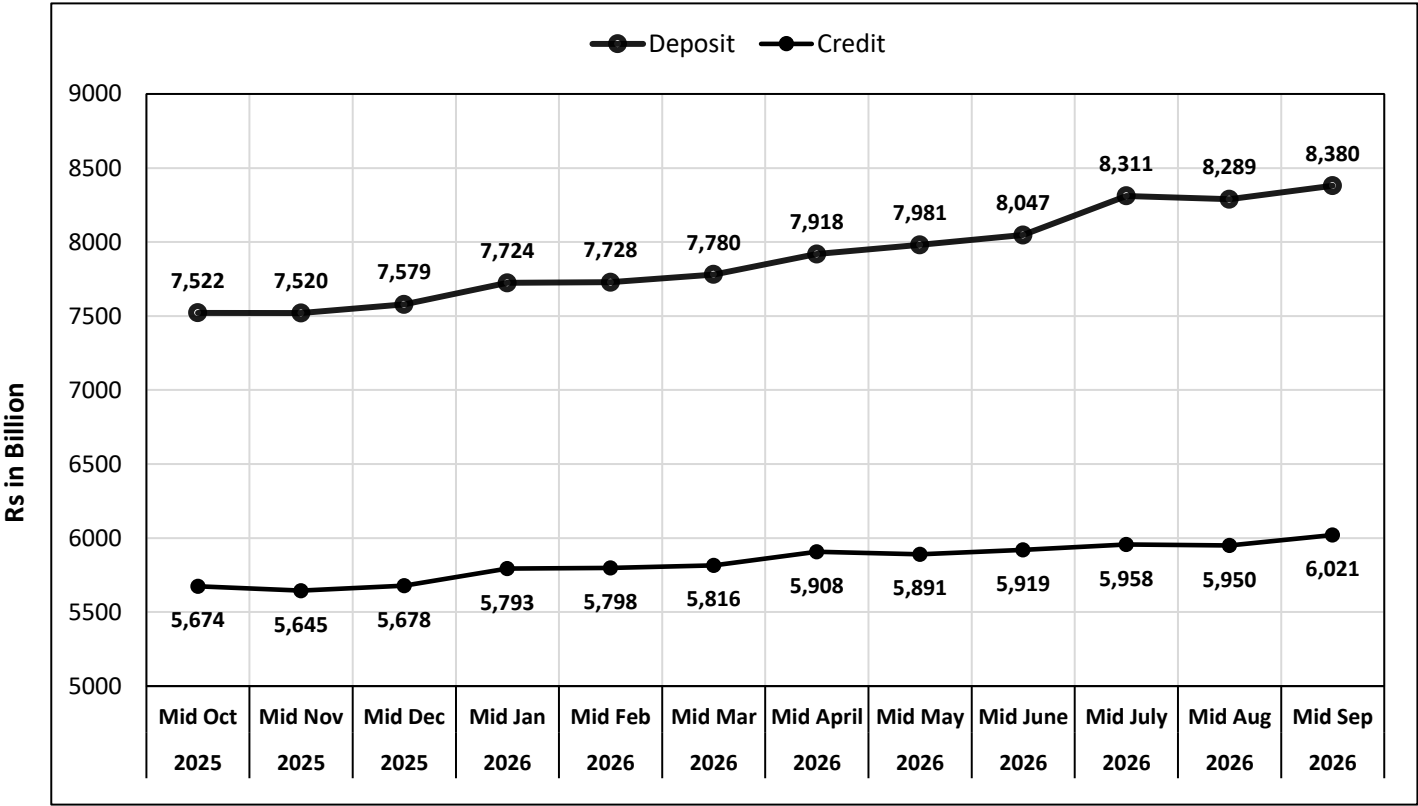


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2083 Bhadau
(Mid-Sept, 2026)

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Annexure

1. List of Bank and Financial Institutions with Short Name	Annex 1
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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	50	1	104
Total Number of Licensed BFIs	20	17	16	50	1	104

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

Major Financial Indicators

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

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	114.74	10.07	2.15	126.97
2	Total Credit/GDP	81.09	8.45	1.68	91.22
3	Total Credit/ Total Deposit**	70.67	83.87	78.00	71.84
4	CD Ratio*	70.03	83.52	77.52	71.21
5	Fixed Deposit/Total Deposit	34.55	31.26	53.32	34.61
6	Saving Deposit/Total Deposit	47.44	55.99	33.26	47.87
7	Current Deposit/Total Deposit	8.15	2.96	1.32	7.62
8	Call Deposit/Total Deposit	9.07	9.74	12.03	9.17
9	NPL/ Total Loan^	5.56	5.77	9.89	5.66
10	Total LLP /Total Loan	5.74	5.28	9.35	5.76
11	Deprived Sector Loan/Total Loan \$^	5.17	6.12	5.74	5.27
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.58	6.17	7.37	7.47
2	Investment in Gov. Securities/Total Deposit	14.00	10.24	9.87	13.63
3	Total Liquid Assets/Total Deposit #	38.52	27.58	34.23	37.58
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.69	10.93	11.53	9.82
2	Total Capital/RWA	12.51	13.83	14.43	12.64
D. Financial Access					
1	No. of institutions	20	17	16	53
2	No. of Branches	4,907	1,111	293	6,311
3	No. of Deposit Accounts	54,976,152	7,937,656	1,094,959	64,008,767
4	No. of Loan Accounts	1,731,042	260,093	61,127	2,052,262
5	No. of Branchless Banking Centers	633	3	-	636
6	No. of Branchless Banking Customers	259,130	454	-	259,584
7	No. of Mobile Banking Customers	26,100,422	4,024,031	349,237	30,473,690
8	No. of Internet Banking Customers	1,871,009	623,467	21,327	2,515,803
9	No. of ATMs	4,730	336	32	5,098
10	No. of Debit Cards	12,280,628	1,407,822	88,584	13,777,034
11	No. of Credit Cards	332,806	5,570	1,017	339,393
12	No. of Prepaid Cards	279,152	5,010	-	284,162
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.11			
	(a) Saving	2.82			
	(b) Fixed	4.82			
	(c) Call	0.49			
2	Wt. Avg Interest Rate on Credit	6.38			

Note:

Bank balance includes money at call

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

Number of branches include head office, banking branches and 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-Aug	Mid-Sept	% 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	900,578	897,727	6.67	6.41	-0.32
	a. Paid-up Capital	425,052	436,408	443,682	472,545	472,545	2.67	1.67	0.00
	b. Statutory Reserves	138,151	150,114	162,782	184,443	185,546	8.66	8.44	0.60
	c. Retained Earning	(6,633)	(21,577)	(31,473)	825	(4,789)	225.30	45.86	-680.32
	d. Others Reserves	126,558	163,767	200,403	242,764	244,424	29.40	22.37	0.68
2	BORROWINGS	255,302	240,886	235,077	217,315	220,060	-5.65	-2.41	1.26
	a. NRB	2,022	393	433	910	910	-80.57	10.31	0.00
	b. "A"Class Licensed Institution	18,993	6,970	9,133	12,590	15,146	-63.30	31.04	20.30
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	9,343	11,773	-25.04	-31.11	26.00
	d. Other Financial Ins.	6,467	8,037	7,243	3,935	4,210	24.27	-9.88	6.98
	e. Bonds and Securities	163,416	177,211	185,012	190,537	188,023	8.44	4.40	-1.32
3	DEPOSITS	5,771,238	6,495,583	7,303,531	8,288,772	8,380,001	12.55	12.44	1.10
	a. Current	454,049	381,824	527,894	617,350	638,420	-15.91	38.26	3.41
	b. Savings	1,519,064	1,954,389	2,673,443	3,934,058	4,011,790	28.66	36.79	1.98
	c. Fixed	3,359,257	3,642,837	3,506,979	2,936,621	2,900,122	8.44	-3.73	-1.24
	d. Call Deposits	390,785	472,514	547,192	742,665	768,838	20.91	15.80	3.52
	e. Others	48,082	44,019	48,023	58,078	60,832	-8.45	9.10	4.74
4	Bills Payable	3,189	3,117	3,242	4,763	5,673	-2.25	4.03	19.12
5	Other Liabilities	502,666	598,080	710,107	835,255	868,925	18.98	18.73	4.03
	1. Loan Loss Provision	168,124	230,012	285,008	346,924	347,007	36.81	23.91	0.02
	2. Interest Suspense a/c	28,910	28,409	56,087	60,814	74,770	-1.73	97.43	22.95
	3. Others	305,633	339,659	369,012	427,517	447,149	11.13	8.64	4.59
6	Reconciliation A/c	471	3,179	4,343	1,899	969	574.99	36.58	-48.95
7	Profit & Loss A/c	75,002	61,825	69,866	8,416	17,291	-17.57	13.01	105.45
TOTAL		7,290,996	8,131,382	9,101,560	10,256,997	10,390,648	11.53	11.93	1.30
Assets									
1	LIQUID FUNDS	533,958	553,205	647,262	709,475	692,385	3.60	17.00	-2.41
	a. Cash Balance	102,134	103,855	101,206	92,103	94,721	1.69	-2.55	2.84
	Nepalese Notes & Coins	99,262	100,579	97,078	88,257	89,890	1.33	-3.48	1.85
	Foreign Currency	2,871	3,277	4,128	3,846	4,831	14.11	25.98	25.62
	b. Bank Balance	362,361	378,811	483,070	560,664	531,168	4.54	27.52	-5.26
	1. In Nepal Rastra Bank	288,687	330,452	385,908	485,052	457,673	14.47	16.78	-5.64
	2. "A"Class Licensed Institution	23,870	17,711	58,265	22,903	20,521	-25.80	228.99	-10.40
	3. Other Financial Ins.	2,939	1,621	1,428	879	902	-44.86	-11.87	2.65
	4. In Foreign banks	46,865	29,028	37,468	51,831	52,072	-38.06	29.08	0.47
	c. Money at Call	69,463	70,539	62,986	56,708	66,496	1.55	-10.71	17.26
2	INVESTMENTS	1,049,633	1,471,177	1,743,212	2,182,064	2,210,754	40.16	18.49	1.31
	a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,182,974	1,142,125	13.06	0.70	-3.45
	b. Others	19,827	306,882	570,793	999,090	1,068,629	1447.82	86.00	6.96
3	SHARE & OTHER INVESTMENT	251,757	275,676	365,368	559,240	583,548	9.50	32.54	4.35
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,949,061	6,019,624	5.97	8.18	1.19
4.1	LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,936,070	6,006,916	5.91	8.13	1.19
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,718,990	5,793,344	5.65	8.13	1.30
	b. Financial Institutions	183,328	202,802	222,405	211,660	207,143	10.62	9.67	-2.13
	c. Government Organizations	2,697	6,202	3,450	5,420	6,429	129.96	-44.36	18.62
4.2	BILLS PURCHASED	3,600	6,954	10,086	12,991	12,708	93.16	45.03	-2.18
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	910	904	92.13	73.06	-0.74
6	FIXED ASSETS	136,783	145,320	152,824	150,857	152,710	6.24	5.16	1.23
7	OTHER ASSETS	417,472	476,248	546,869	648,013	673,071	14.08	14.83	3.87
	a. Accrued Interests	244,588	282,704	315,816	356,561	380,008	15.58	11.71	6.58
	b. Others	172,884	193,544	231,053	291,452	293,063	11.95	19.38	0.55
8	Expenses not Written off	364	1,004	46	35	35	175.67	-95.45	0.00
9	Non Banking Assets	18,689	35,509	50,551	56,801	56,840	90.01	42.36	0.07
10	Reconciliation Account	2,304	2,550	10	399	644	10.66	-99.60	61.61
11	Profit & Loss A/c	1,831	497	1,481	142	132	-72.86	198.06	-6.54
TOTAL		7,290,996	8,131,382	9,101,560	10,256,997	10,390,648	11.53	11.93	1.30

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% 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	809,462	807,493	6.80	6.88	-0.24
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	167,046	167,978	8.70	8.06	0.56
c. Retained Earning		(1,180)	(13,948)	(19,371)	7,354	2,689	1082.50	38.88	-63.43
d. Others Reserves		116,599	150,815	183,775	223,834	225,597	29.34	21.85	0.79
2 BORROWINGS		243,416	231,919	225,206	206,366	209,413	-4.72	-2.89	1.48
a. NRB		1,674	393	433	910	910	-76.53	10.31	0.00
b. "A"Class Licensed Institution		16,193	6,970	8,433	10,790	15,146	-56.96	21.00	40.37
c. Foreign Banks and Fin. Ins.		64,404	48,275	33,256	9,343	11,773	-25.04	-31.11	26.00
d. Other Financial Ins.		6,164	7,558	6,806	3,519	3,793	22.61	-9.95	7.81
e. Bonds and Securities		154,982	168,723	176,277	181,804	177,791	8.87	4.48	-2.21
3 DEPOSITS		5,086,244	5,756,809	6,541,650	7,484,447	7,573,272	13.18	13.63	1.19
a. Current		441,571	368,702	508,974	596,972	616,858	-16.50	38.04	3.33
b. Savings		1,366,476	1,752,143	2,391,430	3,520,091	3,592,425	28.22	36.49	2.05
c. Fixed		2,898,148	3,177,768	3,112,938	2,650,563	2,616,623	9.65	-2.04	-1.28
d. Call Deposits		333,864	415,610	481,153	659,222	686,986	24.49	15.77	4.21
e. Others		46,186	42,586	47,156	57,599	60,380	-7.79	10.73	4.83
4 Bills Payable		3,163	3,095	3,230	4,755	5,657	-2.15	4.34	18.96
5 Other Liabilities		453,119	538,952	636,043	760,333	790,996	18.94	18.01	4.03
1. Loan Loss Provision		147,603	201,267	246,562	307,319	307,216	36.36	22.50	-0.03
2. Interest Suspense a/c		18,049	15,809	41,966	45,375	58,936	-12.41	165.45	29.89
3. Others		287,467	321,875	347,515	407,639	424,844	11.97	7.97	4.22
6 Reconciliation A/c		470	3,177	4,315	1,897	960	576.23	35.80	-49.38
7 Profit & Loss A/c		68,213	55,901	62,713	7,854	16,011	-18.05	12.19	103.86
TOTAL		6,465,937	7,242,741	8,170,934	9,275,115	9,403,803	12.01	12.82	1.39
Assets									
1 LIQUID FUNDS		450,799	477,887	574,754	636,310	631,121	6.01	20.27	-0.82
a. Cash Balance		92,853	95,352	92,517	82,809	85,186	2.69	-2.97	2.87
Nepalese Notes & Coins		90,215	92,309	88,822	79,324	80,833	2.32	-3.78	1.90
Foreign Currency		2,638	3,043	3,695	3,485	4,353	15.33	21.43	24.91
b. Bank Balance		324,727	340,981	437,981	506,298	489,199	5.01	28.45	-3.38
1. In Nepal Rastra Bank		263,539	301,463	353,434	439,717	423,802	14.39	17.24	-3.62
2. "A"Class Licensed Institution		14,124	10,338	47,060	14,707	13,252	-26.80	355.19	-9.90
3. Other Financial Ins.		201	153	24	49	79	-23.51	-84.63	63.22
4. In Foreign banks		46,864	29,026	37,463	51,825	52,066	-38.06	29.07	0.47
c. Money at Call		33,219	41,554	44,257	47,203	56,736	25.09	6.50	20.19
2 INVESTMENTS		937,730	1,330,657	1,599,985	2,024,378	2,045,582	41.90	20.24	1.05
a. Govt. Securities		918,942	1,049,313	1,070,576	1,096,561	1,060,024	14.19	2.03	-3.33
b. Others		18,788	281,344	529,409	927,817	985,558	1397.43	88.17	6.22
3 SHARE & OTHER INVESTMENT		238,878	262,629	349,567	538,345	561,322	9.94	33.10	4.27
4 LOANS & ADVANCES									
(Including Bills Purchased)		4,312,591	4,567,541	4,960,492	5,287,457	5,351,355	5.91	8.60	1.21
4.1 LOANS & ADVANCES		4,308,990	4,560,588	4,950,406	5,274,466	5,338,647	5.84	8.55	1.22
a. Private Sector		4,149,539	4,381,897	4,749,763	5,072,674	5,140,164	5.60	8.40	1.33
b. Financial Institutions		156,762	172,496	197,193	196,372	192,055	10.04	14.32	-2.20
c. Government Organizations		2,690	6,194	3,450	5,420	6,429	130.31	-44.30	18.62
4.2 BILLS PURCHASED		3,600	6,954	10,086	12,991	12,708	93.16	45.03	-2.18
5 LOANS AGT. COLLECTED BILLS		797	1,532	2,651	910	904	92.13	73.06	-0.74
6 FIXED ASSETS		124,602	132,130	137,527	135,343	136,922	6.04	4.08	1.17
7 OTHER ASSETS		381,570	436,640	503,140	604,190	628,226	14.43	15.23	3.98
a. Accrued Interests		218,341	255,668	289,037	326,950	348,619	17.10	13.05	6.63
b. Others		163,228	180,972	214,102	277,241	279,607	10.87	18.31	0.85
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	47,770	47,696	97.15	41.75	-0.15
10 Reconciliation Account		2,301	2,547	-	381	644	10.70	-100.00	69.00
11 Profit & Loss A/c		1,001	-	-	-	-	-100.00	0.00	0.00
TOTAL		6,465,937	7,242,741	8,170,934	9,275,115	9,403,803	12.01	12.82	1.39

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% 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	72,138	71,053	9.39	4.16	-1.50
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	12,910	12,955	11.72	15.08	0.35
c. Retained Earning		(355)	(878)	(3,457)	1,325	558	147.43	293.66	-57.92
d. Others Reserves		4,592	7,131	9,825	11,905	11,542	55.30	37.78	-3.05
2 BORROWINGS		9,340	8,019	8,624	9,203	8,901	-14.14	7.55	-3.28
a. NRB		300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution		1,250	-	700	1,800	-	-100.00	0.00	-100.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		303	479	437	416	416	57.88	-8.80	0.00
e. Bonds and Securities		7,486	7,540	7,487	6,986	8,485	0.71	-0.70	21.44
3 DEPOSITS		571,573	610,171	630,437	661,958	664,623	6.75	3.32	0.40
a. Current		11,059	11,513	16,950	18,377	19,683	4.10	47.22	7.11
b. Savings		132,843	176,770	250,566	367,063	372,102	33.07	41.75	1.37
c. Fixed		380,584	374,776	308,219	209,916	207,729	-1.53	-17.76	-1.04
d. Call Deposits		46,811	46,863	53,904	66,232	64,754	0.11	15.02	-2.23
e. Others		275	249	798	368	356	-9.24	220.33	-3.51
4 Bills Payable		23	21	13	8	17	-9.55	-40.29	117.35
5 Other Liabilities		30,451	36,086	48,936	48,929	51,438	18.50	35.61	5.13
1. Loan Loss Provision		13,887	19,372	27,666	29,233	29,425	39.49	42.81	0.66
2. Interest Suspense a/c		1,931	2,459	3,366	3,931	4,224	27.37	36.90	7.47
3. Others		14,633	14,255	17,904	15,765	17,789	-2.58	25.60	12.84
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	520	1,113	-7.42	11.25	114.29
TOTAL		669,886	717,330	754,042	792,755	797,145	7.08	5.12	0.55
Assets									
1 LIQUID FUNDS		64,562	56,513	54,762	56,148	47,426	-12.47	-3.10	-15.53
a. Cash Balance		7,574	7,022	7,372	6,394	6,959	-7.29	5.00	8.83
Nepalese Notes & Coins		7,341	6,788	6,940	6,034	6,481	-7.53	2.24	7.42
Foreign Currency		233	234	433	360	477	0.30	85.08	32.48
b. Bank Balance		28,785	29,706	36,081	43,733	34,071	3.20	21.46	-22.09
1. In Nepal Rastra Bank		20,033	23,445	26,115	37,164	27,686	17.03	11.39	-25.50
2. "A"Class Licensed Institution		7,521	5,775	9,146	6,180	5,874	-23.21	58.36	-4.95
3. Other Financial Ins.		1,228	483	815	383	506	-60.67	68.75	31.85
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	6,021	6,396	-29.85	-42.85	6.24
2 INVESTMENTS		91,763	114,973	118,004	124,458	130,364	25.29	2.64	4.75
a. Govt. Securities		90,725	92,535	86,899	70,643	68,071	2.00	-6.09	-3.64
b Others		1,038	22,438	31,105	53,816	62,293	2061.03	38.63	15.75
3 SHARE & OTHER INVESTMENT		8,504	9,159	11,053	16,209	17,575	7.70	20.68	8.43
4 LOANS & ADVANCES									
(Including Bills Purchased)		471,886	501,432	526,613	552,254	557,420	6.26	5.02	0.94
4.1 LOANS & ADVANCES		471,886	501,432	526,613	552,254	557,420	6.26	5.02	0.94
a. Private Sector		451,918	476,949	504,466	538,822	544,183	5.54	5.77	0.99
b. Financial Institutions		19,964	24,480	22,147	13,432	13,237	22.62	-9.53	-1.45
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	11,227	11,228	9.78	15.07	0.01
7 OTHER ASSETS		21,777	22,172	26,828	26,669	27,248	1.81	21.00	2.17
a. Accrued Interests		14,549	13,386	13,661	15,717	17,044	-8.00	2.06	8.45
b. Others		7,228	8,787	13,168	10,952	10,204	21.56	49.86	-6.83
8 Expenses not Written off		-	-	-	4	4	0.00	0.00	0.00
9 Non Banking Assets		2,269	3,369	4,687	5,708	5,842	48.51	39.11	2.35
10 Reconciliation Account		0	-	10	10	-	-100.00	0.00	-100.00
11 Profit & Loss A/c		279	-	911	67	37	-100.00	0.00	-44.76
TOTAL		669,886	717,330	754,042	792,755	797,145	7.08	5.12	0.55

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% 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	18,977	19,181	-4.98	-3.39	1.07
	a. Paid-up Capital	14,988	15,217	15,300	15,319	15,319	1.53	0.55	0.00
	b. Statutory Reserves	3,775	3,796	4,011	4,487	4,613	0.55	5.68	2.79
	c. Retained Earning	(5,098)	(6,751)	(8,645)	(7,854)	(8,035)	32.41	28.05	2.31
	d. Others Reserves	5,367	5,821	6,803	7,025	7,285	8.46	16.88	3.70
2	BORROWINGS	2,546	948	1,248	1,746	1,746	-62.77	31.61	0.00
	a. NRB	49	-	-	-	-	-100.00	0.00	0.00
	b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	0.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	948	948	1,248	1,746	1,746	0.01	31.61	0.00
3	DEPOSITS	113,422	128,603	131,444	142,367	142,106	13.38	2.21	-0.18
	a. Current	1,419	1,609	1,971	2,001	1,879	13.35	22.52	-6.09
	b. Savings	19,745	25,477	31,448	46,903	47,263	29.03	23.44	0.77
	c. Fixed	80,525	90,293	85,822	76,142	75,770	12.13	-4.95	-0.49
	d. Call Deposits	10,110	10,041	12,135	17,210	17,098	-0.69	20.87	-0.65
	e. Others	1,622	1,184	68	110	96	-27.02	-94.24	-12.88
4	Bills Payable	2	1	0	0	0	-74.24	-47.06	-57.14
5	Other Liabilities	19,097	23,043	25,128	25,993	26,491	20.66	9.05	1.92
	1. Loan Loss Provision	6,634	9,373	10,780	10,371	10,366	41.29	15.02	-0.06
	2. Interest Suspense a/c	8,930	10,140	10,755	11,508	11,609	13.56	6.06	0.88
	3. Others	3,533	3,529	3,593	4,113	4,516	-0.10	1.81	9.79
6	Reconciliation A/c	1	2	28	1	9	105.88	1223.81	511.56
7	Profit & Loss A/c	1,073	633	1,266	42	166	-41.03	100.04	292.50
	TOTAL	155,172	171,311	176,585	189,127	189,700	10.40	3.08	0.30
	Assets								
1	LIQUID FUNDS	18,596	18,804	17,746	17,017	13,838	1.12	-5.63	-18.69
	a. Cash Balance	1,706	1,481	1,317	2,900	2,576	-13.18	-11.11	-11.18
	Nepalese Notes & Coins	1,706	1,481	1,317	2,900	2,576	-13.17	-11.12	-11.18
	Foreign Currency	0	0	0	0	0	-76.92	766.67	-50.00
	b. Bank Balance	8,849	8,125	9,008	10,633	7,898	-8.18	10.87	-25.72
	1. In Nepal Rastra Bank	5,115	5,544	6,359	8,171	6,185	8.39	14.70	-24.31
	2. "A"Class Licensed Institution	2,224	1,597	2,060	2,015	1,396	-28.20	29.00	-30.74
	3. Other Financial Ins.	1,510	984	590	446	317	-34.83	-40.09	-29.02
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,041	9,198	7,421	3,485	3,364	14.38	-19.32	-3.45
2	INVESTMENTS	20,140	25,547	25,223	33,228	34,808	26.85	-1.27	4.76
	a. Govt. Securities	20,140	22,447	14,944	15,771	14,030	11.45	-33.42	-11.04
	b. Others	-	3,100	10,278	17,457	20,778	0.00	231.56	19.02
3	SHARE & OTHER INVESTMENT	4,375	3,888	4,748	4,685	4,652	-11.13	22.12	-0.72
4	LOANS & ADVANCES								
	(Including Bills Purchased)	92,931	99,691	104,182	109,350	110,848	7.27	4.50	1.37
	4.1 LOANS & ADVANCES	92,931	99,691	104,182	109,350	110,848	7.27	4.50	1.37
	a. Private Sector	86,325	93,861	101,116	107,494	108,997	8.73	7.73	1.40
	b. Financial Institutions	6,602	5,826	3,066	1,856	1,852	-11.75	-47.38	-0.26
	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	4,286	4,560	4.30	18.51	6.39
7	OTHER ASSETS	14,125	17,436	16,901	17,154	17,597	23.44	-3.07	2.58
	a. Accrued Interests	11,697	13,651	13,118	13,895	14,345	16.70	-3.91	3.24
	b. Others	2,428	3,785	3,783	3,259	3,252	55.93	-0.06	-0.23
8	Expenses not Written off	1	1	0	0	0	10.81	-78.05	0.00
9	Non Banking Assets	1,114	1,964	3,091	3,323	3,302	76.36	57.35	-0.65
10	Reconciliation Account	3	3	0	7	-	1.02	-94.97	-100.00
11	Profit & Loss A/c	551	497	571	75	95	-9.74	14.81	27.56
	TOTAL	155,172	171,311	176,585	189,127	189,700	10.40	3.08	0.30

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	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	23,797	47,294	6.23	-23.19	98.74
1.1 Deposit Liabilities	402,421	431,908	328,104	22,149	44,193	7.33	-24.03	99.53
1.1.1 Saving A/c	88,065	79,278	77,164	9,269	18,686	-9.98	-2.67	101.60
1.1.2 Fixed A/c	305,845	344,566	244,252	12,544	24,854	12.66	-29.11	98.14
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	416	828	-12.13	-51.66	99.08
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	1,069	2,130	-6.86	-34.15	99.26
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	3,994	7,840	15.30	-31.50	96.31
1.1.2.4 Above 1 Year	138,814	166,377	126,923	7,065	14,055	19.86	-23.71	98.95
1.1.3 Call Deposit	8,461	8,034	6,655	331	643	-5.04	-17.16	94.00
1.1.4 Certificate of Deposits	51	30	32	5	10	-41.40	8.27	99.22
1.2 Others	26,832	24,079	22,163	1,648	3,101	-10.26	-7.96	88.10
2 Commission/Fee Expense	4,228	4,635	5,627	412	963	9.61	21.41	133.45
3 Employees Expenses	55,126	63,661	68,118	5,636	11,478	15.48	7.00	103.65
4 Office Operating Expenses	38,127	43,010	43,468	3,060	6,928	12.81	1.06	126.36
5 Exchange Fluctuation Loss	-	-	-	4	3	0.00	0.00	-21.11
5.1 Due to Change in Exchange Rates	-	-	-	4	3	0.00	0.00	-21.11
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	499	926	552	1	390	85.74	-40.45	59895.38
7. Provision for Risk	65,952	85,515	89,979	458	504	29.66	5.22	9.96
7.1 Loan loss Provision	65,818	85,205	89,474	450	487	29.46	5.01	8.35
7.1.1 General Loan loss Provision	17,473	26,227	23,367	118	252	50.11	-10.90	112.86
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	54	156	31.70	5.31	189.76
7.1.1.2 Watch List Provision	6,969	12,394	8,800	65	96	77.85	-29.00	48.70
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	343	436	23.05	17.01	27.15
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	(12)	(201)	4.11	-85.79	1642.88
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	-	8	16	88.57	-100.00	98.54
7.4. Provision for Loss of Other Assets	29	127	502	-	-	336.07	296.86	0.00
8 Loan Written Off	2,823	4,026	8,709	172	329	42.60	116.33	90.67
9 Provision for Staff Bonus	10,407	10,642	11,757	1,412	2,882	2.26	10.48	104.13
10 Provision for Income Tax	32,840	33,085	35,956	4,130	8,343	0.75	8.68	102.01
11 Others	79	165	8	3	3	108.98	-95.16	3.26
12 Net Profit	77,771	70,918	78,796	9,491	19,460	-8.81	11.11	105.04
TOTAL EXPENSES	717,106	772,570	693,236	48,577	98,575	7.73	-10.27	102.93
Income								
1. Interest Income	641,877	674,109	567,194	42,254	84,614	5.02	-15.86	100.25
1.1. On Loans and Advance	572,265	588,296	480,770	32,830	66,125	2.80	-18.28	101.42
1.2. On Investment	57,477	66,519	64,883	6,307	13,030	15.73	-2.46	106.61
1.2.1 Government Bonds	53,207	59,980	56,244	4,690	9,563	12.73	-6.23	103.91
1.2.2 Foreign Bonds	228	499	477	74	149	118.51	-4.31	101.35
1.2.3 NRB Bonds	558	960	2,858	841	1,929	72.14	197.61	129.33
1.2.4 Deventure & Bonds	3,484	5,079	5,304	702	1,389	45.80	4.41	98.01
1.3 Agency Balance	1,430	1,423	1,790	186	384	-0.48	25.73	106.26
1.4 On Call Deposit	2,428	3,840	3,930	601	1,221	58.14	2.35	102.95
1.5 Others	8,276	14,031	15,821	2,330	3,854	69.53	12.76	65.43
2. Comission & Discount	29,086	35,259	39,774	3,620	7,960	21.23	12.80	119.87
2.1 Bills Purchase & Discount	206	397	415	44	70	92.78	4.47	58.40
2.2 Comission	22,065	27,596	30,363	2,854	6,332	25.07	10.03	121.91
2.3 Others	6,815	7,267	8,996	722	1,558	6.63	23.79	115.59
3 Income From Exchange Fluctuation	5,553	6,369	9,627	1,181	2,541	14.70	51.16	115.03
3.1 Due to Change in Exchange Rate	829	(311)	787	15	(79)	-137.56	-352.69	-610.87
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	1,166	2,619	41.42	32.34	124.60
4 Other Operating Income	11,095	10,946	13,321	688	2,049	-1.35	21.70	198.02
5 Non Operating Income	1,971	1,866	3,167	19	248	-5.36	69.78	1180.51
6 Provision Written Back	27,558	43,240	58,456	643	981	56.90	35.19	52.46
7 Recovery from Written off Loan	245	285	406	25	46	16.44	42.08	88.66
8 Income from Extra Ordinary Expenses	(1,060)	12	25	5	10	-101.13	105.02	112.31
9 Net Loss	780	485	1,268	142	127	-37.87	161.63	-10.70
TOTAL INCOME	717,106	772,570	693,236	48,577	98,575	7.73	-10.27	102.93

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% 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	21,248	42,227	8.67	-22.54	98.73
1.1 Deposit Liabilities	339,229	372,863	285,480	19,671	39,271	9.91	-23.44	99.63
1.1.1 Saving A/c	77,696	70,894	68,372	8,262	16,664	-8.76	-3.56	101.70
1.1.2 Fixed A/c	254,527	294,989	211,213	11,105	22,015	15.90	-28.40	98.25
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	372	739	2.52	-41.87	98.60
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	1,006	2,007	-3.71	-32.26	99.55
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	3,503	6,874	19.54	-31.84	96.27
1.1.2.4 Above 1 Year	125,810	150,210	113,916	6,224	12,395	19.39	-24.16	99.14
1.1.3 Call Deposit	6,963	6,951	5,863	300	581	-0.18	-15.64	93.85
1.1.4 Certificate of Deposits	43	30	32	5	10	-29.89	8.27	99.22
1.2 Others	25,190	23,148	21,257	1,577	2,956	-8.10	-8.17	87.46
2 Commission/Fee Expense	4,099	4,524	5,521	409	948	10.37	22.05	132.09
3 Employees Expenses	47,816	55,898	60,031	4,955	10,077	16.90	7.39	103.38
4 Office Operating Expenses	32,261	37,062	37,155	2,591	5,969	14.88	0.25	130.39
5 Exchange Fluctuation Loss	-	-	-	4	3	0.00	0.00	-20.90
5.1 Due to Change in Exchange Rates	-	-	-	4	3	0.00	0.00	-20.90
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	462	890	480	0	388	92.56	-46.01	82348.94
7. Provision for Risk	57,437	74,107	74,263	73	17	29.02	0.21	-76.28
7.1 Loan loss Provision	57,424	74,018	74,000	65	1	28.90	-0.03	-98.34
7.1.1 General Loan loss Provision	15,606	23,763	21,131	95	171	52.27	-11.08	79.97
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	57	149	35.89	0.52	162.14
7.1.1.2 Watch List Provision	5,858	10,517	7,815	38	21	79.51	-25.69	-43.36
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	118	167	20.98	10.63	42.09
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	(148)	(337)	7.85	-87.86	128.25
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	-	8	16	130.40	-100.00	98.54
7.4. Provision for Loss of Other Assets	0	3	260	-	-	14200.00	9004.55	0.00
8 Loan Written Off	2,602	3,786	8,241	101	144	45.50	117.67	43.40
9 Provision for Staff Bonus	9,462	9,671	10,611	1,286	2,627	2.21	9.72	104.25
10 Provision for Income Tax	29,784	29,989	32,801	3,759	7,619	0.69	9.38	102.67
11 Others	72	165	8	0	1	128.52	-95.14	22.22
12 Net Profit	70,037	64,153	71,511	8,737	17,814	-8.40	11.47	103.89
TOTAL EXPENSES	618,452	676,255	607,360	43,164	87,834	9.35	-10.19	103.49
Income								
1. Interest Income	551,682	588,736	497,588	37,518	75,109	6.72	-15.48	100.20
1.1. On Loans and Advance	490,121	511,556	418,637	28,639	57,805	4.37	-18.16	101.84
1.2. On Investment	51,290	59,590	58,749	5,853	12,042	16.18	-1.41	105.76
1.2.1 Government Bonds	47,873	53,733	50,369	4,287	8,689	12.24	-6.26	102.69
1.2.2 Foreign Bonds	228	499	477	74	149	118.51	-4.31	101.35
1.2.3 NRB Bonds	2	635	2,687	822	1,876	27870.93	323.20	128.16
1.2.4 Deventure & Bonds	3,187	4,724	5,215	670	1,329	48.24	10.41	98.38
1.3 Agency Balance	1,430	1,420	1,778	185	382	-0.73	25.19	106.16
1.4 On Call Deposit	1,367	3,245	3,605	593	1,208	137.42	11.08	103.69
1.5 Others	7,475	12,925	14,820	2,248	3,672	72.91	14.66	63.33
2. Comission & Discount	27,763	33,790	37,791	3,472	7,635	21.71	11.84	119.90
2.1 Bills Purchase & Discount	206	397	415	44	70	92.78	4.47	58.40
2.2 Comission	21,250	26,721	29,341	2,771	6,159	25.75	9.81	122.28
2.3 Others	6,307	6,671	8,035	657	1,406	5.78	20.43	114.00
3 Income From Exchange Fluctuation	5,468	6,294	9,516	1,179	2,529	15.12	51.18	114.40
3.1 Due to Change in Exchange Rate	817	(317)	773	19	(79)	-138.79	-344.17	-524.71
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	1,161	2,608	42.15	32.24	124.70
4 Other Operating Income	9,218	8,654	10,711	568	1,728	-6.12	23.77	204.56
5 Non Operating Income	1,760	1,370	2,668	11	178	-22.15	94.73	1470.96
6 Provision Written Back	23,391	37,139	48,685	387	602	58.78	31.09	55.48
7 Recovery from Written off Loan	231	271	392	24	43	17.32	44.75	81.26
8 Income from Extra Ordinary Expenses	(1,060)	1	10	4	10	-100.14	567.57	120.37
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	43,164	87,834	9.35	-10.19	103.49

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% 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	2,028	4,044	-8.31	-29.10	99.37
1.1 Deposit Liabilities	52,034	47,947	33,777	1,969	3,923	-7.85	-29.55	99.27
1.1.1 Saving A/c	8,737	6,896	7,413	881	1,769	-21.07	7.49	100.82
1.1.2 Fixed A/c	42,073	40,214	25,736	1,069	2,117	-4.42	-36.00	98.09
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	39	79	-30.90	-74.06	101.74
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	43	85	-21.05	-45.43	98.20
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	339	667	-3.67	-31.55	96.85
1.1.2.4 Above 1 Year	9,226	12,112	9,734	648	1,286	31.28	-19.63	98.52
1.1.3 Call Deposit	1,215	836	628	19	38	-31.15	-24.91	94.06
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	60	121	-28.48	-3.61	102.70
2 Commission/Fee Expense	120	103	96	2	12	-14.54	-6.69	487.75
3 Employees Expenses	5,838	6,202	6,432	546	1,123	6.23	3.71	105.59
4 Office Operating Expenses	4,617	4,704	4,966	373	771	1.89	5.56	106.72
5 Exchange Fluctuation Loss	-	-	-	0	0	0.00	0.00	-100.00
5.1 Due to Change in Exchange Rates	-	-	-	0	0	0.00	0.00	-100.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	31	25	18	0	1	-18.97	-29.38	752.94
7. Provision for Risk	7,125	9,415	14,054	63	41	32.13	49.27	-34.36
7.1 Loan loss Provision	7,064	9,268	13,812	63	41	31.20	49.03	-34.36
7.1.1 General Loan loss Provision	1,606	2,077	2,143	(15)	4	29.33	3.21	-124.21
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	(14)	(9)	-35.03	222.30	-33.87
7.1.1.2 Watch List Provision	1,010	1,689	895	(1)	13	67.34	-47.02	-1717.95
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	77	38	33.39	63.09	-51.27
7.1.3 Additional Loan Loss Provision	106	52	25	-	-	-50.90	-51.46	0.00
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	-	-	343.64	95.57	0.00
8 Loan Written Off	150	148	255	66	170	-1.34	72.38	156.93
9 Provision for Staff Bonus	844	868	961	119	236	2.88	10.75	98.07
10 Provision for Income Tax	2,604	3,011	2,628	348	661	15.63	-12.70	89.76
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	725	1,463	-4.23	2.04	101.81
TOTAL EXPENSES	80,737	79,197	70,053	4,271	8,522	-1.91	-11.55	99.54
Income								
1. Interest Income	74,528	70,425	56,897	3,927	7,864	-5.51	-19.21	100.26
1.1. On Loans and Advance	68,237	63,418	50,838	3,473	6,882	-7.06	-19.84	98.14
1.2. On Investment	4,790	5,607	5,055	384	833	17.05	-9.84	116.69
1.2.1 Government Bonds	4,352	5,401	5,039	354	771	24.11	-6.70	117.69
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	5	16	-53.19	-91.93	221.07
1.2.4 Deventure & Bonds	2	2	0	25	46	-20.97	-93.88	82.78
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	0	0	-53.14	-52.08	84.21
1.5 Others	725	1,037	830	69	149	43.00	-19.94	115.12
2. Comission & Discount	1,030	1,171	1,576	118	263	13.73	34.58	123.02
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	66	141	13.91	20.37	113.61
2.3 Others	446	506	775	52	123	13.50	53.27	134.92
3 Income From Exchange Fluctuation	85	74	111	2	12	-12.63	49.59	450.00
3.1 Due to Change in Exchange Rate	12	5	13	(3)	1	-56.45	150.09	-124.92
3.2 Due to Foreign Currency Trans.	73	69	98	6	11	-5.21	41.74	102.54
4 Other Operating Income	1,601	1,916	2,033	103	230	19.65	6.12	122.17
5 Non Operating Income	114	278	295	4	61	144.51	6.16	1310.16
6 Provision Written Back	3,135	5,325	8,223	49	54	69.88	54.41	10.22
7 Recovery from Written off Loan	9	8	7	0	3	-12.23	-7.03	4066.67
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	67	35	-100.00	0.00	-47.05
TOTAL INCOME	80,737	79,197	70,053	4,271	8,522	-1.91	-11.55	99.54

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% 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	521	1,023	-3.75	-20.09	96.52
1.1 Deposit Liabilities	11,159	11,098	8,846	509	999	-0.55	-20.29	96.44
1.1.1 Saving A/c	1,631	1,488	1,380	126	253	-8.75	-7.30	100.68
1.1.2 Fixed A/c	9,245	9,363	7,303	370	722	1.27	-22.00	94.95
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	5	10	-41.26	-43.70	114.68
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	21	39	5.13	-21.94	87.59
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	153	299	4.16	-22.02	96.05
1.1.2.4 Above 1 Year	3,778	4,055	3,274	192	374	7.32	-19.26	94.39
1.1.3 Call Deposit	283	247	164	12	24	-12.70	-33.52	97.94
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	12	24	-81.57	5.98	99.83
2 Commission/Fee Expense	9	8	10	2	3	-13.47	19.24	40.78
3 Employees Expenses	1,472	1,562	1,655	135	278	6.09	5.99	105.63
4 Office Operating Expenses	1,249	1,244	1,347	97	187	-0.36	8.28	93.95
5 Exchange Fluctuation Loss	-	-	-	0	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	0	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	5	11	53	0	1	112.19	378.28	10000.00
7. Provision for Risk	1,389	1,993	1,662	322	445	43.48	-16.60	38.18
7.1 Loan loss Provision	1,330	1,919	1,662	322	445	44.23	-13.35	38.18
7.1.1 General Loan loss Provision	261	388	93	38	78	48.67	-76.07	104.21
7.1.1.1 Pass Loan Loss Provision	160	199	3	11	16	24.79	-98.48	49.91
7.1.1.2 Watch List Provision	101	188	90	27	62	86.43	-52.34	125.52
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	148	231	48.16	-0.05	56.22
7.1.3 Additional Loan Loss Provision	36	-	40	136	136	-100.00	0.00	0.00
7.2. Provision for Non-Banking Assets	58	75	-	-	-	29.14	-100.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	1	-	0	-	-	-100.00	0.00	0.00
8 Loan Written Off	71	92	212	6	14	29.24	131.92	156.29
9 Provision for Staff Bonus	101	102	184	6	19	1.18	79.71	191.65
10 Provision for Income Tax	452	86	527	22	63	-81.03	513.89	181.49
11 Others	7	1	-	2	2	-92.69	-100.00	0.00
12 Net Profit	1,543	836	1,235	29	183	-45.80	47.77	533.60
TOTAL EXPENSES	17,917	17,117	15,823	1,142	2,219	-4.46	-7.56	94.29
Income								
1. Interest Income	15,666	14,947	12,708	809	1,641	-4.59	-14.98	102.91
1.1. On Loans and Advance	13,907	13,322	11,295	718	1,438	-4.21	-15.22	100.39
1.2. On Investment	1,397	1,322	1,079	70	155	-5.42	-18.36	123.11
1.2.1 Government Bonds	983	847	836	49	104	-13.87	-1.24	111.17
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	14	37	1.39	27.52	166.91
1.2.4 Deventure & Bonds	295	354	88	6	14	20.03	-75.06	119.32
1.3 Agency Balance	-	3	12	1	2	0.00	245.56	125.49
1.4 On Call Deposit	285	231	151	8	12	-19.03	-34.70	49.32
1.5 Others	76	69	171	12	33	-9.42	147.46	168.23
2. Comission & Discount	293	299	407	30	61	1.91	36.19	104.33
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	17	32	-9.28	5.74	93.31
2.3 Others	63	90	186	13	29	42.98	107.06	118.36
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	17	91	36.26	53.33	444.07
5 Non Operating Income	98	218	205	4	9	122.96	-6.00	133.70
6 Provision Written Back	1,033	776	1,548	207	325	-24.87	99.53	56.80
7 Recovery from Written off Loan	6	7	6	1	1	25.64	-6.80	0.00
8 Income from Extra Ordinary Expenses	1	10	15	0	0	1994.00	39.83	0.00
9 Net Loss	545	485	358	75	91	-11.09	-26.21	21.70
TOTAL INCOME	17,917	17,117	15,823	1,142	2,219	-4.46	-7.56	94.29

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	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	346,028	342,048	-1.55	-2.07	-1.15
Fishery Related	15,012	16,213	16,261	16,014	16,017	8.00	0.29	0.02
Mining Related	11,789	11,898	11,755	12,512	13,327	0.92	-1.20	6.52
Agriculture, Forestry, Beverage & Non Food Production Related*	782,536	857,723	929,124	977,546	991,573	9.61	8.32	1.43
Construction	203,379	207,710	231,369	279,962	284,535	2.13	11.39	1.63
Electricity,Gas and Water	307,457	376,015	445,617	518,933	523,403	22.30	18.51	0.86
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	76,446	79,651	-0.02	3.96	4.19
Transport, Communication and Public Utilities	98,130	88,555	83,318	89,790	93,944	-9.76	-5.91	4.63
Wholesaler & Retailer	983,500	999,438	1,033,161	1,023,282	1,045,445	1.62	3.37	2.17
Finance, Insurance and Real Estate	365,559	396,355	440,738	439,154	441,273	8.42	11.20	0.48
Tourism Service**	211,160	231,556	257,021	282,770	286,480	9.66	11.00	1.31
Other Services	196,597	201,661	222,298	236,219	236,985	2.58	10.23	0.32
Consumption Loans	926,138	1,013,605	1,151,709	1,349,092	1,360,602	9.44	13.62	0.85
Local Government	1,127	1,218	1,234	1,196	1,196	8.14	1.29	0.00
Others	337,541	331,052	338,556	298,205	300,995	-1.92	2.27	0.94
TOTAL	4,879,851	5,167,173	5,591,604	5,947,148	6,017,475	5.89	8.21	1.18
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,188,942	2,191,384	22.25	7.07	0.11
Overdraft	230,782	124,431	111,286	114,191	115,906	-46.08	-10.56	1.50
Cash Credit Loan	516,456	648,712	650,654	632,108	630,671	25.61	0.30	-0.23
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	167,206	181,191	12.58	51.13	8.36
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	876,870	893,352	-17.58	13.17	1.88
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	477,600	481,682	10.98	7.91	0.85
Real Estate Loan	249,588	268,158	275,962	269,216	270,727	7.44	2.91	0.56
Margin Nature Loan	76,535	90,093	140,702	166,426	167,851	17.71	56.17	0.86
Hire Purchase Loan	159,216	124,102	128,681	143,124	142,919	-22.05	3.69	-0.14
Deprived Sector Loan	308,356	312,186	296,260	278,899	315,064	1.24	-5.10	12.97
Bills Purchased	4,271	7,815	12,372	14,488	14,088	82.99	58.31	-2.76
Other Product	452,502	465,365	544,374	618,078	612,639	2.84	16.98	-0.88
Total	4,879,851	5,167,173	5,591,604	5,947,148	6,017,475	5.89	8.21	1.18
Collateral wise								
Gold and Silver	55,533	58,489	83,287	128,136	130,161	5.32	42.40	1.58
Government Securities	3,239	3,160	4,606	466	77	-2.43	45.74	-83.54
Non Governmental Securities	58,566	81,671	131,074	152,380	153,103	39.45	60.49	0.47
Fixed Deposit Receipts	58,120	41,599	40,045	23,237	23,005	-28.43	-3.74	-1.00
Own	57,887	41,348	33,779	23,125	22,893	-28.57	-18.31	-1.00
Other Licences Institutions	233	252	6,267	112	112	7.79	2390.17	-0.10
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,255,314	5,322,857	7.13	6.90	1.29
Fixed Assets	3,749,324	3,938,300	4,132,041	4,344,902	4,382,685	5.04	4.92	0.87
Current Assets	565,372	684,244	809,314	910,412	940,172	21.03	18.28	3.27
Against security of Bill	37,183	35,589	51,517	44,708	51,420	-4.29	44.75	15.01
Domestic Bills	771	1,112	5,629	3,920	3,776	44.28	406.21	-3.67
Foreign Bills	36,412	34,477	45,887	40,788	47,644	-5.31	33.10	16.81
Against Guarantee	195,038	199,590	197,228	171,274	169,873	2.33	-1.18	-0.82
Government Guarantee	3,129	3,145	3,151	4,850	4,761	0.49	0.21	-1.83
Institutional Guarantee	127,020	147,144	148,915	122,228	120,963	15.84	1.20	-1.03
Personal Guarantee	41,125	32,724	31,948	31,816	31,934	-20.43	-2.37	0.37
Collective Guarantee	7,239	3,388	1,203	719	699	-53.19	-64.50	-2.78
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	16,069	12,937	11,882	11,661	11,514	-19.49	-8.15	-1.26
Credit Card	4,528	5,678	6,223	8,443	8,589	25.41	9.59	1.73
Others	152,948	118,852	136,269	163,191	158,390	-22.29	14.65	-2.94
Total	4,879,851	5,167,173	5,591,604	5,947,148	6,017,475	5.89	8.21	1.18

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

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

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

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	330,086	323,942	318,651	303,907	299,714	-1.86	-1.63	-1.38
Fishery Related	13,237	14,394	14,575	14,041	14,031	8.74	1.26	-0.07
Mining Related	11,383	11,554	11,353	12,119	12,924	1.50	-1.74	6.64
Agriculture, Forestry, Beverage & Non Food Production Related*	749,504	823,518	893,175	942,111	955,971	9.88	8.46	1.47
Construction	167,502	182,860	204,009	241,325	244,769	9.17	11.57	1.43
Electricity, Gas and Water	298,869	365,248	432,239	508,707	512,564	22.21	18.34	0.76
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	73,536	76,732	-0.91	4.40	4.35
Transport, Communication and Public Utilities	83,643	77,219	72,590	78,326	82,196	-7.68	-5.99	4.94
Wholesaler & Retailer	896,414	910,162	946,091	941,708	963,340	1.53	3.95	2.30
Finance, Insurance and Real Estate	306,730	321,327	367,855	366,486	367,635	4.76	14.48	0.31
Tourism Service**	182,269	199,049	220,201	238,525	241,870	9.21	10.63	1.40
Other Services	178,117	181,572	200,279	213,050	213,710	1.94	10.30	0.31
Consumption Loans	768,478	841,225	960,879	1,142,225	1,152,051	9.47	14.22	0.86
Local Government	1,082	1,176	1,187	1,187	1,187	8.74	0.90	0.00
Others	260,185	248,572	249,845	211,116	213,568	-4.46	0.51	1.16
TOTAL	4,315,377	4,569,076	4,963,146	5,288,370	5,352,261	5.88	8.62	1.21
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,919,626	1,927,886	22.75	6.52	0.43
Overdraft	164,141	92,020	86,617	93,679	94,904	-43.94	-5.87	1.31
Cash Credit Loan	493,597	587,956	585,274	570,688	571,196	19.12	-0.46	0.09
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	167,206	181,190	12.59	51.34	8.36
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	864,188	879,765	-16.44	13.16	1.80
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	373,022	375,740	13.16	5.05	0.73
Real Estate Loan	217,964	224,656	230,937	215,166	216,238	3.07	2.80	0.50
Margin Nature Loan	58,679	70,345	116,809	143,026	144,467	19.88	66.05	1.01
Hire Purchase Loan	138,262	106,860	113,080	128,845	128,674	-22.71	5.82	-0.13
Deprived Sector Loan	262,365	267,360	256,784	244,109	266,657	1.90	-3.96	9.24
Bills Purchased	4,271	7,815	12,372	14,488	14,088	82.99	58.31	-2.76
Other Product	385,119	398,673	484,899	554,326	551,455	3.52	21.63	-0.52
Total	4,315,377	4,569,076	4,963,146	5,288,370	5,352,261	5.88	8.62	1.21
Collateral wise								
Gold and Silver	50,575	53,423	76,977	118,349	120,148	5.63	44.09	1.52
Government Securities	3,200	3,160	4,606	466	77	-1.23	45.74	-83.54
Non Governmental Securities	43,198	64,671	108,380	130,467	130,881	49.71	67.59	0.32
Fixed Deposit Receipts	47,972	33,532	33,784	19,574	19,146	-30.10	0.75	-2.18
Own	47,738	33,283	27,523	19,462	19,035	-30.28	-17.31	-2.20
Other Licences Institutions	233	249	6,262	112	112	6.75	2412.35	-0.10
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,664,316	4,725,926	7.25	6.93	1.32
Fixed Assets	3,268,070	3,427,110	3,587,102	3,754,041	3,785,913	4.87	4.67	0.85
Current Assets	565,333	684,086	809,100	910,275	940,014	21.01	18.27	3.27
Against security of Bill	37,183	35,588	51,517	44,708	51,420	-4.29	44.76	15.01
Domestic Bills	771	1,112	5,629	3,920	3,776	44.28	406.21	-3.67
Foreign Bills	36,412	34,476	45,887	40,788	47,644	-5.32	33.10	16.81
Against Guarantee	147,130	152,332	160,741	146,610	145,425	3.54	5.52	-0.81
Government Guarantee	3,065	3,087	3,091	4,823	4,734	0.73	0.11	-1.84
Institutional Guarantee	97,518	112,985	121,561	104,017	102,985	15.86	7.59	-0.99
Personal Guarantee	27,919	22,293	24,003	25,627	25,724	-20.15	7.67	0.38
Collective Guarantee	2,186	813	192	492	476	-62.80	-76.39	-3.16
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	15,986	12,901	11,765	11,652	11,506	-19.29	-8.81	-1.25
Credit Card	4,524	5,662	6,206	8,378	8,517	25.16	9.60	1.66
Others	148,194	109,512	124,733	155,501	150,720	-26.10	13.90	-3.07
Total	4,315,377	4,569,076	4,963,146	5,288,370	5,352,261	5.88	8.62	1.21

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

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

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

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2023	2024	2026	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	32,930	33,225	30,558	34,008	34,244	0.89	-8.03	0.69
Fishery Related	1,523	1,523	1,321	1,469	1,478	0.06	-13.32	0.64
Mining Related	321	239	306	283	295	-25.50	27.94	4.17
Agriculture, Forestry, Beverage & Non Food Production Related*	29,095	30,311	31,394	30,260	30,300	4.18	3.58	0.13
Construction	32,104	20,936	24,064	33,850	34,969	-34.79	14.94	3.31
Electricity, Gas and Water	7,578	9,835	12,965	9,645	10,253	29.77	31.83	6.31
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,115	2,104	22.35	-5.19	-0.53
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,369	8,524	-20.49	-7.58	1.85
Wholesaler & Retailer	73,242	74,853	73,112	67,097	67,384	2.20	-2.32	0.43
Finance, Insurance and Real Estate	46,985	61,373	59,585	59,790	60,550	30.62	-2.91	1.27
Tourism Service**	24,215	27,181	31,978	38,408	38,670	12.25	17.65	0.68
Other Services	15,561	17,064	18,380	20,046	20,111	9.66	7.71	0.32
Consumption Loans	128,117	142,214	158,224	171,431	172,423	11.00	11.26	0.58
Local Government	9	6	12	7	7	-31.37	82.86	0.00
Others	66,870	68,896	72,119	72,880	73,306	3.03	4.68	0.58
TOTAL	471,382	498,615	524,199	549,656	554,617	5.78	5.13	0.90
Productwise								
Term Loan	167,740	199,355	220,267	234,568	228,472	18.85	10.49	-2.60
Overdraft	59,343	28,465	19,982	16,648	17,107	-52.03	-29.80	2.76
Cash Credit Loan	19,124	52,999	57,854	52,696	50,616	177.14	9.16	-3.95
Trust Receipt Loan/Import Loan	-	-	-	-	2	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	7,660	8,258	-62.74	37.34	7.81
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	86,764	87,839	0.62	21.87	1.24
Real Estate Loan	21,884	33,368	33,340	42,041	42,340	52.48	-0.09	0.71
Margin Nature Loan	14,165	15,594	19,541	19,793	19,782	10.09	25.31	-0.05
Hire Purchase Loan	17,352	13,990	12,233	11,043	10,976	-19.38	-12.56	-0.61
Deprived Sector Loan	40,153	38,068	33,924	29,961	43,468	-5.19	-10.89	45.08
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	48,483	45,758	0.33	-11.70	-5.62
Total	471,382	498,615	524,199	549,656	554,617	5.78	5.13	0.90
Collateral wise								
Gold and Silver	3,931	3,936	5,493	8,872	9,082	0.12	39.57	2.38
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	19,340	19,626	10.29	41.46	1.48
Fixed Deposit Receipts	8,314	6,702	4,901	2,599	2,598	-19.39	-26.87	-0.04
Own	8,314	6,700	4,896	2,599	2,598	-19.42	-26.92	-0.04
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	494,630	499,333	6.67	6.03	0.95
Fixed Assets	403,343	430,127	456,085	494,501	499,182	6.64	6.03	0.95
Current Assets	7	134	105	128	151	1866.47	-21.71	17.61
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	21,389	21,164	-2.46	-20.73	-1.05
Government Guarantee	25	18	21	21	21	-28.80	17.83	0.00
Institutional Guarantee	24,532	28,799	24,497	16,606	16,397	17.40	-14.94	-1.26
Personal Guarantee	11,873	9,086	6,469	4,529	4,518	-23.48	-28.80	-0.25
Collective Guarantee	5,052	2,575	1,011	228	223	-49.04	-60.75	-1.96
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	6	5	-39.05	317.09	-6.31
Credit Card	4	16	17	29	30	343.53	5.47	2.83
Others	1,785	3,446	6,039	2,798	2,784	93.07	75.22	-0.49
Total	471,382	498,615	524,199	549,656	554,617	5.78	5.13	0.90

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

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

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

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	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	8,112	8,089	1.66	6.56	-0.29
Fishery Related	253	296	365	504	508	17.05	23.31	0.80
Mining Related	85	105	96	110	108	22.89	-8.51	-1.08
Agriculture, Forestry, Beverage & Non Food Production Related*	3,937	3,894	4,554	5,175	5,302	-1.08	16.96	2.45
Construction	3,774	3,914	3,296	4,787	4,797	3.72	-15.78	0.22
Electricity, Gas and Water	1,009	932	412	581	586	-7.62	-55.83	0.90
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	795	815	32.87	-6.91	2.57
Transport, Communication and Public Utilities	3,427	2,542	2,602	3,094	3,224	-25.82	2.34	4.19
Wholesaler & Retailer	13,844	14,423	13,958	14,477	14,721	4.18	-3.23	1.69
Finance, Insurance and Real Estate	11,844	13,655	13,297	12,878	13,088	15.30	-2.62	1.63
Tourism Service**	4,676	5,326	4,843	5,838	5,941	13.91	-9.08	1.77
Other Services	2,919	3,025	3,640	3,124	3,165	3.65	20.30	1.30
Consumption Loans	29,543	30,166	32,605	35,436	36,128	2.11	8.09	1.95
Local Government	36	36	36	3	3	0.06	0.00	0.00
Others	10,486	13,584	16,592	14,208	14,121	29.54	22.15	-0.61
TOTAL	93,091	99,482	104,259	109,122	110,597	6.86	4.80	1.35
Productwise				-				
Term Loan	22,909	26,667	31,111	34,748	35,026	16.40	16.67	0.80
Overdraft	7,297	3,946	4,687	3,864	3,894	-45.92	18.77	0.79
Cash Credit Loan	3,735	7,757	7,526	8,724	8,859	107.67	-2.98	1.55
Trust Receipt Loan/Import Loan	112	118	-	-	-	5.29	-100.00	0.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	5,022	5,329	3.03	-18.68	6.11
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	17,813	18,103	10.09	15.07	1.63
Real Estate Loan	9,740	10,133	11,685	12,009	12,148	4.04	15.31	1.16
Margin Nature Loan	3,691	4,155	4,352	3,608	3,601	12.55	4.74	-0.19
Hire Purchase Loan	3,602	3,253	3,368	3,236	3,270	-9.71	3.55	1.05
Deprived Sector Loan	5,838	6,758	5,552	4,829	4,939	15.76	-17.85	2.28
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,268	15,426	-4.77	-8.26	1.03
Total	93,091	99,482	104,259	109,122	110,597	6.86	4.80	1.35
Collateral wise								
Gold and Silver	1,027	1,131	816	915	931	10.08	-27.78	1.77
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,572	2,596	12.00	-0.19	0.93
Fixed Deposit Receipts	1,835	1,366	1,361	1,064	1,261	-25.56	-0.37	18.44
Own	1,835	1,365	1,360	1,064	1,261	-25.59	-0.39	18.44
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	96,368	97,598	4.03	9.71	1.28
Fixed Assets	77,912	81,063	88,854	96,360	97,590	4.04	9.61	1.28
Current Assets	32	24	109	8	8	-26.17	359.02	-0.38
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	3,275	3,283	5.83	-35.18	0.25
Government Guarantee	40	40	40	7	7	0.08	0.00	0.29
Institutional Guarantee	4,971	5,360	2,857	1,605	1,581	7.84	-46.69	-1.53
Personal Guarantee	1,332	1,345	1,476	1,660	1,693	0.98	9.71	1.97
Collective Guarantee	0	0	0	-	-	-30.00	-42.86	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	3	3	-78.84	-41.61	-0.35
Credit Card	-	-	-	36	42	0.00	0.00	16.26
Others	2,970	5,894	5,497	4,892	4,886	98.48	-6.74	-0.12
Total	93,091	99,482	104,259	109,122	110,597	6.86	4.80	1.35

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

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

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

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	42,917.03	56,087.86	73,733.33	67,434.41	22,666.67	39,139.07	22,073.36	35,096.69	27,909.04	23,381.62	44,819.89	47,105.00	36,654.56
	a. Paid-up Capital	14,694.02	15,637.38	32,057.00	34,128.59	10,042.37	22,581.66	11,335.12	13,721.38	14,917.57	15,086.21	26,225.86	26,781.16	18,294.48
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,621.53	13,542.30	17,941.32	13,801.51	7,755.87	7,510.27	4,951.55	8,732.85	5,662.99	3,668.24	7,651.25	7,938.54	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	1,846.34	(640.59)	6,971.84	(5,087.55)	1,911.59	(9,844.92)	1,246.12	5,207.52	(10,678.17)	771.82	791.66	1,818.30	1,699.27
	g. Others Reserves Fund	16,755.14	27,548.76	16,763.18	24,591.86	2,956.84	18,364.79	4,540.56	7,196.46	18,006.65	3,824.47	10,151.12	10,566.99	10,861.35
2	BORROWINGS	3,496.42	5,060.00	12,214.31	8,040.00	2,400.00	5,884.30	8,842.02	14,254.28	8,978.56	5,253.50	16,050.00	15,598.80	13,038.88
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	313.54
	b. Interbank Borrowing	-	-	-	-	-	400.00	-	7,650.67	-	-	2,050.00	-	767.75
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	5,598.80	2,370.56
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	-	-	-	87.04
	e. Bonds and Securities	3,496.42	5,000.00	12,207.11	8,040.00	2,400.00	5,484.30	8,842.02	6,603.61	8,978.56	5,253.50	14,000.00	10,000.00	9,500.00
3	DEPOSITS	423,129.05	701,684.11	620,554.06	528,672.63	155,848.19	360,524.76	229,101.18	330,930.31	331,829.74	224,063.75	427,981.24	432,504.34	332,198.00
	a. Current	33,105.25	55,959.61	65,208.52	63,264.14	30,974.44	24,775.40	14,124.18	28,376.93	13,686.15	13,783.18	54,368.44	24,445.87	23,570.24
	Domestic	32,757.63	55,903.65	57,253.62	38,133.87	22,631.42	19,206.64	12,802.62	27,141.90	13,609.89	13,409.65	54,001.57	20,729.27	22,799.13
	Foreign	347.62	55.96	7,954.90	25,130.27	8,343.01	5,568.76	1,321.56	1,235.03	76.27	373.52	366.87	3,716.60	771.12
	b. Savings	242,282.59	333,180.83	301,974.36	223,425.57	79,293.16	131,903.49	86,716.40	126,855.02	186,372.65	120,065.03	180,679.14	208,392.69	158,507.09
	Domestic	242,246.85	333,094.34	296,862.41	220,718.53	73,830.63	129,668.09	85,962.40	126,447.67	186,291.96	119,715.58	179,736.96	206,722.97	158,073.15
	Foreign	35.74	86.50	5,111.95	2,707.04	5,462.53	2,235.39	754.00	407.35	80.70	349.44	942.18	1,669.72	433.94
	c. Fixed	111,555.53	249,778.15	187,255.44	183,672.16	23,633.67	164,007.75	103,552.90	140,482.96	101,387.03	69,276.63	148,045.54	157,951.64	116,857.77
	Domestic	109,785.49	245,426.05	180,556.31	178,062.32	17,728.02	149,397.01	87,126.45	131,653.03	100,311.48	66,626.50	134,559.92	154,515.86	111,853.76
	Foreign	1,770.04	4,352.10	6,699.13	5,609.84	5,905.65	14,610.74	16,426.46	8,829.93	1,075.55	2,650.13	13,485.62	3,435.78	5,004.01
	d. Call Deposits	33,489.35	61,155.43	61,449.69	53,412.64	17,130.20	35,486.13	21,925.31	31,455.30	30,135.95	18,589.29	42,535.83	38,336.55	30,878.01
	Domestic	33,446.62	57,790.13	56,118.81	45,077.63	11,230.77	27,597.49	16,127.04	31,071.71	30,106.33	17,668.27	40,975.12	37,873.01	30,538.32
	Foreign	42.73	3,365.31	5,330.88	8,335.01	5,899.43	7,888.64	5,798.27	383.59	29.62	921.02	1,560.70	463.54	339.69
	e. Others	2,696.34	1,610.08	4,666.05	4,898.11	4,816.73	4,352.00	2,782.38	3,760.10	247.95	2,349.63	2,352.30	3,377.59	2,384.88
	Domestic	2,258.06	1,610.08	4,645.79	3,948.54	1,937.49	3,209.39	1,814.15	3,759.41	239.94	2,342.57	2,313.45	3,377.59	2,384.88
	Foreign	438.28	-	20.26	949.57	2,879.24	1,142.61	968.24	0.69	8.01	7.05	38.85	-	-
4	Bills Payable	16.42	1,066.47	2,511.26	128.48	421.70	80.81	333.12	35.27	68.30	239.03	79.11	6.89	-
5	Other Liabilities	41,448.11	44,561.21	75,933.21	81,210.77	8,216.88	43,527.08	16,693.01	24,802.02	46,226.79	13,787.03	57,945.47	32,530.80	35,399.69
	1. Sundry Creditors	872.79	1,949.90	39,148.69	7,059.76	502.01	144.12	1,140.86	1,747.46	8,554.30	1,882.68	17,120.66	52.81	5,118.68
	2. Loan Loss Provision	12,076.47	14,395.39	24,550.25	31,581.72	1,860.28	24,845.95	6,561.30	3,569.53	19,912.19	7,365.12	25,196.79	17,037.85	9,180.95
	3. Interest Suspense a/c	8,427.92	11,804.55	2,491.67	2,795.54	240.11	3,062.92	2,724.02	133.61	-	927.32	10,891.46	754.60	1,088.22
	4. Others	20,070.92	16,411.36	9,742.60	39,773.75	5,614.47	15,460.58	6,266.83	19,369.42	17,760.30	3,611.90	4,736.57	14,685.54	20,011.83
6	Reconciliation A/c	473.31	487.19	-	0.05	-	-	-	(0.09)	-	-	-	-	-
7	Profit & Loss A/c	737.90	1,110.09	-	1,275.87	479.01	575.16	415.98	984.73	499.08	521.34	1,014.44	892.67	840.58
	TOTAL Liabilities	512,218.24	810,056.92	784,946.18	686,762.22	190,032.45	449,731.18	277,458.67	406,121.20	415,511.51	267,246.27	547,890.16	528,638.51	418,131.71
Assets														
1	LIQUID FUNDS	103,969.69	62,870.72	31,787.67	34,460.16	26,034.50	36,356.91	19,520.61	44,039.43	20,807.40	14,126.70	26,346.63	22,818.82	19,319.35
	a. Cash Balance	8,110.89	7,911.15	6,025.08	6,428.17	424.06	3,391.91	869.22	2,237.35	5,054.92	2,419.84	6,457.65	4,402.22	3,412.55
	Nepalese Notes & Coins	8,058.91	7,796.18	5,613.51	6,036.82	388.37	3,221.64	847.51	2,200.64	4,937.97	2,366.01	6,046.38	4,268.37	2,870.90
	Foreign Currency	51.98	114.97	411.58	391.35	35.70	170.28	21.70	36.72	116.95	53.83	411.27	133.85	541.65
	b. Bank Balance	94,008.80	36,724.58	25,762.58	25,045.96	6,020.96	32,965.00	9,416.88	41,802.08	15,752.48	11,706.86	19,888.98	18,416.60	14,106.80
	1. In Nepal Rastra Bank	92,062.82	34,085.35	25,286.34	19,761.38	5,362.92	23,820.57	8,177.99	36,360.47	14,009.46	10,055.57	18,693.10	16,925.22	12,813.48
	Domestic Currency	92,062.82	34,085.35	25,190.07	19,545.89	5,211.00	23,622.13	8,067.90	36,233.21	13,997.06	9,870.07	18,028.33	16,264.71	12,753.03
	Foreign Currency	-	-	96.27	215.49	151.92	198.44	110.09	127.26	12.40	185.50	664.76	660.51	60.45
	2. "A" Class Licensed Institution	403.78	1,694.24	48.33	1,971.79	50.75	120.73	375.88	1,240.55	1,010.65	737.66	74.26	286.45	542.95
	Domestic Currency	403.78	1,610.08	48.33	1,960.81	50.75	120.73	375.88	1,047.61	1,010.65	502.49	71.44	283.39	184.93
	Foreign Currency	-	84.17	-	10.98	-	-	-	192.95	-	235.16	2.82	3.06	358.02
	3. Other Financial Ins.	-	-	-	-	-	-	-	58.50	-	-	-	-	-
	4. In Foreign Banks	1,542.20	944.99	427.91	3,312.78	607.29	9,023.70	863.02	4,142.55	732.37	913.63	1,121.63	1,204.93	750.37
	c. Money at Call	1,850.00	18,235.00	-	2,986.03	19,589.48	-	9,234.52	-	-	-	-	-	1,800.00
	Domestic Currency	1,850.00	1,000.00	-	2,450.00	-	-	3,200.00	-	-	-	-	-	1,800.00
	Foreign Currency	-	17,235.00	-	536.03	19,589.48	-	6,034.52	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	74,920.67	318,011.72	126,167.19	152,226.01	64,740.18	84,371.52	60,829.37	54,008.18	132,758.39	44,915.85	99,811.49	99,727.52	84,653.53
	a. Govt. Securities	48,996.67	168,170.74	50,248.87	87,909.33	479.18	39,621.52	28,875.12	54,008.18	62,733.39	28,887.55	99,811.49	30,000.80	37,694.21
	b. NRB Bond	25,924.00	149,840.98	73,244.50	64,316.68	64,261.00	44,750.00	31,954.25	-	70,025.00	16,028.30	-	69,726.73	46,959.33
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	2,673.83	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	17,278.15	8,213.17	56,820.17	63,897.55	21,965.42	35,363.37	23,180.45	23,827.96	10,218.93	15,094.21	63,598.77	41,659.30	27,385.29
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	29,500.00	-	-
	b. Non Residents	10,122.16	-	48,560.52	49,950.85	19,621.96	31,464.57	22,455.88	20,119.90	5,071.25	9,816.90	27,146.08	27,546.21	13,542.52
	c. Others	7,155.99	8,213.17	8,259.65	13,946.69	2,343.46	3,898.80	724.57	3,708.06	5,147.68	5,277.31	6,952.68	14,113.09	13,842.77
4	LOANS & ADVANCES (Including Bills Purchased)	263,969.98	343,706.45	494,126.25	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18
	4.1 LOANS & ADVANCES	263,967.18	343,697.93	494,116.27	359,585.50	68,612.62	256,267.99	155,684.73	259,710.31	204,445.06	175,990.68	310,045.25	330,014.18	252

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Kamali	Shangrila	Excel
Liabilities													
1	CAPITAL FUND	38,217.06	69,792.77	24,936.15	36,725.92	37,998.70	33,213.61	27,590.26	7,594.42	154.72	(3,822.61)	6,217.26	2,032.17
	a. Paid-up Capital	19,738.23	38,115.85	15,507.46	20,954.78	22,285.04	23,542.49	15,581.53	4,511.28	453.37	502.83	3,734.07	1,249.69
	b. Calls in Advance	-	-	-	-	-	-	-	-	71.63	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,909.49	14,820.73	4,458.91	6,938.31	6,783.77	4,400.01	5,089.19	1,742.54	108.17	17.25	1,077.14	321.61
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	9.08
	f. Retained Earning	1,262.19	4,585.51	467.24	1,905.69	1,883.59	(6,313.12)	2,884.96	488.14	(522.34)	(4,376.28)	256.26	179.71
	g. Others Reserves Fund	6,307.15	12,270.68	4,502.54	6,927.14	7,046.29	11,584.23	4,034.58	852.46	13.04	33.59	1,149.80	272.07
2	BORROWINGS	25,027.43	13,560.84	6,271.71	14,821.48	13,140.34	8,073.40	9,407.12	995.84	-	-	747.58	-
	a. NRB	-	-	596.71	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	1,427.09	-	200.00	2,650.00	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	2,574.93	-	-	1,228.40	-	-	-	-	-	-	-
	d. Other Financial Ins.	3,113.41	295.64	-	-	-	230.18	-	-	-	-	-	-
	e. Bonds and Securities	20,486.93	10,690.27	5,475.00	12,171.48	11,911.94	7,843.23	9,407.12	995.84	-	-	747.58	-
3	DEPOSITS	342,754.29	701,068.06	237,475.14	274,369.61	316,339.64	349,536.35	252,707.57	55,281.11	585.32	4,276.13	57,772.46	18,370.92
	a. Current	20,977.24	47,208.60	19,789.63	10,519.14	29,201.51	18,771.76	24,747.86	1,790.56	28.75	282.65	1,167.65	1,396.51
	Domestic	20,760.01	44,435.99	19,108.81	10,186.59	27,885.51	18,285.80	19,218.23	1,790.56	28.75	282.65	1,167.65	1,396.51
	Foreign	217.23	2,772.61	680.82	332.55	1,316.00	485.96	5,529.64	-	-	-	-	-
	b. Savings	168,345.79	350,119.98	110,913.36	108,627.91	150,268.41	195,719.35	128,781.87	31,409.10	103.63	3,243.62	31,828.81	10,840.49
	Domestic	168,313.71	349,064.81	110,445.10	108,547.58	149,814.83	195,487.75	125,889.23	31,398.16	103.63	3,243.62	31,828.81	10,840.49
	Foreign	32.08	1,055.17	468.26	80.33	453.59	231.60	2,892.64	10.94	-	-	-	-
	c. Fixed	122,286.61	243,719.49	82,524.45	130,460.81	102,784.50	103,213.68	74,176.78	17,216.19	356.39	142.58	18,674.08	3,482.53
	Domestic	122,286.61	237,861.58	78,818.50	127,282.99	98,138.34	102,114.18	72,674.27	17,216.19	356.39	142.58	18,674.08	3,482.53
	Foreign	-	5,857.91	3,705.95	3,177.82	4,646.17	1,099.50	1,502.51	-	-	-	-	-
	d. Call Deposits	29,765.29	54,947.74	22,669.40	21,614.73	29,577.32	29,284.47	23,147.10	4,856.91	95.10	607.28	6,080.13	2,637.35
	Domestic	29,765.29	53,771.16	22,552.47	20,794.88	26,129.27	28,685.38	22,346.63	4,856.91	95.10	607.28	6,080.13	2,637.35
	Foreign	-	1,176.58	116.93	819.85	3,448.04	599.09	800.47	-	-	-	-	-
	e. Others	1,379.36	5,072.25	1,578.30	3,147.03	4,507.90	2,547.10	1,853.97	8.36	1.45	-	21.79	14.04
	Domestic	1,379.36	4,882.31	1,578.30	2,925.56	4,390.81	2,540.81	1,853.97	8.36	1.45	-	21.79	14.04
	Foreign	-	189.94	-	221.47	117.09	6.29	-	-	-	-	-	-
4	Bills Payable	-	48.73	122.96	475.16	14.77	-	8.16	5.69	-	-	2.23	-
5	Other Liabilities	41,884.57	70,406.91	19,916.53	31,010.55	46,791.92	43,973.38	14,711.89	5,923.08	266.37	5,011.62	3,471.13	1,051.45
	1. Sundry Creditors	1,469.14	2,202.00	11.84	48.69	167.90	3,116.46	31.35	15.63	15.50	84.33	62.53	20.07
	2. Loan Loss Provision	11,045.80	28,489.32	9,883.76	14,573.17	12,309.25	25,016.79	7,750.55	2,905.08	135.05	2,185.73	2,387.91	725.33
	3. Interest Suspense a/c	2,743.82	-	1,905.84	1,634.54	1,241.42	6,068.43	-	922.77	50.74	1,334.47	-	-
	4. Others	26,625.81	39,715.59	8,115.09	14,754.16	33,073.35	9,771.69	6,929.98	2,079.59	65.08	1,407.08	1,020.69	306.05
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	552.54	1,694.53	474.05	1,140.86	1,032.34	744.52	1,025.68	-	-	-	97.86	-
	TOTAL Liabilities	448,435.89	856,571.84	289,196.54	358,543.58	415,317.70	435,541.26	305,450.67	69,800.14	1,006.41	5,465.14	68,308.51	21,454.54
Assets													
1	LIQUID FUNDS	20,216.79	40,831.18	18,957.08	17,765.89	20,701.60	23,149.49	27,040.60	3,430.04	456.05	19.05	4,165.74	2,064.51
	a. Cash Balance	4,684.89	6,158.27	3,528.91	3,517.19	3,359.96	4,294.71	2,497.03	482.08	18.40	5.29	547.66	430.01
	Nepalese Notes & Coins	4,679.16	5,944.75	3,319.73	3,163.78	2,882.20	4,154.90	2,034.82	464.53	18.40	5.29	547.20	430.01
	Foreign Currency	5.73	213.52	209.18	353.41	477.76	139.81	462.21	17.54	-	-	0.45	-
	b. Bank Balance	15,531.91	34,672.91	13,270.22	14,248.71	16,458.83	18,854.78	24,543.56	2,305.83	91.47	0.29	3,618.09	1,293.22
	1. In Nepal Rastra Bank	14,740.29	29,483.82	9,317.82	11,579.22	13,851.01	15,075.69	12,339.64	2,281.51	47.81	0.29	2,287.67	1,187.43
	Domestic Currency	14,732.99	29,224.11	9,160.91	11,244.77	12,353.59	15,010.68	11,715.14	2,280.88	47.81	0.29	2,255.43	1,187.43
	Foreign Currency	7.30	259.71	156.91	334.46	1,497.41	65.01	624.50	0.63	-	-	32.24	-
	2. "A"Class Licensed Institution	556.93	709.04	919.72	328.45	443.68	1,421.94	313.84	20.61	43.67	-	1,284.00	105.78
	Domestic Currency	523.25	652.04	731.08	248.53	443.68	1,086.17	307.43	-	43.67	-	1,275.74	105.78
	Foreign Currency	33.69	57.00	188.64	79.92	-	335.77	6.41	20.61	-	-	8.26	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	44.71	-
	4. In Foreign Banks	234.68	4,480.06	3,032.68	2,341.04	2,164.14	2,336.36	11,890.09	3.71	-	-	1.71	-
	c. Money at Call	-	-	2,157.96	-	882.80	-	-	642.13	346.18	13.47	-	341.29
	Domestic Currency	-	-	1,500.11	-	-	-	-	642.13	346.18	13.47	-	341.27
	Foreign Currency	-	-	657.84	-	882.80	-	-	-	-	-	-	0.02
2	INVESTMENT IN SECURITIES	105,807.07	215,916.43	57,531.61	50,447.04	53,459.26	122,059.92	43,219.18	12,402.65	4.00	-	10,783.09	4,117.69
	a. Govt.Securities	58,104.99	105,513.16	28,604.98	44,447.04	15,853.26	43,919.79	26,144.12	4,260.78	4.00	-	8,783.09	203.74
	b. NRB Bond	47,702.08	110,403.28	28,926.63	6,000.00	37,606.00	78,140.13	16,469.00	8,141.88	-	-	2,000.00	3,913.95
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	606.06	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	29,112.77	37,833.07	10,912.89	16,022.13	22,962.50	18,205.75	17,769.71	1,445.42	26.37	-	1,086.39	273.41
	a. Interbank Lending	-	200.00	-	-	-	-	997.43	-	-	-	-	-
	b. Non Residents	-	27,898.23	7,570.93	10,127.70	17,723.20	8,503.43	13,090.38	-	-	-	-	-
	c. Others	29,112.77	9,734.84	3,341.97	5,894.43	5,239.30	9,702.31	3,681.90	1,445.42	26.37	-	1,086.39	273.41
4	LOANS & ADVANCES (Including Bills Purchased)	246,428.59	496,846.58	179,315.19	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73	13,807.81
	4.1 LOANS & ADVANCES	246,428.59	496,846.58	179,315.19	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73	13,807.81
	a. Private Sector	244,599.94	472,9										

S.N.	BFI Name	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	saptakoshi
Liabilities												
1	CAPITAL FUND	1,740.78	13,627.28	10,647.34	6,531.84	764.88	6,827.78	7,959.43	8,143.06	526.79	533.57	782.53
	a. Paid-up Capital	1,217.10	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
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	347.36	1,985.98	1,952.80	1,208.12	75.00	1,058.22	1,483.90	1,362.02	86.78	9.84	81.67
	e. Share Premium	-	-	-	-	23.92	-	-	-	-	-	-
	f. Retained Earning	133.73	2,248.41	1,217.96	19.33	31.36	144.36	814.03	616.14	(237.15)	(11.37)	(558.85)
	g. Others Reserves Fund	42.59	1,392.50	1,455.23	1,092.46	109.60	1,229.42	639.53	2,541.22	119.70	12.70	425.38
2	BORROWINGS	-	1,665.63	998.18	995.87	-	1,500.00	998.09	999.03	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	415.63	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,250.00	998.18	995.87	-	1,500.00	998.09	999.03	-	-	-
3	DEPOSITS	8,840.89	125,704.60	100,816.58	67,502.45	2,671.26	65,719.17	78,029.10	56,847.07	5,181.06	1,606.46	8,979.95
	a. Current	258.27	4,207.53	2,508.12	1,831.43	88.99	2,290.35	1,643.71	1,411.16	159.49	36.23	456.29
	Domestic	258.27	4,207.53	2,507.98	1,831.43	88.99	2,288.27	1,643.71	1,411.15	159.49	36.23	456.29
	Foreign	-	-	0.13	-	-	2.07	-	0.01	-	-	-
	b. Savings	3,101.93	71,887.67	62,842.44	34,528.64	750.97	37,921.79	48,728.16	26,336.23	2,335.06	570.98	3,206.58
	Domestic	3,101.93	71,882.26	62,842.44	34,528.64	750.97	37,919.88	48,728.16	26,336.23	2,335.06	570.98	3,206.58
	Foreign	-	5.41	-	-	-	1.92	-	-	-	-	-
	c. Fixed	4,794.22	37,738.68	24,353.96	24,998.38	1,540.91	17,994.19	24,332.67	22,086.03	1,983.88	886.66	4,054.56
	Domestic	4,794.22	37,738.68	24,353.96	24,998.38	1,540.91	17,994.19	24,332.67	22,086.03	1,983.88	886.66	4,054.56
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	686.16	11,712.91	11,079.71	6,144.00	289.30	7,436.55	3,308.39	6,989.89	702.58	112.58	1,260.42
	Domestic	686.16	11,712.91	11,079.71	6,144.00	289.30	7,436.55	3,308.39	6,989.89	702.58	112.58	1,260.42
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	e. Others	0.32	157.81	32.35	-	1.08	76.29	16.16	23.75	0.05	-	2.10
	Domestic	0.32	157.81	32.35	-	1.08	76.29	16.16	23.75	0.05	-	2.10
	Foreign	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	1.34	6.06	-	-	-	-	0.95	-	-	-
5	Other Liabilities	195.77	5,328.74	6,158.38	3,829.65	185.97	6,901.73	4,280.84	6,963.63	509.92	57.56	968.88
	1. Sundry Creditors	-	-	6.50	3.83	5.00	23.97	236.79	54.75	1.08	1.79	130.34
	2. Loan Loss Provision	96.24	4,131.30	4,050.54	2,646.86	87.64	3,647.66	2,817.10	2,782.47	195.27	19.10	418.96
	3. Interest Suspense a/c	-	-	-	-	67.97	-	218.50	1,342.78	84.93	-	167.51
	4. Others	99.53	1,197.44	2,101.35	1,178.96	25.37	3,230.09	1,008.45	2,783.62	228.63	36.66	252.08
6	Reconciliation A/c	-	0.00	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	22.23	251.38	287.83	24.68	4.59	186.29	208.43	11.54	-	-	1.86
	TOTAL Liabilities	10,799.67	146,578.97	118,914.37	78,884.49	3,626.70	81,134.97	91,475.90	72,965.28	6,217.77	2,197.58	10,733.23
Assets												
1	LIQUID FUNDS	463.29	8,008.57	6,547.11	4,382.87	448.83	4,353.01	5,098.74	3,666.02	1,163.93	411.37	1,823.96
	a. Cash Balance	56.05	1,523.86	933.15	538.05	12.53	914.63	737.61	448.01	62.43	19.64	168.68
	Nepalese Notes & Coins	56.05	1,463.66	705.54	484.49	12.53	796.69	737.61	447.89	62.43	19.64	168.68
	Foreign Currency	-	60.20	227.61	53.57	-	117.94	-	0.12	-	-	-
	b. Bank Balance	335.30	4,983.00	5,613.96	3,844.81	436.30	2,789.63	3,358.59	3,218.01	259.19	75.79	985.42
	1. In Nepal Rastra Bank	300.81	4,978.92	3,966.28	2,592.48	318.54	2,657.70	3,354.18	2,301.68	259.17	-	865.30
	Domestic Currency	300.81	4,929.27	3,959.40	2,592.41	318.54	2,595.04	3,354.18	2,301.68	259.17	-	865.30
	Foreign Currency	-	49.65	6.88	0.07	-	62.66	-	-	-	-	-
	2. "A"Class Licensed Institution	34.44	4.08	1,586.03	1,174.24	67.90	131.93	4.36	902.97	0.01	74.27	92.62
	Domestic Currency	34.44	0.07	1,582.28	1,168.79	67.90	122.85	4.23	895.26	0.01	74.27	92.62
	Foreign Currency	-	4.02	3.75	5.45	-	9.08	0.13	7.71	-	-	-
	3. Other Financial Ins.	0.05	-	61.65	78.10	49.86	-	0.05	13.36	-	1.52	27.51
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	71.95	1,501.72	-	-	-	648.74	1,002.54	-	842.31	315.94	669.86
	Domestic Currency	71.95	1,501.72	-	-	-	648.74	1,002.54	-	842.31	315.94	669.86
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	2,606.36	26,291.70	20,905.42	11,980.27	1,200.00	7,858.38	15,630.50	12,867.60	800.00	346.15	1,779.26
	a. Govt. Securities	6.36	8,185.28	10,171.05	9,503.27	-	7,058.38	11,740.08	5,539.53	-	346.15	1,779.26
	b. NRB Bond	2,600.00	18,106.43	10,734.38	2,477.00	1,200.00	800.00	3,890.43	7,328.08	800.00	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	77.57	1,282.50	1,621.02	1,262.86	-	6,822.28	823.30	2,483.71	113.72	134.26	50.83
	a. Interbank Lending	-	-	-	-	-	5,500.00	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-
	c. Others	77.57	1,282.50	1,621.02	1,262.86	-	1,322.28	823.30	2,483.71	113.72	134.26	50.83
4	LOANS & ADVANCES (Including Bills Purchased)	7,478.88	106,806.72	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58	48,822.83	3,443.81	1,052.83	6,076.95
	4.1 LOANS & ADVANCES	7,478.88	106,806.72	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58	48,822.83	3,443.81	1,052.83	6,076.95
	a. Private Sector	6,958.05	105,099.57	81,887.60	56,940.72	1,518.92	53,033.78	65,592.97	48,788.56	3,396.49	1,052.83	5,932.09
	b. Financial Institutions	520.83	1,707.15	3,027.67	1,452.04	-	2,018.33	703.60	34.27	47.32	-	144.86
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	56.17	1,316.22	1,797.23	835.35	149.21	2,125.84	676.05	1,339.15	187.54	23.86	117.61
7	OTHER ASSETS	112.47	1,827.25	2,493.60	1,676.72	153.42	3,985.72	2,744.13	3,477.07	388.11	220.06	602.76
	a. Accrued Interest:	29.39	159.23	795.16	747.06	75.66	754.37	1,385.86	1,433.57	123.70	26.10	175.75
	Financial Institutions	11.46	-	29.02	15.43	26.27	-	16.25	993.47	56.72	0.79	1.66
	Government Enterprises	0.12	159.23	-	143.03	-	73.01	204.85	68.83	4.37	-	8.24
	Private Sector	17.81	-	766.14	588.60	49.39	681.36	1,164.76	371.27	62.61	25.31	165.84
	b. Staff Loans / Adv.	47.66	3.34	726.02	401.95	1.42	697.26	710.02	74.20	66.91	153.75	58.51
	c. Sundry Debtors	6.37	26.12	0.42	75.10	7.87	498.09	98.74	741.22	1.17	1.12	162.40
	d. Cash In Transit	-	-	-	-	-	-	-	0.04	-	-	-
	e. Others	29.04	1,638.57	972.00	452.61	68.47	2,035.99	549.51	1,228.04	196.32	39.10	206.11
8	Expenses not Written off	-	-	-	-	-	-	-	-	-	-	-
9	Non Banking Assets	4.92	1,046.00	634.72	353.66	154.80	937.64	206.60	308.90	112.87	8.37	281.85
10	Reconciliation Account	-	-	-	-	-	-	-	-	-	-	-
11	Profit & Loss A/c	-	-	-	-	1.54	-	-	-	7.79	0.67	-
	TOTAL ASSETS	10,799.67	146,578.97	118,914.37	78,884.49	3,626.70	81,134.97	91,475.90	72,965.28	6,217.77	2,197.58	10,733.23

S.N.	BFI Name	GreenDB	NFL	MSML	GURHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Liabilities													
1	CAPITAL FUND	791.71	959.55	376.36	1,446.85	2,026.25	1,346.94	1,005.21	711.87	(48.19)	1,331.13	1,132.65	742.95
	a. Paid-up Capital	615.50	778.15	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,901.47	948.88	610.20
	b. Calls in Advance	-	48.36	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	36.96	243.86	246.85	478.81	276.39	295.52	255.67	83.17	184.35	425.20	216.45	34.00
	e. Share Premium	0.00	51.10	2.48	22.40	2.48	-	14.95	-	-	19.70	0.44	10.54
	f. Retained Earning	114.20	(365.10)	(1,916.63)	(448.59)	(420.40)	40.28	(470.69)	(368.66)	(1,169.57)	(1,830.10)	(229.50)	30.21
	g. Others Reserves Fund	25.05	203.18	1,810.33	526.24	1,221.67	11.14	314.85	149.25	246.56	814.86	196.38	58.00
2	BORROWINGS	0.42	-	-	-	249.16	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	0.42	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	249.16	-	-	-	-	-	-	-
3	DEPOSITS	6,438.49	4,623.80	218.99	9,252.15	12,910.66	8,542.78	6,333.55	7,672.69	2,201.53	10,296.46	8,702.62	3,528.92
	a. Current	125.19	88.45	-	315.17	17.44	29.66	89.50	144.87	10.39	126.75	87.99	100.95
	Domestic	125.19	88.45	-	315.17	17.44	29.66	89.50	144.87	10.39	126.75	87.99	100.95
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	2,465.94	1,172.81	2.39	3,198.28	4,156.26	2,228.18	2,687.46	2,233.04	1,008.03	5,264.33	2,748.22	1,249.68
	Domestic	2,465.94	1,172.81	2.39	3,198.28	4,156.26	2,228.18	2,687.46	2,233.04	1,008.03	5,264.33	2,748.22	1,249.68
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	3,092.64	2,766.26	-	4,466.91	7,550.38	5,563.92	3,205.28	4,273.58	1,157.05	3,904.35	4,747.25	1,789.41
	Domestic	3,092.64	2,766.26	-	4,466.91	7,550.38	5,563.92	3,205.28	4,273.58	1,157.05	3,904.35	4,747.25	1,789.41
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	754.73	595.64	180.40	1,271.79	1,184.82	721.02	351.31	1,014.21	26.05	1,001.03	1,119.15	388.89
	Domestic	754.73	595.64	180.40	1,271.79	1,184.82	721.02	351.31	1,014.21	26.05	1,001.03	1,119.15	388.89
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	0.64	36.19	-	1.76	-	-	6.99	-	-	-	-
	Domestic	-	0.64	36.19	-	1.76	-	-	6.99	-	-	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.28	-	-	-	-	-	-	-	-	-	-	-
5	Other Liabilities	333.58	976.57	8,485.14	1,450.65	1,296.13	398.62	567.75	448.62	2,198.22	1,784.77	652.82	85.49
	1. Sundry Creditors	1.15	45.35	20.25	6.78	-	11.81	7.12	37.14	29.56	30.06	14.04	0.02
	2. Loan Loss Provision	192.97	292.81	2,145.30	931.26	573.72	235.78	354.75	182.48	1,273.90	1,191.18	445.19	-
	3. Interest Suspense a/c	34.69	441.59	6,177.10	306.92	-	26.58	-	37.74	786.50	149.06	-	-
	4. Others	104.76	196.82	142.50	205.69	722.41	124.46	205.88	191.26	108.26	414.46	193.59	85.48
6	Reconciliation A/c	-	-	22.29	-	-	-	-	(15.81)	-	-	-	-
7	Profit & Loss A/c	16.77	-	35.87	-	-	11.40	3.39	-	-	8.45	6.83	7.62
	TOTAL Liabilities	7,581.25	6,559.91	9,138.65	12,149.65	16,482.20	10,299.74	7,909.89	8,817.37	4,351.56	13,420.81	10,494.92	4,364.98
Assets													
1	LIQUID FUNDS	922.89	555.75	128.78	933.36	2,627.23	466.16	487.78	607.32	835.51	946.08	946.03	521.63
	a. Cash Balance	60.82	31.51	-	109.96	1,607.73	39.43	36.05	54.21	31.29	154.03	80.70	36.17
	Nepalese Notes & Coins	60.82	31.51	-	109.96	1,607.73	39.43	36.05	54.21	31.29	154.03	80.70	36.17
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	862.07	237.08	3.37	355.86	557.20	336.76	451.73	318.57	94.21	792.06	865.33	169.90
	1. In Nepal Rastra Bank	286.35	237.08	0.07	355.86	557.20	336.76	317.74	306.52	93.73	483.54	433.92	169.90
	Domestic Currency	286.35	237.08	0.07	355.86	557.20	336.76	317.74	306.52	93.73	483.54	433.92	169.90
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	346.94	-	3.30	-	-	-	119.93	12.03	0.47	239.03	277.41	-
	Domestic Currency	346.94	-	3.30	-	-	-	119.93	12.03	0.47	239.03	277.41	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	228.78	-	-	-	-	-	14.06	0.02	0.00	69.48	154.00	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	287.16	125.42	467.54	462.31	89.97	-	234.54	710.01	-	-	315.57
	Domestic Currency	-	287.16	125.42	467.54	462.31	89.97	-	234.54	710.01	-	-	315.57
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	790.95	2,139.80	1.00	2,700.00	2,062.88	3,204.64	2,115.00	1,610.00	-	3,577.39	3,509.20	1,001.80
	a. Govt. Securities	490.00	289.80	1.00	1,000.00	2,062.88	1,854.64	315.00	460.00	-	927.39	659.20	901.80
	b. NRB Bond	300.95	1,850.00	-	1,700.00	-	1,350.00	1,800.00	1,150.00	-	2,650.00	2,850.00	100.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	71.30	187.13	123.91	266.63	689.41	222.74	148.23	150.65	39.50	141.47	478.52	234.20
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	71.30	187.13	123.91	266.63	689.41	222.74	148.23	150.65	39.50	141.47	478.52	234.20
4	LOANS & ADVANCES (Including Bills Purchased)	5,395.36	2,722.49	2,150.25	6,719.31	9,559.36	6,052.66	4,436.95	5,642.35	2,091.89	6,628.77	5,138.28	2,234.02
	4.1 LOANS & ADVANCES	5,395.36	2,722.49	2,150.25	6,719.31	9,559.36	6,052.66	4,436.95	5,642.35	2,091.89	6,628.77	5,138.28	2,234.02
	a. Private Sector	5,395.36	2,674.93	2,150.25	6,644.38	9,439.36	6,031.99	4,436.95	5,565.23	2,091.84	6,587.74	5,023.23	2,234.02
	b. Financial Institutions	-	47.55	-	74.93	120.00	20.67	-	77.11	0.04	41.03	115.04	-
	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	30.17	170.42	18.50	151.33	631.84	95.61	260.27	331.14	57.50	519.30	179.71	223.69
7	OTHER ASSETS	360.14	580.60	6,716.21	780.84	427.52	242.63	219.14	254.83	1,132.86	955.12	159.45	97.40
	a. Accrued Interest:	68.67	483.81	6,177.10	351.98	-	120.18	58.09	113.92	786.50	394.82	3.89	27.53
	Financial Institutions	-	34.28	1,271.71	166.12	-	31.40	16.13	-	734.65	258.13	-	19.01
	Government Enterprises	3.39	9.99	-	8.12	-	9.74	-	5.43	0.00	11.04	3.89	-
	Private Sector	65.28	439.54	4,905.39	177.75	-	79.03	32.25	108.49	51.85	125.65	-	8.53
	b. Staff Loans / Adv.	116.76	22.81	-	156.06	-	47.96	52.15	86.95	4.36	75.74	-	30.59
	c. Sundry Debtors	14.62	1.75	43.03	2.88	-	9.12	0.31	5.22	101.98	11.78	2.22	0.45
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	0.44	-
	e. Others	160.09	72.22	496.08	269.92	427.52	65.38	108.60	48.74	240.02	472.79	152.90	38.83
8	Expenses not Written off	-	-	-	-	-	-	-	-	-	-	-	-
9	Non Banking Assets	10.44	194.94	-	570.51	483.97	15.30	242.50	221.09	184.73	652.67	83.73	52.23
10	Reconciliation Account	-	-	-	-	-	-	-	-	-	-	-	-
11	Profit & Loss A/c	-	8.79	-	27.67	-	-	-	-	9.57	-	-	-
	TOTAL ASSETS	7,581.25	6,559.91	9,138.65	12,149.65	16,482.20	10,299.74	7,909.89	8,817.37	4,351.56	13,420.81	10,494.92	4,364.98

S.N.	BFI Name	C Merchant	GMBFL	ICFC	Manju	Relance
Liabilities						
1	CAPITAL FUND	311.02	1,685.26	2,229.46	2,616.98	1,306.91
	a. Paid-up Capital	935.07	1,012.18	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-
	d. General Reserves	463.82	224.63	498.73	497.80	187.36
	e. Share Premium	2.61	-	-	-	1.14
	f. Retained Earning	(1,330.33)	33.54	142.54	420.75	(153.20)
	g. Others Reserves Fund	239.85	414.91	404.72	346.89	150.16
2	BORROWINGS	-	-	997.29	500.00	-
	a. NRB	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-
	e. Bonds and Securities	-	-	997.29	500.00	-
3	DEPOSITS	27.16	8,067.83	22,673.54	25,247.56	11,805.86
	a. Current	-	131.87	332.73	292.68	110.83
	Domestic	-	131.87	332.73	292.68	110.83
	Foreign	-	-	-	-	-
	b. Savings	22.41	2,120.83	7,904.72	8,415.73	2,850.44
	Domestic	22.41	2,120.83	7,904.72	8,415.73	2,850.44
	Foreign	-	-	-	-	-
	c. Fixed	-	4,608.26	11,270.49	13,136.36	7,330.52
	Domestic	-	4,608.26	11,270.49	13,136.36	7,330.52
	Foreign	-	-	-	-	-
	d. Call Deposits	-	1,206.18	3,120.69	3,402.74	1,514.06
	Domestic	-	1,206.18	3,120.69	3,402.74	1,514.06
	Foreign	-	-	-	-	-
	e. Others	4.75	0.70	44.92	0.05	-
	Domestic	4.75	0.70	44.92	0.05	-
	Foreign	-	-	-	-	-
4	Bills Payable	-	-	0.03	-	-
5	Other Liabilities	4,136.79	698.01	758.60	1,721.49	831.55
	1. Sundry Creditors	143.61	22.14	138.61	24.06	6.70
	2. Loan Loss Provision	663.53	342.18	395.42	836.10	501.93
	3. Interest Suspense a/c	3,228.10	108.27	-	138.66	208.96
	4. Others	101.55	225.42	224.56	722.67	113.96
6	Reconciliation A/c	-	-	-	-	2.50
7	Profit & Loss A/c	-	-	83.96	8.90	-
	TOTAL Liabilities	4,474.97	10,451.10	26,742.87	30,094.93	13,946.83
Assets						
1	LIQUID FUNDS	163.36	831.35	1,608.93	1,231.06	947.16
	a. Cash Balance	0.15	52.14	189.96	95.67	56.71
	Nepalese Notes & Coins	0.15	52.12	189.96	95.67	56.64
	Foreign Currency	-	0.02	-	-	0.07
	b. Bank Balance	163.21	348.60	1,418.96	1,135.39	649.42
	1. In Nepal Rastra Bank	9.07	341.43	921.99	970.57	649.42
	Domestic Currency	9.07	341.43	921.99	970.57	649.42
	Foreign Currency	-	-	-	-	-
	2. "A" Class Licensed Institution	153.93	7.13	424.32	158.39	-
	Domestic Currency	153.93	7.13	424.32	158.39	-
	Foreign Currency	-	-	-	-	-
	3. Other Financial Ins.	0.20	0.04	72.65	6.44	-
	4. In Foreign Banks	-	-	-	-	-
	c. Money at Call	-	430.62	-	-	241.03
	Domestic Currency	-	430.62	-	-	241.03
	Foreign Currency	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	2,659.88	3,831.68	4,746.05	1,648.40
	a. Govt. Securities	-	1,659.88	1,300.00	1,350.00	1,248.40
	b. NRB Bond	-	1,000.00	2,531.68	3,396.05	400.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-
	e. Non Residents	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	4.15	741.84	556.18	432.03	235.21
	a. Interbank Lending	-	-	-	-	-
	b. Non Residents	-	-	-	-	-
	c. Others	4.15	741.84	556.18	432.03	235.21
4	LOANS & ADVANCES (Including Bills Purchased)	663.53	5,369.19	19,613.03	21,678.06	10,148.29
	4.1 LOANS & ADVANCES	663.53	5,369.19	19,613.03	21,678.06	10,148.29
	a. Private Sector	663.53	5,330.44	19,071.20	20,906.94	10,144.80
	b. Financial Institutions	-	38.74	541.83	771.12	3.49
	c. Government Organizations	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-
6	FIXED ASSETS	342.64	204.04	326.41	726.25	321.65
7	OTHER ASSETS	3,259.27	408.96	762.84	1,129.43	470.10
	a. Accrued Interest:	3,228.10	149.14	331.77	320.19	221.04
	Financial Institutions	-	12.78	316.25	168.74	161.81
	Government Enterprises	-	24.80	6.51	43.94	10.77
	Private Sector	3,228.10	111.55	9.01	107.51	48.45
	b. Staff Loans / Adv.	0.52	-	182.49	438.64	130.37
	c. Sundry Debtors	28.79	0.64	128.28	1.02	10.92
	d. Cash In Transit	-	-	-	-	-
	e. Others	1.86	259.19	120.30	369.59	107.78
8	Expenses not Written off	-	0.27	-	-	-
9	Non Banking Assets	40.67	201.23	43.82	152.06	162.26
10	Reconciliation Account	-	-	-	-	-
11	Profit & Loss A/c	1.35	34.34	-	-	13.74
	TOTAL ASSETS	4,474.97	10,451.10	26,742.87	30,094.93	13,946.83

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

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	1,715.58	2,261.05	1,237.31	2,623.20	2,448.84	1,970.14	1,880.20
1.1 On Deposit Liabilities	1,610.63	2,113.72	1,151.51	2,377.49	2,245.14	1,745.91	1,708.37
1.1.1 Saving Account	582.08	868.94	566.48	835.46	969.97	733.07	788.52
1.1.2 Fixed Account	996.67	1,232.76	576.96	1,508.35	1,230.37	999.32	911.59
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	441.33	-	-	-	-	376.37	-
1.1.2.3 6 months to 1 year Fixed Account	224.75	-	20.20	-	733.60	405.66	911.54
1.1.2.4 Above 1 year Fixed Account	330.59	1,232.76	556.76	1,508.35	496.78	217.29	0.05
1.1.3 Call Deposit	31.89	12.03	8.08	33.68	44.80	13.52	8.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	104.94	147.33	85.80	245.70	203.70	224.23	171.83
2. Commission Expense	10.25	31.32	32.59	69.34	0.41	-	1.06
3. Staff Expense	356.75	487.89	405.31	633.49	705.17	512.96	663.96
4. Office Operating Expenses	293.95	371.17	227.96	262.28	469.02	371.90	231.26
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.03	0.11	0.67	353.04	-	-	31.66
7. Provision for Risk	-	-	-	-	-	18.12	-
7.1 Loan loss Provision	-	-	-	-	-	18.12	-
7.1.1 General Loan loss Provision	-	-	-	-	-	30.88	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	35.32	-
7.1.1.2 Watch List Provision	-	-	-	-	-	(4.44)	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	(12.76)	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	31.11	-	-	-	13.27
9. Provision for Staff Bonus	156.04	79.22	82.75	161.02	141.69	136.25	41.54
10. Provision for Income Tax	422.03	213.89	223.43	434.76	382.57	385.65	236.80
11. Others	-	-	-	-	-	-	-
12. Net Profit	984.73	499.08	521.34	1,014.44	892.67	840.58	552.54
Total Expenses	3,939.36	3,943.73	2,762.48	5,551.57	5,040.37	4,235.61	3,652.30

Income

1. Interest Income	3,304.58	3,523.67	2,360.55	4,467.24	4,354.86	3,582.92	3,419.29
1.1 On Loans and Advances	2,611.75	2,636.21	1,939.00	3,411.99	2,930.36	2,824.02	2,580.83
1.2 On Investment	690.10	528.11	285.34	752.50	628.82	508.79	671.63
1.2.1 Government Bonds	538.21	521.84	-	752.50	614.41	364.03	451.20
1.2.2 Foreign Bonds	142.20	-	3.63	-	-	-	-
1.2.3 NRB Bonds	-	-	13.78	-	-	123.92	220.43
1.2.4 Debenture & Bonds	9.69	6.28	267.94	-	14.41	20.84	-
1.3 On Agency Balance	-	0.41	-	-	2.21	1.68	-
1.4 On Call Deposit	-	358.94	-	-	180.07	111.00	-
1.5 On Others	2.73	-	136.21	302.76	613.39	137.41	166.83
2. Commission and Discount	487.51	260.54	284.97	671.23	312.23	435.90	168.80
2.1 Bills Purchase and Discount	17.75	0.36	-	-	27.17	14.23	-
2.2 Commission	469.76	260.18	253.91	667.04	227.36	50.77	147.25
2.3 Others	-	-	31.05	4.19	57.69	370.91	21.56
3. Exchange Flactuation Income	144.87	37.63	93.85	126.77	179.82	144.67	3.92
3.1 Due to Change in Exchange Rate	(311.88)	-	13.81	24.39	25.57	15.39	-
3.2 Due to Foreign Currency Transaction	456.75	37.63	80.04	102.38	154.25	129.28	3.92
4. Other Operating Income	2.40	3.34	33.11	283.03	154.86	67.28	59.94
5. Non Operating Income	-	85.50	(10.30)	3.30	32.77	-	0.34
6. Write Back from Provisions for loss	-	13.43	-	-	-	-	-
7. Recovery of written-off Loan	-	19.62	0.30	-	6.11	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	(0.27)	4.83	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,939.36	3,943.73	2,762.48	5,551.57	5,040.37	4,235.61	3,652.30

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

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	4.79	8.85	344.08	86.51	55.94	748.99	598.96
1.1 On Deposit Liabilities	4.79	8.85	332.83	86.51	55.94	727.96	584.10
1.1.1 Saving Account	0.51	5.53	147.89	49.87	14.90	331.80	324.69
1.1.2 Fixed Account	4.03	2.81	182.14	35.47	40.92	386.07	255.56
1.1.2.1 Up to 3 months Fixed Account	0.58	-	4.33	-	1.64	8.08	6.29
1.1.2.2 3 to 6 months Fixed Account	0.73	-	36.90	1.37	2.05	10.97	7.52
1.1.2.3 6 months to 1 year Fixed Account	0.51	-	31.97	0.02	14.32	235.13	132.41
1.1.2.4 Above 1 year Fixed Account	2.21	2.81	108.93	34.08	22.92	131.90	109.34
1.1.3 Call Deposit	0.26	0.52	2.81	1.17	0.12	10.08	3.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	11.25	-	-	21.03	14.86
2. Commission Expense	-	-	2.74	1.51	-	-	0.12
3. Staff Expense	3.41	4.92	114.67	28.84	12.61	198.43	174.45
4. Office Operating Expenses	2.72	5.46	82.06	29.11	7.34	140.17	126.60
5. Foreign Exchange Loss	-	-	-	0.00	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.00	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.27	-	0.17	-	-
7. Provision for Risk	20.79	-	-	93.58	-	-	-
7.1 Loan loss Provision	20.79	-	-	93.58	-	-	-
7.1.1 General Loan loss Provision	2.38	-	-	34.48	-	-	-
7.1.1.1 Pass Loan Loss Provision	0.64	-	-	-	-	-	-
7.1.1.2 Watch List Provision	1.74	-	-	34.48	-	-	-
7.1.2 Special Loan Loss Provision	18.41	-	-	59.10	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	6.27	-	-	155.09	-
9. Provision for Staff Bonus	-	-	15.53	-	3.18	39.90	45.69
10. Provision for Income Tax	-	-	41.94	-	9.53	107.74	123.36
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	97.86	-	22.23	251.38	287.83
Total Expenses	31.71	19.23	706.43	239.55	110.99	1,641.70	1,357.01

Income

1. Interest Income	3.04	4.16	671.91	182.77	105.01	1,510.51	1,267.96
1.1 On Loans and Advances	3.04	4.15	594.78	163.65	104.51	1,376.16	1,082.13
1.2 On Investment	-	-	70.29	19.07	0.50	111.02	146.01
1.2.1 Government Bonds	-	-	70.29	19.07	0.50	64.84	137.02
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	8.99
1.2.4 Debenture & Bonds	-	-	-	-	-	46.18	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.01	0.00	0.00	-	0.00	0.00
1.5 On Others	-	-	6.84	0.05	-	23.33	39.81
2. Commission and Discount	0.23	-	33.73	18.80	0.23	9.96	24.29
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	-	2.06	3.45	0.22	7.76	24.06
2.3 Others	0.23	-	31.67	15.35	0.02	2.20	0.23
3. Exchange Flactuation Income	-	-	(0.12)	-	-	1.83	2.38
3.1 Due to Change in Exchange Rate	-	-	(0.12)	-	-	0.07	(0.23)
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	1.76	2.61
4. Other Operating Income	0.05	0.01	(0.30)	-	5.74	109.37	62.27
5. Non Operating Income	-	-	0.01	0.42	-	10.02	0.12
6. Write Back from Provisions for loss	25.25	-	-	28.76	-	-	-
7. Recovery of written-off Loan	-	-	1.20	0.11	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	3.13	15.07	-	8.69	-	-	-
Total Income	31.71	19.23	706.43	239.55	110.99	1,641.70	1,357.01

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	412.76	23.78	429.70	488.96	360.18	33.84	12.16
1.1 On Deposit Liabilities	397.47	23.78	403.69	475.40	360.18	33.84	12.16
1.1.1 Saving Account	164.94	5.36	176.25	233.09	125.84	10.97	2.89
1.1.2 Fixed Account	229.96	17.69	225.14	241.77	226.60	22.74	9.03
1.1.2.1 Up to 3 months Fixed Account	1.56	-	1.15	-	52.93	0.19	1.30
1.1.2.2 3 to 6 months Fixed Account	2.58	-	4.67	-	0.69	1.94	1.42
1.1.2.3 6 months to 1 year Fixed Account	57.21	9.20	9.45	113.97	3.56	10.59	3.04
1.1.2.4 Above 1 year Fixed Account	168.61	8.49	209.87	127.81	169.41	10.02	3.28
1.1.3 Call Deposit	2.57	0.72	2.29	0.53	7.74	0.12	0.24
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	15.29	-	26.02	13.56	-	-	-
2. Commission Expense	4.16	-	-	-	1.07	0.26	-
3. Staff Expense	109.20	4.22	100.53	141.73	60.95	15.56	8.02
4. Office Operating Expenses	80.77	2.11	79.13	81.43	38.87	11.92	1.93
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.01	-	-	-	-
7. Provision for Risk	-	(8.13)	-	-	-	-	-
7.1 Loan loss Provision	-	(8.13)	-	-	-	-	-
7.1.1 General Loan loss Provision	-	(0.30)	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	0.53	-	-	-	-	-
7.1.1.2 Watch List Provision	-	(0.83)	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(7.82)	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	7.73	-	-
9. Provision for Staff Bonus	30.57	0.49	29.57	33.08	5.60	-	-
10. Provision for Income Tax	82.54	1.31	79.84	89.33	38.90	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	192.60	3.06	186.29	208.43	11.54	-	-
Total Expenses	912.60	26.83	905.07	1,042.96	524.84	61.58	22.11

Income

1. Interest Income	841.77	25.70	816.37	992.22	495.27	50.76	19.35
1.1 On Loans and Advances	749.17	24.61	723.17	809.97	404.60	46.15	17.64
1.2 On Investment	92.59	1.10	91.04	169.33	57.72	4.52	1.71
1.2.1 Government Bonds	92.59	-	91.04	169.33	57.72	-	1.71
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1.10	-	-	-	4.31	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.21	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.01	-	0.25	-	-	-	-
1.5 On Others	-	-	1.91	12.93	32.94	0.10	-
2. Commission and Discount	67.34	0.02	2.54	45.94	21.90	2.82	0.76
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	67.34	0.01	2.54	3.05	21.90	2.82	0.76
2.3 Others	-	0.01	-	42.90	-	-	-
3. Exchange Flactuation Income	0.87	-	7.04	-	0.00	-	-
3.1 Due to Change in Exchange Rate	0.58	-	0.53	-	0.00	-	-
3.2 Due to Foreign Currency Transaction	0.29	-	6.51	-	-	-	-
4. Other Operating Income	1.42	1.11	28.99	4.80	7.53	0.20	1.34
5. Non Operating Income	-	-	50.13	-	0.15	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	1.19	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	7.79	0.67
Total Income	912.60	26.83	905.07	1,042.96	524.84	61.58	22.11

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
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Expenses

1. Interest Expense	54.42	38.71	38.02	0.31	51.98	102.83	69.92
1.1 On Deposit Liabilities	54.42	38.71	38.02	0.31	51.98	102.83	69.92
1.1.1 Saving Account	14.93	13.39	6.48	0.05	15.02	27.15	12.55
1.1.2 Fixed Account	38.13	24.30	30.66	-	36.57	74.75	56.03
1.1.2.1 Up to 3 months Fixed Account	-	0.79	-	-	3.60	2.15	-
1.1.2.2 3 to 6 months Fixed Account	5.44	4.89	-	-	4.70	0.74	5.38
1.1.2.3 6 months to 1 year Fixed Account	16.52	5.97	-	-	14.71	4.51	24.37
1.1.2.4 Above 1 year Fixed Account	16.17	12.65	30.66	-	13.57	67.35	26.28
1.1.3 Call Deposit	1.36	1.02	0.88	0.26	0.39	0.93	1.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	18.45	11.12	9.44	0.86	19.06	25.08	9.44
4. Office Operating Expenses	12.37	10.73	6.85	0.47	12.27	17.89	8.18
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	-	-	-	43.21	-	-
7.1 Loan loss Provision	-	-	-	-	43.21	-	-
7.1.1 General Loan loss Provision	-	-	-	-	8.12	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	(6.89)	-	-
7.1.1.2 Watch List Provision	-	-	-	-	15.01	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	35.09	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	14.25	-	-
9. Provision for Staff Bonus	0.30	2.66	-	-	-	-	1.81
10. Provision for Income Tax	0.80	7.19	-	-	-	10.43	4.89
11. Others	-	-	-	-	2.30	-	-
12. Net Profit	1.86	16.77	-	35.87	-	24.34	11.40
Total Expenses	88.18	87.18	54.31	37.51	143.08	180.57	105.64

Income

1. Interest Income	81.89	83.52	49.68	2.48	107.45	165.25	100.30
1.1 On Loans and Advances	79.11	80.37	37.79	1.22	96.40	136.00	94.60
1.2 On Investment	2.78	2.33	3.73	1.26	7.40	17.90	5.69
1.2.1 Government Bonds	2.78	1.18	3.73	-	7.40	17.90	5.69
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	1.14	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.26	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	0.00	-	-	-	11.35	0.00
1.5 On Others	-	0.83	8.16	-	3.65	-	-
2. Commission and Discount	1.77	2.34	0.01	-	0.13	6.38	0.04
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.77	2.34	0.01	-	0.13	6.38	0.04
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	4.29	1.32	2.60	-	4.51	5.23	1.90
5. Non Operating Income	0.23	-	-	-	3.31	3.71	0.20
6. Write Back from Provisions for loss	-	-	-	35.02	-	-	3.21
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	2.02	-	27.67	-	-
Total Income	88.18	87.18	54.31	37.51	143.08	180.57	105.64

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

BFI Name	GMBL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	53.19	168.03	171.93	84.77
1.1 On Deposit Liabilities	52.59	152.58	163.86	84.77
1.1.1 Saving Account	10.27	38.44	46.61	15.65
1.1.2 Fixed Account	40.80	109.09	108.84	66.92
1.1.2.1 Up to 3 months Fixed Account	1.90	-	-	-
1.1.2.2 3 to 6 months Fixed Account	5.70	-	2.14	4.27
1.1.2.3 6 months to 1 year Fixed Account	18.05	44.38	53.88	27.54
1.1.2.4 Above 1 year Fixed Account	15.15	64.71	52.82	35.10
1.1.3 Call Deposit	1.53	5.04	8.41	2.20
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	0.60	15.46	8.07	-
2. Commission Expense	0.02	2.49	-	-
3. Staff Expense	15.68	38.03	49.17	21.18
4. Office Operating Expenses	10.64	20.62	25.27	16.44
5. Foreign Exchange Loss	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
6. Non Operating Expense	-	0.88	-	-
7. Provision for Risk	33.46	-	78.77	-
7.1 Loan loss Provision	33.46	-	78.77	-
7.1.1 General Loan loss Provision	-	-	6.12	-
7.1.1.1 Pass Loan Loss Provision	-	-	3.07	-
7.1.1.2 Watch List Provision	-	-	3.05	-
7.1.2 Special Loan Loss Provision	33.46	-	72.65	-
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-
8. Loan Written Off	-	-	-	-
9. Provision for Staff Bonus	-	13.33	1.41	-
10. Provision for Income Tax	-	35.98	3.81	-
11. Others	-	-	-	-
12. Net Profit	-	83.96	8.90	-
Total Expenses	112.99	363.31	339.27	122.39

Income

1. Interest Income	78.35	288.43	317.84	95.70
1.1 On Loans and Advances	60.89	260.96	280.97	84.22
1.2 On Investment	13.16	25.08	36.73	9.06
1.2.1 Government Bonds	-	16.16	36.73	9.06
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	0.23	8.92	-	-
1.2.4 Debenture & Bonds	12.93	-	-	-
1.3 On Agency Balance	-	-	-	2.30
1.4 On Call Deposit	0.29	0.00	0.14	0.12
1.5 On Others	4.01	2.39	-	-
2. Commission and Discount	3.54	15.72	21.77	0.63
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.07	15.72	-	0.63
2.3 Others	3.46	-	21.77	-
3. Exchange Flactuation Income	-	-	-	0.07
3.1 Due to Change in Exchange Rate	-	-	-	0.07
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	(3.23)	59.13	(0.34)	12.25
5. Non Operating Income	-	0.03	-	-
6. Write Back from Provisions for loss	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	34.34	-	-	13.74
Total Income	112.99	363.31	339.27	122.39

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	4,823.05	23,421.48	20,140.65	16,562.16	4,641.90	12,707.28	6,816.12	9,202.29
Fishery Related	557.35	1,338.53	700.50	833.25	-	280.31	45.02	164.51
Mining Related	3,899.77	122.29	320.69	1,249.12	-	134.72	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	38,370.98	40,222.96	88,259.43	99,314.84	9,221.92	88,853.54	46,552.51	59,448.43
Construction	3,508.87	4,452.35	28,300.18	8,741.34	9,807.15	2,434.96	1,056.65	4,740.32
Electricity,Gas and Water	17,188.63	26,933.85	55,097.10	34,954.57	5,373.58	18,852.03	12,103.79	31,442.88
Metal Products, Mach. & Ele. Eqp.	2,027.95	4,308.25	6,586.18	4,450.07	2,106.60	7,969.93	2,795.31	3,230.25
Tras., Com. and Public Utilities	1,409.07	3,549.83	5,456.50	6,645.47	897.57	6,951.29	253.46	2,167.91
Wholesaler & Retailer	41,799.21	65,498.25	105,103.93	64,828.23	18,847.44	42,825.55	32,729.83	53,937.99
Finance, Insurance and Real Estate	12,008.99	15,294.79	21,832.85	32,058.36	6,073.33	17,730.14	5,297.78	26,566.63
Tourism Service**	8,826.93	18,601.23	11,493.39	24,483.36	801.10	13,545.57	6,897.13	6,882.20
Other Services	6,175.51	9,988.80	15,380.50	18,461.18	1,097.20	11,109.16	2,482.55	8,812.38
Consumption Loans	102,300.83	125,047.31	121,323.00	39,684.17	11,836.82	16,449.48	26,721.81	43,456.72
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	21,072.84	4,928.36	15,035.12	7,129.20	0.55	16,152.08	11,711.13	10,494.34
TOTAL sectorwise	263,969.98	343,708.29	495,030.00	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85

Product Wise

Term Loan	52,698.42	82,800.10	136,852.47	122,289.86	10,322.38	96,457.35	48,302.02	88,781.88
Overdraft	6,799.80	6,734.16	4,064.46	2,109.03	82.58	3,020.12	138.67	3,404.43
Cash Credit Loan	19,426.10	64,314.50	1,115.30	22,207.21	8,253.71	44,846.91	21,111.59	41,911.96
Trust Receipt Loan/Import Loan	3,406.56	2,724.22	21,357.81	27,002.23	4,701.96	15,801.73	9,537.42	14,630.62
Short Term Working Capital/Demand Loan	23,370.23	25,707.55	121,026.87	118,015.56	13,259.86	41,701.97	20,104.70	35,678.31
Residential Personal Home Loan (Up to Rs. 30 million)#	14,031.85	36,995.15	32,687.95	9,261.76	8,145.10	5,756.26	3,478.06	26,592.10
Real Estate Loan	16,308.26	8,149.00	17,955.84	22,324.04	9,631.20	11,334.26	1,437.86	9,649.77
Margin Nature Loan	6,827.90	8,626.77	17,775.16	4,401.62	-	4,402.07	581.09	4,809.30
Hire Purchase Loan	2,441.81	11,542.32	14,917.20	6,224.15	797.62	9,296.32	3,784.22	9,622.75
Deprived Sector Loan	13,403.62	16,734.99	25,908.40	18,289.73	3,943.81	11,081.08	8,252.86	12,451.59
Bills Purchased	2.80	8.51	9.98	204.43	2,231.35	-	0.08	836.54
Other Product	105,252.63	79,371.01	101,358.57	7,460.31	9,474.39	12,569.93	38,956.22	12,177.57
Total Product wise Loan	263,969.98	343,708.29	495,030.00	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85

Collateral Wise

Gold and Silver	55,960.76	42,747.98	3,975.68	3,261.63	-	-	-	34.55
Government Securities	52.31	4.10	16.00	3.29	-	-	-	0.03
Non Governmental Securities	6,968.96	8,626.77	17,886.07	4,376.82	-	4,402.07	581.09	4,960.83
Fixed Deposit Receipts	572.42	1,389.33	1,226.35	1,250.66	84.70	1,048.11	1,077.57	1,084.26
Own	571.87	1,389.33	1,226.35	1,147.45	80.42	1,048.11	1,077.57	1,084.26
Other Licences Institutions	0.55	-	-	103.21	4.28	-	-	-
Collateral of Properties	183,932.32	266,783.73	435,408.24	315,019.37	61,976.70	240,132.93	127,086.93	225,397.05
Fixed Assets	123,720.40	264,558.70	322,421.70	280,684.40	50,626.76	238,144.09	66,849.95	128,672.21
Current Assets	60,211.91	2,225.03	112,986.53	34,334.97	11,349.94	1,988.84	60,236.98	96,724.84
Against security of Bill	18.57	9.57	7,962.80	-	-	-	9,539.46	14,062.38
Domestic Bills	2.67	-	903.76	-	-	-	-	-
Foreign Bills	15.90	9.57	7,059.04	-	-	-	9,539.46	14,062.38
Against Guarantee	9,959.84	24,032.71	12,904.84	7,052.57	2,200.08	10,317.14	5,260.19	12,381.01
Government Guarantee	1,724.27	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	6,446.47	5,963.18	9,836.74	6,635.16	2,061.28	-	5,104.20	11,820.33
Personal Guarantee	1,761.78	17,825.34	2,686.94	17.20	-	-	-	361.94
Collective Guarantee	3.69	27.59	1.63	4.13	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	23.63	-	0.01	1.46	-	10,317.14	-	-
Credit Card	0.05	25.49	1,554.13	349.46	344.85	367.74	-	197.00
Others	6,504.76	88.62	14,095.91	28,476.13	6,237.63	-	12,139.57	2,429.74
Total	263,969.98	343,708.29	495,030.00	359,789.93	70,843.97	256,267.99	155,684.81	260,546.85

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	19,626.41	4,072.60	9,537.58	16,156.45	13,760.99	55,962.64	19,395.60	12,531.34
Fishery Related	2,339.48	207.48	748.12	780.65	746.26	1,657.66	738.44	359.87
Mining Related	-	589.37	1,043.16	34.07	766.15	1,364.17	114.23	1,468.47
Agriculture, Forestry, Bevarage & Non Food Production Related*	11,959.88	41,823.68	52,343.12	47,814.05	36,857.85	23,614.84	112,652.11	19,937.16
Construction	19,982.45	13,684.50	15,500.29	26,379.28	4,547.50	20,192.08	11,961.06	21,430.00
Electricity,Gas and Water	2,248.28	16,445.35	54,787.52	34,900.14	22,600.13	14,368.70	33,200.69	25,269.66
Metal Products, Mach. & Ele. Eqp.	909.18	1,380.05	3,839.33	11,109.52	3,534.38	577.08	7,891.66	534.04
Tras., Com. and Public Utilities	1,042.77	2,067.16	4,653.58	5,597.67	5,370.17	7,386.53	7,538.95	3,773.49
Wholesaler & Retailer	47,889.28	28,982.52	47,504.31	54,499.43	54,001.55	38,221.28	97,503.96	29,483.70
Finance, Insurance and Real Estate	6,520.11	9,140.18	22,356.75	26,927.63	16,169.11	6,016.37	38,821.33	6,715.78
Tourism Service**	2,796.87	6,873.49	17,167.61	12,175.52	8,430.92	10,500.84	23,705.74	4,413.22
Other Services	6,610.46	12,037.05	9,205.71	18,387.27	11,545.48	8,858.92	21,881.21	8,469.75
Consumption Loans	70,211.37	17,402.89	70,875.32	74,411.06	58,027.62	54,233.89	121,411.92	44,248.23
Local Government	-	-	-	231.20	150.04	-	-	-
Others	12,308.52	23,085.64	482.87	1,223.27	16,425.04	3,473.59	29.67	680.47
TOTAL sectorwise	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18	246,428.59	496,846.58	179,315.19

Product Wise

Term Loan	72,938.18	80,087.50	154,863.73	107,727.13	119,750.18	61,859.31	197,696.83	89,112.40
Overdraft	1,463.25	1,110.89	1,833.66	3,460.07	3,003.62	26,597.39	11,310.28	3,482.59
Cash Credit Loan	44,882.61	19,027.49	36,722.57	17,079.82	39,678.37	684.97	56,532.37	6,135.12
Trust Receipt Loan/Import Loan	34.63	8,737.21	7,461.38	13,981.30	10,097.98	1,738.04	23,806.32	1,690.80
Short Term Working Capital/Demand Loan	7,799.16	32,437.73	49,358.23	64,995.36	18,676.85	109,677.04	72,794.14	19,416.47
Residential Personal Home Loan (Up to Rs. 30 million)#	37,307.68	7,423.06	11,751.86	22,258.15	21,817.79	8,348.22	51,357.70	11,973.61
Real Estate Loan	18,855.09	1,702.60	6,459.24	14,809.79	5,412.70	3,939.78	12,774.78	3,263.68
Margin Nature Loan	4,478.77	5,541.10	10,580.79	9,482.17	9,576.76	9,133.27	15,451.34	5,567.25
Hire Purchase Loan	1,130.92	3,881.33	2,934.67	3,561.29	4,670.67	7,034.47	16,127.98	5,076.99
Deprived Sector Loan	11,669.21	10,889.64	11,129.84	19,688.82	10,826.53	13,861.27	25,750.91	11,784.23
Bills Purchased	-	1,801.29	511.32	613.02	85.81	-	372.09	-
Other Product	3,885.57	5,152.12	16,437.97	52,970.29	9,335.93	3,554.83	12,871.83	21,812.05
Total Product wise Loan	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18	246,428.59	496,846.58	179,315.19

Collateral Wise

Gold and Silver	588.72	254.27	4.29	1,294.18	19.15	1.55	-	865.74
Government Securities	-	-	-	-	1.00	-	-	-
Non Governmental Securities	4,478.77	4,686.76	10,651.06	9,556.96	9,812.93	-	15,451.34	5,582.76
Fixed Deposit Receipts	714.72	345.03	796.68	1,376.69	1,883.07	369.31	2,053.27	714.76
Own	714.72	345.03	796.68	1,376.69	1,883.07	369.31	2,053.27	714.76
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	186,476.50	148,786.94	280,081.12	305,157.39	222,511.62	246,041.87	459,429.10	158,969.37
Fixed Assets	184,175.98	97,572.65	267,629.90	256,030.11	137,435.80	246,041.87	276,054.29	105,606.72
Current Assets	2,300.52	51,214.29	12,451.22	49,127.29	85,075.81	-	183,374.81	53,362.65
Against security of Bill	-	1,857.73	6,287.29	76.87	8,013.41	-	372.09	2,451.15
Domestic Bills	-	1,833.29	-	-	58.61	-	-	453.78
Foreign Bills	-	24.44	6,287.29	76.87	7,954.80	-	372.09	1,997.37
Against Guarantee	6,069.30	7,212.39	11,040.19	9,070.95	8,413.25	-	549.62	1,597.20
Government Guarantee	216.53	-	238.98	231.20	149.90	-	324.52	-
Institutional Guarantee	4,741.04	6,874.88	10,697.18	8,830.43	7,986.53	-	-	329.77
Personal Guarantee	-	337.47	97.25	9.32	273.87	-	225.11	825.20
Collective Guarantee	-	-	6.78	-	-	-	-	425.00
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,111.73	0.04	-	-	2.95	-	-	17.23
Credit Card	248.42	356.14	1,015.99	732.05	1,215.01	15.86	755.44	585.07
Others	5,868.64	14,292.71	168.63	3,362.10	1,063.74	-	18,235.71	8,549.13
Total	204,445.06	177,791.97	310,045.25	330,627.20	252,933.18	246,428.59	496,846.58	179,315.19

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,688.36	15,912.06	11,493.79	7,261.60	1,248.64	63.32	495.57	3,305.35
Fishery Related	749.48	499.60	381.04	903.47	113.66	-	-	100.44
Mining Related	615.20	804.32	149.55	26.52	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,538.01	36,804.59	41,095.56	35,285.33	1,227.24	-	538.04	2,436.35
Construction	15,924.41	7,841.02	15,419.11	8,865.00	9,338.27	46.03	-	2,298.61
Electricity,Gas and Water	27,084.29	30,875.85	19,038.67	29,798.27	392.00	-	-	1,179.82
Metal Products, Mach. & Ele. Eqp.	3,122.70	5,040.41	3,664.53	1,654.62	417.68	2.24	-	129.77
Tras., Com. and Public Utilities	3,966.06	5,317.00	2,809.03	5,342.61	483.45	5.38	116.68	444.61
Wholesaler & Retailer	28,236.15	53,213.66	33,766.85	24,467.23	7,873.60	9.13	828.46	6,041.85
Finance, Insurance and Real Estate	32,656.74	22,736.60	26,080.27	16,630.88	5,874.03	21.49	160.00	5,555.83
Tourism Service**	22,913.51	11,320.85	22,772.94	7,267.45	2,093.50	16.38	-	2,599.75
Other Services	7,830.96	8,662.32	16,968.09	9,745.37	1,309.07	0.12	255.46	1,707.77
Consumption Loans	33,482.57	66,570.25	33,572.60	20,783.53	16,998.24	82.66	40.60	16,479.82
Local Government	-	-	-	-	-	-	-	3.34
Others	25,404.26	6,656.98	2,188.53	35,085.44	4.32	41.38	-	5,979.44
TOTAL sectorwise	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73

Product Wise

Term Loan	90,457.75	105,822.57	103,937.04	105,128.59	14,910.30	171.15	703.72	24,077.62
Overdraft	9,120.56	5,792.63	849.50	526.79	2,225.95	32.73	79.52	1,521.25
Cash Credit Loan	27,411.22	45,152.75	25,223.74	29,477.96	3,993.93	4.90	701.17	4,615.81
Trust Receipt Loan/Import Loan	1,758.79	7,541.35	2,763.76	2,415.52	-	-	-	-
Short Term Working Capital/Demand Loan	14,201.61	40,864.89	32,413.87	18,264.98	-	-	-	22.78
Residential Personal Home Loan (Up to Rs. 30 million)#	10,654.40	26,181.16	15,394.29	14,323.75	8,990.54	45.76	30.92	6,740.17
Real Estate Loan	21,221.18	6,539.77	16,451.72	8,017.23	2,206.41	-	160.00	4,424.55
Margin Nature Loan	10,274.89	6,440.65	5,535.60	4,980.49	2,271.70	-	-	1,671.77
Hire Purchase Loan	6,407.39	7,178.94	5,495.18	6,547.57	997.91	11.86	116.68	1,090.77
Deprived Sector Loan	9,198.69	11,544.31	10,842.39	9,405.51	5,650.95	15.29	7.94	3,217.43
Bills Purchased	5,721.95	1,060.31	131.89	496.85	-	-	-	-
Other Product	36,784.26	8,136.18	10,361.57	3,532.07	6,126.00	6.43	634.87	880.59
Total Product wise Loan	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73

Collateral Wise

Gold and Silver	11,136.51	0.19	2.65	-	459.76	-	-	351.31
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	10,542.37	6,490.49	5,824.55	-	2,271.70	-	-	1,671.77
Fixed Deposit Receipts	1,351.02	666.75	262.16	879.57	311.30	2.97	9.69	218.46
Own	1,351.02	666.75	258.27	879.57	311.30	2.97	9.69	218.46
Other Licences Institutions	-	-	3.89	-	-	-	-	-
Collateral of Properties	202,697.63	258,453.65	212,762.24	188,821.70	40,161.87	268.13	2,425.12	44,222.58
Fixed Assets	199,278.02	244,155.84	133,397.38	162,856.04	40,106.15	268.13	2,425.12	44,222.58
Current Assets	3,419.62	14,297.82	79,364.86	25,965.66	55.73	-	-	-
Against security of Bill	-	74.05	193.63	500.86	-	-	-	-
Domestic Bills	-	22.32	0.66	500.86	-	-	-	-
Foreign Bills	-	51.73	192.97	-	-	-	-	-
Against Guarantee	9,602.17	955.45	6,787.31	19.22	2,824.49	8.47	-	1,794.11
Government Guarantee	152.45	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,398.95	13.77	6,245.46	-	2,779.12	-	-	1,025.62
Personal Guarantee	50.28	815.70	417.30	19.22	45.08	8.47	-	722.48
Collective Guarantee	-	7.34	-	-	0.29	-	-	46.01
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.49	31.57	-	-	-	-	-	-
Credit Card	226.80	236.38	177.69	113.68	8.60	-	-	-
Others	7,656.19	5,378.57	3,390.33	12,782.28	1,335.97	8.57	-	4.50
Total	243,212.70	272,255.52	229,400.56	203,117.30	47,373.69	288.13	2,434.81	48,262.73

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,025.67	456.19	4,413.64	4,927.27	5,495.85	114.75	2,857.76	2,946.71
Fishery Related	42.72	28.72	129.08	327.40	92.14	26.42	164.32	270.01
Mining Related	-	-	4.29	88.80	-	-	64.81	99.05
Agriculture, Forestry, Bevarage & Non Food Production Related*	885.53	255.49	3,895.07	3,763.04	2,398.07	108.07	4,046.89	8,209.13
Construction	18.05	295.10	516.31	8,990.06	3,264.75	139.88	4,367.31	3,215.13
Electricity, Gas and Water	1.50	226.92	2,135.43	397.03	1,683.99	-	2,082.55	58.99
Metal Products, Mach. & Ele. Eqp.	4.81	7.00	211.58	340.47	211.66	14.49	398.23	207.01
Tras., Com. and Public Utilities	317.96	443.31	1,406.65	1,487.28	832.46	46.71	734.04	842.89
Wholesaler & Retailer	4,094.88	757.26	11,061.35	7,993.48	6,636.54	163.61	4,202.52	10,807.92
Finance, Insurance and Real Estate	572.63	924.04	12,588.35	11,462.09	4,857.33	29.17	4,949.35	6,216.30
Tourism Service**	488.54	56.71	6,294.17	5,087.06	2,693.63	19.10	2,395.99	12,223.14
Other Services	757.96	188.25	1,385.17	2,801.19	2,764.01	6.00	1,424.00	4,075.15
Consumption Loans	5,558.33	2,780.31	25,396.13	26,597.84	20,947.48	586.16	17,065.29	14,679.79
Local Government	-	-	-	-	0.35	-	3.02	-
Others	39.23	1,059.58	34,643.78	10,652.24	6,514.50	264.57	10,296.03	2,445.37
TOTAL sectorwise	13,807.81	7,478.88	#####	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58

Product Wise

Term Loan	4,672.82	3,242.84	49,481.87	29,494.54	32,522.88	628.13	24,996.76	23,264.82
Overdraft	400.62	145.77	2,003.98	2,086.14	2,126.21	80.86	3,048.51	587.76
Cash Credit Loan	3,407.96	-	6,883.66	9,363.90	3,128.28	-	5,376.85	8,639.41
Trust Receipt Loan/Import Loan	-	-	-	-	1.58	-	-	-
Short Term Working Capital/Demand Loan	113.32	422.51	1,548.40	772.19	407.51	313.55	1,345.82	1,881.02
Residential Personal Home Loan (Up to Rs. 30 million)#	2,002.32	1,004.02	18,726.22	18,676.17	5,675.96	252.98	9,951.37	5,827.23
Real Estate Loan	366.77	409.61	8,779.72	7,908.68	3,111.58	29.17	1,610.71	7,238.35
Margin Nature Loan	387.29	304.14	4,012.13	2,580.78	1,882.14	-	1,496.87	2,468.42
Hire Purchase Loan	552.26	504.41	1,628.48	2,247.05	809.02	63.15	500.79	797.84
Deprived Sector Loan	704.04	360.62	8,916.31	4,680.23	6,759.96	76.00	2,874.90	6,005.42
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,200.40	1,084.95	2,100.25	7,105.58	1,967.63	75.09	3,849.53	9,586.32
Total Product wise Loan	13,807.81	7,478.88	#####	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58

Collateral Wise

Gold and Silver	891.00	-	1,666.87	1,774.38	1,693.76	-	880.09	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	424.26	304.14	4,012.13	2,580.78	1,882.14	-	1,496.88	2,468.42
Fixed Deposit Receipts	55.85	25.87	345.06	299.08	273.87	65.39	384.82	192.27
Own	55.85	25.87	345.06	299.08	273.87	65.39	384.82	192.27
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	12,190.49	6,620.21	94,362.82	75,941.19	52,822.54	1,453.53	47,441.36	62,881.98
Fixed Assets	12,190.49	6,620.21	94,339.66	75,883.15	52,822.54	1,453.53	47,427.31	62,881.98
Current Assets	-	-	23.16	58.05	-	-	14.05	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	245.22	528.66	3,669.21	4,240.27	1,720.44	-	4,818.94	609.31
Government Guarantee	-	-	-	-	0.35	-	3.01	-
Institutional Guarantee	205.86	528.66	1,592.90	3,930.29	1,452.33	-	4,052.67	608.57
Personal Guarantee	39.36	-	2,020.76	255.00	259.88	-	700.31	-
Collective Guarantee	-	-	55.55	51.54	7.87	-	61.19	0.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	3.44	-	-	1.75	-
Credit Card	-	-	-	21.16	-	-	-	-
Others	0.99	-	24.93	58.40	0.01	-	30.02	144.59
Total	13,807.81	7,478.88	#####	84,915.27	58,392.76	1,518.92	55,052.11	66,296.58

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	5,086.60	340.81	435.59	575.62	455.08	218.16	0.00	664.76
Fishery Related	174.81	-	2.29	5.20	1.00	-	-	16.04
Mining Related	37.84	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,107.58	99.10	14.45	157.58	158.78	22.57	63.70	145.43
Construction	1,276.03	70.89	-	185.28	947.81	141.58	-	46.96
Electricity,Gas and Water	2,036.11	57.35	-	1.39	-	75.36	-	-
Metal Products, Mach. & Ele. Eqp.	140.00	-	4.04	-	14.81	2.69	-	-
Tras., Com. and Public Utilities	783.49	151.77	4.51	118.02	304.60	206.28	9.03	106.53
Wholesaler & Retailer	4,913.71	382.27	125.28	1,122.15	369.97	131.80	77.40	753.44
Finance, Insurance and Real Estate	6,101.69	97.32	13.83	635.98	490.50	106.83	90.40	389.99
Tourism Service**	4,097.44	159.95	59.61	102.43	282.30	39.28	20.70	225.03
Other Services	2,757.56	74.99	2.10	497.83	103.90	132.98	-	208.11
Consumption Loans	19,293.89	1,111.98	391.13	2,395.10	2,017.93	1,046.11	210.12	1,938.47
Local Government	-	-	-	-	-	-	0.18	-
Others	16.09	897.38	-	203.08	248.67	598.82	1,678.71	2,224.55
TOTAL sectorwise	48,822.83	3,443.81	1,052.83	5,999.65	5,395.36	2,722.49	2,150.25	6,719.31

Product Wise

Term Loan	14,128.52	718.18	315.34	2,753.23	2,389.75	600.86	344.07	3,173.49
Overdraft	2,332.74	61.63	72.45	121.58	179.20	186.47	-	166.60
Cash Credit Loan	3,943.94	147.56	63.90	227.80	116.53	-	-	200.03
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,011.85	97.35	-	321.44	-	121.17	96.65	227.34
Residential Personal Home Loan (Up to Rs. 30 million)#	7,360.42	671.11	35.79	793.68	1,054.78	399.36	530.32	1,167.06
Real Estate Loan	5,155.11	50.00	-	504.86	384.86	59.28	1,027.29	315.06
Margin Nature Loan	2,270.75	97.02	-	131.15	208.24	320.48	26.19	278.62
Hire Purchase Loan	1,027.15	118.39	4.60	146.81	358.37	191.63	111.55	129.29
Deprived Sector Loan	3,070.78	228.20	277.61	369.78	252.05	112.45	0.18	509.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,521.59	1,254.37	283.13	629.33	451.59	730.80	13.99	552.35
Total Product wise Loan	48,822.83	3,443.81	1,052.83	5,999.65	5,395.36	2,722.49	2,150.25	6,719.31

Collateral Wise

Gold and Silver	377.36	292.58	44.37	401.73	249.26	-	-	56.24
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,270.75	97.02	-	146.06	-	-	26.19	278.62
Fixed Deposit Receipts	287.38	13.84	4.74	63.75	43.73	52.87	0.05	33.65
Own	287.38	13.84	4.74	63.75	43.73	52.87	0.05	33.65
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,603.26	2,054.32	902.89	5,202.96	4,777.78	2,261.50	395.02	6,081.65
Fixed Assets	45,603.26	2,054.32	902.89	5,202.96	4,777.78	2,261.50	395.02	6,081.65
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	254.90	47.32	100.83	185.16	116.36	79.13	50.27	269.16
Government Guarantee	17.19	-	-	-	-	-	0.18	-
Institutional Guarantee	29.00	47.32	-	144.86	-	47.65	-	74.93
Personal Guarantee	208.70	-	100.83	40.30	116.36	31.47	50.09	194.23
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	29.19	938.74	-	-	208.24	328.99	1,678.71	-
Total	48,822.83	3,443.81	1,052.83	5,999.65	5,395.36	2,722.49	2,150.25	6,719.31

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	521.97	513.57	315.65	640.81	511.00	603.20	294.15	739.21
Fishery Related	11.13	21.87	26.84	131.82	-	17.55	32.44	25.26
Mining Related	6.46	-	-	-	-	-	26.75	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	588.69	155.28	286.51	294.70	108.69	285.45	174.89	65.56
Construction	338.00	173.24	453.62	343.34	-	273.33	1,323.64	72.30
Electricity,Gas and Water	87.90	-	32.89	9.58	-	17.20	70.38	-
Metal Products, Mach. & Ele. Eqp.	276.92	11.90	61.54	12.15	-	47.52	85.14	17.27
Tras., Com. and Public Utilities	619.38	69.37	166.90	60.98	-	239.73	260.66	1.17
Wholesaler & Retailer	1,659.89	472.93	260.10	978.14	858.43	1,104.80	451.16	329.55
Finance, Insurance and Real Estate	889.49	1,431.28	265.82	674.92	95.70	690.88	402.96	141.77
Tourism Service**	944.73	213.28	73.44	78.61	128.80	390.55	49.28	32.22
Other Services	402.43	313.66	48.03	165.22	-	159.10	47.92	30.67
Consumption Loans	2,744.33	1,639.18	1,486.77	2,159.19	10.19	2,566.10	1,899.87	876.74
Local Government	-	-	-	-	-	2.60	-	-
Others	115.84	1,037.09	958.84	92.89	379.08	233.36	19.04	-
TOTAL sectorwise	9,207.16	6,052.66	4,436.95	5,642.35	2,091.89	6,631.38	5,138.28	2,331.72

Product Wise

Term Loan	1,637.71	779.65	307.28	562.70	84.49	2,921.83	1,773.37	1,505.10
Overdraft	-	451.87	431.36	163.96	272.38	144.24	94.86	236.83
Cash Credit Loan	-	75.78	288.88	-	843.69	918.79	275.67	229.03
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,694.98	323.75	60.96	58.52	-	176.87	421.91	-
Residential Personal Home Loan (Up to Rs. 30 million)#	527.12	688.58	1,096.31	421.43	4.93	841.92	809.45	82.61
Real Estate Loan	708.49	1,451.32	259.22	738.81	95.65	639.39	161.86	98.45
Margin Nature Loan	178.70	457.37	140.92	132.12	-	102.55	254.16	10.80
Hire Purchase Loan	657.18	51.75	213.51	120.79	-	440.94	133.90	7.15
Deprived Sector Loan	453.21	66.58	357.30	400.88	39.91	320.03	179.74	131.48
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,349.77	1,706.02	1,281.21	3,043.14	750.84	124.82	1,033.35	30.26
Total Product wise Loan	9,207.16	6,052.66	4,436.95	5,642.35	2,091.89	6,631.38	5,138.28	2,331.72

Collateral Wise

Gold and Silver	874.66	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	186.76	457.37	140.92	132.12	-	102.55	254.16	10.80
Fixed Deposit Receipts	92.77	45.22	38.32	46.43	5.26	77.39	39.16	17.80
Own	92.77	45.22	38.32	46.43	5.26	77.39	39.16	17.80
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,581.75	5,529.41	4,122.23	5,292.57	95.65	6,336.00	4,660.76	2,283.16
Fixed Assets	7,581.75	5,529.41	4,120.28	5,286.64	95.65	6,336.00	4,660.76	2,283.16
Current Assets	-	-	1.95	5.93	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	444.84	20.67	133.58	171.22	-	115.44	174.76	19.95
Government Guarantee	-	-	4.02	-	-	2.60	-	-
Institutional Guarantee	122.64	20.67	-	39.99	-	11.84	170.58	-
Personal Guarantee	322.20	-	128.59	131.23	-	99.10	4.18	19.95
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	1.90	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	26.37	-	1.90	-	1,990.97	-	9.43	-
Total	9,207.16	6,052.66	4,436.95	5,642.35	2,091.89	6,631.38	5,138.28	2,331.72

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise					
Agricultural and Forest Related	49.19	249.16	1,124.10	734.67	909.70
Fishery Related	-	7.03	46.81	10.39	160.57
Mining Related	-	15.10	9.66	50.53	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	199.99	124.56	1,469.24	708.41	608.53
Construction	-	611.55	627.50	63.05	329.09
Electricity,Gas and Water	-	2.70	253.16	11.35	25.75
Metal Products, Mach. & Ele. Eqp.	-	14.12	83.20	47.37	155.61
Tras., Com. and Public Utilities	2.94	14.68	267.33	333.11	866.04
Wholesaler & Retailer	68.51	497.67	2,880.73	2,387.27	1,808.72
Finance, Insurance and Real Estate	-	232.31	2,943.92	4,081.68	650.11
Tourism Service**	37.24	198.93	1,986.33	951.80	570.48
Other Services	-	83.79	637.28	731.88	203.45
Consumption Loans	1.55	1,232.64	5,811.49	8,813.00	3,692.16
Local Government	-	-	-	-	-
Others	304.11	2,084.95	1,472.27	2,753.52	168.09
TOTAL sectorwise	663.53	5,369.19	19,613.03	21,678.06	10,148.29

Product Wise

Term Loan	345.91	424.62	9,253.70	7,145.19	4,165.74
Overdraft	-	-	924.36	756.45	64.97
Cash Credit Loan	108.00	-	3,197.36	1,389.42	1,332.48
Trust Receipt Loan/Import Loan	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	182.16	66.88	222.45	675.43
Residential Personal Home Loan (Up to Rs. 30 million)#	-	1,208.91	2,195.34	6,797.85	1,331.75
Real Estate Loan	191.51	334.59	2,063.48	3,310.57	693.43
Margin Nature Loan	-	353.17	389.19	617.73	339.43
Hire Purchase Loan	-	54.21	377.53	213.66	566.98
Deprived Sector Loan	-	231.03	712.82	1,027.33	396.56
Bills Purchased	-	-	-	-	-
Other Product	18.11	2,580.48	432.37	197.40	581.52
Total Product wise Loan	663.53	5,369.19	19,613.03	21,678.06	10,148.29

Collateral Wise

Gold and Silver	-	-	-	-	-
Government Securities	-	-	-	-	-
Non Governmental Securities	-	-	389.19	617.73	-
Fixed Deposit Receipts	-	55.55	367.36	33.73	355.10
Own	-	55.55	367.36	33.73	355.10
Other Licences Institutions	-	-	-	-	-
Collateral of Properties	663.53	4,924.44	18,438.69	19,764.12	9,167.34
Fixed Assets	663.53	4,924.44	18,438.69	19,764.12	9,167.34
Current Assets	-	-	-	-	-
Against security of Bill	-	-	-	-	-
Domestic Bills	-	-	-	-	-
Foreign Bills	-	-	-	-	-
Against Guarantee	-	32.84	409.66	1,220.68	141.18
Government Guarantee	-	-	-	-	-
Institutional Guarantee	-	32.24	255.63	771.12	33.52
Personal Guarantee	-	0.60	154.04	449.56	107.65
Collective Guarantee	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-
Other Guarantee	-	-	-	-	-
Credit Card	-	-	-	41.55	-
Others	-	356.36	8.13	0.25	484.68
Total	663.53	5,369.19	19,613.03	21,678.06	10,148.29

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% change		
		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	85,760	85,629	5.94	9.56	-0.15
	a. Paid-up Capital	34,388	35,835	38,429	41,583	41,583	4.21	7.24	0.00
	b. Statutory Reserves	11,190	12,274	13,620	15,797	15,795	9.69	10.96	-0.02
	c. Retained Earning	6,645	4,076	2,639	11,573	11,373	-38.66	-35.24	-1.73
	d. Others Reserves	7,258	10,830	14,351	16,807	16,879	49.22	32.51	0.43
2	BORROWINGS	214,238	230,746	239,468	218,904	216,443	7.71	3.78	-1.12
	a. NRB	7,944	6,221	544	6,111	7,618	-21.69	-91.26	24.67
	b. Others	206,294	224,525	238,924	212,793	208,825	8.84	6.41	-1.87
3	DEPOSITS	167,093	176,661	199,756	231,447	231,552	5.73	13.07	0.05
4	BILLS PAYABLE	27.20	41.48	18.68	50.16	49.70	52.50	-54.97	-0.92
5	OTHER LIABILITIES	46,185	56,740	61,892	82,294	86,559	22.85	9.08	5.18
	a. Loan Loss Provision	18,383	21,865	24,267	38,227	39,206	18.94	10.99	2.56
	b. Interest Suspense a/c	6,921	11,557	13,601	18,093	18,892	66.98	17.68	4.42
	c. Others	20,881	23,318	24,024	25,974	28,460	11.67	3.03	9.57
6	RECONCILIATION A/c	15,568	19,691	19,387	8,370	8,480	26.48	-1.54	1.32
7	PROFIT & LOSS A/c	5,191	6,837	8,876	543	1,221	31.70	29.83	124.67
Total		507,782	553,731	598,438	627,369	629,934	9.05	8.07	0.41
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	33,268	33,797	28.29	23.06	1.59
	a. Cash Balance	494	424	325	308	384	-14.19	-23.32	24.94
	b. Bank Balance	17,249	22,748	30,375	22,045	22,791	31.88	33.53	3.39
	c. Money at Call	9,220	11,420	11,867	10,915	10,621	23.86	3.92	-2.69
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,375	1,270	-8.52	11.33	-7.60
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	8,172	7,963	11.34	2.16	-2.56
4	LOANS & ADVANCES	432,237	455,853	489,673	530,489	531,395	5.46	7.42	0.17
	Institutional	72,928	59,060	48,804	43,680	42,449	-19.02	-17.36	-2.82
	Individual	359,310	396,793	440,869	486,808	488,946	10.43	11.11	0.44
5	FIXED ASSETS	3,258	4,150	4,535	4,766	4,720	27.38	9.28	-0.97
6	OTHER ASSETS	20,078	28,488	30,297	40,128	41,306	41.89	6.35	2.93
7	EXPENSES NOT WRITTEN OFF	38.60	0.49	1.38	-	-	-98.73	181.63	0.00
8	NON BANKING ASSETS	1.34	5.08	6.88	29.08	29.08	279.10	35.43	0.00
9	RECONCILIATION A/c	14,809	19,991	20,277	8,392	8,505	34.99	1.43	1.35
10	PROFIT & LOSS A/c	1,054	461	581	751	949	-56.22	25.91	26.37
Total		507,782	553,731	598,438	627,369	629,934	9.05	8.07	0.41
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	2,536	5,004	-7.10	-8.24	97.31
2	COMMISSION/FEE EXPENSES	45	15	25	2.20	4.40	-66.55	67.07	100.00
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	1,265	2,460	-0.83	11.95	94.53
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	373	743	-8.72	10.31	99.41
5	NON OPERATING EXPENSES	14	64	48	1.18	5.46	352.21	-25.03	362.71
6	PROVISION FOR RISK	25,880	26,976	26,315	2,576	4,314	4.24	-2.45	67.45
7	LOAN WRITTEN OFF	123	155	41	(0)	(1)	25.59	-73.26	36.00
8	EXTRAORDINARY EXPENSES	0.12	1.00	0.42	0.56	1.09	769.89	-58.00	94.64
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	89	184	28.78	34.92	107.29
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	249	508	20.37	51.14	104.05
11	NET PROFIT	4,783	6,717	8,931	462	1,088	40.44	32.96	135.38
TOTAL EXPENSES		88,416	89,095	91,522	7,553	14,312	0.77	2.72	89.48
Income									
1.	INTEREST INCOME	61,707	58,836	62,791	5,356	10,555	-4.65	6.72	97.07
2.	COMMISSION & DISCOUNT	618	762	1,282	79	197	23.33	68.24	149.62
3	OTHER OPERATING INCOME	3,971	4,275	4,294	192	424	7.65	0.45	120.63
4	NON OPERATING INCOME	157.53	145.79	129.68	6.39	12.19	-7.46	-11.05	90.77
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	1,249	2,303	16.03	-9.01	84.41
6	RECOVERY FOR WRITE BACK	4.32	17.27	17.01	1.48	4.62	300.14	-1.53	212.16
7	INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	0.00	-	5.22	-33.51	0.00
8	NET LOSS	646	342	549	669	815	-47.01	60.33	21.83
TOTAL INCOME		88,416	89,095	91,522	7,553	14,312	0.77	2.72	89.48
Miscellaneous Information									
No. of Total Staffs		22,493	21,727	21,717	21,759	21,691	-3.41	-0.05	-0.31
No. of Total Branches		5,128	5,051	5,004	4,986	4,978	-1.50	-0.93	-0.16
No. of Total Centers		445,666	459,319	473,465	488,900	490,757	3.06	3.08	0.38
No. of Total Groups		1,390,718	1,415,757	1,478,427	1,547,774	1,548,444	1.80	4.43	0.04
No. of Total Passive Groups		19,043	19,857	38,277	62,572	57,704	4.28	92.76	-7.78
No. of Total Members		6,016,101	5,995,358	6,221,295	6,543,047	6,558,075	-0.34	3.77	0.23
No. of Total Passive Members		528,082	534,348	802,163	1,086,266	1,054,771	1.19	50.12	-2.90
No. of Total Borrowers		2,984,420	2,663,510	2,706,681	2,700,379	2,694,661	-10.75	1.62	-0.21
No. of Total Overdue Borrowers		587,163	689,852	624,835	737,664	776,670	17.49	-9.42	5.29
No. of Total Saving Members		6,039,507	6,015,939	6,184,054	6,448,143	6,462,328	-0.39	2.79	0.22
Total Saving Amount (Rs million)		167,027	177,049	199,756	231,447	231,552	6.00	12.83	0.05

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	25,293.98
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,748.95
	e. Share Premium	-
	f. Retained Earning	1,570.19
	g. Others Reserves Fund	374.84
2	BORROWINGS	7,639.81
	a. NRB	-
	b. Interbank Borrowing	350.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	DEPOSITS	7,885.35
	a. Current	453.02
	Domestic	451.48
	Foreign	1.54
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	2.33
	Domestic	2.33
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,358.86
	1. Sundry Creditors	-
	2. Loan Loss Provision	472.35
	3. Interest Suspense a/c	-
	4. Others	886.51
6	Reconciliation A/c	-
7	Profit & Loss A/c	145.70
	TOTAL Liabilities	42,323.69
Assets		
1	LIQUID FUNDS	229.43
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	229.40
	1. In Nepal Rastra Bank	217.25
	Domestic Currency	215.71
	Foreign Currency	1.54
	2. "A" Class Licensed Institution	12.15
	Domestic Currency	12.15
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	5,491.54
	a. Govt. Securities	5,491.54
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	2,711.50
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	2,711.50
4	LOANS & ADVANCES (Including Bills Purchased)	32,965.50
4.1	LOANS & ADVANCES	32,965.50
	a. Infrastructure Project	32,965.50
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	189.69
7	OTHER ASSETS	736.04
	a. Accrued Interest:	589.41
	Financial Institutions	-
	Government Enterprises	62.73
	Private Sector	526.69
	b. Staff Loans / Adv.	100.99
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	45.63
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	42,323.69

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	166.01
1.1 On Deposit Liabilities	86.14
1.2 On Borrowing	79.86
2. Commission Expense	0.02
3. Staff Expense	9.44
4. Office Operating Expenses	8.37
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.01
7. Provision for Risk	22.82
7.1 Loan loss Provision	22.82
7.1.1 General Loan loss Provision	19.64
7.1.1.1 Pass Loan Loss Provision	19.64
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	3.18
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	-
9. Provision for Staff Bonus	23.36
10. Provision for Income Tax	64.52
11. Others	-
12. Net Profit	145.70
Total Expenses	440.24

Income	
1. Interest Income	420.19
1.1 On Loans and Advances	378.75
1.2 On Investment	27.86
1.2.1 Government Bonds	27.86
1.2.2 Foreign Bonds	-
1.2.3 NRB Bonds	-
1.2.4 Debenture & Bonds	-
1.3 On Agency Balance	-
1.4 On Call Deposit	-
1.5 On Others	13.58
2. Commission and Discount	18.04
2.1 Bills Purchase and Discount	-
2.2 Commission	18.04
2.3 Others	-
3. Exchange Flactuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.12
6. Write Back from Provisions for loss	1.89
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	440.24

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	39	9	1	49	279,534	5,705
4	Koshi	Jhapa	140	54	11	205	998,054	4,869
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	170	57	5	232	1,148,156	4,949
10	Koshi	Sunsari	132	39	13	184	926,962	5,038
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	7	-	27	175,298	6,493
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		751	193	35	979	4,961,412	5,068
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	81	12	3	96	739,953	7,708
17	Madhesh	Dhanusa	86	8	14	108	867,747	8,035
18	Madhesh	Mahottari	66	8	11	85	706,994	8,318
19	Madhesh	Sarlahi	83	15	9	107	862,470	8,060
20	Madhesh	Rautahat	57	9	3	69	813,573	11,791
21	Madhesh	Bara	80	13	6	99	763,137	7,708
22	Madhesh	Parsa	63	12	7	82	654,471	7,981
	Total		572	84	55	711	6,114,600	8,600
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	26	1	1	28	46,689	1,667
27	Bagmati	Dhading	62	16	1	79	325,710	4,123
28	Bagmati	Nuwakot	38	14	1	53	263,391	4,970
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	847	147	50	1,044	2,041,587	1,956
32	Bagmati	Lalitpur	213	33	17	263	551,667	2,098
33	Bagmati	Bhaktapur	122	19	5	146	432,132	2,960
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	153	52	18	223	719,859	3,228
	Total		1,710	328	111	2,149	6,116,866	2,846
36	Gandaki	Gorkha	45	6	3	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	175	74	18	267	600,051	2,247
40	Gandaki	Tanahu	78	22	1	101	321,153	3,180
41	Gandaki	Syangja	47	27	2	76	253,024	3,329
42	Gandaki	Mustang	16	1	-	17	14,452	850
43	Gandaki	Baglung	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	70	22	8	100	378,079	3,781
	Total		582	185	35	802	2,466,427	3,075

47	Lumbini	Gulmi	37	14	-	51	246,494	4,833
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	221	73	28	322	1,121,957	3,484
50	Lumbini	Kapilbastu	82	18	6	106	682,961	6,443
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	20	12	-	32	232,019	7,251
53	Lumbini	Rolpa	21	1	-	22	234,793	10,672
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	92	39	3	134	674,993	5,037
56	Lumbini	Banke	81	28	7	116	603,194	5,200
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	66	20	3	89	386,868	4,347
Total			741	249	47	1,037	5,122,078	4,939
59	Karnali	Rukum West	23	2	1	26	166,740	6,413
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	55	10	2	67	415,126	6,196
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	24	1	-	25	118,349	4,734
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			218	21	4	243	1,688,412	6,948
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	132	29	5	166	904,666	5,450
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			333	51	6	390	2,694,783	6,910
Grand Total			4,907	1,111	293	6,311	29,164,578	

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

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

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

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

^{\$} E Refers to Infrastructure Development Bank

[^] Number of branches include head office, banking branches and 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	490,302.18	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	-	41,070.07
6.3	Other	-	2,018.81	-	670.70	-	857.51	-	1,453.89	-	729.57
	Aggregate	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87	4.54	5,880,816.19	4.45	5,964,570.43

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

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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2082 (Mid May, 2025)		Jestha, 2082 (Mid June, 2025)		Ashar, 2082 (Mid July, 2025)		Saun, 2082 (Mid Aug, 2025)		Bhadra, 2082 (Mid Sep, 2025)		Asoj, 2082 (Mid Oct, 2025)	
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	957,326.31	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	7.78	917,580.17	7.69	937,057.90	7.61	960,782.22	7.50	961,208.43	7.39	972,255.88	7.26	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	247,860.51	6.84	256,784.17	6.72	242,593.08	6.61	242,768.58	6.48	255,571.83
11	Bills Purchased	7.60	10,344.88	7.45	11,318.60	7.55	12,341.36	7.93	12,044.72	7.98	11,786.83	8.17	11,261.09
12	Other Product	8.72	426,507.90	8.60	478,299.51	8.56	484,788.59	7.03	474,810.32	8.36	486,375.84	8.25	494,609.68
	Aggregate	8.11	4,829,860.97	7.99	4,862,297.48	7.85	4,883,002.70	7.76	4,874,363.51	7.66	4,926,953.11	7.50	4,980,604.09

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 (Mid June, 2026)	
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	3,314,486.68
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	2,591,178.84
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	385,782.78
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	844,105.80
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	548,191.78
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	813,098.48
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	577,141.83
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	2,646.07
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	-	530,217.98
6.1	Current	-	394,588.19	-	420,485.24	-	465,047.83	-	432,484.97	-	448,894.28	-	483,393.28	-	470,395.74	-	483,156.25
6.2	Margin	-	41,482.78	-	42,004.76	-	44,036.49	-	45,098.33	-	44,538.80	-	44,669.37	-	44,540.41	-	46,029.00
6.3	Other	-	1,850.10	-	1,080.40	-	944.01	-	887.73	-	1,028.20	-	852.36	-	969.16	-	1,032.73
	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	7,015,671.41

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 (Mid June, 2026)	
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	300,560.44
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	14,123.19
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	12,436.54
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	303,144.46
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	581,226.08
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	230,189.93
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	492,448.52
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	71,817.34
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	68,424.38
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	949,987.79
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	370,749.54
12	Hotel or Restaurant	7.29	219,716.74	7.18	220,251.14	7.04	222,284.61	6.86	220,867.38	6.86	221,525.42	6.76	226,147.43	6.67	227,467.14	6.58	228,437.02
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	208,892.56
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	1,098,307.15
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	1,187.24
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	237,352.55
	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	5,169,284.72

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 (Mid June, 2026)	
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	1,879,060.75
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	90,091.15
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93	7.06	607,956.76	6.98	599,009.56	6.88	604,439.25	6.80	590,247.19	6.73	586,334.91
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	90,871.11
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	854,868.08
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	363,246.38
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	219,534.04
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	139,768.64
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	127,287.74
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	243,028.04
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	12,709.57
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	562,484.32
	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	5,169,284.72

Overall Summary of Interest Rate on LCY Deposit		Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)		Bhadra, 2083 (Mid Sep, 2026)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.82	3,456,833.16	2.73	3,495,341.69	2.82	3,566,934.54
2	Fixed:	4.95	2,532,066.42	4.73	2,541,927.35	4.82	2,506,778.71
2.1	up to 1 month	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-
2.3	3-6 months	3.25	362,010.94	2.97	378,680.93	3.04	390,213.29
2.4	6-12 months	3.35	832,556.63	3.18	803,584.11	3.25	768,365.36
2.5	1-2 yrs	4.05	524,171.17	3.88	521,113.91	3.81	506,772.68
2.6	2 yrs and above	7.92	813,327.67	7.55	838,548.39	7.68	841,427.38
3	Call	0.57	620,525.08	0.49	619,673.42	0.49	639,666.35
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	2.05	3,505.12	1.93	3,701.11	2.04	3,440.54
6	Non interest bearing deposits	-	645,442.25	-	581,259.49	-	600,213.25
6.1	Current	-	599,521.77	-	533,888.18	-	550,261.77
6.2	Margin	-	44,983.93	-	46,586.21	-	49,227.08
6.3	Other	-	936.55	-	785.09	-	724.40
	Aggregate	3.21	7,258,372.02	3.15	7,241,903.05	3.11	7,317,033.39

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

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

Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Mega Bank Limited	NIMB
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HLB
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	ADB NL
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	Mukthinath 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	Sworogagar Laghubitta Bittiya Sanstha Limited	Sworoggar
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	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
27	NADEP Laghubitta Bittiya Sanstha Limited	NADEP	28	Support Laghubitta Bittiya Sanstha Limited	Support
29	Arambha Chautari Laghubitta Bittiya Sanstha Limited	ACHautari	30	Asha Laghubitta Bittiya Sanstha Ltd	Asha
31	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	32	Ganapati Laghubitta Bittiya Sanstha Ltd	Ganapati
33	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity	34	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
35	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana	36	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
37	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	38	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique
39	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	40	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
41	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	42	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
43	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	44	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
45	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	46	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
47	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)	48	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan
49	Sanjeevani Laghubitta Bittiya Sanstha Limited*	Sanjeevani	50	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan

E. Infrastructure Development Bank

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