	-	65.38
3.2 Due to Foreign Currency Transaction	338.63	292.01	1,074.68	1,057.08	970.58	766.43	330.77
4. Other Operating Income	689.27	2,248.53	441.37	1,051.34	6.38	308.37	125.97
5. Non Operating Income	6.27	462.03	-	530.99	-	383.24	18.07
6. Write Back from Provisions for loss	7,700.20	5,738.97	1,010.18	14,166.12	342.05	(2,896.50)	1,815.88
7. Recovery of written-off Loan	-	35.81	151.13	3.15	14.73	124.63	0.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	32,077.67	38,464.43	45,568.09	50,229.69	10,650.63	22,529.50	18,187.45

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	10,773.50	14,887.09	7,645.64	16,446.45	14,814.16	12,002.90	11,768.40
1.1 On Deposit Liabilities	10,213.61	13,840.44	7,033.65	14,650.70	13,909.62	10,292.94	10,603.19
1.1.1 Saving Account	3,025.48	4,369.68	2,936.28	4,000.00	5,192.88	3,518.68	4,035.46
1.1.2 Fixed Account	6,919.83	9,288.25	3,947.25	10,331.70	8,306.27	6,602.96	6,450.91
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	3,064.16	-	-	-	-	2,486.83	-
1.1.2.3 6 months to 1 year Fixed Account	1,560.41	-	117.06	-	5,143.05	2,680.38	6,450.61
1.1.2.4 Above 1 year Fixed Account	2,295.26	9,288.25	3,830.19	10,331.70	3,163.22	1,435.75	0.29
1.1.3 Call Deposit	268.30	182.52	150.12	319.00	410.47	171.31	116.82
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	559.89	1,046.65	611.99	1,795.76	904.54	1,709.96	1,165.21
2. Commission Expense	68.81	291.04	338.09	418.58	11.49	-	19.78
3. Staff Expense	2,001.43	3,310.22	2,379.81	3,732.52	4,901.66	2,965.73	4,294.22
4. Office Operating Expenses	1,678.07	2,202.81	1,348.88	1,633.44	2,591.20	2,169.44	1,634.82
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	2.90	103.06	34.82	16.29	-	73.33	105.37
7. Provision for Risk	335.97	4,826.23	1,103.72	3,008.79	7,956.53	1,766.44	5,133.82
7.1 Loan loss Provision	331.16	4,826.23	1,103.72	3,008.79	7,956.53	1,766.44	5,133.82
7.1.1 General Loan loss Provision	194.51	1,522.40	320.24	-	2,098.57	97.81	804.96
7.1.1.1 Pass Loan Loss Provision	194.51	-	251.18	-	1,948.96	222.33	723.84
7.1.1.2 Watch List Provision	-	1,522.40	69.06	-	149.61	(124.52)	81.11
7.1.2 Special Loan Loss Provision	95.22	3,303.83	783.48	3,008.79	5,857.96	1,668.62	4,328.87
7.1.3 Additional Loan Loss Provision	41.43	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	4.81	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	605.93	80.99	1,069.97	454.33	-	-
9. Provision for Staff Bonus	818.15	31.62	339.12	1,150.32	480.75	566.61	207.82
10. Provision for Income Tax	2,317.12	102.88	938.00	2,965.68	1,209.58	1,580.08	1,317.88
11. Others	-	-	-	-	-	-	-
12. Net Profit	5,069.94	181.70	2,114.12	7,387.20	3,117.13	3,519.41	2,630.64
Total Expenses	23,065.88	26,542.59	16,323.19	37,829.24	35,536.84	24,643.94	27,112.76

Income

1. Interest Income	20,063.72	22,553.76	13,720.57	28,459.56	26,402.67	21,054.11	20,551.95
1.1 On Loans and Advances	16,237.23	18,301.45	11,464.60	23,208.72	21,609.36	17,186.41	15,559.89
1.2 On Investment	3,801.60	2,775.64	1,729.18	4,137.41	3,363.00	2,770.40	3,097.82
1.2.1 Government Bonds	3,214.61	2,738.69	-	4,137.41	3,275.00	2,441.08	2,988.34
1.2.2 Foreign Bonds	530.24	-	20.62	-	-	-	-
1.2.3 NRB Bonds	-	-	3.11	-	-	209.90	109.48
1.2.4 Debenture & Bonds	56.75	36.95	1,705.45	-	88.00	119.41	-
1.3 On Agency Balance	-	8.47	-	-	13.31	12.37	-
1.4 On Call Deposit	-	1,468.20	-	-	679.26	414.25	-
1.5 On Others	24.89	-	526.79	1,113.43	737.75	670.69	1,894.24
2. Commission and Discount	2,207.86	1,712.74	1,923.80	3,419.57	1,993.80	2,430.30	1,244.69
2.1 Bills Purchase and Discount	60.26	1.29	-	-	212.75	89.24	0.01
2.2 Commission	2,147.60	1,635.05	1,642.70	3,389.64	1,422.89	272.41	1,244.68
2.3 Others	-	76.40	281.10	29.92	358.16	2,068.65	(0.00)
3. Exchange Flactuation Income	697.33	230.04	548.14	894.20	1,005.54	653.42	347.36
3.1 Due to Change in Exchange Rate	17.23	-	67.01	54.94	(7.71)	135.15	-
3.2 Due to Foreign Currency Transaction	680.10	230.04	481.13	839.26	1,013.24	518.27	347.36
4. Other Operating Income	28.36	123.03	105.61	426.30	989.43	496.01	864.72
5. Non Operating Income	5.50	-	0.00	180.87	663.12	-	142.88
6. Write Back from Provisions for loss	63.10	1,908.56	21.87	4,448.75	4,460.28	-	3,961.16
7. Recovery of written-off Loan	-	14.47	3.20	-	23.19	10.10	-
8. Income from Extra Ordinary transactions	-	-	-	-	(1.19)	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	23,065.88	26,542.59	16,323.19	37,829.24	35,536.84	24,643.94	27,112.76

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	24,099.42	8,718.30	12,405.89	11,615.35	12,599.59	9,525.13	2,189.23
1.1 On Deposit Liabilities	22,204.46	8,086.59	11,293.70	10,352.79	11,807.14	8,535.83	2,078.79
1.1.1 Saving Account	7,119.48	2,598.30	2,466.12	3,485.25	4,440.31	2,863.99	802.35
1.1.2 Fixed Account	14,796.30	5,326.69	8,695.88	6,550.05	7,335.60	5,528.22	1,247.33
1.1.2.1 Up to 3 months Fixed Account	-	583.61	-	6.53	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,717.31	484.07	3,381.08	45.92	-	-	6.06
1.1.2.3 6 months to 1 year Fixed Account	4,038.48	3,490.16	3,469.13	1,001.46	-	5,528.22	269.81
1.1.2.4 Above 1 year Fixed Account	9,040.51	768.85	1,845.67	5,496.15	7,335.60	-	971.46
1.1.3 Call Deposit	288.68	161.60	131.70	278.09	31.24	143.63	29.11
1.1.4 Certificate of Deposit	-	-	-	39.40	-	-	-
1.2 On Borrowing	1,894.96	631.70	1,112.19	1,262.56	792.45	989.30	110.43
2. Commission Expense	1,032.84	175.12	-	239.32	207.60	-	22.42
3. Staff Expense	4,083.43	2,105.28	1,814.66	2,454.63	3,995.20	1,697.34	699.07
4. Office Operating Expenses	3,273.00	1,472.95	1,112.61	1,468.20	2,072.18	1,472.12	435.95
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	15.93	-	-	-	0.28	-	25.81
7. Provision for Risk	4,788.39	1,816.84	1,739.64	6,041.35	8,667.27	2,454.91	1,026.42
7.1 Loan loss Provision	4,788.39	1,816.84	1,739.64	6,041.35	8,667.27	2,447.84	1,026.42
7.1.1 General Loan loss Provision	(2.33)	63.53	169.51	639.77	-	406.18	212.10
7.1.1.1 Pass Loan Loss Provision	(1,189.53)	63.53	162.06	378.62	-	194.22	69.68
7.1.1.2 Watch List Provision	1,187.19	-	7.45	261.14	-	211.96	142.42
7.1.2 Special Loan Loss Provision	4,790.73	1,753.31	952.77	5,401.58	8,667.27	1,870.18	814.31
7.1.3 Additional Loan Loss Provision	-	-	617.36	-	-	171.47	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	7.07	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	1.17	570.98	952.49	490.33	0.11	146.50	14.80
9. Provision for Staff Bonus	977.05	340.05	657.50	638.67	177.44	559.21	99.99
10. Provision for Income Tax	2,566.27	961.89	1,804.93	1,734.35	1,838.23	1,482.72	269.98
11. Others	-	-	-	-	-	1.81	-
12. Net Profit	6,227.16	2,098.60	4,112.57	4,013.67	(241.24)	3,550.14	629.95
Total Expenses	47,064.64	18,260.01	24,600.30	28,695.88	29,316.66	20,889.88	5,413.61

Income

1. Interest Income	40,302.47	15,011.95	21,640.83	21,041.59	21,976.92	16,597.34	4,337.98
1.1 On Loans and Advances	32,031.83	12,942.22	18,240.72	18,493.87	17,357.33	14,369.26	3,832.47
1.2 On Investment	5,208.08	1,827.03	2,877.08	1,909.22	4,043.80	2,079.49	333.78
1.2.1 Government Bonds	4,828.72	1,827.03	2,805.01	1,784.99	2,914.80	2,054.77	333.78
1.2.2 Foreign Bonds	-	-	-	-	-	20.41	-
1.2.3 NRB Bonds	299.37	-	-	-	989.13	-	-
1.2.4 Debenture & Bonds	79.99	-	72.07	124.23	139.88	4.32	-
1.3 On Agency Balance	-	68.94	5.33	-	17.91	-	-
1.4 On Call Deposit	-	26.14	-	18.92	-	-	5.50
1.5 On Others	3,062.56	147.62	517.71	619.58	557.89	148.58	166.23
2. Commission and Discount	4,673.39	1,607.45	1,487.41	2,917.64	2,424.14	382.29	252.90
2.1 Bills Purchase and Discount	-	2.40	-	-	19.58	-	-
2.2 Commission	4,673.39	730.11	1,388.39	2,917.64	2,262.32	382.29	8.08
2.3 Others	-	874.94	99.02	-	142.24	-	244.82
3. Exchange Flactuation Income	1,327.35	450.16	377.27	824.03	647.01	910.31	0.02
3.1 Due to Change in Exchange Rate	23.26	-	4.42	142.62	28.44	57.10	-
3.2 Due to Foreign Currency Transaction	1,304.09	450.16	372.85	681.41	618.57	853.20	0.02
4. Other Operating Income	633.02	173.03	722.04	7.11	541.44	1,104.38	109.37
5. Non Operating Income	-	25.67	335.80	88.36	3.44	507.59	-
6. Write Back from Provisions for loss	-	987.48	-	3,696.30	3,722.91	1,377.13	710.74
7. Recovery of written-off Loan	128.41	4.26	36.94	105.79	0.79	9.70	2.60
8. Income from Extra Ordinary transactions	-	-	-	15.06	-	1.15	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	47,064.64	18,260.01	24,600.30	28,695.88	29,316.66	20,889.88	5,413.61

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	25.68	63.02	2,354.42	565.08	366.74	4,887.36	3,689.50
1.1 On Deposit Liabilities	25.68	63.02	2,236.48	565.08	366.74	4,733.85	3,601.50
1.1.1 Saving Account	2.46	31.40	758.06	224.18	74.70	1,677.98	1,680.73
1.1.2 Fixed Account	22.37	28.63	1,442.96	329.62	289.23	2,993.86	1,868.91
1.1.2.1 Up to 3 months Fixed Account	1.77	-	34.67	-	11.57	50.49	55.08
1.1.2.2 3 to 6 months Fixed Account	4.97	-	280.03	29.47	14.46	168.34	121.33
1.1.2.3 6 months to 1 year Fixed Account	3.37	4.55	475.31	0.47	101.23	1,906.76	1,046.56
1.1.2.4 Above 1 year Fixed Account	12.27	24.08	652.95	299.68	161.97	868.27	645.93
1.1.3 Call Deposit	0.85	2.99	35.46	11.28	2.80	62.01	51.86
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	117.93	-	0.00	153.51	88.01
2. Commission Expense	-	-	17.89	19.74	-	-	9.90
3. Staff Expense	21.54	34.74	860.83	213.86	74.02	1,381.06	973.32
4. Office Operating Expenses	26.66	46.82	506.24	139.28	40.09	920.45	690.36
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.01	0.55	-	0.00	2.04	110.39
7. Provision for Risk	46.05	231.83	349.31	12.62	16.06	3,147.87	433.08
7.1 Loan loss Provision	46.05	231.83	349.31	12.62	16.06	3,147.87	433.08
7.1.1 General Loan loss Provision	2.91	-	28.79	12.62	13.49	424.10	104.81
7.1.1.1 Pass Loan Loss Provision	0.74	-	28.79	12.62	13.95	130.39	104.81
7.1.1.2 Watch List Provision	2.17	-	-	-	(0.46)	293.72	-
7.1.2 Special Loan Loss Provision	43.14	231.83	320.52	-	2.58	2,723.77	328.27
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	-	102.63	92.32	-	294.95	-
9. Provision for Staff Bonus	-	-	141.29	48.71	20.17	236.45	274.56
10. Provision for Income Tax	-	-	381.68	137.87	60.53	609.68	782.36
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	889.94	309.40	141.22	1,518.36	1,688.67
Total Expenses	132.31	376.41	5,604.77	1,538.88	718.83	12,998.21	8,652.14

Income

1. Interest Income	22.88	41.98	4,774.52	1,198.70	674.17	9,665.82	7,505.14
1.1 On Loans and Advances	22.88	41.94	3,982.84	1,097.04	612.73	8,601.44	6,498.36
1.2 On Investment	-	-	537.88	93.94	59.98	740.47	870.07
1.2.1 Government Bonds	-	-	537.88	93.94	59.98	687.45	841.07
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	29.00
1.2.4 Debenture & Bonds	-	-	-	-	-	53.02	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.04	6.93	3.57	1.45	8.70	5.52
1.5 On Others	-	-	246.88	4.14	-	315.21	131.19
2. Commission and Discount	0.38	-	275.17	115.26	0.81	75.11	196.97
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.05	-	21.66	17.60	0.60	62.71	194.25
2.3 Others	0.33	-	253.50	97.66	0.21	12.40	2.72
3. Exchange Flactuation Income	-	-	3.36	0.01	-	17.27	55.46
3.1 Due to Change in Exchange Rate	-	-	3.24	0.01	-	6.69	30.47
3.2 Due to Foreign Currency Transaction	-	-	0.12	-	-	10.58	24.99
4. Other Operating Income	0.30	0.08	272.04	-	38.98	579.11	509.25
5. Non Operating Income	4.22	-	15.75	18.00	4.87	85.41	1.27
6. Write Back from Provisions for loss	50.74	-	257.91	206.91	-	2,575.50	384.04
7. Recovery of written-off Loan	-	-	6.02	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	53.80	334.34	-	-	-	-	-
Total Income	132.31	376.41	5,604.77	1,538.88	718.83	12,998.21	8,652.14

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	2,737.57	132.97	2,754.12	3,183.26	2,601.77	248.07	74.99
1.1 On Deposit Liabilities	2,646.64	132.97	2,618.77	3,072.45	2,491.76	248.06	74.99
1.1.1 Saving Account	863.73	20.62	1,023.41	1,164.12	750.78	59.47	16.30
1.1.2 Fixed Account	1,762.61	110.11	1,529.89	1,901.92	1,688.81	184.82	57.50
1.1.2.1 Up to 3 months Fixed Account	11.65	-	5.43	-	353.83	-	8.29
1.1.2.2 3 to 6 months Fixed Account	99.02	-	60.85	-	189.14	32.00	10.01
1.1.2.3 6 months to 1 year Fixed Account	600.57	66.77	163.62	1,107.81	34.21	91.68	22.62
1.1.2.4 Above 1 year Fixed Account	1,051.37	43.35	1,299.99	794.11	1,111.62	61.14	16.58
1.1.3 Call Deposit	20.29	2.23	65.47	6.40	52.17	3.77	1.19
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	90.93	-	135.34	110.81	110.01	0.01	-
2. Commission Expense	25.30	-	-	-	11.97	0.26	-
3. Staff Expense	719.47	23.48	646.47	617.87	441.86	97.84	50.15
4. Office Operating Expenses	497.81	20.36	568.88	458.59	350.56	78.80	23.52
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	5.48	1.23	3.31	24.50	0.02
7. Provision for Risk	355.60	(64.88)	55.44	793.42	2,589.55	30.43	37.54
7.1 Loan loss Provision	355.60	(64.88)	(301.23)	793.42	2,589.55	27.77	37.54
7.1.1 General Loan loss Provision	37.60	1.53	120.93	173.43	434.84	1.12	9.17
7.1.1.1 Pass Loan Loss Provision	37.60	2.26	39.81	88.54	91.30	1.12	1.83
7.1.1.2 Watch List Provision	-	(0.74)	81.12	84.90	343.53	-	7.34
7.1.2 Special Loan Loss Provision	318.00	(66.41)	(422.17)	619.98	2,129.70	26.65	28.37
7.1.3 Additional Loan Loss Provision	-	-	-	-	25.02	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	356.67	-	-	2.66	-
8. Loan Written Off	56.59	22.57	-	59.16	25.64	1.03	-
9. Provision for Staff Bonus	147.61	7.95	159.68	186.39	136.20	0.11	0.65
10. Provision for Income Tax	434.28	21.47	431.12	496.21	374.76	-	2.60
11. Others	-	-	-	-	-	-	-
12. Net Profit	894.18	50.10	1,005.95	1,181.28	851.02	1.00	8.20
Total Expenses	5,868.41	214.02	5,627.14	6,977.40	7,386.63	482.04	197.68

Income

1. Interest Income	5,192.76	206.68	5,115.17	6,009.96	4,598.99	391.63	140.48
1.1 On Loans and Advances	4,653.90	187.77	4,457.87	5,254.62	4,072.59	349.38	120.45
1.2 On Investment	534.12	13.99	596.02	681.53	400.50	39.07	9.93
1.2.1 Government Bonds	534.12	-	596.02	681.53	399.08	37.80	9.93
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	13.99	-	-	1.42	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	1.27	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.73	-	5.36	8.63	4.80	3.18	1.38
1.5 On Others	-	4.93	55.92	65.18	121.10	-	8.72
2. Commission and Discount	373.74	0.35	26.59	352.41	194.57	18.69	10.84
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	373.74	0.16	26.59	31.39	194.57	18.69	10.56
2.3 Others	-	0.19	-	321.02	-	-	0.28
3. Exchange Flactuation Income	3.51	-	89.66	-	0.04	-	-
3.1 Due to Change in Exchange Rate	2.81	-	22.92	-	0.04	-	-
3.2 Due to Foreign Currency Transaction	0.71	-	66.73	-	-	-	-
4. Other Operating Income	76.79	6.99	298.41	29.56	104.91	2.58	1.56
5. Non Operating Income	-	-	97.31	-	33.60	0.53	-
6. Write Back from Provisions for loss	219.05	-	-	585.46	2,454.51	68.61	44.80
7. Recovery of written-off Loan	2.55	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,868.41	214.02	5,627.14	6,977.40	7,386.63	482.04	197.68

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	318.44	262.29	248.74	2.17	382.09	712.87	477.44
1.1 On Deposit Liabilities	318.44	261.69	248.74	2.17	382.09	712.87	477.44
1.1.1 Saving Account	73.26	68.16	38.14	0.31	87.96	163.25	77.87
1.1.2 Fixed Account	232.43	188.60	206.25	-	292.10	545.51	392.02
1.1.2.1 Up to 3 months Fixed Account	-	9.02	-	-	36.20	36.45	-
1.1.2.2 3 to 6 months Fixed Account	55.49	54.84	-	-	47.58	41.83	33.51
1.1.2.3 6 months to 1 year Fixed Account	86.56	68.23	-	-	120.28	231.70	187.23
1.1.2.4 Above 1 year Fixed Account	90.37	56.50	206.25	-	88.04	235.52	171.29
1.1.3 Call Deposit	12.75	4.93	4.35	1.85	2.03	4.10	7.55
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.59	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	113.07	66.40	65.92	5.21	143.82	151.67	68.11
4. Office Operating Expenses	123.48	50.79	56.98	4.52	97.29	114.02	57.12
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.29	-	-
7. Provision for Risk	396.05	46.38	68.81	-	-	(40.55)	78.63
7.1 Loan loss Provision	396.05	46.38	68.81	-	-	(40.55)	78.63
7.1.1 General Loan loss Provision	123.06	12.12	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	34.87	3.93	-	-	-	-	-
7.1.1.2 Watch List Provision	88.19	8.19	-	-	-	-	-
7.1.2 Special Loan Loss Provision	272.99	6.30	68.81	-	-	-	78.63
7.1.3 Additional Loan Loss Provision	-	27.96	-	-	-	(40.55)	-
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	-	-	-	-	21.14	-	-
9. Provision for Staff Bonus	23.88	11.49	-	-	36.70	-	7.34
10. Provision for Income Tax	64.49	31.02	-	-	110.92	54.65	19.81
11. Others	-	-	-	-	9.28	-	-
12. Net Profit	150.47	72.39	-	12.67	219.40	141.53	46.22
Total Expenses	1,189.90	540.76	440.44	24.57	1,020.94	1,134.19	754.66

Income

1. Interest Income	551.87	508.43	337.48	17.78	695.40	1,026.60	702.08
1.1 On Loans and Advances	510.27	455.94	273.35	9.73	604.07	899.85	601.69
1.2 On Investment	34.23	42.47	27.87	2.88	44.26	88.97	99.58
1.2.1 Government Bonds	34.23	32.04	27.87	-	44.26	88.97	99.58
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	10.43	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	2.88	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.37	2.95	2.42	2.41	3.60	37.79	0.81
1.5 On Others	-	7.06	33.84	2.76	43.47	-	-
2. Commission and Discount	3.15	22.49	0.35	-	1.35	48.12	0.27
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.15	22.49	0.35	-	1.35	48.12	0.27
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	41.27	8.74	27.57	-	35.58	58.20	28.82
5. Non Operating Income	-	-	-	-	12.82	1.26	3.61
6. Write Back from Provisions for loss	593.60	1.09	5.44	6.79	275.79	-	19.88
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	69.62	-	-	-	-
Total Income	1,189.90	540.76	440.44	24.57	1,020.94	1,134.19	754.66

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant
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Expenses

1. Interest Expense	346.72	348.31	184.07	373.00	413.65	179.49	0.26
1.1 On Deposit Liabilities	341.47	348.31	184.07	370.98	413.65	179.49	0.26
1.1.1 Saving Account	80.29	64.26	58.85	99.28	98.10	38.93	0.22
1.1.2 Fixed Account	258.16	277.23	124.57	266.00	315.55	134.82	-
1.1.2.1 Up to 3 months Fixed Account	-	20.77	2.08	-	-	6.81	-
1.1.2.2 3 to 6 months Fixed Account	-	60.93	3.97	12.81	20.98	22.14	-
1.1.2.3 6 months to 1 year Fixed Account	258.16	124.29	37.93	62.24	220.38	56.38	-
1.1.2.4 Above 1 year Fixed Account	-	71.24	80.58	190.95	74.19	49.50	-
1.1.3 Call Deposit	3.02	6.82	0.65	5.69	-	5.74	0.04
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	5.25	-	-	2.03	-	-	-
2. Commission Expense	-	-	-	1.90	-	-	-
3. Staff Expense	129.96	133.79	22.07	132.63	109.88	45.97	7.07
4. Office Operating Expenses	75.93	102.49	65.45	86.59	73.82	36.83	5.43
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	3.83	-	-	-	-	-
7. Provision for Risk	190.71	137.55	116.55	-	(96.46)	80.01	-
7.1 Loan loss Provision	190.71	137.55	116.55	-	(96.46)	80.01	-
7.1.1 General Loan loss Provision	25.41	16.80	0.31	-	3.26	10.03	-
7.1.1.1 Pass Loan Loss Provision	7.22	11.43	0.31	-	2.71	5.58	-
7.1.1.2 Watch List Provision	18.19	5.36	-	-	0.55	4.44	-
7.1.2 Special Loan Loss Provision	165.30	120.75	116.24	-	(99.72)	69.98	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	1.10	-	28.70	84.81	-	-	-
9. Provision for Staff Bonus	-	7.84	1.48	39.62	20.25	7.90	-
10. Provision for Income Tax	49.00	20.40	4.00	103.23	54.66	16.77	-
11. Others	16.16	-	-	-	-	-	-
12. Net Profit	69.78	50.17	9.34	254.30	127.55	54.35	-
Total Expenses	879.37	804.38	431.68	1,076.08	703.35	421.33	12.76

Income

1. Interest Income	465.12	541.99	355.58	549.44	639.32	263.97	0.59
1.1 On Loans and Advances	398.49	479.19	347.80	509.81	550.15	234.95	-
1.2 On Investment	26.29	58.95	-	29.53	86.82	-	-
1.2.1 Government Bonds	26.29	-	-	28.68	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	58.95	-	0.85	86.82	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.28	1.15	7.79	9.39	2.34	3.70	0.55
1.5 On Others	39.07	2.70	-	0.71	-	25.32	0.03
2. Commission and Discount	25.51	1.24	0.31	5.09	22.50	15.90	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	25.51	1.24	0.31	4.32	22.50	1.74	-
2.3 Others	-	-	-	0.77	-	14.15	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	11.88	30.66	8.99	4.32	41.53	35.74	7.57
5. Non Operating Income	-	17.87	0.35	2.55	-	-	2.88
6. Write Back from Provisions for loss	339.86	211.41	66.45	500.81	-	105.72	0.10
7. Recovery of written-off Loan	-	1.21	-	13.87	-	-	-
8. Income from Extra Ordinary transactions	36.99	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	1.63
Total Income	879.37	804.38	431.68	1,076.08	703.35	421.33	12.76

BFI Name	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	402.53	1,145.59	1,174.14	501.15
1.1 On Deposit Liabilities	398.59	1,080.39	1,126.64	501.15
1.1.1 Saving Account	59.74	217.13	219.68	98.80
1.1.2 Fixed Account	324.91	834.72	866.33	385.36
1.1.2.1 Up to 3 months Fixed Account	17.38	4.13	-	-
1.1.2.2 3 to 6 months Fixed Account	53.13	10.97	99.21	56.63
1.1.2.3 6 months to 1 year Fixed Account	131.67	381.64	411.41	184.11
1.1.2.4 Above 1 year Fixed Account	122.73	437.99	355.70	144.62
1.1.3 Call Deposit	13.93	28.54	40.63	16.99
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	3.94	65.20	47.50	-
2. Commission Expense	1.19	12.79	-	-
3. Staff Expense	115.41	246.39	255.61	126.94
4. Office Operating Expenses	63.02	112.75	155.43	89.20
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	10.49	6.79	-
7. Provision for Risk	107.02	43.41	64.36	165.06
7.1 Loan loss Provision	106.89	43.41	64.36	165.06
7.1.1 General Loan loss Provision	5.40	19.65	6.48	51.97
7.1.1.1 Pass Loan Loss Provision	3.88	17.89	28.91	18.69
7.1.1.2 Watch List Provision	1.52	1.76	(22.43)	33.28
7.1.2 Special Loan Loss Provision	101.48	23.76	57.88	113.09
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-
7.5. Provision for Loss of Other Assets	0.13	-	-	-
8. Loan Written Off	-	-	8.56	-
9. Provision for Staff Bonus	6.97	41.52	59.12	8.03
10. Provision for Income Tax	21.76	109.44	155.67	21.68
11. Others	-	-	-	-
12. Net Profit	46.16	264.22	376.38	50.58
Total Expenses	764.10	1,986.60	2,256.05	962.65

Income

1. Interest Income	612.95	1,791.01	2,098.69	784.61
1.1 On Loans and Advances	508.28	1,614.19	1,858.10	707.88
1.2 On Investment	75.12	151.43	238.96	64.97
1.2.1 Government Bonds	-	112.04	238.96	64.97
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	0.06	39.38	-	-
1.2.4 Debenture & Bonds	75.06	-	-	-
1.3 On Agency Balance	-	-	-	10.01
1.4 On Call Deposit	5.50	4.06	1.62	1.42
1.5 On Others	24.05	21.33	0.00	0.33
2. Commission and Discount	25.10	109.01	126.34	5.42
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	1.15	109.01	-	3.85
2.3 Others	23.95	-	126.34	1.56
3. Exchange Flactuation Income	-	-	-	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0.00
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	11.16	66.28	27.09	71.50
5. Non Operating Income	-	0.09	-	21.51
6. Write Back from Provisions for loss	114.02	20.21	-	79.61
7. Recovery of written-off Loan	0.87	-	3.94	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	-	-	-	-
Total Income	764.10	1,986.60	2,256.05	962.65

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	5,703.32	23,485.68	19,611.95	18,006.29	4,746.77	12,795.70	7,352.54	9,716.57
Fishery Related	573.32	1,336.23	735.87	813.37	-	295.31	47.18	168.89
Mining Related	3,711.61	122.79	345.86	1,182.34	-	109.28	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	39,354.10	40,395.67	88,402.04	98,596.08	8,635.48	89,644.85	44,584.47	56,592.31
Construction	3,512.54	4,364.07	27,364.35	8,490.91	7,898.05	2,524.65	969.19	4,657.18
Electricity,Gas and Water	17,468.33	27,395.42	53,532.16	36,480.20	5,754.67	18,245.82	11,724.61	27,674.48
Metal Products, Mach. & Ele. Eqp.	1,969.06	4,247.09	6,505.18	4,624.09	1,498.30	7,786.74	2,746.30	2,924.11
Tras., Com. and Public Utilities	1,411.22	3,569.77	5,276.35	6,173.19	843.38	6,431.56	245.82	2,071.20
Wholesaler & Retailer	42,173.69	66,803.11	101,513.86	64,230.47	19,669.28	41,878.54	32,970.27	47,264.81
Finance, Insurance and Real Estate	12,303.03	17,914.31	23,211.95	32,320.59	4,112.58	19,390.38	5,879.74	24,861.76
Tourism Service**	8,685.85	18,449.44	11,324.10	23,782.53	834.24	13,063.59	6,813.97	6,576.80
Other Services	6,211.14	9,899.27	15,049.96	18,218.31	1,160.47	11,294.84	2,440.30	7,960.19
Consumption Loans	100,635.84	123,894.34	120,377.85	40,166.61	13,611.97	16,921.79	25,523.13	44,992.03
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	18,058.28	4,841.93	14,730.02	7,251.79	1,956.25	15,929.31	11,589.20	12,196.64
TOTAL sectorwise	261,771.34	346,719.13	487,981.50	360,731.41	70,860.25	256,584.28	153,108.42	247,656.96

Product Wise

Term Loan	52,619.00	83,818.16	135,442.82	116,900.15	11,116.14	96,779.01	48,110.81	83,267.05
Overdraft	6,874.26	6,801.68	3,962.52	2,191.75	81.45	3,072.48	131.66	3,564.11
Cash Credit Loan	18,779.57	65,171.43	1,154.85	23,722.38	8,033.50	45,622.40	20,435.27	41,193.03
Trust Receipt Loan/Import Loan	1,873.36	2,638.00	21,394.21	34,311.01	5,090.84	15,605.30	8,161.57	9,050.10
Short Term Working Capital/Demand Loan	24,278.58	28,640.91	117,378.41	114,392.04	12,083.99	39,185.12	20,998.30	32,515.76
Residential Personal Home Loan (Up to Rs. 30 million)#	13,715.38	36,437.49	31,924.81	9,132.14	9,833.01	5,769.45	3,364.89	26,460.08
Real Estate Loan	16,268.65	8,356.33	17,664.16	22,379.45	7,899.46	11,505.75	1,367.71	8,844.40
Margin Nature Loan	6,974.98	8,827.17	18,145.39	4,433.14	-	4,471.03	613.32	5,344.74
Hire Purchase Loan	2,472.50	11,579.84	14,135.47	6,048.02	882.93	9,266.15	4,068.07	10,654.06
Deprived Sector Loan	13,190.75	16,022.11	22,921.98	18,790.75	4,213.88	12,823.15	7,390.41	12,409.41
Bills Purchased	-	8.51	7.80	155.44	2,078.12	-	0.08	841.85
Other Product	104,724.30	78,417.49	103,849.08	8,275.14	9,546.95	12,484.45	38,466.33	13,512.38
Total Product wise Loan	261,771.34	346,719.13	487,981.50	360,731.41	70,860.25	256,584.28	153,108.42	247,656.96

Collateral Wise

Gold and Silver	54,403.13	41,508.94	3,761.95	3,252.11	-	-	-	35.24
Government Securities	53.06	4.10	756.59	3.84	-	-	-	1.10
Non Governmental Securities	7,115.64	8,827.17	18,323.29	4,408.34	-	4,471.03	613.32	5,351.74
Fixed Deposit Receipts	676.96	1,500.69	1,610.57	1,431.97	85.72	1,069.86	1,144.71	1,094.96
Own	676.41	1,500.69	1,610.57	1,324.64	81.45	1,069.86	1,144.71	1,094.96
Other Licences Institutions	0.54	-	-	107.33	4.28	-	-	-
Collateral of Properties	183,511.40	268,160.20	426,864.52	312,470.08	54,014.31	238,686.19	125,268.39	215,012.81
Fixed Assets	123,965.80	265,892.34	314,941.88	283,603.65	51,664.45	236,270.94	64,878.62	122,104.51
Current Assets	59,545.60	2,267.86	111,922.64	28,866.42	2,349.86	2,415.25	60,389.77	92,908.29
Against security of Bill	24.26	10.12	6,074.29	-	-	-	8,161.57	9,692.93
Domestic Bills	3.48	-	1,048.43	-	-	-	-	-
Foreign Bills	20.78	10.12	5,025.86	-	-	-	8,161.57	9,692.93
Against Guarantee	10,827.53	26,596.20	12,707.98	7,261.19	2,664.15	12,008.12	5,840.31	12,227.98
Government Guarantee	1,862.46	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	7,191.19	8,333.64	9,737.90	6,841.98	2,525.35	-	5,684.32	11,699.83
Personal Guarantee	1,746.35	18,018.40	2,588.80	12.56	-	-	-	329.41
Collective Guarantee	3.89	27.56	1.75	4.16	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	23.65	-	0.01	7.88	-	12,008.12	-	-
Credit Card	0.05	21.58	1,527.77	334.77	340.65	349.08	-	201.35
Others	5,159.30	90.12	16,354.53	31,569.10	13,755.41	-	12,080.13	4,038.86
Total	261,771.34	346,719.13	487,981.50	360,731.41	70,860.25	256,584.28	153,108.42	247,656.96

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	19,950.88	4,426.20	9,978.88	16,877.73	14,647.36	57,185.54	19,560.73	12,540.69
Fishery Related	2,375.24	212.57	764.94	845.75	754.96	1,654.44	698.83	363.91
Mining Related	-	443.24	1,064.63	34.50	716.40	447.33	112.49	1,629.30
Agriculture, Forestry, Bevarage & Non Food Production Related*	13,053.19	40,423.79	45,371.73	47,254.05	36,269.77	22,404.93	106,010.96	19,883.11
Construction	20,178.45	13,129.15	14,957.57	25,507.97	4,442.19	20,319.91	11,312.84	20,448.72
Electricity, Gas and Water	2,253.01	16,316.99	52,601.35	34,119.63	22,386.87	13,763.81	32,092.58	24,164.33
Metal Products, Mach. & Ele. Eqp.	872.05	1,311.92	3,749.88	9,497.73	3,342.31	586.27	6,389.02	424.45
Tras., Com. and Public Utilities	860.64	1,842.57	3,481.48	4,960.96	4,476.54	7,005.85	7,027.79	3,654.79
Wholesaler & Retailer	48,424.67	27,508.81	45,353.70	50,142.80	50,925.46	38,968.51	91,805.38	29,723.62
Finance, Insurance and Real Estate	10,693.21	9,422.38	25,127.17	28,549.21	17,259.87	5,848.26	41,255.53	6,813.66
Tourism Service**	2,840.95	6,857.60	16,489.67	11,916.54	8,222.70	10,532.15	23,116.27	4,365.89
Other Services	6,275.54	9,229.76	9,620.41	16,014.62	11,136.18	9,046.86	19,885.35	8,466.07
Consumption Loans	71,415.72	18,123.20	73,337.99	73,876.86	57,666.25	54,708.52	117,542.55	44,005.60
Local Government	-	-	-	231.20	149.31	-	-	-
Others	11,934.46	22,004.47	486.15	1,183.98	15,728.38	3,321.56	29.69	848.10
TOTAL sectorwise	211,128.02	171,252.64	302,385.55	321,013.54	248,124.54	245,793.94	476,840.02	177,332.25

Product Wise

Term Loan	77,271.70	78,579.82	151,276.60	104,184.52	117,006.11	58,215.78	193,950.97	88,873.56
Overdraft	1,387.39	1,076.05	1,946.53	3,641.72	2,963.54	26,570.96	11,043.65	3,872.09
Cash Credit Loan	47,413.86	19,484.90	36,496.16	17,496.08	40,001.98	720.94	56,528.90	6,402.63
Trust Receipt Loan/Import Loan	16.18	9,165.56	5,881.22	10,797.25	7,323.64	1,467.48	17,595.70	1,466.58
Short Term Working Capital/Demand Loan	8,067.58	29,009.70	40,359.27	63,062.98	18,266.14	111,739.00	68,098.57	17,803.71
Residential Personal Home Loan (Up to Rs. 30 million)#	38,199.41	7,262.44	11,705.60	21,731.58	20,764.48	8,900.66	48,446.81	11,844.34
Real Estate Loan	19,313.59	1,621.39	6,524.85	15,566.03	5,200.78	3,637.20	12,729.95	3,370.13
Margin Nature Loan	4,311.19	4,965.77	10,440.03	9,538.18	9,725.25	8,878.86	14,825.38	5,930.41
Hire Purchase Loan	1,413.17	4,232.76	3,019.67	3,412.91	4,493.74	6,892.31	16,091.62	4,804.53
Deprived Sector Loan	10,493.01	8,078.14	15,240.94	15,197.41	11,939.54	14,889.48	23,391.08	8,946.98
Bills Purchased	-	2,003.19	511.32	739.96	57.61	-	395.27	-
Other Product	3,240.94	5,772.91	18,983.34	55,644.93	10,381.74	3,881.27	13,742.12	24,017.29
Total Product wise Loan	211,128.02	171,252.64	302,385.55	321,013.54	248,124.54	245,793.94	476,840.02	177,332.25

Collateral Wise

Gold and Silver	347.39	247.96	4.33	1,196.64	-	1.66	-	846.32
Government Securities	-	-	-	-	2.86	-	-	-
Non Governmental Securities	4,311.19	4,965.77	10,542.57	9,557.97	9,982.70	-	14,825.38	5,950.82
Fixed Deposit Receipts	815.11	436.40	1,619.50	1,424.20	2,019.36	477.31	2,315.62	835.94
Own	815.11	436.40	1,619.50	1,424.20	2,012.87	477.31	2,315.62	835.94
Other Licences Institutions	-	-	-	-	6.49	-	-	-
Collateral of Properties	188,868.33	144,661.42	269,640.03	294,876.79	218,719.32	245,309.21	437,394.55	157,062.39
Fixed Assets	186,792.84	95,826.10	256,960.43	250,317.01	134,851.56	245,309.21	270,916.38	104,700.65
Current Assets	2,075.49	48,835.32	12,679.60	44,559.77	83,867.76	-	166,478.17	52,361.74
Against security of Bill	-	2,032.29	5,112.75	75.13	6,114.68	-	395.27	2,027.50
Domestic Bills	-	2,032.09	-	-	52.96	-	-	422.08
Foreign Bills	-	0.20	5,112.75	75.13	6,061.72	-	395.27	1,605.41
Against Guarantee	10,271.02	7,346.73	14,350.10	10,049.79	9,282.99	-	533.47	1,629.79
Government Guarantee	216.53	-	238.98	231.20	149.17	-	324.52	0.80
Institutional Guarantee	8,936.00	6,993.32	14,043.77	9,807.92	8,874.50	-	-	332.27
Personal Guarantee	-	353.36	60.17	10.68	258.65	-	208.95	850.20
Collective Guarantee	-	-	7.17	-	-	-	-	428.18
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,118.48	0.04	-	-	0.67	-	-	18.34
Credit Card	255.08	349.34	1,005.79	582.95	1,115.45	5.76	709.65	475.17
Others	6,259.89	11,212.73	110.47	3,250.07	887.17	-	20,666.07	8,504.32
Total	211,128.02	171,252.64	302,385.55	321,013.54	248,124.54	245,793.94	476,840.02	177,332.25

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	16,018.94	15,562.75	11,599.67	7,584.81	1,306.89	65.64	495.92	3,249.99
Fishery Related	741.64	477.29	381.20	893.46	103.90	-	-	102.06
Mining Related	615.26	738.31	166.67	26.89	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,504.53	37,661.92	41,485.81	37,790.46	1,274.20	-	538.04	2,423.10
Construction	16,009.39	8,186.63	15,678.90	8,381.83	8,926.25	33.82	-	776.19
Electricity, Gas and Water	26,873.81	30,679.45	19,878.19	30,447.44	383.40	-	-	1,183.47
Metal Products, Mach. & Ele. Eqp.	2,814.21	4,775.83	3,608.09	1,623.81	426.00	2.30	-	149.14
Tras., Com. and Public Utilities	3,949.92	5,784.67	2,826.70	4,839.57	474.20	5.43	117.80	369.58
Wholesaler & Retailer	28,122.65	51,102.71	33,903.80	25,298.73	8,269.01	9.38	832.06	5,753.39
Finance, Insurance and Real Estate	35,185.78	23,100.12	27,639.31	16,672.75	6,289.53	21.49	160.00	5,147.93
Tourism Service**	22,782.57	10,925.53	22,351.49	7,141.80	2,163.62	16.51	-	2,598.61
Other Services	7,810.41	8,850.69	17,138.21	9,737.81	1,317.80	0.14	255.56	1,593.10
Consumption Loans	32,462.93	63,587.15	33,681.14	21,067.18	17,381.64	89.84	41.68	18,807.23
Local Government	-	-	-	-	-	-	-	3.34
Others	25,705.04	6,521.57	1,851.07	35,015.35	6.53	41.69	-	6,224.33
TOTAL sectorwise	244,597.10	267,954.62	232,190.24	206,521.90	48,322.98	286.25	2,441.06	48,381.47

Product Wise

Term Loan	88,910.97	104,050.15	104,650.17	105,859.49	15,136.32	124.47	703.82	10,706.54
Overdraft	9,591.44	5,702.84	876.42	499.67	2,349.19	33.92	79.75	1,079.44
Cash Credit Loan	28,164.86	44,700.24	25,604.49	29,813.15	4,508.43	4.90	701.24	2,433.89
Trust Receipt Loan/Import Loan	1,427.53	6,811.13	2,572.24	2,910.23	-	-	-	-
Short Term Working Capital/Demand Loan	14,727.46	40,791.18	32,876.22	19,827.11	-	-	-	14,076.79
Residential Personal Home Loan (Up to Rs. 30 million)#	10,297.57	24,642.08	14,783.83	13,762.65	8,563.42	33.55	31.95	8,270.10
Real Estate Loan	21,486.49	6,238.90	16,719.29	7,890.15	2,102.95	-	160.00	3,790.28
Margin Nature Loan	9,831.40	5,121.08	6,075.59	4,694.34	2,392.34	-	-	1,685.79
Hire Purchase Loan	6,416.31	6,991.90	5,432.25	6,617.49	1,014.28	11.94	117.80	981.75
Deprived Sector Loan	12,108.81	12,923.27	11,700.26	9,842.34	3,192.53	63.94	8.23	4,775.26
Bills Purchased	5,620.33	1,138.96	25.53	742.63	-	-	-	-
Other Product	36,013.92	8,842.89	10,873.94	4,062.65	9,063.51	13.54	638.28	581.64
Total Product wise Loan	244,597.10	267,954.62	232,190.24	206,521.90	48,322.98	286.25	2,441.06	48,381.47

Collateral Wise

Gold and Silver	10,692.48	0.19	3.99	-	441.47	-	-	326.18
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	9,924.67	5,169.79	6,364.53	-	2,392.34	-	-	1,685.79
Fixed Deposit Receipts	1,558.79	683.03	318.68	931.48	479.16	10.07	9.74	250.72
Own	1,558.79	683.03	318.68	931.48	479.16	10.07	9.74	250.72
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	202,317.01	255,221.21	213,179.53	191,833.68	40,414.85	257.41	2,431.32	44,145.78
Fixed Assets	198,991.88	239,245.28	133,599.71	165,776.29	40,329.10	257.41	2,431.32	44,145.78
Current Assets	3,325.13	15,975.94	79,579.82	26,057.39	85.75	-	-	-
Against security of Bill	-	125.06	361.46	742.63	-	-	-	-
Domestic Bills	-	63.28	0.68	742.63	-	-	-	-
Foreign Bills	-	61.78	360.78	-	-	-	-	-
Against Guarantee	12,326.60	929.59	7,659.12	17.66	3,234.16	9.15	-	1,967.82
Government Guarantee	152.45	87.07	124.55	-	-	-	-	-
Institutional Guarantee	12,031.37	15.42	7,089.15	-	3,185.15	-	-	1,140.14
Personal Guarantee	51.19	788.03	445.42	17.66	48.59	9.15	-	711.30
Collective Guarantee	-	14.67	-	-	0.41	-	-	116.38
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	91.59	24.40	-	-	-	-	-	-
Credit Card	202.79	226.36	180.32	111.19	8.17	-	-	-
Others	7,574.75	5,599.38	4,122.61	12,885.24	1,352.82	9.63	-	5.17
Total	244,597.10	267,954.62	232,190.24	206,521.90	48,322.98	286.25	2,441.06	48,381.47

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	985.08	328.64	4,368.14	4,895.24	5,413.47	96.03	3,000.84	2,872.03
Fishery Related	42.84	26.92	126.92	328.51	99.06	26.52	165.29	271.19
Mining Related	-	-	4.37	90.07	-	-	41.16	98.21
Agriculture, Forestry, Bevarage & Non Food Production Related*	946.55	242.40	4,008.53	3,778.61	2,397.17	105.11	4,039.57	8,241.83
Construction	17.81	280.71	482.55	8,839.39	2,435.03	134.23	3,777.27	3,240.46
Electricity, Gas and Water	1.50	193.97	1,514.38	392.09	1,683.99	-	2,035.01	58.99
Metal Products, Mach. & Ele. Eqp.	4.91	7.32	212.14	336.70	226.88	14.51	404.45	202.22
Tras., Com. and Public Utilities	309.11	379.54	1,363.50	1,481.33	752.09	50.21	762.00	834.47
Wholesaler & Retailer	4,122.40	734.02	11,359.15	8,129.47	6,621.27	167.14	4,283.27	10,715.77
Finance, Insurance and Real Estate	573.14	894.04	12,513.14	11,848.91	4,757.83	29.61	4,625.23	6,270.01
Tourism Service**	495.31	47.76	6,192.35	4,954.04	2,484.60	19.28	2,392.38	12,107.51
Other Services	763.71	194.39	1,366.01	2,760.65	2,527.00	6.00	1,433.11	4,161.79
Consumption Loans	5,488.63	2,770.06	24,668.33	26,228.60	21,370.16	531.28	17,104.03	14,294.50
Local Government	-	-	-	-	0.35	-	3.02	-
Others	37.17	1,146.83	34,812.33	10,490.28	6,854.26	302.02	10,528.72	2,388.80
TOTAL sectorwise	13,788.15	7,246.60	#####	84,553.89	57,623.16	1,481.94	54,595.36	65,757.78

Product Wise

Term Loan	4,573.93	3,159.94	52,447.43	29,334.48	34,312.75	564.87	24,591.31	24,837.14
Overdraft	427.05	147.31	2,135.40	2,151.12	2,282.76	89.18	2,922.61	598.90
Cash Credit Loan	3,494.07	-	7,818.71	9,759.25	3,486.56	-	5,563.58	9,764.02
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	118.27	414.05	1,009.35	876.72	400.08	318.38	1,388.87	1,936.04
Residential Personal Home Loan (Up to Rs. 30 million)#	1,939.64	1,001.31	18,184.42	17,855.80	6,388.56	244.75	9,365.47	5,615.77
Real Estate Loan	367.15	372.68	8,620.40	7,908.27	2,866.87	29.61	1,669.99	7,243.55
Margin Nature Loan	391.78	322.83	4,001.48	2,613.03	1,874.29	-	1,466.03	2,285.99
Hire Purchase Loan	545.59	429.56	1,567.95	2,199.63	872.84	57.72	579.65	847.56
Deprived Sector Loan	716.45	373.75	5,114.48	4,612.75	3,267.81	74.86	2,750.53	3,083.72
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,214.22	1,025.19	2,092.22	7,242.84	1,870.64	102.58	4,297.32	9,545.09
Total Product wise Loan	13,788.15	7,246.60	#####	84,553.89	57,623.16	1,481.94	54,595.36	65,757.78

Collateral Wise

Gold and Silver	831.19	-	1,592.98	1,722.63	1,625.31	-	833.74	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	426.82	-	4,003.33	2,613.03	1,874.29	-	1,466.04	2,285.99
Fixed Deposit Receipts	79.12	32.30	392.01	309.85	245.33	92.83	358.75	242.87
Own	79.12	32.30	392.01	309.85	245.33	92.83	358.75	242.87
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	12,203.02	6,683.16	93,173.40	75,225.70	51,996.41	1,389.11	46,775.64	62,387.95
Fixed Assets	12,203.02	6,683.16	93,088.55	75,167.39	51,996.41	1,389.11	46,754.62	62,387.95
Current Assets	-	-	84.85	58.31	-	-	21.02	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	247.22	531.14	3,820.65	4,598.76	1,881.82	-	5,130.28	695.67
Government Guarantee	-	-	-	-	0.35	-	3.01	-
Institutional Guarantee	205.86	531.14	1,694.41	4,271.99	1,598.78	-	4,357.23	694.92
Personal Guarantee	41.35	-	2,068.10	265.24	274.61	-	706.13	-
Collective Guarantee	-	-	58.13	56.94	8.08	-	61.87	0.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	4.59	-	-	2.04	(0.00)
Credit Card	-	-	-	17.37	-	-	-	-
Others	0.80	-	9.48	66.56	0.01	-	30.90	145.30
Total	13,788.15	7,246.60	#####	84,553.89	57,623.16	1,481.94	54,595.36	65,757.78

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,304.22	362.51	407.01	563.55	432.66	185.55	0.00	677.94
Fishery Related	179.39	-	2.32	5.23	-	-	-	16.07
Mining Related	37.04	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,123.51	99.66	15.82	159.82	89.67	30.82	63.70	159.38
Construction	1,263.51	69.84	-	190.41	777.09	155.93	-	46.96
Electricity,Gas and Water	2,056.28	57.35	-	1.40	-	75.36	-	-
Metal Products, Mach. & Ele. Eqp.	139.76	-	4.15	-	11.46	2.71	-	-
Tras., Com. and Public Utilities	803.49	151.82	4.60	122.18	282.96	202.06	9.03	113.28
Wholesaler & Retailer	4,812.20	408.60	119.78	1,146.31	371.19	132.89	77.40	804.72
Finance, Insurance and Real Estate	7,017.29	242.44	13.90	690.97	654.03	134.24	90.40	510.37
Tourism Service**	4,102.85	159.20	51.02	86.19	275.10	41.73	20.70	221.18
Other Services	2,767.82	86.65	2.10	542.97	109.21	121.03	-	204.23
Consumption Loans	19,635.76	1,077.61	405.77	2,409.31	1,947.25	1,062.81	212.15	1,888.56
Local Government	-	-	-	-	-	-	0.18	-
Others	12.06	907.47	-	180.38	476.05	563.04	1,678.72	2,270.09
TOTAL sectorwise	50,255.20	3,623.16	1,026.46	6,098.72	5,426.66	2,708.18	2,152.28	6,912.77

Product Wise

Term Loan	14,184.65	754.43	311.37	2,816.06	2,334.56	572.53	344.07	3,250.57
Overdraft	2,505.81	208.76	74.39	127.55	164.35	175.93	-	192.09
Cash Credit Loan	5,011.45	170.11	65.79	275.51	95.46	-	-	327.92
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	847.65	109.45	-	327.16	-	133.56	96.65	242.07
Residential Personal Home Loan (Up to Rs. 30 million)#	7,399.05	665.36	35.86	770.66	1,042.85	399.66	530.32	1,092.89
Real Estate Loan	5,102.83	50.00	-	450.39	475.25	61.05	1,027.29	319.54
Margin Nature Loan	2,272.94	85.48	-	128.78	220.06	329.08	26.19	282.52
Hire Purchase Loan	1,034.84	122.94	4.98	154.74	320.93	193.95	113.58	130.57
Deprived Sector Loan	3,169.11	226.68	235.61	443.56	306.85	141.09	0.18	524.26
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,726.87	1,229.95	298.47	604.31	466.35	701.32	14.00	550.35
Total Product wise Loan	50,255.20	3,623.16	1,026.46	6,098.72	5,426.66	2,708.18	2,152.28	6,912.77

Collateral Wise

Gold and Silver	362.60	270.03	69.16	426.96	235.99	-	-	56.24
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,272.94	85.48	-	143.72	-	-	26.19	282.52
Fixed Deposit Receipts	366.80	17.04	4.17	54.00	63.70	85.22	0.05	44.04
Own	366.80	17.04	4.17	54.00	63.70	85.22	0.05	44.04
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,997.84	2,115.28	863.63	5,190.66	4,744.92	2,191.09	397.05	6,152.18
Fixed Assets	45,997.84	2,115.28	863.63	5,190.66	4,744.92	2,191.09	397.05	6,152.18
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,229.90	192.44	89.51	283.38	161.99	101.34	50.27	377.80
Government Guarantee	17.19	-	-	-	-	-	0.18	-
Institutional Guarantee	992.93	192.44	-	240.59	39.70	73.29	-	190.83
Personal Guarantee	219.78	-	89.51	42.80	122.29	28.05	50.09	186.97
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	25.12	942.88	-	-	220.06	330.53	1,678.72	-
Total	50,255.20	3,623.16	1,026.46	6,098.72	5,426.66	2,708.18	2,152.28	6,912.77

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	520.08	508.88	323.17	610.33	514.79	609.44	300.66	737.12
Fishery Related	11.14	26.58	34.81	136.35	-	17.64	33.41	72.74
Mining Related	6.46	-	-	-	-	-	27.82	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	569.01	156.48	294.92	334.11	108.07	308.86	165.60	30.03
Construction	338.66	185.55	471.34	341.04	-	277.87	1,342.50	49.58
Electricity, Gas and Water	87.92	-	32.89	9.18	-	17.20	70.46	-
Metal Products, Mach. & Ele. Eqp.	273.53	11.90	50.61	20.76	-	47.58	93.10	19.93
Tras., Com. and Public Utilities	637.06	65.88	141.37	45.42	-	246.21	255.48	4.87
Wholesaler & Retailer	1,603.96	478.80	262.37	1,026.33	860.45	1,130.01	464.56	382.59
Finance, Insurance and Real Estate	939.22	1,433.30	326.35	680.32	145.20	802.80	421.51	102.69
Tourism Service**	950.22	213.31	74.36	60.89	129.34	405.11	56.43	32.26
Other Services	402.70	581.67	45.31	151.68	-	164.39	48.18	24.28
Consumption Loans	2,756.84	1,653.33	1,448.14	2,110.83	10.20	2,689.03	1,861.47	937.82
Local Government	-	-	-	-	-	2.60	-	-
Others	116.72	1,038.28	956.55	33.19	394.30	243.79	12.10	-
TOTAL sectorwise	9,213.53	6,353.95	4,462.19	5,560.42	2,162.34	6,962.53	5,153.28	2,393.91

Product Wise

Term Loan	1,714.96	792.17	308.44	501.01	84.54	3,028.66	1,791.98	1,482.23
Overdraft	-	458.35	398.45	207.52	283.22	141.82	96.96	249.98
Cash Credit Loan	-	79.72	311.10	-	845.09	943.78	253.13	254.34
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,688.75	315.20	61.04	60.16	-	176.87	422.31	-
Residential Personal Home Loan (Up to Rs. 30 million)#	536.72	687.44	1,114.97	380.26	4.93	858.60	799.87	91.33
Real Estate Loan	666.71	1,453.34	319.60	715.73	95.65	654.96	136.90	93.97
Margin Nature Loan	187.16	454.91	150.34	129.52	-	122.47	232.99	10.71
Hire Purchase Loan	725.80	50.73	174.54	113.85	-	460.75	101.41	7.40
Deprived Sector Loan	443.10	348.16	350.66	408.61	92.83	420.13	326.05	127.14
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,250.33	1,713.95	1,273.07	3,043.77	756.08	154.50	991.69	76.81
Total Product wise Loan	9,213.53	6,353.95	4,462.19	5,560.42	2,162.34	6,962.53	5,153.28	2,393.91

Collateral Wise

Gold and Silver	843.67	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	195.41	454.91	152.38	129.52	-	122.47	232.99	10.71
Fixed Deposit Receipts	94.90	55.31	34.05	40.98	5.27	107.26	41.25	66.28
Own	94.90	55.31	34.05	40.98	5.27	107.26	41.25	66.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,533.10	5,543.07	4,156.41	5,199.14	95.65	6,523.45	4,693.15	2,296.63
Fixed Assets	7,533.10	5,543.07	4,154.45	5,193.07	95.65	6,523.45	4,693.15	2,296.63
Current Assets	-	-	1.97	6.08	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	516.77	300.66	119.34	190.78	-	209.34	176.75	20.28
Government Guarantee	-	-	4.00	-	-	2.60	-	-
Institutional Guarantee	210.14	300.66	-	63.92	-	97.74	172.48	-
Personal Guarantee	306.63	-	114.36	126.86	-	107.10	4.27	20.28
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	1.90	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	29.68	-	0.02	-	2,061.42	-	9.14	-
Total	9,213.53	6,353.95	4,462.19	5,560.42	2,162.34	6,962.53	5,153.28	2,393.91

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise					
Agricultural and Forest Related	49.19	253.03	1,188.84	750.68	902.49
Fishery Related	-	7.09	47.80	10.48	105.01
Mining Related	-	15.14	9.66	51.02	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	199.99	131.76	1,417.32	636.72	584.25
Construction	-	581.56	545.75	63.09	330.62
Electricity,Gas and Water	-	2.70	256.16	6.53	25.93
Metal Products, Mach. & Ele. Eqp.	-	14.17	81.25	42.08	155.78
Tras., Com. and Public Utilities	2.94	17.18	269.84	242.34	736.39
Wholesaler & Retailer	68.51	513.34	2,711.82	2,321.94	1,724.87
Finance, Insurance and Real Estate	-	346.79	2,999.87	4,004.29	622.85
Tourism Service**	37.24	203.84	1,960.77	816.04	576.92
Other Services	-	84.57	630.22	811.79	199.54
Consumption Loans	1.55	1,253.52	5,774.88	8,518.42	3,325.56
Local Government	-	-	-	-	-
Others	304.11	2,073.96	1,437.16	2,897.03	154.51
TOTAL sectorwise	663.53	5,498.63	#####	21,172.45	9,444.73

Product Wise

Term Loan	345.91	426.66	9,088.55	6,906.50	3,963.97
Overdraft	-	-	927.83	848.44	65.19
Cash Credit Loan	108.00	-	3,107.73	1,329.52	1,175.40
Trust Receipt Loan/Import Loan	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	204.65	72.88	225.87	326.67
Residential Personal Home Loan (Up to Rs. 30 million)#	-	1,186.51	2,154.75	6,541.47	1,258.53
Real Estate Loan	191.51	295.06	1,904.86	3,228.89	666.25
Margin Nature Loan	-	333.80	373.33	619.78	367.04
Hire Purchase Loan	-	56.65	378.46	212.41	527.75
Deprived Sector Loan	-	336.72	902.44	1,039.55	397.60
Bills Purchased	-	-	-	-	-
Other Product	18.11	2,658.57	420.52	220.01	696.33
Total Product wise Loan	663.53	5,498.63	#####	21,172.45	9,444.73

Collateral Wise

Gold and Silver	-	-	-	-	-
Government Securities	-	-	-	-	-
Non Governmental Securities	-	-	373.33	619.78	-
Fixed Deposit Receipts	-	89.29	371.90	68.48	144.94
Own	-	89.29	371.90	68.48	144.94
Other Licences Institutions	-	-	-	-	-
Collateral of Properties	663.53	4,923.90	#####	19,203.05	8,679.82
Fixed Assets	663.53	4,923.90	#####	19,203.05	8,679.82
Current Assets	-	-	-	-	-
Against security of Bill	-	-	-	-	-
Domestic Bills	-	-	-	-	-
Foreign Bills	-	-	-	-	-
Against Guarantee	-	146.47	688.75	1,247.42	145.31
Government Guarantee	-	-	-	-	-
Institutional Guarantee	-	145.77	563.87	772.89	33.82
Personal Guarantee	-	0.70	124.88	474.52	111.49
Collective Guarantee	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-
Other Guarantee	-	-	-	-	-
Credit Card	-	-	-	33.50	-
Others	-	338.97	8.13	0.23	474.66
Total	663.53	5,498.63	#####	21,172.45	9,444.73

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-June	Mid-July	% change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND		59,480	63,015	69,040	74,043	73,502	5.94	9.56	-0.73
a. Paid-up Capital		34,388	35,835	38,429	41,551	41,583	4.21	7.24	0.08
b. Statutory Reserves		11,190	12,274	13,620	15,017	15,097	9.69	10.96	0.54
c. Retained Earning		6,645	4,076	2,639	1,691	499	-38.66	-35.24	-70.47
d. Others Reserves		7,258	10,830	14,351	15,784	16,322	49.22	32.51	3.41
2 BORROWINGS		214,238	230,746	239,468	223,153	244,581	7.71	3.78	9.60
a. NRB		7,944	6,221	544	118	92	-21.69	-91.26	-21.99
b. Others		206,294	224,525	238,924	223,035	244,488	8.84	6.41	9.62
3 DEPOSITS		167,093	176,661	199,756	223,396	231,893	5.73	13.07	3.80
4 BILLS PAYABLE		27.20	41.48	18.68	15.20	23.22	52.50	-54.97	52.76
5 OTHER LIABILITIES		46,185	56,740	61,892	80,906	79,854	22.85	9.08	-1.30
a. Loan Loss Provision		18,383	21,865	24,267	36,617	37,233	18.94	10.99	1.68
b. Interest Suspense a/c		6,921	11,557	13,601	17,723	17,148	66.98	17.68	-3.24
c. Others		20,881	23,318	24,024	26,567	25,473	11.67	3.03	-4.12
6 RECONCILIATION A/c		15,568	19,691	19,387	21,708	8,423	26.48	-1.54	-61.20
7 PROFIT & LOSS A/c		5,191	6,837	8,876	7,688	12,180	31.70	29.83	58.43
Total		507,782	553,731	598,438	630,910	650,455	9.05	8.07	3.10
Assets									
1 LIQUID FUNDS		26,963	34,592	42,568	28,274	51,062	28.29	23.06	80.60
a. Cash Balance		494	424	325	379	462	-14.19	-23.32	21.97
b. Bank Balance		17,249	22,748	30,375	18,905	31,083	31.88	33.53	64.42
c. Money at Call		9,220	11,420	11,867	8,991	19,517	23.86	3.92	117.08
2 INVESTMENT IN SECURITIES EXCEPT SHARES		1,060	970	1,080	1,436	1,525	-8.52	11.33	6.15
3 SHARE & OTHER INVESTMENT		8,282	9,221	9,420	8,532	8,378	11.34	2.16	-1.81
4 LOANS & ADVANCES		432,237	455,853	489,673	526,168	535,686	5.46	7.42	1.81
Institutional		72,928	59,060	48,804	43,764	46,240	-19.02	-17.36	5.66
Individual		359,310	396,793	440,869	482,403	489,446	10.43	11.11	1.46
5 FIXED ASSETS		3,258	4,150	4,535	4,784	4,806	27.38	9.28	0.45
6 OTHER ASSETS		20,078	28,488	30,297	39,332	39,159	41.89	6.35	-0.44
7 EXPENSES NOT WRITTEN OFF		38.60	0.49	1.38	0.28	-	-98.73	181.63	-100.00
8 NON BANKING ASSETS		1.34	5.08	6.88	10.29	29.08	279.10	35.43	182.60
9 RECONCILIATION A/c		14,809	19,991	20,277	21,736	9,416	34.99	1.43	-56.68
10 PROFIT & LOSS A/c		1,054	461	581	636	394	-56.22	25.91	-38.07
Total		507,782	553,731	598,438	630,910	650,455	9.05	8.07	3.10
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES		36,966	34,342	31,513	24,544	29,485	-7.10	-8.24	20.13
2 COMMISSION/FEE EXPENSES		45	15	25	26.74	35.33	-66.55	67.07	32.12
3 EMPLOYEE EXPENSES		12,689	12,584	14,088	12,090	14,627	-0.83	11.95	20.98
4 OFFICE OPERATING EXPENSES		4,651	4,245	4,683	3,906	5,105	-8.72	10.31	30.70
5 NON OPERATING EXPENSES		14	64	48	25.49	53.89	352.21	-25.03	111.42
6 PROVISION FOR RISK		25,880	26,976	26,315	22,770	26,539	4.24	-2.45	16.55
7 LOAN WRITTEN OFF		123	155	41	271	495	25.59	-73.26	82.32
8 EXTRAORDINARY EXPENSES		0.12	1.00	0.42	2.46	9.09	769.89	-58.00	269.51
9 PROVISION FOR STAFF BONUS		779	1,004	1,354	1,177	1,886	28.78	34.92	60.20
10 PROVISION FOR INCOME TAX		2,486	2,992	4,523	3,372	5,496	20.37	51.14	62.99
11 NET PROFIT		4,783	6,717	8,931	7,722	12,181	40.44	32.96	57.74
TOTAL EXPENSES		88,416	89,095	91,522	75,907	95,910	0.77	2.72	26.35
Income									
1. INTEREST INCOME		61,707	58,836	62,791	52,944	66,168	-4.65	6.72	24.98
2. COMMISSION & DISCOUNT		618	762	1,282	1,483	1,896	23.33	68.24	27.89
3 OTHER OPERATING INCOME		3,971	4,275	4,294	2,739	3,414	7.65	0.45	24.65
4 NON OPERATING INCOME		157.53	145.79	129.68	107.26	151.76	-7.46	-11.05	41.49
5 PROVISION FOR WRITTEN BACK		21,200	24,599	22,381	17,969	23,861	16.03	-9.01	32.79
6 RECOVERY FOR WRITE BACK		4.32	17.27	17.01	28.15	41.30	300.14	-1.53	46.71
7 INCOME FOR EXTRA ORDINARY EXPENSES		112.51	118.39	78.72	-	-	5.22	-33.51	0.00
8 NET LOSS		646	342	549	636	378	-47.01	60.33	-40.67
TOTAL INCOME		88,416	89,095	91,522	75,907	95,910	0.77	2.72	26.35
Miscellaneous Information									
No. of Total Staffs		22,493	21,727	21,717	21,789	21,792	-3.41	-0.05	0.01
No. of Total Branches		5,128	5,051	5,004	4,984	4,985	-1.50	-0.93	0.02
No. of Total Centers		445,666	459,319	473,465	486,806	489,820	3.06	3.08	0.62
No. of Total Groups		1,390,718	1,415,757	1,478,427	1,527,255	1,543,359	1.80	4.43	1.05
No. of Total Passive Groups		19,043	19,857	38,277	56,470	59,952	4.28	92.76	6.17
No. of Total Members		6,016,101	5,995,358	6,221,295	6,499,416	6,529,688	-0.34	3.77	0.47
No. of Total Passive Members		528,082	534,348	802,163	1,020,804	972,238	1.19	50.12	-4.76
No. of Total Borrowers		2,984,420	2,663,510	2,706,681	2,713,067	2,712,739	-10.75	1.62	-0.01
No. of Total Overdue Borrowers		587,163	689,852	624,835	750,422	659,343	17.49	-9.42	-12.14
No. of Total Saving Members		6,039,507	6,015,939	6,184,054	6,391,709	6,423,521	-0.39	2.79	0.50
Total Saving Amount (Rs million)		167,027	177,049	199,756	260,077	233,445	6.00	12.83	-10.24

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,330.94
	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	521.87
2	BORROWINGS	7,789.81
	a. NRB	-
	b. Interbank Borrowing	500.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,839.13
	a. Current	407.74
	Domestic	406.20
	Foreign	1.54
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.39
	Domestic	1.39
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,866.65
	1. Sundry Creditors	-
	2. Loan Loss Provision	451.41
	3. Interest Suspense a/c	-
	4. Others	1,415.24
6	Reconciliation A/c	-
7	Profit & Loss A/c	987.76
TOTAL Liabilities		42,814.29
Assets		
1	LIQUID FUNDS	802.21
	a. Cash Balance	0.01
	Nepalese Notes & Coins	0.01
	Foreign Currency	-
	b. Bank Balance	802.20
	1. In Nepal Rastra Bank	755.44
	Domestic Currency	753.90
	Foreign Currency	1.54
	2. "A" Class Licensed Institution	46.76
	Domestic Currency	46.76
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	6,240.76
	a. Govt. Securities	6,240.76
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,261.50
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,261.50
4	LOANS & ADVANCES (Including Bills Purchased)	31,634.41
4.1	LOANS & ADVANCES	31,634.41
	a. Infrastructure Project	31,634.41
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	189.69
7	OTHER ASSETS	685.72
	a. Accrued Interest:	192.90
	Financial Institutions	-
	Government Enterprises	39.78
	Private Sector	153.12
	b. Staff Loans / Adv.	88.59
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	404.23
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
TOTAL ASSETS		42,814.29

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	977.33
1.1 On Deposit Liabilities	507.12
1.2 On Borrowing	470.21
2. Commission Expense	0.05
3. Staff Expense	73.33
4. Office Operating Expenses	69.47
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	97.77
7.1 Loan loss Provision	97.77
7.1.1 General Loan loss Provision	93.82
7.1.1.1 Pass Loan Loss Provision	93.82
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	3.95
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	157.51
10. Provision for Income Tax	429.82
11. Others	-
12. Net Profit	987.76
Total Expenses	2,793.13

Income

1. Interest Income	2,424.01
1.1 On Loans and Advances	2,036.35
1.2 On Investment	254.97
1.2.1 Government Bonds	254.97
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	132.69
2. Commission and Discount	58.12
2.1 Bills Purchase and Discount	-
2.2 Commission	58.12
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	0.46
6. Write Back from Provisions for loss	310.54
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,793.13

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	39	9	1	49	279,534	5,705
4	Koshi	Jhapa	140	54	11	205	998,054	4,869
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	171	57	5	233	1,148,156	4,928
10	Koshi	Sunsari	132	39	13	184	926,962	5,038
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	7	-	27	175,298	6,493
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		752	193	35	980	4,961,412	5,063
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	84	12	3	99	739,953	7,474
17	Madhesh	Dhanusa	88	8	14	110	867,747	7,889
18	Madhesh	Mahottari	66	8	11	85	706,994	8,318
19	Madhesh	Sarlahi	83	15	9	107	862,470	8,060
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	64	12	7	83	654,471	7,885
	Total		580	84	55	719	6,114,600	8,504
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	862	147	50	1,059	2,041,587	1,928
32	Bagmati	Lalitpur	212	33	17	262	551,667	2,106
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	154	52	18	224	719,859	3,214
	Total		1,730	329	111	2,170	6,116,866	2,819
36	Gandaki	Gorkha	45	6	3	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	179	74	19	272	600,051	2,206
40	Gandaki	Tanahu	78	22	1	101	321,153	3,180
41	Gandaki	Syangja	47	27	2	76	253,024	3,329
42	Gandaki	Mustang	16	1	-	17	14,452	850
43	Gandaki	Baglung	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	70	22	8	100	378,079	3,781
	Total		586	185	36	807	2,466,427	3,056

47	Lumbini	Gulmi	37	14	-	51	246,494	4,833
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	221	73	28	322	1,121,957	3,484
50	Lumbini	Kapilbastu	82	18	6	106	682,961	6,443
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	20	12	-	32	232,019	7,251
53	Lumbini	Rolpa	21	1	-	22	234,793	10,672
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	92	39	3	134	674,993	5,037
56	Lumbini	Banke	81	28	7	116	603,194	5,200
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			741	249	47	1,037	5,122,078	4,939
59	Karnali	Rukum West	23	2	1	26	166,740	6,413
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	56	10	2	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	24	1	-	25	118,349	4,734
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			219	21	4	244	1,688,412	6,920
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	132	29	5	166	904,666	5,450
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			333	51	6	390	2,694,783	6,910
Grand Total			4,941	1,112	294	6,347	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	16	51	1	105
No. of Branches [^]	4,941	1,112	294	4,985		11,332
Population per Branch [*] (Served by A, B and C class BFI's)						4,595
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,574

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	752	193	35	856	980	1,836
Madhesh	580	84	55	1,029	719	1,748
Bagmati	1,730	329	111	752	2,170	2,922
Gandaki	586	185	36	562	807	1,369
Lumbini	741	249	47	1,096	1,037	2,133
Karnali	219	21	4	236	244	480
Sudur Paschim	333	51	6	454	390	844
Total	4,941	1,112	294	4,985	6,347	11,332

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

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

\$ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)		Baisakh, 2083 (Mid May, 2026)		Jestha, 2083	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.98	2,598,972.12	2.97	2,665,836.16	2.93	2,805,762.77	2.90	2,916,796.06	2.92	3,024,576.01	2.90	3,165,144.70	2.87	3,257,197.26	2.85	
2	Fixed:	5.41	2,966,242.40	5.32	2,923,637.30	5.24	2,857,854.33	5.18	2,780,840.73	5.11	2,691,752.13	5.09	2,649,336.46	5.02	2,627,929.43	4.99	
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	3.83	562,733.13	3.69	491,974.21	3.50	493,195.49	3.34	476,094.93	3.26	432,784.77	3.28	419,335.81	3.28	392,386.74	3.28	
2.4	6-12 months	3.91	1,031,736.37	3.85	955,881.72	3.75	1,004,799.77	3.64	909,261.03	3.60	874,878.76	3.58	875,075.07	3.48	876,839.61	3.44	
2.5	1-2 yrs	4.90	608,289.30	4.75	605,607.59	4.68	587,528.84	4.60	609,647.81	4.46	583,053.47	4.40	569,246.75	4.26	556,684.79	4.12	
2.6	2 yrs and above	9.00	763,483.60	8.26	870,173.78	8.73	772,330.23	8.55	785,836.96	8.24	801,035.13	8.24	785,678.82	8.09	802,018.29	8.01	
3	Call	0.88	548,693.30	0.84	551,028.81	0.76	549,981.28	0.73	553,872.33	0.73	565,483.61	0.67	551,036.81	0.66	549,049.06	0.65	
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.35	2,370.67	2.26	2,195.54	2.22	2,117.91	2.25	2,159.31	2.11	2,334.60	2.19	2,224.03	1.57	2,252.77	2.15	
6	Non interest bearing deposits	-	437,921.07	-	463,570.39	-	510,028.33	-	478,471.03	-	494,461.29	-	528,915.01	-	515,905.30	-	
6.1	Current	-	394,588.19	-	420,485.24	-	465,047.83	-	432,484.97	-	448,894.28	-	483,393.28	-	470,395.74	-	
6.2	Margin	-	41,482.78	-	42,004.76	-	44,036.49	-	45,098.33	-	44,538.80	-	44,669.37	-	44,540.41	-	
6.3	Other	-	1,850.10	-	1,080.40	-	944.01	-	887.73	-	1,028.20	-	852.36	-	969.16	-	
	Aggregate	3.74	6,554,199.56	3.66	6,606,268.20	3.56	6,725,744.62	3.51	6,732,139.46	3.45	6,778,607.64	3.40	6,896,657.01	3.35	6,952,333.81	3.29	

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)		Baisakh, 2083 (Mid May, 2026)		Jestha, 2083	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	6.92	307,781.22	6.82	306,575.20	6.69	311,033.82	6.16	308,436.05	6.47	306,177.55	6.50	302,941.78	6.53	301,469.63	6.44	
2	Fishery Related	6.82	14,272.01	6.79	14,195.00	6.63	14,128.37	6.40	13,883.22	6.46	14,003.00	6.51	13,869.08	6.45	14,124.72	6.39	
3	Mining Related	7.08	10,748.11	6.93	11,453.05	6.79	11,492.82	6.41	11,660.21	6.55	12,791.75	6.43	12,491.05	6.34	12,671.64	6.25	
4	Agriculture, Forestry & Beverage Production Related	7.04	282,756.67	6.92	285,491.76	6.71	289,036.77	6.59	287,869.19	6.53	290,763.23	6.39	294,515.33	6.27	296,377.55	6.18	
5	Non Food Production Related	7.08	580,338.16	6.97	580,907.83	6.84	588,094.63	6.68	586,717.11	6.65	584,638.00	6.51	584,223.82	6.42	584,269.56	6.36	
6	Construction	7.68	210,679.03	7.55	214,770.48	7.43	219,349.88	7.15	221,268.48	7.23	220,826.80	7.11	223,805.12	7.04	227,963.79	6.98	
7	Electricity, Gas and Water	7.25	447,132.18	7.14	450,277.42	6.93	460,409.03	6.81	462,342.84	6.80	468,854.80	6.64	480,129.07	6.58	484,508.84	6.53	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7.13	70,559.68	7.00	70,726.78	6.92	70,269.40	6.81	70,553.41	6.74	70,485.45	6.66	70,585.55	6.56	70,301.14	6.49	
9	Transport, Communication and Public Utilities	7.36	69,181.55	7.31	66,914.27	7.12	69,636.11	6.76	70,585.12	7.00	69,582.96	6.81	69,287.48	6.74	68,724.36	6.68	
10	Wholesaler & Retailer	7.31	947,997.98	7.21	944,980.82	7.10	951,973.05	6.88	952,189.63	6.89	954,090.73	6.78	959,393.98	6.70	948,577.53	6.62	
11	Finance, Insurance and Real Estate	6.78	358,266.88	6.67	358,962.48	6.48	373,397.29	6.35	360,909.82	6.29	358,210.03	6.13	391,755.59	6.07	373,582.68	6.00	
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61	6.86	220,867.38	6.76	221,525.42	6.76	226,147.43	6.67	227,467.14	6.58	
13	Other Services	7.43	203,786.65	7.33	204,376.05	7.14	205,182.72	6.92	205,161.66	6.94	206,502.63	6.83	206,920.27	6.74	206,474.23	6.69	
14	Consumption Loans	8.12	982,434.91	8.02	1,018,106.19	7.93	1,064,157.49	7.75	1,076,643.12	7.73	1,074,296.65	7.62	1,083,467.26	7.53	1,089,600.56	7.46	
15	Local Government	3.50	1,186.63	3.50	1,186.63	3.50	1,185.35	3.50	1,186.63	3.50	1,186.63	3.50	1,185.34	3.50	1,186.62	3.50	
16	Others	8.07	249,805.59	7.80	231,493.76	7.77	225,471.27	6.78	226,607.13	7.39	231,590.48	7.21	235,476.01	7.13	234,708.26	7.05	
	Aggregate	7.38	4,956,643.98	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98	6.90	5,085,526.10	6.77	5,156,194.17	6.73	5,142,008.26	6.64	

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)		Baisakh, 2083 (Mid May, 2026)		Jestha, 2083	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	7.45	1,832,571.10	7.36	1,837,209.70	7.21	1,861,301.87	7.04	1,861,072.85	7.03	1,861,383.59	6.89	1,867,238.64	6.81	1,875,131.57	6.74	
2	Overdraft	8.04	83,064.87	7.89	82,986.45	7.81	85,351.71	7.02	85,710.88	7.55	86,737.78	7.45	89,151.48	7.38	89,336.34	7.29	
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93	7.06	601,956.76	6.98	599,009.56	6.88	604,439.25	6.80	590,247.19	6.73	
4	Trust Receipt Loan/Import Loan	7.15	72,651.69	7.22	73,009.07	7.04	75,272.60	6.84	79,104.44	6.80	81,115.18	6.55	82,549.06	6.46	87,109.40	6.40	
5	Short Term Working Capital/Demand Loan	6.96	815,683.25	6.84	814,701.22	6.69	830,910.69	6.31	821,684.36	6.50	838,560.39	6.40	842,011.63	6.35	841,497.64	6.28	
6	Residential Personal Home Loan (Up to Rs. 20 million)	7.78	343,411.88	7.65	344,837.93	7.56	349,610.90	7.39	352,197.87	7.37	355,267.35	7.28	358,787.15	7.19	360,054.27	7.11	
7	Real Estate Loan	7.68	225,918.87	7.55	224,846.77	7.38	211,527.48	7.23	212,615.92	7.19	214,945.64	7.05	217,789.54	6.93	217,789.54	6.84	
8	Margin Nature Loan	7.40	123,513.16	7.26	125,838.63	7.10	129,683.87	6.81	133,076.51	6.87	133,689.83	6.73	136,716.63	6.62	139,625.39	6.53	
9	Hire Purchase Loan	7.82	114,870.58	7.74	121,076.78	7.61	122,699.57	7.38	125,671.67	7.45	124,965.81	7.35	124,961.13	7.25	125,780.73	7.17	
10	Deprived Sector Loan	6.35	239,237.21	6.22	239,539.42	6.09	253,804.47	5.31	249,432.73	5.91	241,302.94	5.79	257,469.26	5.74	244,858.96	5.67	
11	Bills Purchased	8.06	11,924.93	7.76	13,382.16	7.82	12,367.00	7.55	13,405.57	7.28	12,868.35	7.10	13,693.01	7.02	13,336.14	6.86	
12	Other Product	8.08	493,901.60	8.04	498,081.61	7.92	536,623.50	7.80	540,951.40	7.86	535,679.66	7.49	563,887.78	7.45	557,241.10	7.45	
	Aggregate	7.38	4,956,533.67	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98	6.90	5,085,526.10	6.77	5,156,194.17	6.73	5,142,008.26	6.64	

Overall Summary of Interest Rate on LCY Deposit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)	
S.N.	Description	Amount	Wt. avg. (%)	Amount
1	Saving	3,314,486.68	2.82	3,456,833.16
2	Fixed:	2,591,178.84	4.95	2,532,066.42
2.1	up to 1 month	-	-	-
2.2	1-3 months	-	-	-
2.3	3-6 months	385,782.78	3.25	362,010.94
2.4	6-12 months	844,105.80	3.35	832,556.63
2.5	1-2 yrs	548,191.78	4.05	524,171.17
2.6	2 yrs and above	813,098.48	7.92	813,327.67
3	Call	577,141.83	0.57	620,525.08
4	Certificate of Deposits	-	-	-
5	Other	2,646.07	2.05	3,505.12
6	Non interest bearing deposits	530,217.98	-	645,442.25
6.1	Current	483,156.25	-	599,521.77
6.2	Margin	46,029.00	-	44,983.93
6.3	Other	1,032.73	-	936.55
	Aggregate	7,015,671.41	3.21	7,258,372.02

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)	
S.N.	Description	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	300,560.44	6.40	301,429.15
2	Fishery Related	14,123.19	6.31	14,134.41
3	Mining Related	12,436.54	6.21	11,688.61
4	Agriculture, Forestry & Beverage Production Related	303,144.46	6.10	301,211.38
5	Non Food Production Related	581,226.08	6.28	566,916.19
6	Construction	230,189.93	6.88	237,500.62
7	Electricity, Gas and Water	492,448.52	6.43	503,049.69
8	Metal Products, Machinery & Electronic Equipment & Assemblage	71,817.34	6.43	68,187.86
9	Transport, Communication and Public Utilities	68,424.38	6.60	73,051.16
10	Wholesaler & Retailer	949,987.79	6.55	933,594.26
11	Finance, Insurance and Real Estate	370,749.54	5.87	387,535.68
12	Hotel or Restaurant	228,437.02	6.50	233,095.93
13	Other Services	208,892.56	6.59	205,400.19
14	Consumption Loans	1,098,307.15	7.34	1,147,519.59
15	Local Government	1,187.24	3.50	1,185.88
16	Others	237,352.55	7.21	210,962.01
	Aggregate	5,169,284.72	6.55	5,196,462.62

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)	
S.N.	Description	Amount	Wt. avg. (%)	Amount
1	Term Loan	1,879,060.75	6.65	1,892,137.65
2	Overdraft	90,091.15	7.23	95,852.21
3	Cash Credit Loan	586,334.91	6.66	576,460.49
4	Trust Receipt Loan/Import Loan	90,871.11	6.27	81,960.98
5	Short Term Working Capital/Demand Loan	854,868.08	6.23	853,294.76
6	Residential Personal Home Loan (Up to Rs. 20 million)	363,246.38	7.01	368,978.68
7	Real Estate Loan	219,534.04	6.74	214,584.66
8	Margin Nature Loan	139,768.64	6.44	143,147.26
9	Hire Purchase Loan	127,287.74	7.07	128,925.69
10	Deprived Sector Loan	243,028.04	5.57	262,513.71
11	Bills Purchased	12,709.57	6.63	14,318.72
12	Other Product	562,484.32	7.38	564,287.80
	Aggregate	5,169,284.72	6.55	5,196,462.62

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

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