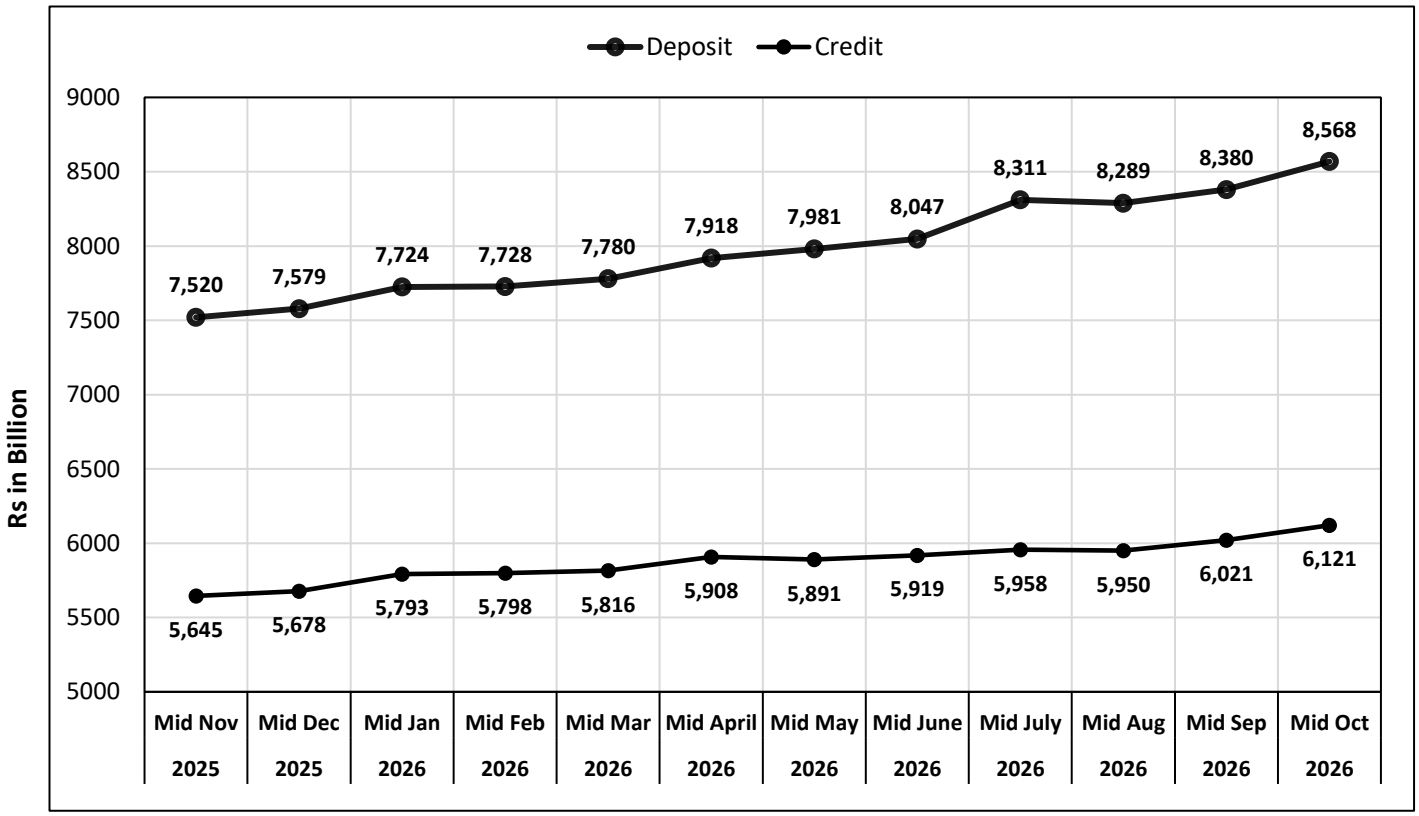
BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2083 Asoj

(Mid-Oct, 2026)

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Annexure

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

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

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

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

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

Major Financial Indicators

as on Asoj End, 2083 (Mid-Oct, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	117.42	10.19	2.21	129.82
2	Total Credit/GDP	82.34	8.65	1.74	92.74
3	Total Credit/ Total Deposit**	70.13	84.87	78.84	71.44
4	CD Ratio*	69.54	84.46	78.47	70.86
5	Fixed Deposit/Total Deposit	33.68	30.56	52.74	33.76
6	Saving Deposit/Total Deposit	48.54	57.04	33.70	48.96
7	Current Deposit/Total Deposit	8.47	3.29	1.65	7.95
8	Call Deposit/Total Deposit	8.49	9.06	11.82	8.59
9	NPL/ Total Loan^	5.71	5.96	10.23	5.82
10	Total LLP /Total Loan	5.92	5.43	9.29	5.94
11	Deprived Sector Loan/Total Loan $^{\$\wedge}$	5.71	8.15	5.63	5.94
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.98	8.06	10.57	10.75
2	Investment in Gov. Securities/Total Deposit	13.68	10.15	9.62	13.33
3	Total Liquid Assets/Total Deposit $^{\#}$	38.02	26.26	32.76	37.01
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.44	10.62	11.29	9.56
2	Total Capital/RWA	12.19	13.35	14.09	12.31
D. Financial Access					
1	No. of institutions	20	17	16	53
2	No. of Branches	4,906	1,111	296	6,313
3	No. of Deposit Accounts	55,305,431	7,966,854	1,097,813	64,370,098
4	No.of Loan Accounts	1,733,998	260,846	56,866	2,051,710
5	No. of Branchless Banking Centers	619	3	-	622
6	No. of Branchless Banking Customers	254,366	454	-	254,820
7	No. of Mobile Banking Customers	26,335,823	4,082,413	351,208	30,769,444
8	No. of Internet Banking Customers	1,957,918	627,361	21,571	2,606,850
9	No. of ATMs	4,732	335	30	5,097
10	No. of Debit Cards	12,252,473	1,427,948	88,561	13,768,982
11	No. of Credit Cards	336,789	6,001	1,017	343,807
12	No. of Prepaid Cards	284,280	5,130	-	289,410

E. Interest Rate(%)

1	**Wt. Avg Interest Rate on Deposit**	**3.07**
	(a) Saving	2.81
	(b) Fixed	4.74
	(c) Call	0.42
2	**Wt. Avg Interest Rate on Credit**	**6.31**

Note:

Bank balance includes money at call

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

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

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

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

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

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

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

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	728,713	775,395	838,611	897,727	883,892	6.41	8.15	-1.54
	a. Paid-up Capital	436,408	443,682	472,545	472,545	479,593	1.67	6.51	1.49
	b. Statutory Reserves	150,114	162,782	178,668	185,546	188,012	8.44	9.76	1.33
	c. Retained Earning	(21,577)	(31,473)	(36,893)	(4,789)	(30,009)	45.86	17.22	526.70
	d. Others Reserves	163,767	200,403	224,290	244,424	246,296	22.37	11.92	0.77
2	**BORROWINGS**	240,886	235,077	223,291	220,060	213,645	-2.41	-5.01	-2.92
	a. NRB	393	433	910	910	910	10.31	110.04	0.00
	b. "A"Class Licensed Institution	6,970	9,133	12,922	15,146	11,834	31.04	41.48	-21.86
	c. Foreign Banks and Fin. Ins.	48,275	33,256	14,044	11,773	8,915	-31.11	-57.77	-24.27
	d. Other Financial Ins.	8,037	7,243	3,375	4,210	3,982	-9.88	-53.40	-5.41
	e. Bonds and Securities	177,211	185,012	192,040	188,023	188,003	4.40	3.80	-0.01
3	**DEPOSITS**	6,495,583	7,303,531	8,311,245	8,380,001	8,568,403	12.44	13.80	2.25
	a. Current	381,824	527,894	686,417	638,420	680,774	38.26	30.03	6.63
	b. Savings	1,954,389	2,673,443	3,892,367	4,011,790	4,194,773	36.79	45.59	4.56
	c. Fixed	3,642,837	3,506,979	2,925,414	2,900,122	2,892,719	-3.73	-16.58	-0.26
	d. Call Deposits	472,514	547,192	750,274	768,838	735,969	15.80	37.11	-4.28
	e. Others	44,019	48,023	56,772	60,832	64,168	9.10	18.22	5.48
4	**Bills Payable**	3,117	3,242	4,425	5,673	5,306	4.03	36.47	-6.47
5	**Other Liabilities**	598,080	710,107	815,907	868,925	826,395	18.73	14.90	-4.89
	1. Loan Loss Provision	230,012	285,008	349,497	347,007	363,614	23.91	22.63	4.79
	2. Interest Suspense a/c	28,409	56,087	58,468	74,770	72,046	97.43	4.25	-3.64
	3. Others	339,659	369,012	407,943	447,149	390,735	8.64	10.55	-12.62
6	**Reconcillation A/c**	3,179	4,343	5,034	969	1,149	36.58	15.92	18.49
7	**Profit & Loss A/c**	61,825	69,866	71,615	17,291	18,924	13.01	2.50	9.45
	TOTAL	**8,131,382**	**9,101,560**	**10,270,128**	**10,390,648**	**10,517,714**	**11.93**	**12.84**	**1.22**
	Assets								
1	**LIQUID FUNDS**	553,205	647,262	731,867	692,385	974,360	17.00	13.07	40.73
	a. Cash Balance	103,855	101,206	95,744	94,721	98,596	-2.55	-5.40	4.09
	Nepalese Notes & Coins	100,579	97,078	91,426	89,890	93,556	-3.48	-5.82	4.08
	Foreign Currency	3,277	4,128	4,318	4,831	5,040	25.98	4.61	4.33
	b. Bank Balance	378,811	483,070	573,267	531,168	822,091	27.52	18.67	54.77
	1. In Nepal Rastra Bank	330,452	385,908	495,602	457,673	712,921	16.78	28.43	55.77
	2. "A"Class Licensed Institution	17,711	58,265	22,687	20,521	46,506	228.99	-61.06	126.62
	3. Other Financial Ins.	1,621	1,428	739	902	870	-11.87	-48.29	-3.56
	4. In Foreign banks	29,028	37,468	54,239	52,072	61,795	29.08	44.76	18.67
	c. Money at Call	70,539	62,986	62,856	66,496	53,673	-10.71	-0.21	-19.28
2	**INVESTMENTS**	1,471,177	1,743,212	2,207,329	2,210,754	1,967,438	18.49	26.62	-11.01
	a. Govt.Securities	1,164,295	1,172,419	1,196,483	1,142,125	1,142,388	0.70	2.05	0.02
	b Others	306,882	570,793	1,010,846	1,068,629	825,050	86.00	77.10	-22.79
3	**SHARE & OTHER INVESTMENT**	275,676	365,368	540,477	583,548	594,391	32.54	47.93	1.86
4	**LOANS & ADVANCES (Including Bills Purchased)**	5,168,664	5,591,287	5,956,574	6,019,624	6,119,664	8.18	6.53	1.66
	4.1 LOANS & ADVANCES	5,161,711	5,581,202	5,943,894	6,006,916	6,104,452	8.13	6.50	1.62
	a. Private Sector	4,952,707	5,355,346	5,701,124	5,793,344	5,874,182	8.13	6.46	1.40
	b. Financial Institutions	202,802	222,405	236,999	207,143	223,604	9.67	6.56	7.95
	c. Government Organizations	6,202	3,450	5,771	6,429	6,666	-44.36	67.26	3.68
	4.2 BILLS PURCHASED	6,954	10,086	12,680	12,708	15,211	45.03	25.73	19.70
5	**LOANS AGT. COLLECTED BILLS**	1,532	2,651	1,048	904	1,181	73.06	-60.46	30.71
6	**FIXED ASSETS**	145,320	152,824	152,638	152,710	152,803	5.16	-0.12	0.06
7	**OTHER ASSETS**	476,248	546,869	620,871	673,071	647,472	14.83	13.53	-3.80
	a. Accrued Interests	282,704	315,816	335,835	380,008	365,623	11.71	6.34	-3.79
	b. Others	193,544	231,053	285,036	293,063	281,850	19.38	23.36	-3.83
8	**Expenses not Written off**	1,004	46	34	35	35	-95.45	-24.68	0.00
9	**Non Banking Assets**	35,509	50,551	57,044	56,840	57,853	42.36	12.85	1.78
10	**Reconcillation Account**	2,550	10	14	644	1,476	-99.60	35.10	129.05
11	**Profit & Loss A/c**	497	1,481	2,232	132	1,040	198.06	50.68	685.83
	TOTAL	**8,131,382**	**9,101,560**	**10,270,128**	**10,390,648**	**10,517,714**	**11.93**	**12.84**	**1.22**

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	652,888	697,778	757,339	807,493	796,326	6.88	8.54	-1.38
	a. Paid-up Capital	379,020	385,327	411,228	411,228	417,223	1.66	6.72	1.46
	b. Statutory Reserves	137,000	148,046	161,248	167,978	170,019	8.06	8.92	1.21
	c. Retained Earning	(13,948)	(19,371)	(21,908)	2,689	(18,121)	38.88	13.10	-773.84
	d. Others Reserves	150,815	183,775	206,771	225,597	227,206	21.85	12.51	0.71
2	**BORROWINGS**	231,919	225,206	212,638	209,413	202,998	-2.89	-5.58	-3.06
	a. NRB	393	433	910	910	910	10.31	110.04	0.00
	b. "A"Class Licensed Institution	6,970	8,433	12,922	15,146	11,834	21.00	53.22	-21.86
	c. Foreign Banks and Fin. Ins.	48,275	33,256	14,044	11,773	8,915	-31.11	-57.77	-24.27
	d. Other Financial Ins.	7,558	6,806	2,959	3,793	3,563	-9.95	-56.53	-6.07
	e. Bonds and Securities	168,723	176,277	181,804	177,791	177,775	4.48	3.14	-0.01
3	**DEPOSITS**	5,756,809	6,541,650	7,501,867	7,573,272	7,749,729	13.63	14.68	2.33
	a. Current	368,702	508,974	662,221	616,858	656,203	38.04	30.11	6.38
	b. Savings	1,752,143	2,391,430	3,481,255	3,592,425	3,761,863	36.49	45.57	4.72
	c. Fixed	3,177,768	3,112,938	2,635,310	2,616,623	2,610,219	-2.04	-15.34	-0.24
	d. Call Deposits	415,610	481,153	666,741	686,986	657,774	15.77	38.57	-4.25
	e. Others	42,586	47,156	56,341	60,380	63,670	10.73	19.48	5.45
4	**Bills Payable**	3,095	3,230	4,412	5,657	5,293	4.34	36.61	-6.43
5	**Other Liabilities**	538,952	636,043	739,671	790,996	750,142	18.01	16.29	-5.16
	1. Loan Loss Provision	201,267	246,562	310,040	307,216	321,929	22.50	25.75	4.79
	2. Interest Suspense a/c	15,809	41,966	43,183	58,936	56,297	165.45	2.90	-4.48
	3. Others	321,875	347,515	386,448	424,844	371,917	7.97	11.20	-12.46
6	**Reconcillation A/c**	3,177	4,315	5,028	960	1,144	35.80	16.53	19.14
7	**Profit & Loss A/c**	55,901	62,713	61,648	16,011	17,034	12.19	-1.70	6.38
	TOTAL	**7,242,741**	**8,170,934**	**9,282,604**	**9,403,803**	**9,522,666**	**12.82**	**13.61**	**1.26**
	Assets								
1	**LIQUID FUNDS**	477,887	574,754	665,018	631,121	887,576	20.27	15.70	40.63
	a. Cash Balance	95,352	92,517	85,806	85,186	89,906	-2.97	-7.25	5.54
	Nepalese Notes & Coins	92,309	88,822	81,872	80,833	85,339	-3.78	-7.82	5.58
	Foreign Currency	3,043	3,695	3,934	4,353	4,567	21.43	6.47	4.90
	b. Bank Balance	340,981	437,981	527,990	489,199	761,161	28.45	20.55	55.59
	1. In Nepal Rastra Bank	301,463	353,434	459,204	423,802	668,185	17.24	29.93	57.66
	2. "A"Class Licensed Institution	10,338	47,060	14,532	13,252	31,161	355.19	-69.12	135.15
	3. Other Financial Ins.	153	24	21	79	26	-84.63	-10.35	-67.47
	4. In Foreign banks	29,026	37,463	54,233	52,066	61,789	29.07	44.76	18.67
	c. Money at Call	41,554	44,257	51,222	56,736	36,508	6.50	15.74	-35.65
2	**INVESTMENTS**	1,330,657	1,599,985	2,043,062	2,045,582	1,829,622	20.24	27.69	-10.56
	a. Govt.Securities	1,049,313	1,070,576	1,110,243	1,060,024	1,060,077	2.03	3.71	0.01
	b Others	281,344	529,409	932,819	985,558	769,545	88.17	76.20	-21.92
3	**SHARE & OTHER INVESTMENT**	262,629	349,567	519,387	561,322	577,842	33.10	48.58	2.94
4	**LOANS & ADVANCES (Including Bills Purchased)**	4,567,541	4,960,492	5,289,497	5,351,355	5,433,648	8.60	6.63	1.54
	4.1 LOANS & ADVANCES	4,560,588	4,950,406	5,276,817	5,338,647	5,418,437	8.55	6.59	1.49
	a. Private Sector	4,381,897	4,749,763	5,053,005	5,140,164	5,211,219	8.40	6.38	1.38
	b. Financial Institutions	172,496	197,193	218,041	192,055	200,572	14.32	10.57	4.44
	c. Government Organizations	6,194	3,450	5,771	6,429	6,646	-44.30	67.26	3.37
	4.2 BILLS PURCHASED	6,954	10,086	12,680	12,708	15,211	45.03	25.73	19.70
5	**LOANS AGT. COLLECTED BILLS**	1,532	2,651	1,048	904	1,181	73.06	-60.46	30.71
6	**FIXED ASSETS**	132,130	137,527	136,887	136,922	136,914	4.08	-0.46	-0.01
7	**OTHER ASSETS**	436,640	503,140	577,847	628,226	606,772	15.23	14.85	-3.42
	a. Accrued Interests	255,668	289,037	307,599	348,619	336,681	13.05	6.42	-3.42
	b. Others	180,972	214,102	270,248	279,607	270,091	18.31	26.22	-3.40
8	**Expenses not Written off**	1,003	45	30	30	30	-95.47	-32.96	0.00
9	**Non Banking Assets**	30,176	42,773	48,081	47,696	48,479	41.75	12.41	1.64
10	**Reconcillation Account**	2,547	-	-	644	158	-100.00	0.00	-75.48
11	**Profit & Loss A/c**	-	-	1,746	-	443	0.00	0.00	0.00
	TOTAL	**7,242,741**	**8,170,934**	**9,282,604**	**9,403,803**	**9,522,666**	**12.82**	**13.61**	**1.26**

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	57,742	60,146	63,318	71,053	68,576	4.16	5.27	-3.49
	a. Paid-up Capital	42,171	43,055	45,998	45,998	47,051	2.10	6.84	2.29
	b. Statutory Reserves	9,318	10,724	12,204	12,955	13,380	15.08	13.80	3.28
	c. Retained Earning	(878)	(3,457)	(5,986)	558	(3,696)	293.66	73.14	-762.83
	d. Others Reserves	7,131	9,825	11,102	11,542	11,842	37.78	13.00	2.60
2	**BORROWINGS**	8,019	8,624	8,906	8,901	8,901	7.55	3.27	0.00
	a. NRB	-	-	-	-	-	0.00	0.00	0.00
	b. "A"Class Licensed Institution	-	700	-	-	-	0.00	-100.00	0.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	479	437	416	416	419	-8.80	-4.76	0.64
	e. Bonds and Securities	7,540	7,487	8,490	8,485	8,482	-0.70	13.39	-0.03
3	**DEPOSITS**	610,171	630,437	666,284	664,623	672,850	3.32	5.69	1.24
	a. Current	11,513	16,950	21,750	19,683	22,160	47.22	28.32	12.59
	b. Savings	176,770	250,566	365,375	372,102	383,770	41.75	45.82	3.14
	c. Fixed	374,776	308,219	212,125	207,729	205,590	-17.76	-31.18	-1.03
	d. Call Deposits	46,863	53,904	66,692	64,754	60,954	15.02	23.72	-5.87
	e. Others	249	798	342	356	376	220.33	-57.21	5.84
4	**Bills Payable**	21	13	13	17	12	-40.29	1.11	-28.42
5	**Other Liabilities**	36,086	48,936	50,850	51,438	50,425	35.61	3.91	-1.97
	1. Loan Loss Provision	19,372	27,666	29,201	29,425	31,000	42.81	5.55	5.35
	2. Interest Suspense a/c	2,459	3,366	4,022	4,224	4,367	36.90	19.48	3.37
	3. Others	14,255	17,904	17,627	17,789	15,058	25.60	-1.54	-15.35
6	**Reconcillation A/c**	0	0	0	0	0	0.00	-100.00	0.00
7	**Profit & Loss A/c**	5,291	5,887	8,436	1,113	1,518	11.25	43.31	36.36
	TOTAL	**717,330**	**754,042**	**797,807**	**797,145**	**802,283**	**5.12**	**5.80**	**0.64**
	Assets								
1	**LIQUID FUNDS**	56,513	54,762	49,966	47,426	66,152	-3.10	-8.76	39.49
	a. Cash Balance	7,022	7,372	7,170	6,959	7,217	5.00	-2.74	3.71
	Nepalese Notes & Coins	6,788	6,940	6,786	6,481	6,744	2.24	-2.21	4.05
	Foreign Currency	234	433	384	477	473	85.08	-11.23	-0.86
	b. Bank Balance	29,706	36,081	35,330	34,071	46,988	21.46	-2.08	37.91
	1. In Nepal Rastra Bank	23,445	26,115	28,396	27,686	34,790	11.39	8.73	25.66
	2. "A"Class Licensed Institution	5,775	9,146	6,462	5,874	11,783	58.36	-29.35	100.60
	3. Other Financial Ins.	483	815	467	506	409	68.75	-42.74	-19.03
	4. In Foreign banks	2	5	5	5	5	216.96	0.00	0.00
	c. Money at Call	19,786	11,308	7,466	6,396	11,948	-42.85	-33.97	86.79
2	**INVESTMENTS**	114,973	118,004	131,260	130,364	110,684	2.64	11.23	-15.10
	a. Govt.Securities	92,535	86,899	69,813	68,071	68,280	-6.09	-19.66	0.31
	b Others	22,438	31,105	61,447	62,293	42,404	38.63	97.55	-31.93
3	**SHARE & OTHER INVESTMENT**	9,159	11,053	16,727	17,575	12,256	20.68	51.34	-30.27
4	**LOANS & ADVANCES (Including Bills Purchased)**	501,432	526,613	556,596	557,420	571,045	5.02	5.69	2.44
	4.1 LOANS & ADVANCES	501,432	526,613	556,596	557,420	571,045	5.02	5.69	2.44
	a. Private Sector	476,949	504,466	540,556	544,183	556,876	5.77	7.15	2.33
	b. Financial Institutions	24,480	22,147	16,040	13,237	14,169	-9.53	-27.58	7.04
	c. Government Organizations	3	-	-	-	-	-100.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	**LOANS AGT. COLLECTED BILLS**	-	-	-	-	-	0.00	0.00	0.00
6	**FIXED ASSETS**	9,710	11,173	11,279	11,228	11,223	15.07	0.94	-0.05
7	**OTHER ASSETS**	22,172	26,828	25,935	27,248	23,206	21.00	-3.33	-14.83
	a. Accrued Interests	13,386	13,661	14,681	17,044	15,102	2.06	7.46	-11.39
	b. Others	8,787	13,168	11,255	10,204	8,104	49.86	-14.53	-20.58
8	**Expenses not Written off**	-	-	4	4	4	0.00	0.00	0.00
9	**Non Banking Assets**	3,369	4,687	5,641	5,842	6,119	39.11	20.37	4.73
10	**Reconcillation Account**	-	10	10	-	1,318	0.00	0.00	0.00
11	**Profit & Loss A/c**	-	911	388	37	276	0.00	-57.37	647.98
	TOTAL	**717,330**	**754,042**	**797,807**	**797,145**	**802,283**	**5.12**	**5.80**	**0.64**

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	18,083	17,470	17,954	19,181	18,989	-3.39	2.77	-1.00
	a. Paid-up Capital	15,217	15,300	15,319	15,319	15,319	0.55	0.12	0.00
	b. Statutory Reserves	3,796	4,011	5,216	4,613	4,614	5.68	30.03	0.03
	c. Retained Earning	(6,751)	(8,645)	(8,999)	(8,035)	(8,192)	28.05	4.10	1.95
	d. Others Reserves	5,821	6,803	6,418	7,285	7,249	16.88	-5.67	-0.50
2	**BORROWINGS**	948	1,248	1,746	1,746	1,746	31.61	39.99	0.00
	a. NRB	-	-	-	-	-	0.00	0.00	0.00
	b. "A"Class Licensed Institution	-	-	-	-	-	0.00	0.00	0.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	948	1,248	1,746	1,746	1,746	31.61	39.99	0.00
3	**DEPOSITS**	128,603	131,444	143,094	142,106	145,824	2.21	8.86	2.62
	a. Current	1,609	1,971	2,447	1,879	2,411	22.52	24.13	28.27
	b. Savings	25,477	31,448	45,737	47,263	49,140	23.44	45.44	3.97
	c. Fixed	90,293	85,822	77,979	75,770	76,911	-4.95	-9.14	1.51
	d. Call Deposits	10,041	12,135	16,841	17,098	17,242	20.87	38.78	0.84
	e. Others	1,184	68	90	96	121	-94.24	31.75	26.04
4	**Bills Payable**	1	0	0	0	1	-47.06	-22.22	3600.00
5	**Other Liabilities**	23,043	25,128	25,386	26,491	25,827	9.05	1.03	-2.51
	1. Loan Loss Provision	9,373	10,780	10,256	10,366	10,686	15.02	-4.86	3.09
	2. Interest Suspense a/c	10,140	10,755	11,262	11,609	11,383	6.06	4.72	-1.95
	3. Others	3,529	3,593	3,867	4,516	3,759	1.81	7.63	-16.76
6	**Reconcillation A/c**	2	28	6	9	4	1223.81	-78.53	-51.95
7	**Profit & Loss A/c**	633	1,266	1,531	166	372	100.04	20.92	123.77
	TOTAL	**171,311**	**176,585**	**189,717**	**189,700**	**192,765**	**3.08**	**7.44**	**1.62**
	Assets								
1	**LIQUID FUNDS**	18,804	17,746	16,883	13,838	20,632	-5.63	-4.87	49.11
	a. Cash Balance	1,481	1,317	2,768	2,576	1,473	-11.11	110.17	-42.82
	Nepalese Notes & Coins	1,481	1,317	2,768	2,576	1,473	-11.12	110.21	-42.82
	Foreign Currency	0	0	0	0	0	766.67	-65.38	0.00
	b. Bank Balance	8,125	9,008	9,948	7,898	13,943	10.87	10.43	76.54
	1. In Nepal Rastra Bank	5,544	6,359	8,003	6,185	9,946	14.70	25.86	60.81
	2. "A"Class Licensed Institution	1,597	2,060	1,694	1,396	3,562	29.00	-17.75	155.20
	3. Other Financial Ins.	984	590	251	317	434	-40.09	-57.48	37.11
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	9,198	7,421	4,167	3,364	5,217	-19.32	-43.85	55.08
2	**INVESTMENTS**	25,547	25,223	33,007	34,808	27,132	-1.27	30.86	-22.05
	a. Govt.Securities	22,447	14,944	16,427	14,030	14,030	-33.42	9.92	0.00
	b Others	3,100	10,278	16,581	20,778	13,102	231.56	61.31	-36.94
3	**SHARE & OTHER INVESTMENT**	3,888	4,748	4,362	4,652	4,294	22.12	-8.13	-7.69
4	**LOANS & ADVANCES (Including Bills Purchased)**	99,691	104,182	110,481	110,848	114,971	4.50	6.05	3.72
	4.1 LOANS & ADVANCES	99,691	104,182	110,481	110,848	114,971	4.50	6.05	3.72
	a. Private Sector	93,861	101,116	107,563	108,997	106,088	7.73	6.38	-2.67
	b. Financial Institutions	5,826	3,066	2,918	1,852	8,863	-47.38	-4.83	378.65
	c. Government Organizations	4	-	-	-	20	-100.00	0.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	**LOANS AGT. COLLECTED BILLS**	-	-	-	-	-	0.00	0.00	0.00
6	**FIXED ASSETS**	3,480	4,123	4,471	4,560	4,666	18.51	8.44	2.32
7	**OTHER ASSETS**	17,436	16,901	17,089	17,597	17,494	-3.07	1.12	-0.59
	a. Accrued Interests	13,651	13,118	13,556	14,345	13,839	-3.91	3.34	-3.53
	b. Others	3,785	3,783	3,534	3,252	3,654	-0.06	-6.58	12.39
8	**Expenses not Written off**	1	0	0	0	0	-78.05	0.00	0.00
9	**Non Banking Assets**	1,964	3,091	3,322	3,302	3,255	57.35	7.46	-1.41
10	**Reconcillation Account**	3	0	4	-	0	-94.97	2386.67	0.00
11	**Profit & Loss A/c**	497	571	97	95	321	14.81	-82.92	236.10
	TOTAL	**171,311**	**176,585**	**189,717**	**189,700**	**192,765**	**3.08**	**7.44**	**1.62**

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	455,987	350,266	295,775	47,294	71,020	-23.19	-15.56	50.17
1.1 Deposit Liabilities	431,908	328,104	275,493	44,193	66,272	-24.03	-16.03	49.96
1.1.1 Saving A/c	79,278	77,164	93,488	18,686	28,383	-2.67	21.15	51.89
1.1.2 Fixed A/c	344,566	244,252	176,566	24,854	36,944	-29.11	-27.71	48.64
1.1.2.1 Upto 3 Months Fixed A/c	18,748	9,062	6,528	828	1,234	-51.66	-27.96	49.09
1.1.2.2 3 to 6 Months fixed A/c	35,923	23,655	16,577	2,130	3,189	-34.15	-29.92	49.69
1.1.2.3 6 Months to 1 Year Fixed A/c	123,519	84,612	57,824	7,840	11,548	-31.50	-31.66	47.29
1.1.2.4 Above 1 Year	166,377	126,923	95,637	14,055	20,973	-23.71	-24.65	49.22
1.1.3 Call Deposit	8,034	6,655	5,400	643	930	-17.16	-18.87	44.59
1.1.4 Certificate of Deposits	30	32	39	10	15	8.27	21.38	48.52
1.2 Others	24,079	22,163	20,283	3,101	4,748	-7.96	-8.48	53.13
2 Commission/Fee Expense	4,635	5,627	6,162	963	1,570	21.41	9.51	63.12
3 Employees Expenses	63,661	68,118	71,476	11,478	18,664	7.00	4.93	62.60
4 Office Operating Expenses	43,010	43,468	43,383	6,928	10,945	1.06	-0.20	57.99
5 Exchange Fluctuation Loss	-	-	-	3	10	0.00	0.00	230.43
5.1 Due to Change in Exchange Rates	-	-	-	3	10	0.00	0.00	230.43
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	926	552	582	390	449	-40.45	5.57	15.05
7. Provision for Risk	85,515	89,979	100,326	504	23,408	5.22	11.50	4546.93
7.1 Loan loss Provision	85,205	89,474	99,900	487	23,385	5.01	11.65	4697.23
7.1.1 General Loan loss Provision	26,227	23,367	22,200	252	5,925	-10.90	-4.99	2249.32
7.1.1.1 Pass Loan Loss Provision	13,833	14,567	13,800	156	3,397	5.31	-5.26	2075.54
7.1.1.2 Watch List Provision	12,394	8,800	8,400	96	2,527	-29.00	-4.55	2531.91
7.1.2 Special Loan Loss Provision	56,155	65,706	76,857	436	17,535	17.01	16.97	3921.32
7.1.3 Additional Loan Loss Provision	2,823	401	843	(201)	(75)	-85.79	110.04	-62.50
7.2. Provision for Non-Banking Assets	153	3	-	-	-	-98.08	-100.00	0.00
7.3. Provision for Loss on Investment	31	-	13	16	13	-100.00	0.00	-20.88
7.4. Provision for Loss of Other Assets	127	502	413	-	11	296.86	-17.89	0.00
8 Loan Written Off	4,026	8,709	6,410	329	1,226	116.33	-26.40	273.18
9 Provision for Staff Bonus	10,642	11,757	12,137	2,882	3,156	10.48	3.24	9.51
10 Provision for Income Tax	33,085	35,956	37,920	8,343	9,224	8.68	5.46	10.56
11 Others	165	8	30	3	72	-95.16	269.88	2422.81
12 Net Profit	70,918	78,796	80,981	19,460	21,197	11.11	2.77	8.93
TOTAL EXPENSES	**772,570**	**693,236**	**655,182**	**98,575**	**160,940**	**-10.27**	**-5.49**	**63.27**
Income								
1. Interest Income	674,109	567,194	516,335	84,614	127,924	-15.86	-8.97	51.19
1.1. On Loans and Advance	588,296	480,770	420,669	66,125	99,841	-18.28	-12.50	50.99
1.2. On Investment	66,519	64,883	68,166	13,030	19,504	-2.46	5.06	49.68
1.2.1 Government Bonds	59,980	56,244	54,695	9,563	14,213	-6.23	-2.75	48.62
1.2.2 Foreign Bonds	499	477	571	149	230	-4.31	19.70	53.79
1.2.3 NRB Bonds	960	2,858	6,303	1,929	2,983	197.61	120.49	54.65
1.2.4 Deventure & Bonds	5,079	5,304	6,597	1,389	2,078	4.41	24.39	49.59
1.3 Agency Balance	1,423	1,790	2,287	384	658	25.73	27.77	71.31
1.4 On Call Deposit	3,840	3,930	5,647	1,221	1,880	2.35	43.68	54.04
1.5 Others	14,031	15,821	19,567	3,854	6,042	12.76	23.68	56.77
2. Comission & Discount	35,259	39,774	43,608	7,960	12,630	12.80	9.64	58.67
2.1 Bills Purchase & Discount	397	415	424	70	118	4.47	2.39	68.48
2.2 Comission	27,596	30,363	33,261	6,332	9,983	10.03	9.54	57.65
2.3 Others	7,267	8,996	9,922	1,558	2,529	23.79	10.30	62.37
3 Income From Exchange Fluctuation	6,369	9,627	14,296	2,541	4,347	51.16	48.50	71.09
3.1 Due to Change in Exchange Rate	(311)	787	973	(79)	227	-352.69	23.72	-389.51
3.2 Due to Foreign Currency Trans.	6,680	8,840	13,323	2,619	4,119	32.34	50.71	57.28
4 Other Operating Income	10,946	13,321	13,633	2,049	3,910	21.70	2.34	90.80
5 Non Operating Income	1,866	3,167	3,678	248	709	69.78	16.11	186.26
6 Provision Written Back	43,240	58,456	62,423	981	10,772	35.19	6.79	998.43
7 Recovery from Written off Loan	285	406	698	46	114	42.08	72.09	146.09
8 Income from Extra Ordinary Expenses	12	25	52	10	4	105.02	112.11	-57.68
9 Net Loss	485	1,268	459	127	529	161.63	-63.78	318.31
TOTAL INCOME	**772,570**	**693,236**	**655,182**	**98,575**	**160,940**	**-10.27**	**-5.49**	**63.27**

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	396,012	306,738	262,429	42,227	63,406	-22.54	-14.45	50.16
1.1 Deposit Liabilities	372,863	285,480	243,187	39,271	58,916	-23.44	-14.81	50.03
1.1.1 Saving A/c	70,894	68,372	82,793	16,664	25,328	-3.56	21.09	51.99
1.1.2 Fixed A/c	294,989	211,213	155,462	22,015	32,735	-28.40	-26.40	48.69
1.1.2.1 Upto 3 Months Fixed A/c	12,561	7,301	5,862	739	1,096	-41.87	-19.71	48.37
1.1.2.2 3 to 6 Months fixed A/c	29,025	19,660	14,987	2,007	3,002	-32.26	-23.77	49.60
1.1.2.3 6 Months to 1 Year Fixed A/c	103,193	70,335	49,366	6,874	10,086	-31.84	-29.81	46.72
1.1.2.4 Above 1 Year	150,210	113,916	85,247	12,395	18,550	-24.16	-25.17	49.66
1.1.3 Call Deposit	6,951	5,863	4,892	581	839	-15.64	-16.56	44.27
1.1.4 Certificate of Deposits	30	32	39	10	15	8.27	21.38	48.52
1.2 Others	23,148	21,257	19,241	2,956	4,490	-8.17	-9.48	51.90
2 Commission/Fee Expense	4,524	5,521	6,038	948	1,541	22.05	9.37	62.58
3 Employees Expenses	55,898	60,031	62,680	10,077	16,344	7.39	4.41	62.19
4 Office Operating Expenses	37,062	37,155	37,207	5,969	9,344	0.25	0.14	56.53
5 Exchange Fluctuation Loss	-	-	-	3	9	0.00	0.00	188.63
5.1 Due to Change in Exchange Rates	-	-	-	3	9	0.00	0.00	188.63
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	890	480	388	388	385	-46.01	-19.31	-0.73
7. Provision for Risk	74,107	74,263	89,908	17	19,379	0.21	21.07	111529.44
7.1 Loan loss Provision	74,018	74,000	89,842	1	19,356	-0.03	21.41	1792097.22
7.1.1 General Loan loss Provision	23,763	21,131	20,348	171	4,726	-11.08	-3.70	2671.12
7.1.1.1 Pass Loan Loss Provision	13,246	13,316	13,042	149	3,101	0.52	-2.06	1980.40
7.1.1.2 Watch List Provision	10,517	7,815	7,307	21	1,624	-25.69	-6.51	7469.43
7.1.2 Special Loan Loss Provision	47,485	52,532	68,663	167	14,841	10.63	30.71	8767.31
7.1.3 Additional Loan Loss Provision	2,771	336	830	(337)	(211)	-87.86	146.83	-37.26
7.2. Provision for Non-Banking Assets	55	3	-	-	-	-94.65	-100.00	0.00
7.3. Provision for Loss on Investment	31	-	13	16	13	-100.00	0.00	-20.88
7.4. Provision for Loss of Other Assets	3	260	53	-	10	9004.55	-79.63	0.00
8 Loan Written Off	3,786	8,241	5,583	144	861	117.67	-32.25	497.33
9 Provision for Staff Bonus	9,671	10,611	10,405	2,627	2,853	9.72	-1.94	8.61
10 Provision for Income Tax	29,989	32,801	33,080	7,619	8,387	9.38	0.85	10.08
11 Others	165	8	4	1	64	-95.14	-48.25	11620.00
12 Net Profit	64,153	71,511	69,866	17,814	19,145	11.47	-2.30	7.47
TOTAL EXPENSES	**676,255**	**607,360**	**577,589**	**87,834**	**141,719**	**-10.19**	**-4.90**	**61.35**
Income								
1. Interest Income	588,736	497,588	454,515	75,109	113,155	-15.48	-8.66	50.65
1.1. On Loans and Advance	511,556	418,637	366,319	57,805	86,846	-18.16	-12.50	50.24
1.2. On Investment	59,590	58,749	62,182	12,042	18,090	-1.41	5.84	50.22
1.2.1 Government Bonds	53,733	50,369	49,084	8,689	12,979	-6.26	-2.55	49.38
1.2.2 Foreign Bonds	499	477	571	149	230	-4.31	19.70	53.79
1.2.3 NRB Bonds	635	2,687	6,062	1,876	2,894	323.20	125.59	54.27
1.2.4 Deventure & Bonds	4,724	5,215	6,465	1,329	1,988	10.41	23.96	49.64
1.3 Agency Balance	1,420	1,778	2,277	382	655	25.19	28.08	71.55
1.4 On Call Deposit	3,245	3,605	5,491	1,208	1,859	11.08	52.31	53.85
1.5 Others	12,925	14,820	18,247	3,672	5,705	14.66	23.12	55.38
2. Comission & Discount	33,790	37,791	41,302	7,635	11,996	11.84	9.29	57.11
2.1 Bills Purchase & Discount	397	415	424	70	118	4.47	2.39	68.48
2.2 Comission	26,721	29,341	32,055	6,159	9,641	9.81	9.25	56.54
2.3 Others	6,671	8,035	8,822	1,406	2,237	20.43	9.81	59.07
3 Income From Exchange Fluctuation	6,294	9,516	14,127	2,529	4,336	51.18	48.46	71.48
3.1 Due to Change in Exchange Rate	(317)	773	907	(79)	242	-344.17	17.31	-404.80
3.2 Due to Foreign Currency Trans.	6,611	8,743	13,220	2,608	4,094	32.24	51.21	56.98
4 Other Operating Income	8,654	10,711	11,086	1,728	3,262	23.77	3.49	88.74
5 Non Operating Income	1,370	2,668	3,354	178	587	94.73	25.72	229.99
6 Provision Written Back	37,139	48,685	52,524	602	8,271	31.09	7.89	1274.18
7 Recovery from Written off Loan	271	392	667	43	108	44.75	70.19	150.82
8 Income from Extra Ordinary Expenses	1	10	15	10	4	567.57	52.02	-59.87
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	**676,255**	**607,360**	**577,589**	**87,834**	**141,719**	**-10.19**	**-4.90**	**61.35**

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	48,793	34,593	26,454	4,044	6,092	-29.10	-23.53	50.64
1.1 Deposit Liabilities	47,947	33,777	25,537	3,923	5,872	-29.55	-24.40	49.68
1.1.1 Saving A/c	6,896	7,413	9,292	1,769	2,673	7.49	25.35	51.12
1.1.2 Fixed A/c	40,214	25,736	15,880	2,117	3,144	-36.00	-38.30	48.52
1.1.2.1 Upto 3 Months Fixed A/c	5,676	1,472	542	79	117	-74.06	-63.20	48.63
1.1.2.2 3 to 6 Months fixed A/c	5,917	3,229	1,126	85	126	-45.43	-65.12	49.10
1.1.2.3 6 Months to 1 Year Fixed A/c	16,510	11,301	6,050	667	985	-31.55	-46.47	47.72
1.1.2.4 Above 1 Year	12,112	9,734	8,162	1,286	1,915	-19.63	-16.15	48.89
1.1.3 Call Deposit	836	628	366	38	55	-24.91	-41.79	47.46
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	846	816	918	121	220	-3.61	12.51	81.95
2 Commission/Fee Expense	103	96	107	12	23	-6.69	12.33	94.83
3 Employees Expenses	6,202	6,432	7,035	1,123	1,832	3.71	9.37	63.05
4 Office Operating Expenses	4,704	4,966	4,979	771	1,234	5.56	0.25	60.12
5 Exchange Fluctuation Loss	-	-	-	0	1	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	0	1	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	25	18	173	1	9	-29.38	864.07	495.17
7. Provision for Risk	9,415	14,054	9,503	41	3,248	49.27	-32.38	7785.43
7.1 Loan loss Provision	9,268	13,812	9,143	41	3,248	49.03	-33.80	7785.43
7.1.1 General Loan loss Provision	2,077	2,143	1,713	4	983	3.21	-20.10	27826.14
7.1.1.1 Pass Loan Loss Provision	387	1,248	662	(9)	228	222.30	-46.95	-2602.09
7.1.1.2 Watch List Provision	1,689	895	1,050	13	755	-47.02	17.36	5885.10
7.1.2 Special Loan Loss Provision	7,139	11,643	7,378	38	2,265	63.09	-36.64	5912.77
7.1.3 Additional Loan Loss Provision	52	25	53	-	-	-51.46	109.24	0.00
7.2. Provision for Non-Banking Assets	23	-	-	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	124	242	359	-	-	95.57	48.50	0.00
8 Loan Written Off	148	255	682	170	322	72.38	167.21	89.26
9 Provision for Staff Bonus	868	961	1,495	236	270	10.75	55.54	14.56
10 Provision for Income Tax	3,011	2,628	4,098	661	709	-12.70	55.92	7.36
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,929	6,050	9,392	1,463	1,727	2.04	55.25	18.10
TOTAL EXPENSES	**79,197**	**70,053**	**63,919**	**8,522**	**15,468**	**-11.55**	**-8.76**	**81.51**
Income								
1. Interest Income	70,425	56,897	50,937	7,864	12,104	-19.21	-10.48	53.92
1.1. On Loans and Advance	63,418	50,838	44,752	6,882	10,658	-19.84	-11.97	54.88
1.2. On Investment	5,607	5,055	4,988	833	1,165	-9.84	-1.33	39.90
1.2.1 Government Bonds	5,401	5,039	4,879	771	1,064	-6.70	-3.17	38.02
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	204	16	55	16	32	-91.93	233.17	102.77
1.2.4 Deventure & Bonds	2	0	54	46	70	-93.88	45141.67	50.01
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	364	174	70	0	3	-52.08	-59.77	891.43
1.5 Others	1,037	830	1,127	149	278	-19.94	35.74	86.34
2. Comission & Discount	1,171	1,576	1,919	263	537	34.58	21.80	104.11
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	665	801	986	141	300	20.37	23.16	113.12
2.3 Others	506	775	933	123	237	53.27	20.39	93.76
3 Income From Exchange Fluctuation	74	111	169	12	11	49.59	52.42	-10.09
3.1 Due to Change in Exchange Rate	5	13	66	1	(15)	150.09	392.78	-1875.90
3.2 Due to Foreign Currency Trans.	69	98	103	11	26	41.74	5.63	128.67
4 Other Operating Income	1,916	2,033	2,080	230	493	6.12	2.30	114.75
5 Non Operating Income	278	295	261	61	106	6.16	-11.56	73.44
6 Provision Written Back	5,325	8,223	8,153	54	1,935	54.41	-0.85	3482.61
7 Recovery from Written off Loan	8	7	11	3	5	-7.03	53.65	105.20
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	-	911	388	35	276	0.00	-57.37	680.35
TOTAL INCOME	**79,197**	**70,053**	**63,919**	**8,522**	**15,468**	**-11.55**	**-8.76**	**81.51**

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	11,182	8,936	6,892	1,023	1,522	-20.09	-22.87	48.69
1.1 Deposit Liabilities	11,098	8,846	6,768	999	1,483	-20.29	-23.49	48.43
1.1.1 Saving A/c	1,488	1,380	1,403	253	382	-7.30	1.69	50.98
1.1.2 Fixed A/c	9,363	7,303	5,224	722	1,065	-22.00	-28.47	47.55
1.1.2.1 Upto 3 Months Fixed A/c	511	288	124	10	21	-43.70	-56.98	104.96
1.1.2.2 3 to 6 Months fixed A/c	981	766	464	39	60	-21.94	-39.45	55.79
1.1.2.3 6 Months to 1 Year Fixed A/c	3,816	2,975	2,407	299	477	-22.02	-19.08	59.44
1.1.2.4 Above 1 Year	4,055	3,274	2,229	374	507	-19.26	-31.93	35.64
1.1.3 Call Deposit	247	164	142	24	36	-33.52	-13.48	47.82
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	85	90	124	24	38	5.98	38.00	59.62
2 Commission/Fee Expense	8	10	16	3	5	19.24	63.21	115.08
3 Employees Expenses	1,562	1,655	1,760	278	488	5.99	6.35	75.51
4 Office Operating Expenses	1,244	1,347	1,197	187	367	8.28	-11.15	95.78
5 Exchange Fluctuation Loss	-	-	-	-	0	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	0	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	11	53	21	1	55	378.28	-59.80	5380.20
7. Provision for Risk	1,993	1,662	915	445	781	-16.60	-44.96	75.46
7.1 Loan loss Provision	1,919	1,662	915	445	781	-13.35	-44.96	75.40
7.1.1 General Loan loss Provision	388	93	139	78	216	-76.07	50.13	176.10
7.1.1.1 Pass Loan Loss Provision	199	3	97	16	68	-98.48	3089.11	320.48
7.1.1.2 Watch List Provision	188	90	43	62	148	-52.34	-52.45	138.43
7.1.2 Special Loan Loss Provision	1,531	1,530	816	231	429	-0.05	-46.66	85.75
7.1.3 Additional Loan Loss Provision	-	40	(41)	136	136	0.00	-202.58	0.00
7.2. Provision for Non-Banking Assets	75	-	-	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	0	0	-	0	0.00	550.00	0.00
8 Loan Written Off	92	212	144	14	43	131.92	-32.05	201.61
9 Provision for Staff Bonus	102	184	237	19	32	79.71	28.74	71.60
10 Provision for Income Tax	86	527	742	63	127	513.89	40.89	101.87
11 Others	1	-	25	2	7	-100.00	0.00	223.04
12 Net Profit	836	1,235	1,723	183	324	47.77	39.44	77.10
TOTAL EXPENSES	**17,117**	**15,823**	**13,673**	**2,219**	**3,753**	**-7.56**	**-13.58**	**69.11**
Income								
1. Interest Income	14,947	12,708	10,883	1,641	2,665	-14.98	-14.36	62.41
1.1. On Loans and Advance	13,322	11,295	9,598	1,438	2,336	-15.22	-15.03	62.47
1.2. On Investment	1,322	1,079	996	155	249	-18.36	-7.74	60.14
1.2.1 Government Bonds	847	836	732	104	171	-1.24	-12.49	64.54
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	121	155	186	37	57	27.52	20.15	54.11
1.2.4 Deventure & Bonds	354	88	78	14	20	-75.06	-11.66	43.76
1.3 Agency Balance	3	12	10	2	3	245.56	-17.00	30.43
1.4 On Call Deposit	231	151	86	12	18	-34.70	-43.01	49.17
1.5 Others	69	171	194	33	59	147.46	13.44	77.22
2. Comission & Discount	299	407	387	61	96	36.19	-5.06	57.10
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	209	221	220	32	41	5.74	-0.63	27.86
2.3 Others	90	186	167	29	55	107.06	-10.32	89.73
3 Income From Exchange Fluctuation	-	-	0	0	-	0.00	0.00	-100.00
3.1 Due to Change in Exchange Rate	-	-	0	0	-	0.00	0.00	-100.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	376	576	467	91	155	53.33	-18.96	69.67
5 Non Operating Income	218	205	63	9	16	-6.00	-69.22	82.21
6 Provision Written Back	776	1,548	1,746	325	567	99.53	12.76	74.45
7 Recovery from Written off Loan	7	6	20	1	1	-6.80	208.70	0.00
8 Income from Extra Ordinary Expenses	10	15	37	0	0	39.83	152.66	9.68
9 Net Loss	485	358	71	91	253	-26.21	-80.08	177.94
TOTAL INCOME	**17,117**	**15,823**	**13,673**	**2,219**	**3,753**	**-7.56**	**-13.58**	**69.11**

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	363,887	356,370	349,633	342,048	344,306	-2.07	-1.89	0.66
Fishery Related	16,213	16,261	16,134	16,017	15,984	0.29	-0.78	-0.20
Mining Related	11,898	11,755	12,070	13,327	14,217	-1.20	2.68	6.68
Agriculture, Forestry, Bevarage & Non Food Production Related*	857,723	929,124	974,994	991,573	991,583	8.32	4.94	0.00
Construction	207,710	231,369	274,310	284,535	284,655	11.39	18.56	0.04
Electricity,Gas and Water	376,015	445,617	513,999	523,403	537,450	18.51	15.35	2.68
Metal Products, Machinary & Electronic Equipment & Assemblage	70,287	73,073	74,252	79,651	82,161	3.96	1.61	3.15
Transport, Communication and Public Utilities	88,555	83,318	87,988	93,944	100,595	-5.91	5.60	7.08
Wholesaler & Retailer	999,438	1,033,161	1,020,204	1,045,445	1,059,549	3.37	-1.25	1.35
Finance, Insurance and Real Estate	396,355	440,738	462,871	441,273	459,694	11.20	5.02	4.17
Tourism Service**	231,556	257,021	281,020	286,480	289,822	11.00	9.34	1.17
Other Services	201,661	222,298	228,804	236,985	239,809	10.23	2.93	1.19
Consumption Loans	1,013,605	1,151,709	1,357,355	1,360,602	1,389,001	13.62	17.86	2.09
Local Government	1,218	1,234	1,195	1,196	1,195	1.29	-3.13	-0.12
Others	331,052	338,556	299,766	300,995	307,787	2.27	-11.46	2.26
TOTAL	**5,167,173**	**5,591,604**	**5,954,594**	**6,017,475**	**6,117,810**	**8.21**	**6.49**	**1.67**
Productwise								
Term Loan	1,931,014	2,067,510	2,156,380	2,191,384	2,213,260	7.07	4.30	1.00
Overdraft	124,431	111,286	117,275	115,906	119,045	-10.56	5.38	2.71
Cash Credit Loan	648,712	650,654	638,829	630,671	627,626	0.30	-1.82	-0.48
Trust Receipt Loan/Import Loan	82,835	125,187	165,559	181,191	170,379	51.13	32.25	-5.97
Short Term Working Capital/Demand Loan	725,445	821,004	880,952	893,352	926,401	13.17	7.30	3.70
Residential Personal Home Loan (Up to Rs. 30 million)#	387,016	417,612	474,025	481,682	496,186	7.91	13.51	3.01
Real Estate Loan	268,158	275,962	267,626	270,727	271,138	2.91	-3.02	0.15
Margin Nature Loan	90,093	140,702	166,508	167,851	171,377	56.17	18.34	2.10
Hire Purchase Loan	124,102	128,681	143,038	142,919	144,775	3.69	11.16	1.30
Deprived Sector Loan	312,186	296,260	300,788	315,064	346,195	-5.10	1.53	9.88
Bills Purchased	7,815	12,372	14,327	14,088	16,413	58.31	15.80	16.50
Other Product	465,365	544,374	629,286	612,639	615,015	16.98	15.60	0.39
Total	**5,167,173**	**5,591,604**	**5,954,594**	**6,017,475**	**6,117,810**	**8.21**	**6.49**	**1.67**
Collateral wise								
Gold and Silver	58,489	83,287	125,940	130,161	129,962	42.40	51.21	-0.15
Government Securities	3,160	4,606	822	77	1,514	45.74	-82.16	1873.88
Non Governmental Securities	81,671	131,074	152,556	153,103	156,643	60.49	16.39	2.31
Fixed Deposit Receipts	41,599	40,045	26,309	23,005	22,973	-3.74	-34.30	-0.14
Own	41,348	33,779	26,190	22,893	22,863	-18.31	-22.47	-0.13
Other Licences Institutions	252	6,267	119	112	110	2390.17	-98.11	-2.11
Collateral of Properties	4,622,544	4,941,355	5,235,208	5,322,857	5,410,247	6.90	5.95	1.64
Fixed Assets	3,938,300	4,132,041	4,338,488	4,382,685	4,459,045	4.92	5.00	1.74
Current Assets	684,244	809,314	896,720	940,172	951,201	18.28	10.80	1.17
Against security of Bill	35,589	51,517	40,950	51,420	44,924	44.75	-20.51	-12.63
Domestic Bills	1,112	5,629	4,366	3,776	3,773	406.21	-22.45	-0.07
Foreign Bills	34,477	45,887	36,584	47,644	41,150	33.10	-20.27	-13.63
Against Guarantee	199,590	197,228	192,896	169,873	178,574	-1.18	-2.20	5.12
Government Guarantee	3,145	3,151	4,899	4,761	5,353	0.21	55.48	12.44
Institutional Guarantee	147,144	148,915	141,909	120,963	125,698	1.20	-4.71	3.91
Personal Guarantee	32,724	31,948	31,995	31,934	33,392	-2.37	0.15	4.57
Collective Guarantee	3,388	1,203	790	699	727	-64.50	-34.33	3.89
International Rated Foreign Bank's Guarantee	252	129	-	-	-	-48.80	-100.00	0.00
Other Guarantee	12,937	11,882	13,303	11,514	13,404	-8.15	11.96	16.41
Credit Card	5,678	6,223	8,054	8,589	8,756	9.59	29.43	1.95
Others	118,852	136,269	171,860	158,390	164,216	14.65	26.12	3.68
Total	**5,167,173**	**5,591,604**	**5,954,594**	**6,017,475**	**6,117,810**	**8.21**	**6.49**	**1.67**

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-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	323,942	318,651	307,353	299,714	301,269	-1.63	-3.55	0.52
Fishery Related	14,394	14,575	14,134	14,031	14,057	1.26	-3.03	0.19
Mining Related	11,554	11,353	11,689	12,924	13,825	-1.74	2.96	6.98
Agriculture, Forestry, Bevarage & Non Food Production Related*	823,518	893,175	939,319	955,971	955,267	8.46	5.17	-0.07
Construction	182,860	204,009	238,334	244,769	243,668	11.57	16.83	-0.45
Electricity,Gas and Water	365,248	432,239	503,853	512,564	525,915	18.34	16.57	2.60
Metal Products, Machinary & Electronic Equipment & Assemblage	67,259	70,217	71,296	76,732	79,092	4.40	1.54	3.08
Transport, Communication and Public Utilities	77,219	72,590	76,734	82,196	88,538	-5.99	5.71	7.72
Wholesaler & Retailer	910,162	946,091	937,785	963,340	975,766	3.95	-0.88	1.29
Finance, Insurance and Real Estate	321,327	367,855	387,562	367,635	382,570	14.48	5.36	4.06
Tourism Service**	199,049	220,201	237,074	241,870	242,811	10.63	7.66	0.39
Other Services	181,572	200,279	205,446	213,710	215,926	10.30	2.58	1.04
Consumption Loans	841,225	960,879	1,147,599	1,152,051	1,175,176	14.22	19.43	2.01
Local Government	1,176	1,187	1,186	1,187	1,185	0.90	-0.06	-0.12
Others	248,572	249,845	211,183	213,568	219,765	0.51	-15.47	2.90
TOTAL	**4,569,076**	**4,963,146**	**5,290,548**	**5,352,261**	**5,434,831**	**8.62**	**6.60**	**1.54**
Productwise								
Term Loan	1,704,992	1,816,132	1,900,883	1,927,886	1,943,383	6.52	4.67	0.80
Overdraft	92,020	86,617	95,852	94,904	97,085	-5.87	10.66	2.30
Cash Credit Loan	587,956	585,274	576,941	571,196	567,260	-0.46	-1.42	-0.69
Trust Receipt Loan/Import Loan	82,717	125,187	165,559	181,190	170,378	51.34	32.25	-5.97
Short Term Working Capital/Demand Loan	709,593	803,001	854,102	879,765	911,040	13.16	6.36	3.55
Residential Personal Home Loan (Up to Rs. 30 million)#	316,089	332,053	368,979	375,740	386,361	5.05	11.12	2.83
Real Estate Loan	224,656	230,937	214,585	216,238	215,067	2.80	-7.08	-0.54
Margin Nature Loan	70,345	116,809	143,147	144,467	148,255	66.05	22.55	2.62
Hire Purchase Loan	106,860	113,080	128,926	128,674	130,158	5.82	14.01	1.15
Deprived Sector Loan	267,360	256,784	262,514	266,657	296,162	-3.96	2.23	11.06
Bills Purchased	7,815	12,372	14,327	14,088	16,413	58.31	15.80	16.50
Other Product	398,673	484,899	564,734	551,455	553,271	21.63	16.46	0.33
Total	**4,569,076**	**4,963,146**	**5,290,548**	**5,352,261**	**5,434,831**	**8.62**	**6.60**	**1.54**
Collateral wise								
Gold and Silver	53,423	76,977	116,302	120,148	119,868	44.09	51.09	-0.23
Government Securities	3,160	4,606	822	77	1,514	45.74	-82.16	1873.88
Non Governmental Securities	64,671	108,380	130,706	130,881	134,410	67.59	20.60	2.70
Fixed Deposit Receipts	33,532	33,784	22,051	19,146	19,023	0.75	-34.73	-0.64
Own	33,283	27,523	21,932	19,035	18,915	-17.31	-20.31	-0.63
Other Licences Institutions	249	6,262	119	112	108	2412.35	-98.11	-3.51
Collateral of Properties	4,111,196	4,396,202	4,643,071	4,725,926	4,797,244	6.93	5.62	1.51
Fixed Assets	3,427,110	3,587,102	3,746,610	3,785,913	3,846,313	4.67	4.45	1.60
Current Assets	684,086	809,100	896,462	940,014	950,931	18.27	10.80	1.16
Against security of Bill	35,588	51,517	40,950	51,420	44,924	44.76	-20.51	-12.63
Domestic Bills	1,112	5,629	4,366	3,776	3,773	406.21	-22.45	-0.07
Foreign Bills	34,476	45,887	36,584	47,644	41,150	33.10	-20.27	-13.63
Against Guarantee	152,332	160,741	164,530	145,425	152,571	5.52	2.36	4.91
Government Guarantee	3,087	3,091	4,872	4,734	5,326	0.11	57.64	12.51
Institutional Guarantee	112,985	121,561	120,138	102,985	106,303	7.59	-1.17	3.22
Personal Guarantee	22,293	24,003	25,740	25,724	27,069	7.67	7.23	5.23
Collective Guarantee	813	192	487	476	479	-76.39	153.82	0.58
International Rated Foreign Bank's Guarantee	252	129	-	-	-	-48.80	-100.00	0.00
Other Guarantee	12,901	11,765	13,293	11,506	13,395	-8.81	12.99	16.41
Credit Card	5,662	6,206	7,995	8,517	8,676	9.60	28.83	1.86
Others	109,512	124,733	164,120	150,720	156,601	13.90	31.58	3.90
Total	**4,569,076**	**4,963,146**	**5,290,548**	**5,352,261**	**5,434,831**	**8.62**	**6.60**	**1.54**

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-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	33,225	30,558	34,148	34,244	34,863	-8.03	11.75	1.81
Fishery Related	1,523	1,321	1,480	1,478	1,411	-13.32	12.08	-4.57
Mining Related	239	306	271	295	284	27.94	-11.54	-3.50
Agriculture, Forestry, Bevarage & Non Food Production Related*	30,311	31,394	30,484	30,300	30,873	3.58	-2.90	1.89
Construction	20,936	24,064	31,245	34,969	36,147	14.94	29.84	3.37
Electricity,Gas and Water	9,835	12,965	9,562	10,253	10,797	31.83	-26.25	5.31
Metal Products, Machinary & Electronic Equipment & Assemblage	2,166	2,054	2,142	2,104	2,282	-5.19	4.29	8.46
Transport, Communication and Public Utilities	8,794	8,127	8,264	8,524	8,730	-7.58	1.69	2.42
Wholesaler & Retailer	74,853	73,112	67,854	67,384	68,292	-2.32	-7.19	1.35
Finance, Insurance and Real Estate	61,373	59,585	61,750	60,550	63,114	-2.91	3.63	4.23
Tourism Service**	27,181	31,978	38,146	38,670	40,643	17.65	19.29	5.10
Other Services	17,064	18,380	19,888	20,111	20,144	7.71	8.21	0.17
Consumption Loans	142,214	158,224	174,252	172,423	176,722	11.26	10.13	2.49
Local Government	6	12	7	7	7	82.86	-41.75	-0.45
Others	68,896	72,119	74,409	73,306	73,934	4.68	3.18	0.86
TOTAL	**498,615**	**524,199**	**553,901**	**554,617**	**568,243**	**5.13**	**5.67**	**2.46**
Productwise								
Term Loan	199,355	220,267	220,894	228,472	233,433	10.49	0.28	2.17
Overdraft	28,465	19,982	17,377	17,107	18,041	-29.80	-13.03	5.46
Cash Credit Loan	52,999	57,854	53,153	50,616	51,263	9.16	-8.13	1.28
Trust Receipt Loan/Import Loan	-	-	-	2	2	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	9,124	12,531	21,823	8,258	9,665	37.34	74.15	17.04
Residential Personal Home Loan (Up to Rs. 30 million)#	57,999	70,682	87,409	87,839	91,166	21.87	23.66	3.79
Real Estate Loan	33,368	33,340	41,210	42,340	43,618	-0.09	23.61	3.02
Margin Nature Loan	15,594	19,541	19,741	19,782	19,555	25.31	1.02	-1.15
Hire Purchase Loan	13,990	12,233	10,865	10,976	11,309	-12.56	-11.19	3.04
Deprived Sector Loan	38,068	33,924	32,416	43,468	44,098	-10.89	-4.44	1.45
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,654	43,844	49,013	45,758	46,093	-11.70	11.79	0.73
Total	**498,615**	**524,199**	**553,901**	**554,617**	**568,243**	**5.13**	**5.67**	**2.46**
Collateral wise								
Gold and Silver	3,936	5,493	8,738	9,082	9,128	39.57	59.07	0.50
Government Securities	-	-	-	-	-	0.00	0.00	0.00
Non Governmental Securities	13,749	19,450	19,250	19,626	19,635	41.46	-1.03	0.05
Fixed Deposit Receipts	6,702	4,901	3,008	2,598	2,602	-26.87	-38.61	0.14
Own	6,700	4,896	3,008	2,598	2,602	-26.92	-38.55	0.14
Other Licences Institutions	2	5	-	-	-	138.10	-100.00	0.00
Collateral of Properties	430,261	456,190	495,996	499,333	512,178	6.03	8.73	2.57
Fixed Assets	430,127	456,085	495,746	499,182	511,914	6.03	8.70	2.55
Current Assets	134	105	250	151	264	-21.71	137.69	74.67
Against security of Bill	1	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	1	-	-	-	-	-100.00	0.00	0.00
Against Guarantee	40,504	32,110	24,074	21,164	21,898	-20.73	-25.03	3.47
Government Guarantee	18	21	21	21	21	17.83	-0.58	-0.15
Institutional Guarantee	28,799	24,497	19,145	16,397	17,033	-14.94	-21.85	3.88
Personal Guarantee	9,086	6,469	4,599	4,518	4,592	-28.80	-28.91	1.64
Collective Guarantee	2,575	1,011	303	223	248	-60.75	-70.07	10.97
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	27	112	7	5	5	317.09	-94.08	-5.19
Credit Card	16	17	26	30	31	5.47	50.41	2.76
Others	3,446	6,039	2,809	2,784	2,771	75.22	-53.49	-0.46
Total	**498,615**	**524,199**	**553,901**	**554,617**	**568,243**	**5.13**	**5.67**	**2.46**

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-Sept	Mid-Oct	% Change		
	2024	2025	2026	2026	2026			
Sectorwise	**1**	**2**	**3**	**4**	**5**	**2/1**	**3/2**	**5/4**
Agricultural and Forest Related	6,720	7,161	8,132	8,089	8,174	6.56	13.56	1.05
Fishery Related	296	365	519	508	516	23.31	42.37	1.71
Mining Related	105	96	110	108	108	-8.51	14.85	-0.86
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,894	4,554	5,191	5,302	5,444	16.96	13.98	2.66
Construction	3,914	3,296	4,730	4,797	4,840	-15.78	43.51	0.89
Electricity,Gas and Water	932	412	584	586	737	-55.83	41.87	25.70
Metal Products, Machinary & Electronic Equipment & Assemblage	862	803	813	815	787	-6.91	1.32	-3.48
Transport, Communication and Public Utilities	2,542	2,602	2,989	3,224	3,327	2.34	14.91	3.19
Wholesaler & Retailer	14,423	13,958	14,565	14,721	15,491	-3.23	4.35	5.23
Finance, Insurance and Real Estate	13,655	13,297	13,560	13,088	14,011	-2.62	1.98	7.05
Tourism Service**	5,326	4,843	5,800	5,941	6,368	-9.08	19.78	7.19
Other Services	3,025	3,640	3,470	3,165	3,739	20.30	-4.67	18.15
Consumption Loans	30,166	32,605	35,505	36,128	37,103	8.09	8.89	2.70
Local Government	36	36	3	3	3	0.00	-92.21	0.72
Others	13,584	16,592	14,174	14,121	14,089	22.15	-14.58	-0.23
TOTAL	**99,482**	**104,259**	**110,146**	**110,597**	**114,735**	**4.80**	**5.65**	**3.74**
Productwise				-				
Term Loan	26,667	31,111	34,603	35,026	36,445	16.67	11.22	4.05
Overdraft	3,946	4,687	4,046	3,894	3,919	18.77	-13.68	0.63
Cash Credit Loan	7,757	7,526	8,736	8,859	9,102	-2.98	16.08	2.74
Trust Receipt Loan/Import Loan	118	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	6,729	5,472	5,027	5,329	5,696	-18.68	-8.13	6.88
Residential Personal Home Loan (Up to Rs. 30 million)#	12,928	14,877	17,638	18,103	18,660	15.07	18.56	3.08
Real Estate Loan	10,133	11,685	11,831	12,148	12,454	15.31	1.25	2.51
Margin Nature Loan	4,155	4,352	3,620	3,601	3,567	4.74	-16.82	-0.97
Hire Purchase Loan	3,253	3,368	3,248	3,270	3,307	3.55	-3.57	1.14
Deprived Sector Loan	6,758	5,552	5,859	4,939	5,935	-17.85	5.52	20.17
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,038	15,630	15,539	15,426	15,651	-8.26	-0.58	1.45
Total	**99,482**	**104,259**	**110,146**	**110,597**	**114,735**	**4.80**	**5.65**	**3.74**
Collateral wise								
Gold and Silver	1,131	816	900	931	966	-27.78	10.22	3.73
Government Securities	0	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	3,251	3,244	2,600	2,596	2,598	-0.19	-19.86	0.05
Fixed Deposit Receipts	1,366	1,361	1,249	1,261	1,348	-0.37	-8.19	6.91
Own	1,365	1,360	1,249	1,261	1,346	-0.39	-8.14	6.78
Other Licences Institutions	1	1	-	-	2	31.48	-100.00	0.00
Collateral of Properties	81,087	88,963	96,140	97,598	100,825	9.71	8.07	3.31
Fixed Assets	81,063	88,854	96,132	97,590	100,818	9.61	8.19	3.31
Current Assets	24	109	8	8	6	359.02	-92.60	-19.67
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,754	4,378	4,291	3,283	4,105	-35.18	-1.98	25.03
Government Guarantee	40	40	7	7	7	0.00	-82.98	0.44
Institutional Guarantee	5,360	2,857	2,625	1,581	2,362	-46.69	-8.12	49.45
Personal Guarantee	1,345	1,476	1,656	1,693	1,732	9.71	12.21	2.31
Collective Guarantee	0	0	-	-	-	-42.86	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	8	5	3	3	4	-41.61	-40.00	34.38
Credit Card	-	-	33	42	50	0.00	0.00	20.79
Others	5,894	5,497	4,931	4,886	4,844	-6.74	-10.29	-0.85
Total	**99,482**	**104,259**	**110,146**	**110,597**	**114,735**	**4.80**	**5.65**	**3.74**

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**	**43,036.72**	**56,087.86**	**71,451.66**	**67,377.62**	**22,695.47**	**39,153.51**	**22,080.85**	**33,758.73**	**25,510.33**	**22,944.45**	**45,189.09**	**47,015.90**	**35,132.24**
	a. Paid-up Capital	14,694.02	15,637.38	33,409.85	34,128.59	10,042.37	22,581.66	11,335.12	14,407.44	14,917.57	15,448.80	26,225.86	26,781.16	19,773.93
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,640.39	13,650.21	18,452.30	14,037.79	7,755.87	7,512.95	4,951.55	8,983.40	5,662.99	3,668.24	7,861.25	8,058.41	6,495.19
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	-	-	-	-
	f. Retained Earning	2,752.85	(277.24)	2,264.57	(6,343.05)	1,911.59	(9,823.88)	1,249.18	2,618.13	(13,076.88)	2.94	147.19	773.69	186.23
	g. Others Reserves Fund	15,949.46	27,077.51	17,324.95	25,554.28	2,985.64	18,355.51	4,544.99	7,511.29	18,006.65	3,824.47	10,954.79	11,402.63	8,676.90
2	**BORROWINGS**	3,496.48	5,060.00	12,214.31	8,040.00	2,400.00	5,484.43	8,842.63	6,603.61	8,978.56	5,253.50	17,000.00	15,531.30	10,900.57
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	313.54
	b. Interbank Borrowing	-	-	-	-	-	-	-	0.00	-	-	3,000.00	-	1,000.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	5,531.30	-
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	-	-	-	87.04
	e. Bonds and Securities	3,496.48	5,000.00	12,207.11	8,040.00	2,400.00	5,484.43	8,842.63	6,603.61	8,978.56	5,253.50	14,000.00	10,000.00	9,500.00
3	**DEPOSITS**	436,059.28	716,943.37	645,418.76	543,561.61	152,038.47	360,798.38	239,450.86	339,628.34	342,793.20	231,203.42	438,321.71	444,999.36	337,405.27
	a. Current	34,940.97	60,294.30	86,602.18	67,556.76	28,743.83	28,261.14	17,902.05	30,755.43	15,144.24	14,780.48	41,450.97	26,532.09	24,363.88
	Domestic	34,421.07	60,054.73	78,581.85	43,485.04	20,830.53	22,287.57	16,909.33	29,549.51	15,045.51	14,381.78	41,002.10	22,425.83	23,647.75
	Foreign	519.90	239.56	8,020.33	24,071.72	7,913.31	5,973.58	992.72	1,205.91	98.72	398.70	448.87	4,106.26	716.13
	b. Savings	252,775.59	351,969.62	316,620.44	231,821.63	82,673.92	136,802.21	88,876.99	133,316.14	197,570.67	126,776.21	188,033.87	217,682.36	168,554.37
	Domestic	252,739.58	351,889.40	311,818.51	229,084.87	77,333.40	134,620.10	88,199.94	132,873.45	197,488.30	126,409.82	187,089.22	216,026.75	168,155.01
	Foreign	36.00	80.22	4,801.93	2,736.76	5,340.52	2,182.11	677.05	442.68	82.38	366.39	944.65	1,655.60	399.35
	c. Fixed	111,947.40	249,568.68	180,319.28	186,279.30	23,653.13	160,945.16	107,849.03	140,397.45	96,934.30	68,565.54	165,285.33	157,263.52	114,059.18
	Domestic	110,347.49	245,256.95	173,757.29	181,051.83	17,692.21	145,583.07	88,554.99	131,395.23	95,871.73	65,903.49	148,081.57	152,290.32	108,079.27
	Foreign	1,599.91	4,311.73	6,562.00	5,227.47	5,960.92	15,362.09	19,294.04	9,002.22	1,062.57	2,662.05	17,203.77	4,973.20	5,979.91
	d. Call Deposits	33,449.25	53,385.81	56,942.39	52,852.63	12,667.38	29,367.82	21,939.36	30,695.73	32,861.78	18,604.01	40,932.07	39,890.65	27,823.02
	Domestic	33,385.63	50,030.73	52,473.56	45,549.98	8,205.30	24,044.50	16,179.15	30,307.39	32,824.31	17,621.83	40,554.39	39,433.02	27,480.92
	Foreign	63.62	3,355.08	4,468.83	7,302.65	4,462.09	5,323.32	5,760.21	388.34	37.47	982.18	377.68	457.64	342.10
	e. Others	2,946.07	1,724.97	4,934.48	5,051.29	4,300.20	5,422.04	2,883.43	4,463.60	282.21	2,477.17	2,619.47	3,630.73	2,604.83
	Domestic	2,388.86	1,724.97	4,914.50	4,066.24	2,044.73	3,764.70	1,893.44	4,462.92	274.68	2,469.51	2,583.45	3,630.73	2,566.84
	Foreign	557.21	-	19.98	985.05	2,255.47	1,657.34	989.99	0.68	7.54	7.66	36.02	-	37.99
4	**Bills Payable**	16.42	1,321.66	2,296.00	29.05	422.06	59.78	261.74	73.72	63.83	237.99	73.45	30.71	-
5	**Other Liabilities**	39,331.49	(5,058.07)	73,006.76	80,923.19	7,048.22	42,810.84	16,823.51	24,670.52	67,083.96	12,269.92	58,155.68	34,362.76	34,625.92
	1. Sundry Creditors	850.63	2,201.81	38,723.45	7,221.07	-	110.60	1,542.50	1,585.55	27,408.61	1,624.88	17,471.92	50.45	5,069.59
	2. Loan Loss Provision	12,776.49	14,969.18	24,704.38	32,688.45	1,868.56	25,305.50	6,697.94	3,803.01	23,253.74	7,576.53	25,697.46	18,330.16	9,895.96
	3. Interest Suspense a/c	6,720.35	10,069.39	2,486.47	2,942.62	206.52	3,183.02	3,098.17	130.33	-	993.77	10,891.46	855.96	1,156.03
	4. Others	18,984.02	(32,298.44)	7,092.46	38,071.06	4,973.13	14,211.73	5,484.90	19,151.63	16,421.60	2,074.73	4,094.84	15,126.18	18,504.34
6	**Reconcillation A/c**	656.92	487.50	-	-	-	-	-	(0.09)	-	-	-	-	-
7	**Profit & Loss A/c**	832.19	1,649.64	-	1,181.42	671.44	654.83	552.22	1,252.72	127.44	551.15	1,074.51	653.38	851.57
	TOTAL Liabilities	523,429.50	776,491.96	804,387.50	701,112.89	185,275.66	448,961.77	288,011.81	405,987.55	444,557.32	272,460.41	559,814.44	542,593.41	418,915.56
	Assets													
1	**LIQUID FUNDS**	**112,827.62**	**85,728.01**	**65,263.49**	**46,483.06**	**16,449.24**	**41,839.70**	**38,238.83**	**47,742.19**	**43,087.64**	**29,246.88**	**27,257.75**	**32,082.43**	**20,093.34**
	a. Cash Balance	7,445.07	6,671.66	6,663.47	6,657.35	699.28	3,126.33	1,196.31	2,435.52	6,166.64	3,039.32	6,449.81	4,841.73	4,163.75
	Nepalese Notes & Coins	7,382.51	6,456.49	6,294.39	6,281.05	646.93	2,956.05	1,178.51	2,406.91	6,054.95	2,984.22	5,780.93	4,716.24	3,799.01
	Foreign Currency	62.56	215.18	369.07	376.30	52.35	170.28	17.80	28.61	111.69	55.11	668.88	125.49	364.74
	b. Bank Balance	105,382.55	62,147.37	58,600.03	39,825.71	15,646.89	36,713.37	30,406.68	41,306.67	36,921.00	26,207.56	20,807.94	27,240.70	15,929.58
	1. In Nepal Rastra Bank	102,490.40	53,818.20	56,805.88	29,292.05	14,180.26	29,267.86	28,344.15	34,421.26	34,120.24	23,334.98	18,226.69	23,512.95	14,511.49
	Domestic Currency	102,490.40	53,818.20	56,692.68	29,061.69	13,964.76	29,043.64	28,251.83	34,280.41	34,108.12	23,221.48	17,805.66	22,751.64	14,439.71
	Foreign Currency	-	-	113.20	230.36	215.50	224.21	92.32	140.85	12.12	113.51	421.03	761.32	71.78
	2. "A"Class Licensed Institution	795.43	6,696.14	68.97	3,334.21	109.83	535.79	639.98	1,498.56	2,083.46	1,584.65	830.68	2,229.23	1,001.38
	Domestic Currency	795.43	6,604.20	68.97	3,323.36	109.83	535.79	639.98	1,309.75	2,083.46	1,291.68	827.89	2,228.13	653.04
	Foreign Currency	-	91.94	-	10.85	-	-	-	188.81	-	292.97	2.79	1.10	348.34
	3. Other Financial Ins.	-	-	-	-	-	-	-	5.00	-	-	-	-	-
	4. In Foreign Banks	2,096.72	1,633.03	1,725.18	7,199.45	1,356.81	6,909.73	1,422.54	5,381.85	717.30	1,287.92	1,750.58	1,498.52	416.71
	c. Money at Call	-	16,908.98	-	-	103.08	2,000.00	6,635.85	4,000.00	-	-	-	-	-
	Domestic Currency	-	-	-	-	-	2,000.00	-	4,000.00	-	-	-	-	-
	Foreign Currency	-	16,908.98	-	-	103.08	-	6,635.85	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	74,920.67	261,730.12	108,482.90	155,422.66	52,441.26	72,571.49	49,260.14	54,006.18	138,358.39	35,887.55	97,762.63	96,627.47	82,845.21
	a. Govt.Securities	48,996.67	168,170.74	50,260.74	87,909.33	480.26	40,221.49	28,875.12	54,006.18	62,733.39	28,887.55	97,762.63	30,000.80	37,694.21
	b. NRB Bond	25,924.00	93,559.38	55,548.33	67,513.33	51,961.00	32,350.00	20,385.03	-	75,625.00	7,000.00	-	66,626.68	45,151.00
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	2,673.83	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	17,031.85	8,213.17	56,259.04	60,690.55	38,144.41	35,030.78	26,592.38	25,277.25	10,271.44	13,600.05	63,843.86	44,408.79	26,346.40
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	27,500.00	-	-
	b. Non Residents	9,864.83	-	47,874.65	46,811.21	35,759.83	31,139.16	25,851.48	21,515.00	5,093.76	9,622.75	29,177.35	29,836.52	13,007.39
	c. Others	7,167.02	8,213.17	8,384.39	13,879.34	2,384.58	3,891.62	740.90	3,762.25	5,177.68	3,977.31	7,166.51	14,572.27	13,339.01
4	**LOANS & ADVANCES (Including Bills Purchased)**	268,785.52	349,440.82	503,217.39	362,707.00	71,783.37	261,358.83	156,096.50	256,334.57	206,438.21	179,284.99	321,320.72	334,637.70	257,044.96
	4.1 LOANS & ADVANCES	268,782.72	349,432.31	503,205.44	362,394.19	68,357.04	261,358.83	156,096.42	255,494.80	206,438.21	177,513.66	321,320.72	333,282.27	256,905.57
	a. Private Sector	256,436.43	338,597.68	483,260.20	345,082.17	64,452.04	248,859.78	150,999.35	241,919.53	201,167.99	170,885.30	307,493.89	320,434.49	249,060.42
	b. Financial Institutions	12,346.29	9,825.32	19,945.24	15,978.47	3,905.00	12,050.01	5,097.08	11,233.93	5,270.22	6,498.51	13,826.83	12,847.78	7,845.15
	c. Government Organizations	-	1,009.30	-	1,333.55	-	449.04	-	2,341.34	-	129.84	-	-	-
	4.2 BILL PURCHASED	2.80	8.51	11.95	312.81	3,426.33	-	0.08	839.77	-	1,771.33	-	1,355.42	139.39
	a. Domestic Bills Purchased	-	8.51	-	312.81	3,419.03	-	-	839.77	-	1,771.33	-	1,355.42	139.39
	b. Foreign Bills Purchased	2.80	0.01	11.95	-	7.30	-	0.08	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	1,181.30	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	1,181.30	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	13,361.64	30,080.66	4,563.16	12,885.92	781.02	8,921.21	3,050.09	4,248.50	3,852.36	1,621.51	5,292.17	7,309.77	5,884.92
7	**OTHER ASSETS**	36,141.39	41,021.85	62,234.75	57,072.13	5,676.35	22,870.63	13,432.29	17,882.93	38,410.36	12,166.31	42,215.71	25,152.79	25,793.78
	a. Accrued Interest:	13,440.70	14,817.84	9,743.53	9,636.39	1,119.61	11,777.17	4,567.26	1,113.51	11,145.46	4,144.36	11,041.29	6,028.10	3,823.00
	Financial Institutions	-	12,595.00	4,445.99	8,120.56	316.31	10,819.28	3,187.62	683.68	3,846.90	2,621.28	8,209.71	4,233.53	2,239.80
	Government Enterprises	-	1,772.15	728.79	1,092.87	152.03	957.90	484.08	-	715.58	401.41	1,045.47	795.32	808.63
	Private Sector	13,440.70	450.70	4,568.75	422.96	651.27	-	895.56	429.83	6,582.97	1,121.67	1,786.11	999.25	774.57
	b. Staff Loans / Adv.	-	15,159.88	13,301.81	4,403.83	1,089.03	3,814.24	3,597.41	3,580.06	5,645.31	5,256.70	4,879.26	8,451.60	3,314.14
	c. Sundry Debtors	616.30	(1,417.80)	36,662.18	4,418.28	1,674.25	-	1,023.76	1,297.29	5,429.22	856.80	10,651.17	0.69	1,308.70
	d. Cash In Transit	-	61.27	-	-	-	3.90	-	-	-	-	-	-	-
	e. Others	22,084.40	12,400.66	2,527.23	38,613.63	1,793.46	7,275.32	4,243.86	11,892.07	16,190.37	1,908.44	15,643.98	10,672.40	17,347.95
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	30.43	-	-	-	-
9	**Non Banking Assets**	360.80	277.33	3,185.46	5,851.58	-	6,369.13	1,341.56	495.92	4,108.51	653.11	2,121.59	2,374.46	906.96
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL ASSETS	523,429.50	776,491.96	804,387.50	701,112.89	185,275.66	448,961.77	288,011.81	405,987.55	444,557.32	272,460.41	559,814.44	542,593.41	418,915.56

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
	Liabilities													
1	**CAPITAL FUND**	**38,594.93**	**67,363.83**	**24,911.77**	**36,756.27**	**37,904.30**	**33,213.06**	**26,147.28**	**7,521.75**	**153.85**	**(3,822.61)**	**5,610.71**	**2,032.17**	**1,735.45**
	a. Paid-up Capital	19,738.23	39,640.49	16,096.75	20,954.78	22,285.04	23,542.49	15,581.53	4,511.28	453.37	502.83	3,883.43	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	71.63	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,931.34	14,779.92	4,385.64	6,938.31	6,761.60	4,400.01	5,091.26	1,729.88	108.17	17.25	1,064.26	321.61	349.27
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	9.08	-
	f. Retained Earning	678.79	497.03	(556.12)	1,914.59	1,770.60	(6,318.62)	1,506.94	476.26	(523.21)	(4,376.28)	(46.73)	179.71	135.55
	g. Others Reserves Fund	7,246.56	12,446.39	4,985.50	6,948.59	7,087.07	11,589.19	3,967.56	804.33	13.04	33.59	709.76	272.07	33.54
2	**BORROWINGS**	24,286.39	13,155.10	6,072.77	16,871.48	13,127.54	7,843.23	11,836.18	995.84	-	-	747.58	-	-
	a. NRB	-	-	596.71	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	684.36	-	-	4,700.00	-	-	2,450.00	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	2,168.57	-	-	1,215.60	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	3,113.41	295.46	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	20,488.62	10,691.07	5,476.06	12,171.48	11,911.94	7,843.23	9,386.18	995.84	-	-	747.58	-	-
3	**DEPOSITS**	348,532.97	716,384.49	242,732.70	279,487.92	324,004.68	355,032.23	254,931.53	55,866.40	576.97	4,285.56	59,134.07	18,267.74	8,887.20
	a. Current	22,472.52	48,225.45	21,547.01	10,407.55	31,424.41	19,815.79	24,981.86	1,844.55	28.95	282.58	1,476.18	1,345.82	236.94
	Domestic	22,062.56	45,531.62	20,807.92	10,140.77	30,439.77	19,331.68	19,744.79	1,844.55	28.95	282.58	1,476.18	1,345.82	236.94
	Foreign	409.95	2,693.83	739.09	266.78	984.64	484.11	5,237.07	-	-	-	-	-	-
	b. Savings	173,859.59	371,971.67	116,293.70	111,700.37	158,354.49	202,941.17	133,268.17	32,227.33	115.20	3,254.68	32,926.91	11,096.07	3,244.44
	Domestic	173,827.49	370,836.17	115,806.26	111,608.91	157,886.52	202,709.63	130,360.21	32,214.97	115.20	3,254.68	32,926.91	11,096.07	3,244.44
	Foreign	32.11	1,135.50	487.43	91.46	467.98	231.54	2,907.96	12.36	-	-	-	-	-
	c. Fixed	122,127.26	235,979.65	82,648.25	131,311.00	98,193.68	103,095.70	73,795.70	16,997.83	358.13	139.40	18,599.84	3,450.16	4,715.65
	Domestic	122,127.26	229,366.27	79,008.64	128,088.95	94,685.84	101,934.38	72,305.11	16,997.83	358.13	139.40	18,599.84	3,450.16	4,715.65
	Foreign	-	6,613.38	3,639.61	3,222.05	3,507.83	1,161.33	1,490.59	-	-	-	-	-	-
	d. Call Deposits	28,772.89	54,808.45	20,639.92	23,058.15	31,559.05	26,547.92	20,975.30	4,788.36	73.24	608.90	6,109.27	2,361.81	689.84
	Domestic	28,772.89	54,009.20	20,552.66	22,164.02	27,204.31	26,339.40	20,122.43	4,788.36	73.24	608.90	6,109.27	2,361.81	689.84
	Foreign	-	799.25	87.26	894.13	4,354.73	208.53	852.86	-	-	-	-	-	-
	e. Others	1,300.72	5,399.27	1,603.82	3,010.86	4,473.05	2,631.64	1,910.50	8.33	1.45	-	21.86	13.89	0.33
	Domestic	1,300.72	5,213.90	1,603.82	2,791.55	4,018.37	2,625.42	1,910.50	8.33	1.45	-	21.86	13.89	0.33
	Foreign	-	185.38	-	219.31	454.68	6.22	-	-	-	-	-	-	-
4	**Bills Payable**	-	10.96	155.58	185.68	41.07	-	13.34	4.00	-	-	2.35	-	-
5	**Other Liabilities**	43,870.83	69,207.20	20,487.96	30,216.91	41,495.14	45,211.13	13,598.40	6,059.03	253.23	5,208.78	3,693.79	1,007.70	176.41
	1. Sundry Creditors	2,616.13	3,225.47	11.33	18.17	132.07	4,184.30	30.88	14.28	15.50	84.33	69.31	8.80	-
	2. Loan Loss Provision	12,205.25	29,247.48	10,962.28	15,299.36	12,830.12	25,605.48	8,211.28	3,076.92	123.71	2,358.90	2,603.55	740.93	118.79
	3. Interest Suspense a/c	2,795.76	-	1,979.63	1,528.41	1,169.81	6,089.03	-	1,298.43	38.14	1,364.32	-	-	17.26
	4. Others	26,253.70	36,734.25	7,534.72	13,370.98	27,363.13	9,332.32	5,356.24	1,669.41	75.89	1,401.23	1,020.92	257.96	40.36
6	**Reconcillation A/c**	-	-	-	-	-	-	-	-	-	0.00	-	-	-
7	**Profit & Loss A/c**	552.54	2,313.80	107.70	1,187.66	1,164.28	603.72	1,051.47	-	3.00	-	33.46	4.01	34.27
	TOTAL Liabilities	455,837.67	868,435.38	294,468.48	364,705.91	417,737.01	441,903.37	307,578.18	70,447.04	987.05	5,671.73	69,221.96	21,311.62	10,833.33
	Assets													
1	**LIQUID FUNDS**	**38,620.39**	**69,367.61**	**23,603.86**	**21,163.32**	**33,370.26**	**66,828.83**	**28,281.15**	**3,674.62**	**429.26**	**21.74**	**5,222.16**	**2,082.21**	**1,451.50**
	a. Cash Balance	3,641.33	7,935.39	3,599.97	3,747.80	3,311.25	5,209.34	2,905.03	418.80	13.11	1.44	526.46	269.96	32.10
	Nepalese Notes & Coins	3,636.98	7,115.80	3,463.21	3,468.72	3,053.82	5,046.10	2,616.68	405.80	13.11	1.44	526.07	269.96	32.10
	Foreign Currency	4.35	819.60	136.76	279.08	257.43	163.23	288.35	13.00	-	-	0.38	-	-
	b. Bank Balance	34,978.53	61,432.21	15,140.74	17,415.52	28,062.26	61,619.49	25,376.12	2,307.21	104.11	0.29	4,695.70	1,356.95	636.67
	1. In Nepal Rastra Bank	33,900.13	53,038.91	11,748.01	12,963.31	23,337.35	57,822.77	13,048.07	2,296.47	63.78	0.29	2,680.31	1,247.41	546.47
	Domestic Currency	33,880.18	52,765.78	11,690.83	12,706.25	23,162.73	57,717.65	12,552.86	2,295.85	63.78	0.29	2,647.70	1,247.41	546.47
	Foreign Currency	19.95	273.13	57.19	257.07	174.62	105.12	495.21	0.63	-	-	32.61	-	-
	2. "A"Class Licensed Institution	779.02	3,044.65	1,582.28	449.19	1,412.25	1,616.30	868.75	7.03	40.33	-	1,973.88	109.55	90.15
	Domestic Currency	693.92	2,966.15	1,374.86	363.55	1,412.25	1,276.90	846.04	-	40.33	-	1,965.40	109.55	90.15
	Foreign Currency	85.09	78.49	207.42	85.65	-	339.40	22.71	7.03	-	-	8.48	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	39.80	-	0.05
	4. In Foreign Banks	299.38	5,348.66	1,810.45	4,003.01	3,312.65	2,159.62	11,459.30	3.71	-	-	1.71	-	-
	c. Money at Call	0.53	-	4,863.15	-	1,996.76	-	-	948.61	312.04	20.01	-	455.30	782.73
	Domestic Currency	-	-	4,200.63	-	-	-	-	948.61	312.04	20.01	-	455.11	782.73
	Foreign Currency	0.53	-	662.52	-	1,996.76	-	-	-	-	-	-	0.20	-
2	**INVESTMENT IN SECURITIES**	89,202.39	191,183.38	52,796.03	46,447.04	43,734.26	86,929.07	39,013.26	11,851.45	4.00	-	9,483.09	3,512.96	1,506.36
	a. Govt.Securities	58,104.99	105,513.16	28,595.97	44,447.04	15,853.26	43,919.79	27,644.12	4,260.78	4.00	-	8,783.09	200.23	6.36
	b. NRB Bond	31,097.40	85,670.23	24,200.05	2,000.00	27,881.00	43,009.28	10,769.00	7,590.68	-	-	700.00	3,312.74	1,500.00
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	600.14	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	30,846.64	35,666.39	12,426.96	15,762.28	23,750.71	17,202.54	16,476.28	1,491.65	25.46	-	1,152.91	276.30	72.23
	a. Interbank Lending	950.00	0.00	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	25,863.24	9,429.81	9,648.83	18,574.98	7,491.31	12,849.77	-	-	-	-	-	-
	c. Others	29,896.64	9,803.15	2,997.16	6,113.45	5,175.73	9,711.22	3,626.51	1,491.65	25.46	-	1,152.91	276.30	72.23
4	**LOANS & ADVANCES (Including Bills Purchased)**	249,501.01	507,816.90	183,495.50	250,860.35	276,048.09	227,197.07	210,278.73	48,296.62	291.54	2,428.69	49,598.09	14,265.15	7,635.09
	4.1 LOANS & ADVANCES	249,501.01	507,816.90	183,495.50	244,478.73	275,214.13	227,069.80	210,278.73	48,296.62	291.54	2,428.69	49,598.09	14,265.15	7,635.09
	a. Private Sector	247,702.38	482,543.37	182,364.61	235,832.84	264,329.38	217,712.77	202,084.04	46,071.78	291.54	2,428.69	48,205.70	13,993.30	7,113.09
	b. Financial Institutions	1,798.63	24,015.29	1,130.88	8,645.89	10,884.75	9,232.48	8,194.69	2,224.85	-	-	1,392.38	271.85	522.00
	c. Government Organizations	-	1,258.24	-	-	-	124.55	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	6,381.63	833.96	127.26	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	6,381.63	833.96	127.26	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	2,393.78	11,860.35	7,063.29	4,181.39	3,032.23	4,980.11	1,549.83	1,052.89	29.88	127.94	988.78	347.51	58.02
7	**OTHER ASSETS**	43,189.77	47,064.64	13,362.85	20,794.53	35,915.42	35,711.61	10,662.08	3,558.98	159.39	1,517.44	2,046.85	347.46	105.20
	a. Accrued Interest:	5,635.51	6,229.82	3,368.12	7,623.90	5,861.14	14,003.66	1,829.31	2,053.33	38.14	1,364.32	443.57	88.44	15.64
	Financial Institutions	3,991.24	-	2,470.92	6,306.77	4,088.55	12,482.74	972.13	1,023.24	1.09	-	207.17	61.35	5.02
	Government Enterprises	1,117.14	1,951.61	-	558.01	394.31	718.25	486.31	84.37	-	-	85.44	-	0.04
	Private Sector	527.13	4,278.22	897.20	759.13	1,378.28	802.66	370.87	945.71	37.05	1,364.32	150.95	27.09	10.58
	b. Staff Loans / Adv.	11,133.96	3,874.80	2,809.27	2,329.55	2,052.82	11,758.65	4,875.85	644.14	0.73	49.56	1,235.61	191.09	48.30
	c. Sundry Debtors	10,259.75	3,219.39	15.01	2,089.98	15.75	-	217.29	40.66	86.40	12.88	174.72	33.95	5.27
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	16,160.55	33,740.63	7,170.44	8,751.09	27,985.72	9,949.30	3,739.63	820.85	34.12	90.68	192.95	33.99	35.99
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	0.79	-	3.69	-
9	**Non Banking Assets**	1,482.37	5,476.11	1,719.99	5,497.00	1,886.03	3,054.15	1,316.87	520.84	47.52	61.13	730.08	476.33	4.92
10	**Reconcillation Account**	158.03	-	-	-	-	-	-	-	-	1,317.65	-	-	-
11	**Profit & Loss A/c**	443.31	-	-	-	-	-	-	-	-	196.37	-	-	-
	TOTAL ASSETS	455,837.67	868,435.38	294,468.48	364,705.91	417,737.01	441,903.37	307,578.18	70,447.04	987.05	5,671.73	69,221.96	21,311.62	10,833.33

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
	Liabilities												
1	**CAPITAL FUND**	**12,931.69**	**10,071.01**	**6,459.58**	**764.87**	**7,515.55**	**7,457.23**	**7,524.74**	**542.66**	**533.69**	**782.44**	**761.53**	**985.97**
	a. Paid-up Capital	8,000.39	6,623.48	4,211.93	525.00	4,395.79	5,323.29	3,623.68	557.46	522.39	834.34	615.50	778.15
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	2,354.14	1,957.07	1,215.74	75.00	1,058.22	1,483.90	1,382.72	88.49	9.84	110.82	53.52	246.08
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	293.18	2.36	19.33	31.35	144.36	10.51	665.22	(241.02)	(10.56)	(515.31)	59.03	(377.16)
	g. Others Reserves Fund	2,283.98	1,488.10	1,012.58	109.60	1,917.19	639.53	1,853.12	137.73	12.02	352.59	33.49	239.44
2	**BORROWINGS**	1,667.54	996.68	995.87	-	1,500.00	998.09	999.03	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	418.72	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	1,248.82	996.68	995.87	-	1,500.00	998.09	999.03	-	-	-	-	-
3	**DEPOSITS**	127,093.88	102,435.60	68,423.30	2,667.98	65,914.66	79,443.08	57,596.61	5,132.61	1,610.47	8,989.93	6,524.33	4,527.49
	a. Current	5,401.91	2,886.79	2,075.05	80.70	2,151.01	1,922.67	1,741.82	175.45	33.38	314.22	162.15	92.83
	Domestic	5,401.91	2,886.52	2,075.05	80.70	2,149.07	1,922.67	1,741.81	175.45	33.38	314.22	162.15	92.83
	Foreign	-	0.27	-	-	1.94	-	0.01	-	-	-	-	-
	b. Savings	73,400.33	65,004.20	36,090.75	814.79	38,894.51	50,541.41	27,269.48	2,452.27	582.67	3,368.15	2,486.96	1,105.76
	Domestic	73,394.65	65,004.20	36,090.75	814.79	38,892.60	50,541.41	27,269.48	2,452.27	582.67	3,368.15	2,486.96	1,105.76
	Foreign	5.68	-	-	-	1.90	-	-	-	-	-	-	-
	c. Fixed	37,120.99	23,917.12	25,031.69	1,530.02	17,642.15	23,908.08	22,044.48	1,872.07	912.99	4,101.42	3,247.79	2,869.59
	Domestic	37,120.99	23,917.12	25,031.69	1,530.02	17,642.15	23,908.08	22,044.48	1,872.07	912.99	4,101.42	3,247.79	2,869.59
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	11,021.82	10,606.61	5,225.81	241.24	7,149.27	3,045.62	6,486.51	632.78	81.43	1,204.03	627.43	458.87
	Domestic	11,021.82	10,606.61	5,225.81	241.24	7,149.27	3,045.62	6,486.51	632.78	81.43	1,204.03	627.43	458.87
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	148.82	20.89	-	1.23	77.72	25.30	54.33	0.05	-	2.10	-	0.44
	Domestic	148.82	20.89	-	1.23	77.72	25.30	54.33	0.05	-	2.10	-	0.44
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	0.15	0.03	-	-	-	-	4.30	-	-	-	1.01	-
5	**Other Liabilities**	6,646.21	5,878.18	3,611.45	180.19	5,252.00	3,890.48	6,662.94	539.59	62.76	925.51	376.75	953.17
	1. Sundry Creditors	-	8.12	4.20	6.06	17.13	267.78	28.09	1.11	1.75	132.69	1.15	42.89
	2. Loan Loss Provision	4,266.75	4,333.11	2,696.27	90.95	3,815.35	2,939.12	2,916.68	251.21	35.16	419.44	212.93	319.26
	3. Interest Suspense a/c	-	-	-	65.05	-	223.94	1,088.18	80.24	-	147.82	43.37	432.09
	4. Others	2,379.45	1,536.94	910.98	18.13	1,419.52	459.64	2,629.99	207.03	25.85	225.56	119.29	158.93
6	**Reconcillation A/c**	0.01	-	-	-	0.00	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	322.42	240.12	140.72	6.14	200.16	197.64	327.15	-	-	4.36	4.93	-
	TOTAL Liabilities	148,661.90	119,621.63	79,630.92	3,619.19	80,382.38	91,986.52	73,114.77	6,214.86	2,206.92	10,702.24	7,668.55	6,466.64
	Assets												
1	**LIQUID FUNDS**	**11,478.73**	**11,212.93**	**5,080.46**	**631.23**	**9,361.77**	**6,882.68**	**4,837.50**	**1,115.56**	**366.60**	**1,437.67**	**865.80**	**1,420.33**
	a. Cash Balance	1,160.00	1,062.39	743.77	14.90	1,590.12	735.22	430.14	42.26	11.72	122.73	42.10	28.03
	Nepalese Notes & Coins	1,091.96	891.06	669.42	14.90	1,444.39	735.22	429.68	42.26	11.72	122.73	42.10	28.03
	Foreign Currency	68.04	171.34	74.35	-	145.74	-	0.46	-	-	-	-	-
	b. Bank Balance	5,573.80	10,150.54	4,336.69	616.33	7,118.93	3,599.58	4,407.36	272.96	77.42	909.38	823.70	779.42
	1. In Nepal Rastra Bank	5,572.31	8,189.57	2,856.17	503.87	2,822.56	3,594.88	3,030.11	272.95	-	789.26	323.68	779.42
	Domestic Currency	5,517.56	8,038.83	2,856.11	503.87	2,760.80	3,594.88	3,030.11	272.95	-	789.26	323.68	779.42
	Foreign Currency	54.75	150.74	0.07	-	61.76	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	1.49	1,920.16	1,412.14	62.64	4,296.37	4.65	1,363.22	0.01	74.90	92.62	333.59	-
	Domestic Currency	0.02	1,917.82	1,404.09	62.64	290.19	4.23	1,355.32	0.01	74.90	92.62	333.59	-
	Foreign Currency	1.47	2.35	8.06	-	4,006.18	0.42	7.90	-	-	-	-	-
	3. Other Financial Ins.	-	40.80	68.38	49.83	-	0.05	14.03	-	2.52	27.51	166.43	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	4,744.93	-	-	-	652.72	2,547.87	-	800.34	277.46	405.55	-	612.87
	Domestic Currency	4,744.93	-	-	-	652.72	2,547.87	-	800.34	277.46	405.55	-	612.87
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	20,855.88	15,518.06	11,180.27	900.00	7,658.38	13,430.50	10,817.60	700.00	346.15	1,979.26	940.00	1,145.25
	a. Govt.Securities	8,185.28	10,183.68	9,503.27	-	7,058.38	11,740.08	5,539.53	-	346.15	1,979.26	490.00	289.80
	b. NRB Bond	12,670.60	5,334.38	1,677.00	900.00	600.00	1,690.43	5,278.08	700.00	-	-	450.00	855.45
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	1,369.53	1,671.67	1,273.19	-	1,316.74	823.30	2,349.64	113.72	133.32	111.79	74.33	188.70
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,369.53	1,671.67	1,273.19	-	1,316.74	823.30	2,349.64	113.72	133.32	111.79	74.33	188.70
4	**LOANS & ADVANCES (Including Bills Purchased)**	110,496.67	86,565.62	59,450.84	1,631.05	56,014.85	67,640.96	50,534.12	3,527.99	1,089.37	6,183.84	5,394.22	2,742.71
	4.1 LOANS & ADVANCES	110,496.67	86,565.62	59,450.84	1,631.05	56,014.85	67,640.96	50,534.12	3,527.99	1,089.37	6,183.84	5,394.22	2,742.71
	a. Private Sector	108,773.54	83,409.84	58,195.62	1,631.05	54,012.77	66,944.54	49,901.50	3,363.90	1,089.37	6,055.09	5,394.22	2,657.48
	b. Financial Institutions	1,723.13	3,155.77	1,255.22	-	2,002.07	696.42	632.62	164.09	-	128.75	-	85.23
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	1,334.13	1,804.08	841.63	148.34	2,131.79	662.89	1,337.99	186.86	22.89	118.51	28.74	153.15
7	**OTHER ASSETS**	1,834.73	2,214.56	1,470.13	153.77	2,998.79	2,339.61	2,896.54	395.72	222.79	589.32	355.02	600.62
	a. Accrued Interest:	195.38	504.86	505.25	71.16	649.00	964.75	1,192.70	117.93	24.98	162.83	56.85	463.08
	Financial Institutions	-	3.12	1.50	24.75	-	0.40	825.33	54.92	0.62	0.18	-	21.52
	Government Enterprises	195.38	-	80.48	-	71.91	121.12	83.79	5.04	-	15.01	9.34	7.89
	Private Sector	-	501.75	423.28	46.41	577.09	843.24	283.59	57.97	24.36	147.64	47.51	433.67
	b. Staff Loans / Adv.	2.59	648.66	409.53	1.35	699.69	726.94	75.85	58.00	153.39	57.67	119.67	21.72
	c. Sundry Debtors	9.08	0.42	116.12	11.69	0.80	127.23	737.89	1.17	1.14	157.72	13.33	1.50
	d. Cash In Transit	-	-	-	-	-	-	0.04	-	-	-	-	-
	e. Others	1,627.68	1,060.61	439.23	69.57	1,649.31	520.69	890.06	218.63	43.27	211.09	165.17	114.32
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	-
9	**Non Banking Assets**	1,292.22	634.72	334.40	154.80	900.07	206.60	341.38	112.87	8.37	281.85	10.44	186.70
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	-	62.14	17.43	-	-	29.17
	TOTAL ASSETS	148,661.90	119,621.63	79,630.92	3,619.19	80,382.38	91,986.52	73,114.77	6,214.86	2,206.92	10,702.24	7,668.55	6,466.64

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant	GMBFL	ICFC
	Liabilities													
1	**CAPITAL FUND**	**376.36**	**1,448.50**	**2,056.45**	**1,346.94**	**1,003.73**	**664.30**	**(48.19)**	**1,324.32**	**1,127.78**	**742.99**	**311.02**	**1,598.41**	**2,108.53**
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,901.47	948.88	610.20	935.07	1,012.18	1,183.47
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	478.81	284.15	295.52	259.28	83.01	184.35	425.20	219.27	34.78	463.82	221.86	498.72
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	19.70	0.44	10.54	2.61	-	-
	f. Retained Earning	(1,916.63)	(448.75)	(383.54)	40.28	(463.11)	(404.53)	(1,169.57)	(1,830.10)	(226.08)	33.32	(1,330.33)	4.87	18.49
	g. Others Reserves Fund	1,810.33	528.05	1,207.25	11.14	302.19	137.71	246.56	808.05	185.27	54.15	239.85	359.51	407.84
2	**BORROWINGS**	-	-	249.16	-	-	-	-	-	-	-	-	-	997.26
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-		-	-	-	-
	e. Bonds and Securities	-	-	249.16	-	-	-	-	-	-	-	-	-	997.26
3	**DEPOSITS**	221.07	9,287.65	12,988.60	8,946.95	6,453.12	7,546.26	2,257.65	10,463.76	8,764.54	3,549.56	27.22	8,110.28	24,200.05
	a. Current	-	303.38	20.96	71.01	103.98	136.03	10.46	229.35	102.41	128.78	-	109.59	579.77
	Domestic	-	303.38	20.96	71.01	103.98	136.03	10.46	229.35	102.41	128.78	-	109.59	579.77
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	2.47	3,258.41	4,343.83	2,338.09	2,793.92	2,327.67	1,060.78	5,368.98	2,903.18	1,252.63	22.46	2,287.56	8,226.10
	Domestic	2.47	3,258.41	4,343.83	2,338.09	2,793.92	2,327.67	1,060.78	5,368.98	2,903.18	1,252.63	22.46	2,287.56	8,226.10
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,497.82	7,413.77	5,491.67	3,229.10	4,078.28	1,114.77	3,835.14	4,701.34	1,860.48	-	4,712.72	11,964.15
	Domestic	-	4,497.82	7,413.77	5,491.67	3,229.10	4,078.28	1,114.77	3,835.14	4,701.34	1,860.48	-	4,712.72	11,964.15
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	180.77	1,228.04	1,208.40	1,046.18	326.11	997.34	71.64	1,030.28	1,057.62	307.66	-	999.99	3,368.34
	Domestic	180.77	1,228.04	1,208.40	1,046.18	326.11	997.34	71.64	1,030.28	1,057.62	307.66	-	999.99	3,368.34
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	37.83	-	1.65	-	-	6.94	-	-	-	-	4.76	0.41	61.71
	Domestic	37.83	-	1.65	-	-	6.94	-	-	-	-	4.76	0.41	61.71
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	**Bills Payable**	-	-	-	-	-	0.07	-	0.02	-	-	-	-	1.03
5	**Other Liabilities**	8,520.77	1,298.44	1,334.16	399.71	522.59	503.63	2,092.25	1,687.35	606.02	53.11	4,125.21	591.76	660.17
	1. Sundry Creditors	20.25	6.59	-	15.73	7.21	20.61	10.71	26.94	15.88	0.02	143.19	22.27	112.69
	2. Loan Loss Provision	2,145.30	805.94	694.63	231.05	336.13	234.10	1,279.23	1,172.29	435.68	-	663.53	329.05	447.90
	3. Interest Suspense a/c	6,213.25	288.71	-	56.49	-	36.01	733.31	150.48	-	-	3,236.98	85.62	-
	4. Others	141.97	197.20	639.53	96.45	179.25	212.92	68.99	337.63	154.46	53.10	81.51	154.81	99.58
6	**Reconcillation A/c**	22.29	-	-	-	-	(17.97)	-	-	-	-	-	-	-
7	**Profit & Loss A/c**	34.73	67.47	-	19.65	21.43	-	-	-	20.94	3.27	-	-	69.79
	TOTAL Liabilities	9,175.22	12,102.06	16,628.36	10,713.25	8,000.87	8,696.30	4,301.71	13,475.44	10,519.28	4,348.93	4,463.45	10,300.45	28,036.83
	Assets													
1	**LIQUID FUNDS**	**129.19**	**1,213.00**	**2,346.84**	**1,414.69**	**751.49**	**1,090.04**	**852.28**	**1,573.49**	**1,532.35**	**330.60**	**162.07**	**1,451.64**	**2,720.74**
	a. Cash Balance	-	72.19	660.34	38.74	31.61	36.39	25.16	147.87	83.72	23.90	0.43	16.69	190.64
	Nepalese Notes & Coins	-	72.19	660.34	38.74	31.61	36.39	25.16	147.87	83.72	23.90	0.43	16.67	190.64
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	0.02	-
	b. Bank Balance	3.35	676.17	915.92	1,223.58	719.88	433.80	92.75	1,425.62	1,448.63	188.18	161.64	355.12	2,530.10
	1. In Nepal Rastra Bank	0.07	676.17	915.92	1,223.58	500.69	379.00	92.27	768.77	990.30	188.18	9.07	345.61	1,323.61
	Domestic Currency	0.07	676.17	915.92	1,223.58	500.69	379.00	92.27	768.77	990.30	188.18	9.07	345.61	1,323.61
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	3.28	-	-	-	205.79	54.78	0.47	469.83	328.72	-	152.36	9.48	1,119.65
	Domestic Currency	3.28	-	-	-	205.79	54.78	0.47	469.83	328.72	-	152.36	9.48	1,119.65
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	13.40	0.02	0.00	187.03	129.61	-	0.20	0.04	86.84
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	125.84	464.63	770.58	152.38	-	619.86	734.37	-	-	118.53	-	1,079.82	-
	Domestic Currency	125.84	464.63	770.58	152.38	-	619.86	734.37	-	-	118.53	-	1,079.82	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**INVESTMENT IN SECURITIES**	1.00	2,300.00	2,062.88	2,404.64	1,815.00	860.00	-	2,777.39	2,909.20	1,101.80	-	1,709.88	2,901.35
	a. Govt.Securities	1.00	1,000.00	2,062.88	1,854.64	315.00	460.00	-	927.39	659.20	901.80	-	1,659.88	1,300.00
	b. NRB Bond	-	1,300.00	-	550.00	1,500.00	400.00	-	1,850.00	2,250.00	200.00	-	50.00	1,601.35
	c. Govt.Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**SHARE & OTHER INVESTMENT**	123.91	269.22	697.43	222.74	153.79	150.39	39.50	123.07	465.14	222.41	4.15	395.37	576.09
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	269.22	697.43	222.74	153.79	150.39	39.50	123.07	465.14	222.41	4.15	395.37	576.09
4	**LOANS & ADVANCES (Including Bills Purchased)**	2,150.29	6,842.08	9,846.90	6,354.34	4,622.63	5,791.22	2,080.76	6,826.57	5,202.25	2,327.87	663.53	5,568.93	20,880.84
	4.1 LOANS & ADVANCES	2,150.29	6,842.08	9,846.90	6,354.34	4,622.63	5,791.22	2,080.76	6,826.57	5,202.25	2,327.87	663.53	5,568.93	20,880.84
	a. Private Sector	2,150.29	6,770.59	9,626.90	6,053.67	4,622.63	5,714.46	2,031.20	6,780.52	5,044.04	2,327.87	663.53	5,431.85	20,145.27
	b. Financial Institutions	-	71.49	220.00	300.67	-	76.76	49.55	46.05	158.21	-	-	117.13	735.57
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	19.94	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**LOANS AGAINST COLLECTED BILLS**	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**FIXED ASSETS**	18.52	151.66	634.23	95.63	229.94	331.53	57.54	475.98	179.54	232.55	342.64	365.86	340.61
7	**OTHER ASSETS**	6,752.30	731.56	571.10	205.90	203.81	278.00	1,078.32	985.07	147.08	82.01	3,269.85	603.71	573.39
	a. Accrued Interest:	6,213.25	327.16	-	73.61	44.87	107.73	744.63	351.77	4.74	3.64	3,236.98	104.64	212.63
	Financial Institutions	1,281.55	150.57	-	15.65	9.74	-	691.98	258.13	-	3.64	-	8.71	192.22
	Government Enterprises	-	10.78	-	17.12	9.02	7.98	0.00	13.43	4.74	-	-	13.92	11.59
	Private Sector	4,931.70	165.81	-	40.84	26.11	99.76	52.65	80.21	-	-	3,236.98	82.00	8.81
	b. Staff Loans / Adv.	-	155.79	-	47.49	51.09	88.37	4.34	74.56	-	30.68	0.57	-	188.58
	c. Sundry Debtors	43.03	3.17	-	28.59	0.31	5.56	89.55	9.95	0.09	0.45	30.30	1.24	45.39
	d. Cash In Transit	-	-	-	-	-	-	-	-	0.44	-	-	-	-
	e. Others	496.02	245.44	571.10	56.21	107.55	76.34	239.80	548.79	141.82	47.23	2.01	497.83	126.79
8	**Expenses not Written off**	-	-	-	-	-	-	-	-	-	-	-	0.27	-
9	**Non Banking Assets**	-	594.54	468.98	15.30	224.20	195.12	184.73	666.80	83.73	51.69	20.34	201.23	43.82
10	**Reconcillation Account**	-	-	-	-	-	-	-	-	-	-	-	-	-
11	**Profit & Loss A/c**	-	-	-	-	-	-	8.59	47.07	-	-	0.87	3.57	-
	TOTAL ASSETS	9,175.22	12,102.06	16,628.36	10,713.25	8,000.87	8,696.30	4,301.71	13,475.44	10,519.28	4,348.93	4,463.45	10,300.45	28,036.83

S.N.	BFI Name	Manju	Reliance
	Liabilities		
1	**CAPITAL FUND**	**2,592.48**	**1,349.85**
	a. Paid-up Capital	1,351.55	1,121.45
	b. Calls in Advance	-	-
	c. Proposed Bonus Share	-	-
	d. General Reserves	494.32	177.78
	e. Share Premium	-	1.14
	f. Retained Earning	410.27	(149.17)
	g. Others Reserves Fund	336.34	198.64
2	**BORROWINGS**	500.00	-
	a. NRB	-	-
	b. Interbank Borrowing	-	-
	c. Foreign Banks and Fin. Ins.	-	-
	d. Other Financial Ins.	-	-
	e. Bonds and Securities	500.00	-
3	**DEPOSITS**	26,057.06	12,423.11
	a. Current	357.56	164.44
	Domestic	357.56	164.44
	Foreign	-	-
	b. Savings	8,839.24	3,008.70
	Domestic	8,839.24	3,008.70
	Foreign	-	-
	c. Fixed	13,324.75	7,817.52
	Domestic	13,324.75	7,817.52
	Foreign	-	-
	d. Call Deposits	3,535.46	1,425.23
	Domestic	3,535.46	1,425.23
	Foreign	-	-
	e. Others	0.05	7.21
	Domestic	0.05	7.21
	Foreign	-	-
4	**Bills Payable**	-	-
5	**Other Liabilities**	1,543.67	935.39
	1. Sundry Creditors	11.44	7.21
	2. Loan Loss Provision	904.80	686.63
	3. Interest Suspense a/c	-	149.78
	4. Others	627.42	91.77
6	**Reconcillation A/c**	-	-
7	**Profit & Loss A/c**	135.12	-
	TOTAL Liabilities	30,828.34	14,708.34
	Assets		
1	**LIQUID FUNDS**	**2,341.56**	**1,302.15**
	a. Cash Balance	69.97	47.04
	Nepalese Notes & Coins	69.97	46.98
	Foreign Currency	-	0.07
	b. Bank Balance	2,271.60	716.89
	1. In Nepal Rastra Bank	1,036.18	716.89
	Domestic Currency	1,036.18	716.89
	Foreign Currency	-	-
	2. "A"Class Licensed Institution	1,218.07	-
	Domestic Currency	1,218.07	-
	Foreign Currency	-	-
	3. Other Financial Ins.	17.34	-
	4. In Foreign Banks	-	-
	c. Money at Call	-	538.22
	Domestic Currency	-	538.22
	Foreign Currency	-	-
2	**INVESTMENT IN SECURITIES**	3,895.10	1,248.40
	a. Govt.Securities	1,350.00	1,248.40
	b. NRB Bond	2,545.10	-
	c. Govt.Non-Fin. Ins.	-	-
	d. Other Non-Fin Ins.	-	-
	e Non Residents	-	-
3	**SHARE & OTHER INVESTMENT**	426.84	235.21
	a. Interbank Lending	-	-
	b. Non Residents	-	-
	c. Others	426.84	235.21
4	**LOANS & ADVANCES (Including Bills Purchased)**	22,236.19	10,833.57
	4.1 LOANS & ADVANCES	22,236.19	10,833.57
	a. Private Sector	15,235.57	10,832.24
	b. Financial Institutions	7,000.62	1.33
	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**	730.29	326.51
7	**OTHER ASSETS**	931.37	479.67
	a. Accrued Interest:	263.26	185.17
	Financial Institutions	132.85	130.96
	Government Enterprises	58.70	15.41
	Private Sector	71.70	38.80
	b. Staff Loans / Adv.	437.32	129.69
	c. Sundry Debtors	1.25	11.13
	d. Cash In Transit	-	-
	e. Others	229.55	153.68
8	**Expenses not Written off**	-	-
9	**Non Banking Assets**	155.72	162.26
10	**Reconcillation Account**	-	0.30
11	**Profit & Loss A/c**	111.26	120.28
	TOTAL ASSETS	30,828.34	14,708.34

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	**3,104.89**	**5,009.54**	**4,874.82**	**4,145.44**	**867.26**	**3,270.76**	**2,201.64**
1.1 On Deposit Liabilities	3,010.47	4,894.17	4,602.44	3,955.76	801.06	3,093.35	2,004.24
1.1.1 Saving Account	1,674.96	2,329.42	2,124.99	1,637.44	524.12	999.15	609.18
1.1.2 Fixed Account	1,307.61	2,475.86	2,358.34	2,201.63	252.77	2,067.42	1,347.84
1.1.2.1 Up to 3 months Fixed Account	41.87	-	707.50	1.94	-	-	253.53
1.1.2.2 3 to 6 months Fixed Account	103.87	-	353.75	-	7.01	-	267.87
1.1.2.3 6 months to 1 year Fixed Account	292.45	-	636.75	-	186.40	2,067.42	236.33
1.1.2.4 Above 1 year Fixed Account	869.42	2,475.86	660.33	2,199.69	59.36	-	590.11
1.1.3 Call Deposit	27.91	88.90	119.12	116.68	24.18	26.78	47.22
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	94.42	115.36	272.38	189.68	66.20	177.41	197.40
2. Commission Expense	**56.37**	**165.07**	**297.13**	**121.37**	**128.61**	**-**	**37.25**
3. Staff Expense	**1,184.82**	**1,382.66**	**1,272.63**	**762.55**	**283.61**	**781.94**	**410.03**
4. Office Operating Expenses	**357.54**	**445.36**	**619.88**	**631.40**	**203.24**	**562.99**	**281.56**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**0.32**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	0.32	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**-**	**-**	**0.07**	**-**	**-**
7. Provision for Risk	**723.48**	**1,435.92**	**944.72**	**3,468.49**	**12.50**	**-**	**586.12**
7.1 Loan loss Provision	723.48	1,435.92	934.46	3,468.49	12.50	-	573.25
7.1.1 General Loan loss Provision	723.48	226.77	516.83	1,147.21	12.50	-	5.53
7.1.1.1 Pass Loan Loss Provision	723.48	65.16	76.58	647.07	8.35	-	5.53
7.1.1.2 Watch List Provision		161.61	440.25	500.14	4.15	-	-
7.1.2 Special Loan Loss Provision	-	1,209.16	283.78	2,321.28	-	-	567.71
7.1.3 Additional Loan Loss Provision	-	-	133.84	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	12.88
7.5. Provision for Loss of Other Assets	-	-	10.26	-	-	-	-
8. Loan Written Off	**-**	**-**	**2.40**	**3.96**	**11.34**	**81.46**	**-**
9. Provision for Staff Bonus	**52.47**	**124.03**	**408.05**	**187.53**	**119.34**	**103.54**	**87.65**
10. Provision for Income Tax	**164.83**	**706.99**	**1,117.35**	**506.38**	**402.60**	**277.06**	**236.66**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**832.19**	**1,649.64**	**2,555.10**	**1,181.42**	**671.44**	**654.83**	**552.22**
Total Expenses	**6,476.60**	**10,919.21**	**12,092.08**	**11,008.55**	**2,700.33**	**5,732.58**	**4,393.14**
Income							
1. Interest Income	**5,594.47**	**9,024.21**	**9,611.83**	**7,417.12**	**1,887.15**	**5,469.41**	**3,452.25**
1.1 On Loans and Advances	4,241.46	6,269.59	7,661.23	5,589.16	1,106.80	4,272.29	2,419.99
1.2 On Investment	746.06	2,558.65	1,151.50	866.24	443.18	610.58	649.56
1.2.1 Government Bonds	746.06	229.72	800.27	866.24	420.55	610.58	423.63
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	928.51	351.23	-	-	-	225.05
1.2.4 Debenture & Bonds	-	1,400.42	-	-	22.63	-	0.88
1.3 On Agency Balance	103.78	2.17	-	524.14	2.53	-	2.08
1.4 On Call Deposit	-	193.80	489.30	-	150.69	-	-
1.5 On Others	503.16	-	309.81	437.59	183.95	586.55	380.62
2. Commission and Discount	**407.47**	**90.37**	**1,216.63**	**504.74**	**437.80**	**263.54**	**404.29**
2.1 Bills Purchase and Discount	-	0.01	-	-	9.95	-	0.63
2.2 Commission	407.47	84.17	377.84	504.74	382.63	209.40	130.52
2.3 Others	-	6.20	838.79	-	45.22	54.14	273.14
3. Exchange Flactuation Income	**124.44**	**41.00**	**410.34**	**315.75**	**294.83**	**208.72**	**135.42**
3.1 Due to Change in Exchange Rate	-	7.76	60.79	7.15	-	-	12.28
3.2 Due to Foreign Currency Transaction	124.44	33.24	349.55	308.60	294.83	208.72	123.14
4. Other Operating Income	**171.14**	**587.31**	**69.66**	**271.66**	**0.70**	**62.80**	**5.34**
5. Non Operating Income	**2.07**	**91.60**	**-**	**127.12**	**-**	**73.33**	**0.27**
6. Write Back from Provisions for loss	**177.02**	**1,080.21**	**780.71**	**2,371.10**	**76.75**	**(353.14)**	**390.44**
7. Recovery of written-off Loan	**-**	**4.51**	**2.91**	**1.06**	**3.09**	**7.92**	**5.15**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**6,476.60**	**10,919.21**	**12,092.08**	**11,008.55**	**2,700.33**	**5,732.58**	**4,393.14**

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	**2,585.13**	**3,380.84**	**1,853.27**	**3,962.47**	**3,687.05**	**2,975.25**	**2,804.60**
1.1 On Deposit Liabilities	2,425.93	3,158.63	1,724.23	3,570.98	3,372.55	2,620.79	2,544.77
1.1.1 Saving Account	884.10	1,321.34	855.07	1,267.44	1,468.10	1,120.79	1,177.47
1.1.2 Fixed Account	1,496.86	1,819.83	856.57	2,253.23	1,840.69	1,481.02	1,355.43
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	662.82	-	-	-	-	557.79	-
1.1.2.3 6 months to 1 year Fixed Account	337.54	-	28.75	-	1,095.25	601.20	1,355.37
1.1.2.4 Above 1 year Fixed Account	496.50	1,819.83	827.82	2,253.23	745.44	322.03	0.07
1.1.3 Call Deposit	44.97	17.46	12.59	50.31	63.76	18.98	11.87
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	159.21	222.21	129.04	391.48	314.50	354.46	259.84
2. Commission Expense	**16.51**	**71.18**	**65.16**	**108.56**	**0.81**	**-**	**1.95**
3. Staff Expense	**613.62**	**764.77**	**795.81**	**875.81**	**1,053.60**	**811.69**	**1,163.56**
4. Office Operating Expenses	**465.52**	**499.89**	**352.13**	**384.23**	**712.55**	**573.02**	**380.23**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**0.18**	**-**	**3.14**	**353.04**	**-**	**7.12**	**-**
7. Provision for Risk	**273.56**	**929.42**	**211.41**	**635.62**	**1,196.81**	**673.93**	**1,366.45**
7.1 Loan loss Provision	273.56	929.42	211.41	635.62	1,196.81	673.93	1,366.45
7.1.1 General Loan loss Provision	145.19	(409.48)	60.88	162.50	164.80	89.24	192.22
7.1.1.1 Pass Loan Loss Provision	82.70	27.17	49.27	162.50	97.66	75.39	-
7.1.1.2 Watch List Provision	62.49	(436.65)	11.62	-	67.14	13.85	192.22
7.1.2 Special Loan Loss Provision	122.49	1,338.90	150.53	473.12	1,032.02	584.69	1,174.23
7.1.3 Additional Loan Loss Provision	5.88	-	-	-	-	-	-
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	**-**	**-**	**61.18**	**-**	**-**	**11.22**	**-**
9. Provision for Staff Bonus	**198.33**	**20.23**	**87.48**	**170.57**	**105.33**	**137.65**	**8.21**
10. Provision for Income Tax	**536.88**	**54.62**	**236.21**	**460.63**	**294.63**	**387.26**	**46.82**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**1,252.72**	**127.44**	**551.15**	**1,074.51**	**653.38**	**851.57**	**109.24**
Total Expenses	**5,942.45**	**5,848.39**	**4,216.94**	**8,025.43**	**7,704.17**	**6,428.69**	**5,881.06**
Income							
1. Interest Income	**4,956.57**	**5,219.02**	**3,539.79**	**6,185.93**	**6,448.77**	**5,364.94**	**5,187.42**
1.1 On Loans and Advances	3,902.40	3,882.61	2,906.93	4,595.82	4,579.59	4,198.10	3,858.76
1.2 On Investment	1,049.04	792.17	427.86	1,101.48	933.53	761.63	998.39
1.2.1 Government Bonds	815.49	782.75	-	1,101.48	914.21	545.09	668.95
1.2.2 Foreign Bonds	219.01	-	5.39	-	-	-	-
1.2.3 NRB Bonds	-	-	20.67	-	-	185.88	327.88
1.2.4 Debenture & Bonds	14.54	9.41	401.80	-	19.32	30.66	1.55
1.3 On Agency Balance	-	0.84	-	-	3.53	2.70	-
1.4 On Call Deposit	-	543.41	-	-	294.07	161.75	-
1.5 On Others	5.13	-	205.00	488.63	638.04	240.76	330.27
2. Commission and Discount	**690.63**	**421.78**	**503.72**	**951.84**	**518.71**	**691.02**	**255.36**
2.1 Bills Purchase and Discount	22.74	-	-	-	55.33	22.72	-
2.2 Commission	667.89	421.78	454.81	944.46	369.41	86.88	246.86
2.3 Others	-	-	48.91	7.38	93.96	581.43	8.51
3. Exchange Flactuation Income	**251.86**	**56.03**	**139.53**	**276.54**	**337.33**	**224.33**	**69.68**
3.1 Due to Change in Exchange Rate	-	-	18.70	1.72	52.46	24.73	-
3.2 Due to Foreign Currency Transaction	251.86	56.03	120.82	274.82	284.87	199.59	69.68
4. Other Operating Income	**3.30**	**130.91**	**42.34**	**368.85**	**251.34**	**141.77**	**157.76**
5. Non Operating Income	**-**	**-**	**(9.34)**	**56.61**	**139.29**	**-**	**3.84**
6. Write Back from Provisions for loss	**40.09**	**-**	**0.13**	**185.66**	**-**	**-**	**207.01**
7. Recovery of written-off Loan	**-**	**20.64**	**0.77**	**-**	**10.07**	**6.63**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**(1.33)**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**5,942.45**	**5,848.39**	**4,216.94**	**8,025.43**	**7,704.17**	**6,428.69**	**5,881.06**

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	**5,942.32**	**2,091.55**	**2,699.19**	**2,827.69**	**2,910.45**	**2,212.21**	**511.15**
1.1 On Deposit Liabilities	5,569.05	1,924.79	2,406.81	2,540.28	2,715.37	1,980.64	483.12
1.1.1 Saving Account	2,431.61	783.26	780.94	1,047.04	1,396.14	895.02	219.29
1.1.2 Fixed Account	3,123.36	1,121.63	1,601.10	1,415.26	1,311.03	1,047.53	260.59
1.1.2.1 Up to 3 months Fixed Account	-	91.47	-	0.18	-	-	-
1.1.2.2 3 to 6 months Fixed Account	297.06	80.33	654.68	17.30	-	-	5.62
1.1.2.3 6 months to 1 year Fixed Account	766.78	755.92	548.56	129.95	-	1,047.53	33.87
1.1.2.4 Above 1 year Fixed Account	2,059.52	193.92	397.87	1,267.83	1,311.03	-	221.09
1.1.3 Call Deposit	14.08	19.89	24.77	62.89	8.20	38.10	3.24
1.1.4 Certificate of Deposit	-	-	-	15.09	-	-	-
1.2 On Borrowing	373.26	166.76	292.38	287.41	195.08	231.57	28.03
2. Commission Expense	**264.17**	**43.25**	**-**	**86.49**	**41.94**	**35.64**	**5.35**
3. Staff Expense	**1,051.12**	**476.62**	**575.15**	**661.37**	**976.78**	**445.82**	**181.63**
4. Office Operating Expenses	**880.77**	**386.68**	**315.21**	**410.74**	**522.00**	**358.61**	**115.01**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**8.31**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	8.31	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**0.09**	**-**	**-**	**-**	**-**	**21.04**	**-**
7. Provision for Risk	**488.30**	**1,084.67**	**617.08**	**1,272.01**	**2,218.73**	**1,239.64**	**106.78**
7.1 Loan loss Provision	488.30	1,084.67	617.08	1,272.01	2,218.73	1,239.64	106.78
7.1.1 General Loan loss Provision	353.97	99.69	406.63	202.53	556.79	68.58	70.30
7.1.1.1 Pass Loan Loss Provision	385.77	33.99	(43.06)	105.42	556.79	41.71	(22.23)
7.1.1.2 Watch List Provision	(31.79)	65.70	449.69	97.11	-	26.87	92.53
7.1.2 Special Loan Loss Provision	134.33	984.98	1,026.51	1,069.48	1,661.94	706.06	36.48
7.1.3 Additional Loan Loss Provision	-	-	(816.05)	-	-	465.00	-
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	**-**	**-**	**265.55**	**169.15**	**-**	**255.08**	**1.10**
9. Provision for Staff Bonus	**358.15**	**17.28**	**188.49**	**184.81**	**128.66**	**165.61**	**18.80**
10. Provision for Income Tax	**909.52**	**47.79**	**508.76**	**498.97**	**554.26**	**439.05**	**50.77**
11. Others	**-**	**-**	**-**	**63.89**	**-**	**0.57**	**-**
12. Net Profit	**2,313.80**	**107.70**	**1,187.66**	**1,164.28**	**603.72**	**1,051.47**	**118.47**
Total Expenses	**12,208.22**	**4,255.54**	**6,357.10**	**7,339.39**	**7,956.54**	**6,233.05**	**1,109.06**
Income							
1. Interest Income	**10,135.57**	**3,633.07**	**5,304.96**	**5,419.26**	**5,245.18**	**4,058.16**	**1,028.01**
1.1 On Loans and Advances	7,784.21	2,979.39	4,467.88	4,697.97	3,994.34	3,437.61	887.74
1.2 On Investment	1,568.60	551.84	725.81	528.33	1,099.04	526.59	95.14
1.2.1 Government Bonds	1,215.67	551.84	707.45	507.54	551.11	520.09	95.14
1.2.2 Foreign Bonds	-	-	-	-	-	5.39	-
1.2.3 NRB Bonds	332.56	-	-	-	521.81	-	-
1.2.4 Debenture & Bonds	20.38	-	18.37	20.79	26.12	1.11	-
1.3 On Agency Balance	-	7.98	1.42	-	3.75	-	-
1.4 On Call Deposit	-	11.73	-	14.14	-	-	0.18
1.5 On Others	782.76	82.12	109.85	178.81	148.05	93.97	44.95
2. Commission and Discount	**1,485.46**	**412.09**	**665.46**	**863.18**	**730.44**	**481.46**	**56.28**
2.1 Bills Purchase and Discount	-	0.83	-	-	5.88	-	-
2.2 Commission	1,485.46	180.96	643.87	863.18	697.59	481.46	1.60
2.3 Others	-	230.30	21.59	-	26.96	-	54.69
3. Exchange Flactuation Income	**412.11**	**118.07**	**106.42**	**262.70**	**196.46**	**354.38**	**0.07**
3.1 Due to Change in Exchange Rate	(0.06)	-	(2.25)	55.66	3.13	-	-
3.2 Due to Foreign Currency Transaction	412.16	118.07	108.67	207.03	193.34	354.38	0.07
4. Other Operating Income	**174.21**	**42.28**	**181.47**	**18.78**	**150.98**	**429.62**	**24.41**
5. Non Operating Income	**-**	**3.22**	**98.79**	**-**	**0.56**	**-**	**-**
6. Write Back from Provisions for loss	**-**	**6.15**	**-**	**769.83**	**1,630.03**	**908.67**	**-**
7. Recovery of written-off Loan	**0.88**	**40.66**	**-**	**0.94**	**2.90**	**0.32**	**0.30**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**4.71**	**-**	**0.45**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Income	**12,208.22**	**4,255.54**	**6,357.10**	**7,339.39**	**7,956.54**	**6,233.05**	**1,109.06**

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	**7.16**	**13.21**	**516.74**	**129.46**	**82.69**	**1,123.92**	**900.92**
1.1 On Deposit Liabilities	7.16	13.21	499.86	129.46	82.23	1,091.16	878.61
1.1.1 Saving Account	0.76	8.28	223.25	75.45	22.37	501.19	492.73
1.1.2 Fixed Account	6.04	4.15	272.41	52.30	59.69	575.22	380.13
1.1.2.1 Up to 3 months Fixed Account	0.05	-	6.54	-	2.39	12.25	9.30
1.1.2.2 3 to 6 months Fixed Account	1.80	-	55.28	1.96	2.98	16.24	11.04
1.1.2.3 6 months to 1 year Fixed Account	0.81	-	46.28	0.02	20.89	351.47	197.50
1.1.2.4 Above 1 year Fixed Account	3.37	4.15	164.31	50.31	33.43	195.26	162.29
1.1.3 Call Deposit	0.36	0.77	4.21	1.72	0.17	14.74	5.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	16.88	-	0.45	32.76	22.31
2. Commission Expense	**-**	**-**	**4.49**	**4.46**	**-**	**-**	**0.29**
3. Staff Expense	**6.32**	**9.76**	**173.27**	**55.77**	**20.43**	**323.55**	**255.07**
4. Office Operating Expenses	**6.33**	**7.84**	**128.89**	**41.17**	**10.07**	**220.78**	**189.59**
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**	**7.05**	**-**
7. Provision for Risk	**15.52**	**173.16**	**258.10**	**109.72**	**22.55**	**1,022.41**	**438.39**
7.1 Loan loss Provision	15.52	173.16	258.10	109.72	22.55	1,022.41	438.39
7.1.1 General Loan loss Provision	2.05	-	41.92	33.84	13.04	286.80	159.90
7.1.1.1 Pass Loan Loss Provision	0.82	-	-	17.65	(4.07)	33.35	-
7.1.1.2 Watch List Provision	1.23	-	41.92	16.19	17.11	253.45	159.90
7.1.2 Special Loan Loss Provision	13.47	173.16	216.18	75.89	9.51	735.62	278.49
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**	**-**	**-**	**292.68**	**-**
9. Provision for Staff Bonus	**-**	**-**	**5.31**	**0.84**	**4.90**	**51.53**	**38.11**
10. Provision for Income Tax	**-**	**-**	**14.34**	**3.60**	**14.69**	**141.30**	**102.91**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**3.00**	**-**	**33.46**	**4.01**	**34.27**	**322.42**	**240.12**
Total Expenses	**38.32**	**203.97**	**1,142.14**	**349.03**	**189.75**	**3,505.64**	**2,165.42**
Income							
1. Interest Income	**6.49**	**7.59**	**1,026.61**	**282.30**	**175.17**	**2,357.86**	**1,821.73**
1.1 On Loans and Advances	6.49	7.58	908.94	253.43	157.04	2,119.60	1,562.90
1.2 On Investment	-	-	106.19	27.70	18.10	166.56	195.63
1.2.1 Government Bonds	-		106.19	27.70	18.10	97.29	182.14
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	13.49
1.2.4 Debenture & Bonds	-	-	-	-	-	69.27	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.01	0.63	0.19	0.03	0.44	0.00
1.5 On Others	-	-	10.84	0.98	-	71.26	63.19
2. Commission and Discount	**0.37**	**-**	**67.83**	**33.59**	**0.28**	**17.70**	**41.96**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	-	3.12	5.94	0.25	13.65	41.55
2.3 Others	0.35	-	64.71	27.65	0.03	4.05	0.41
3. Exchange Flactuation Income	**-**	**-**	**(0.64)**	**-**	**-**	**0.93**	**(2.07)**
3.1 Due to Change in Exchange Rate	-	-	(0.63)	-	-	(2.46)	(7.95)
3.2 Due to Foreign Currency Transaction	-	-	(0.01)	-	-	3.40	5.89
4. Other Operating Income	**0.08**	**0.01**	**3.69**	**-**	**10.11**	**205.16**	**118.75**
5. Non Operating Income	**0.06**	**-**	**0.08**	**3.73**	**4.19**	**37.03**	**0.93**
6. Write Back from Provisions for loss	**31.33**	**-**	**42.45**	**29.30**	**-**	**886.96**	**184.10**
7. Recovery of written-off Loan	**-**	**-**	**2.13**	**0.11**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**196.37**	**-**	**-**	**-**	**-**	**-**
Total Income	**38.32**	**203.97**	**1,142.14**	**349.03**	**189.75**	**3,505.64**	**2,165.42**

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	**628.35**	**35.30**	**641.18**	**730.29**	**563.90**	**50.11**	**18.09**
1.1 On Deposit Liabilities	595.39	35.30	602.86	709.90	536.40	50.11	18.09
1.1.1 Saving Account	249.78	8.21	265.91	353.51	188.71	16.49	4.15
1.1.2 Fixed Account	341.79	26.04	333.47	355.60	336.28	33.44	13.58
1.1.2.1 Up to 3 months Fixed Account	2.42	-	1.89	-	79.03	0.26	1.91
1.1.2.2 3 to 6 months Fixed Account	4.09	-	6.85	-	0.81	2.54	2.05
1.1.2.3 6 months to 1 year Fixed Account	84.69	13.41	13.08	164.40	5.10	15.57	4.67
1.1.2.4 Above 1 year Fixed Account	250.59	12.63	311.65	191.20	251.34	15.06	4.96
1.1.3 Call Deposit	3.81	1.04	3.48	0.80	11.41	0.18	0.35
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	32.96	-	38.32	20.38	27.50	-	-
2. Commission Expense	**6.34**	**-**	**-**	**-**	**1.89**	**0.53**	**-**
3. Staff Expense	**205.53**	**6.30**	**167.80**	**204.56**	**119.68**	**27.53**	**15.22**
4. Office Operating Expenses	**115.48**	**5.29**	**126.91**	**123.77**	**80.33**	**18.87**	**5.74**
5. Foreign Exchange Loss	**1.25**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	1.25	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**-**	**0.14**	**-**	**-**	**-**	**-**
7. Provision for Risk	**125.97**	**(4.82)**	**167.69**	**122.01**	**508.69**	**67.29**	**17.70**
7.1 Loan loss Provision	125.97	(4.82)	167.69	122.01	508.69	67.29	17.70
7.1.1 General Loan loss Provision	36.00	0.02	167.69	77.06	75.07	1.13	4.57
7.1.1.1 Pass Loan Loss Provision	10.19	1.67	167.69	4.17	18.46	-	-
7.1.1.2 Watch List Provision	25.81	(1.65)	-	72.90	56.60	1.13	4.57
7.1.2 Special Loan Loss Provision	89.98	(4.84)	-	44.95	433.63	66.16	13.13
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	**11.14**	**-**	**-**	**-**	**10.91**	**-**	**-**
9. Provision for Staff Bonus	**36.69**	**0.97**	**31.77**	**31.37**	**48.09**	**-**	**-**
10. Provision for Income Tax	**99.07**	**2.63**	**85.78**	**84.69**	**105.66**	**-**	**-**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**231.16**	**6.14**	**200.16**	**197.64**	**327.15**	**-**	**-**
Total Expenses	**1,460.98**	**51.82**	**1,421.43**	**1,494.32**	**1,766.31**	**164.34**	**56.75**
Income							
1. Interest Income	**1,254.84**	**49.28**	**1,272.99**	**1,392.85**	**1,058.31**	**82.94**	**33.07**
1.1 On Loans and Advances	1,116.31	40.98	1,113.58	1,228.28	923.01	75.68	29.79
1.2 On Investment	138.09	8.25	125.91	161.43	86.41	6.76	2.65
1.2.1 Government Bonds	138.09	-	125.91	161.43	86.41	-	2.65
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	8.25	-	-	-	6.44	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.32	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.43	-	0.36	-	0.35	0.32	-
1.5 On Others	-	0.04	33.14	3.13	48.55	0.19	0.63
2. Commission and Discount	**116.58**	**0.08**	**6.56**	**94.64**	**88.36**	**4.48**	**1.06**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	116.58	0.06	6.56	9.16	88.36	4.48	1.06
2.3 Others	-	0.02	-	85.48	-	-	-
3. Exchange Flactuation Income	**0.93**	**-**	**11.55**	**-**	**0.00**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	(3.70)	-	0.00	-	-
3.2 Due to Foreign Currency Transaction	0.93	-	15.25	-	-	-	-
4. Other Operating Income	**9.48**	**2.46**	**72.63**	**6.83**	**22.64**	**0.63**	**3.55**
5. Non Operating Income	**-**	**-**	**57.70**	**-**	**0.27**	**1.44**	**-**
6. Write Back from Provisions for loss	**76.56**	**-**	**-**	**-**	**596.72**	**12.72**	**1.64**
7. Recovery of written-off Loan	**2.60**	**-**	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**-**	**-**	**-**	**62.14**	**17.43**
Total Income	**1,460.98**	**51.82**	**1,421.43**	**1,494.32**	**1,766.31**	**164.34**	**56.75**

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill	Shree
Expenses							
1. Interest Expense	**80.95**	**58.34**	**56.65**	**0.46**	**77.47**	**150.13**	**103.95**
1.1 On Deposit Liabilities	80.95	58.33	56.65	0.46	77.47	150.13	103.95
1.1.1 Saving Account	22.57	20.14	9.55	0.08	22.60	40.82	18.82
1.1.2 Fixed Account	56.48	36.73	45.80	-	54.31	107.90	83.09
1.1.2.1 Up to 3 months Fixed Account	-	1.13	-	-	5.22	9.18	-
1.1.2.2 3 to 6 months Fixed Account	7.94	7.22	-	-	6.95	5.81	7.53
1.1.2.3 6 months to 1 year Fixed Account	24.39	8.88	-	-	21.89	44.19	36.11
1.1.2.4 Above 1 year Fixed Account	24.16	19.50	45.80	-	20.25	48.71	39.46
1.1.3 Call Deposit	1.90	1.46	1.30	0.38	0.56	1.42	2.04
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.01	-	-	-	-	-
2. Commission Expense	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3. Staff Expense	**36.88**	**22.32**	**15.15**	**1.69**	**30.27**	**48.25**	**18.70**
4. Office Operating Expenses	**22.99**	**15.37**	**13.45**	**0.67**	**23.71**	**29.38**	**14.91**
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	**39.59**	**57.23**	**24.01**	**-**	**-**	**-**	**13.60**
7.1 Loan loss Provision	39.59	57.23	23.75	-	-	-	13.60
7.1.1 General Loan loss Provision	4.17	9.46	-	-	-	-	13.60
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	4.17	9.46	-	-	-	-	13.60
7.1.2 Special Loan Loss Provision	35.42	47.77	23.75	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.26	-	-	-	-
8. Loan Written Off	**-**	**-**	**14.89**	**-**	**28.09**	**-**	**-**
9. Provision for Staff Bonus	**0.69**	**0.78**	**-**	**-**	**11.07**	**-**	**3.12**
10. Provision for Income Tax	**1.87**	**2.11**	**-**	**-**	**32.20**	**27.08**	**8.42**
11. Others	**-**	**-**	**-**	**-**	**-**	**-**	**-**
12. Net Profit	**4.36**	**4.93**	**-**	**34.73**	**67.47**	**63.15**	**19.65**
Total Expenses	**187.33**	**161.08**	**124.15**	**37.55**	**270.29**	**317.99**	**182.35**
Income							
1. Interest Income	**134.47**	**119.90**	**88.96**	**2.53**	**174.95**	**224.32**	**155.18**
1.1 On Loans and Advances	119.61	107.15	71.31	1.22	156.25	185.17	126.29
1.2 On Investment	14.77	11.34	5.61	1.26	11.10	25.20	28.73
1.2.1 Government Bonds	14.77	8.01	5.61	-	11.10	25.20	28.73
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	3.33	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.26	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.01	0.52	0.14	0.05	0.50	13.95	0.16
1.5 On Others	0.08	0.89	11.91	-	7.11	-	-
2. Commission and Discount	**3.85**	**3.87**	**0.02**	**-**	**0.36**	**13.67**	**0.06**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.85	3.87	0.02	-	0.36	13.67	0.06
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	**9.43**	**3.22**	**5.21**	**-**	**9.08**	**7.65**	**5.16**
5. Non Operating Income	**0.47**	**-**	**-**	**-**	**3.79**	**3.85**	**0.42**
6. Write Back from Provisions for loss	**39.11**	**34.08**	**-**	**35.02**	**82.11**	**68.50**	**21.53**
7. Recovery of written-off Loan	**-**	**-**	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**-**	**29.95**	**-**	**-**	**-**	**-**
Total Income	**187.33**	**161.08**	**124.15**	**37.55**	**270.29**	**317.99**	**182.35**

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant
Expenses							
1. Interest Expense	**75.46**	**75.41**	**37.16**	**102.15**	**86.70**	**42.10**	**0.07**
1.1 On Deposit Liabilities	75.46	75.41	37.16	99.82	86.70	42.10	0.07
1.1.1 Saving Account	24.03	16.61	11.61	37.30	21.44	10.93	0.06
1.1.2 Fixed Account	51.23	58.16	25.43	60.25	65.26	29.84	-
1.1.2.1 Up to 3 months Fixed Account	-	1.71	0.51	-	-	1.18	-
1.1.2.2 3 to 6 months Fixed Account	-	12.62	0.58	3.72	2.62	2.86	-
1.1.2.3 6 months to 1 year Fixed Account	51.23	29.78	6.49	17.17	46.18	12.24	-
1.1.2.4 Above 1 year Fixed Account	-	14.05	17.85	39.35	16.46	13.57	-
1.1.3 Call Deposit	0.21	0.64	0.11	2.27	-	1.33	0.01
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	2.32	-	-	-
2. Commission Expense	**-**	**-**	**-**	**0.32**	**-**	**-**	**-**
3. Staff Expense	**27.42**	**31.06**	**6.51**	**53.98**	**32.08**	**15.04**	**1.92**
4. Office Operating Expenses	**18.04**	**25.89**	**59.15**	**30.36**	**17.71**	**15.79**	**0.87**
5. Foreign Exchange Loss	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	**-**	**0.04**	**-**	**52.68**	**-**	**-**	**-**
7. Provision for Risk	**16.69**	**216.93**	**14.82**	**71.41**	**(9.51)**	**8.06**	**-**
7.1 Loan loss Provision	16.69	216.93	14.82	71.41	(9.51)	8.06	-
7.1.1 General Loan loss Provision	11.29	34.32	5.89	60.11	10.73	3.39	-
7.1.1.1 Pass Loan Loss Provision	-	5.90	-	35.68	(1.48)	1.13	-
7.1.1.2 Watch List Provision	11.29	28.42	5.89	24.43	12.21	2.26	-
7.1.2 Special Loan Loss Provision	5.40	46.57	8.93	11.30	(20.25)	4.68	-
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	**-**	**-**	**-**	**-**	**3.32**	**-**	**-**
10. Provision for Income Tax	**9.19**	**-**	**-**	**-**	**8.98**	**1.40**	**-**
11. Others	**0.24**	**-**	**-**	**7.20**	**-**	**-**	**-**
12. Net Profit	**21.43**	**-**	**-**	**-**	**20.94**	**3.27**	**-**
Total Expenses	**168.47**	**349.34**	**117.64**	**318.09**	**160.22**	**85.66**	**2.85**
Income							
1. Interest Income	**122.34**	**139.05**	**98.32**	**149.56**	**142.07**	**73.54**	**0.00**
1.1 On Loans and Advances	105.62	122.32	97.15	124.94	122.33	66.56	-
1.2 On Investment	5.23	15.87	-	12.34	19.56	-	-
1.2.1 Government Bonds	5.23	-	-	5.38	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	15.87	-	6.96	19.56	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.06	0.26	1.18	0.25	0.18	0.38	-
1.5 On Others	11.43	0.61	-	12.03	-	6.60	0.00
2. Commission and Discount	**4.26**	**0.21**	**0.05**	**6.66**	**7.56**	**4.46**	**-**
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	4.26	0.21	0.05	-	7.56	0.37	-
2.3 Others	-	-	-	6.66	-	4.09	-
3. Exchange Flactuation Income	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	**3.38**	**9.84**	**1.19**	**4.20**	**10.59**	**3.07**	**0.00**
5. Non Operating Income	**-**	**2.40**	**0.00**	**0.86**	**-**	**-**	**1.98**
6. Write Back from Provisions for loss	**38.16**	**153.99**	**9.49**	**109.74**	**-**	**4.59**	**-**
7. Recovery of written-off Loan	**-**	**0.70**	**-**	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**0.34**	**-**	**-**	**-**	**-**	**-**	**-**
9. Net Loss	**-**	**43.15**	**8.59**	**47.07**	**-**	**-**	**0.87**
Total Income	**168.47**	**349.34**	**117.64**	**318.09**	**160.22**	**85.66**	**2.85**

BFI Name	GMBFL	ICFC	Manju	Reliance
Expenses				
1. Interest Expense	**78.66**	**251.95**	**255.84**	**127.51**
1.1 On Deposit Liabilities	77.77	228.76	243.74	127.51
1.1.1 Saving Account	15.48	57.76	71.51	23.86
1.1.2 Fixed Account	60.08	163.33	159.63	100.82
1.1.2.1 Up to 3 months Fixed Account	2.87	-	-	-
1.1.2.2 3 to 6 months Fixed Account	8.37	-	3.21	6.01
1.1.2.3 6 months to 1 year Fixed Account	26.46	66.60	78.03	40.42
1.1.2.4 Above 1 year Fixed Account	22.37	96.72	78.39	54.39
1.1.3 Call Deposit	2.22	7.67	12.59	2.83
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	0.89	23.19	12.10	-
2. Commission Expense	**0.15**	**4.95**	**-**	**-**
3. Staff Expense	**30.56**	**59.58**	**75.43**	**40.66**
4. Office Operating Expenses	**16.07**	**32.44**	**37.74**	**30.70**
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	**-**	**2.63**	**-**	**-**
7. Provision for Risk	**46.59**	**63.31**	**125.15**	**190.05**
7.1 Loan loss Provision	46.59	63.31	125.15	190.05
7.1.1 General Loan loss Provision	11.61	33.42	23.80	7.50
7.1.1.1 Pass Loan Loss Provision	2.13	9.72	7.38	7.50
7.1.1.2 Watch List Provision	9.48	23.70	16.42	-
7.1.2 Special Loan Loss Provision	34.98	29.89	101.35	182.55
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	**-**	**11.08**	**3.79**	**-**
10. Provision for Income Tax	**-**	**29.91**	**10.23**	**-**
11. Others	**-**	**-**	**-**	**-**
12. Net Profit	**-**	**69.79**	**23.86**	**-**
Total Expenses	**172.03**	**525.64**	**532.02**	**388.92**
Income				
1. Interest Income	**135.41**	**438.48**	**486.17**	**234.03**
1.1 On Loans and Advances	110.04	398.76	431.37	217.16
1.2 On Investment	19.49	35.93	54.62	13.70
1.2.1 Government Bonds	-	21.24	54.62	13.70
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	0.34	14.69	-	-
1.2.4 Debenture & Bonds	19.15	-	-	-
1.3 On Agency Balance	-	-	-	3.00
1.4 On Call Deposit	0.43	0.15	0.18	0.18
1.5 On Others	5.46	3.65	-	-
2. Commission and Discount	**6.52**	**13.69**	**38.10**	**0.83**
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.31	13.69	-	0.83
2.3 Others	6.21	-	38.10	-
3. Exchange Flactuation Income	**-**	**-**	**-**	**-**
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	**0.27**	**62.60**	**7.76**	**25.02**
5. Non Operating Income	**-**	**0.03**	**-**	**2.35**
6. Write Back from Provisions for loss	**26.25**	**10.84**	**-**	**6.43**
7. Recovery of written-off Loan	**-**	**-**	**-**	**-**
8. Income from Extra Ordinary transactions	**-**	**-**	**-**	**-**
9. Net Loss	**3.57**	**-**	**-**	**120.28**
Total Income	**172.03**	**525.64**	**532.02**	**388.92**

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	4,644.11	23,768.71	20,189.95	16,740.95	4,732.39	12,627.96	6,159.55	9,224.12
Fishery Related	562.34	1,359.15	692.67	857.71	-	279.79	44.78	163.72
Mining Related	4,081.86	122.68	316.45	1,028.56	-	501.16	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	36,894.06	40,323.46	86,656.59	97,723.23	9,078.69	91,011.56	46,376.60	56,265.93
Construction	3,402.81	4,518.28	28,066.86	8,202.70	8,196.47	2,474.47	1,051.55	4,833.35
Electricity,Gas and Water	17,788.46	27,095.03	57,542.93	36,125.79	5,305.98	19,246.44	12,429.80	31,567.77
Metal Products, Mach. & Ele. Eqp.	1,888.55	4,449.03	6,562.63	4,495.79	1,872.61	8,085.67	2,706.17	3,129.40
Tras., Com. and Public Utilities	1,387.60	3,631.33	5,465.02	6,567.50	1,314.37	7,945.97	240.80	2,461.42
Wholesaler & Retailer	41,717.77	66,828.74	109,018.28	67,628.70	18,453.37	42,110.67	32,066.39	52,573.71
Finance, Insurance and Real Estate	13,767.48	16,769.45	22,787.65	32,044.90	7,360.70	19,120.28	5,270.14	26,124.97
Tourism Service**	8,922.73	18,764.04	12,173.84	24,768.93	768.93	13,448.70	7,768.43	7,506.16
Other Services	5,885.34	10,086.57	15,709.12	18,788.22	1,096.19	11,464.10	2,646.28	8,240.08
Consumption Loans	103,231.67	126,556.69	124,013.75	40,198.78	13,464.32	16,483.24	27,269.42	43,900.85
Local Government	-	-	-	394.62	138.81	271.95	-	-
Others	24,610.75	5,169.44	15,202.96	7,140.62	0.55	16,286.88	11,844.88	10,343.09
TOTAL sectorwise	268,785.52	349,442.60	504,398.69	362,707.00	71,783.37	261,358.83	156,096.50	256,334.57
Product Wise								
Term Loan	53,219.78	82,121.40	140,405.00	123,395.28	10,070.50	96,527.92	48,937.93	89,097.23
Overdraft	6,819.98	6,738.37	4,256.28	2,237.34	82.73	3,137.69	154.16	3,499.66
Cash Credit Loan	20,779.58	64,915.12	1,109.67	23,199.02	7,879.68	44,845.02	20,762.85	38,984.52
Trust Receipt Loan/Import Loan	3,398.03	3,052.39	17,535.98	20,766.80	4,540.61	17,832.98	7,323.15	10,745.58
Short Term Working Capital/Demand Loan	23,510.30	28,639.73	128,298.80	121,861.37	13,298.21	42,924.14	22,147.97	34,786.49
Residential Personal Home Loan (Up to Rs. 30 million)#	14,395.36	37,869.10	33,287.76	9,359.06	9,932.99	5,917.47	3,658.26	26,964.72
Real Estate Loan	16,788.43	8,127.50	18,044.74	22,157.84	8,083.88	10,990.33	1,272.38	9,433.71
Margin Nature Loan	6,698.00	8,423.66	18,385.54	4,622.38	-	4,150.83	502.98	4,863.38
Hire Purchase Loan	2,413.91	11,798.27	15,293.39	6,184.82	752.60	9,512.34	3,957.15	8,904.52
Deprived Sector Loan	13,796.89	16,747.72	26,911.63	21,264.96	4,043.81	12,830.34	7,957.35	16,813.06
Bills Purchased	2.80	8.51	11.95	312.81	3,426.33	-	0.08	839.77
Other Product	106,962.47	81,000.83	100,857.95	7,345.31	9,672.04	12,689.77	39,422.24	11,401.92
Total Product wise Loan	268,785.52	349,442.60	504,398.69	362,707.00	71,783.37	261,358.83	156,096.50	256,334.57
Collateral Wise								
Gold and Silver	55,938.02	42,559.05	4,022.05	3,222.10	-	-	-	34.62
Government Securities	46.96	4.10	17.50	5.37	-	-	-	0.03
Non Governmental Securities	6,835.14	8,423.66	18,502.36	4,597.58	-	4,150.83	502.98	5,013.69
Fixed Deposit Receipts	580.18	1,425.78	1,084.80	1,358.35	87.01	1,020.22	1,164.94	979.64
Own	579.65	1,425.78	1,084.80	1,256.35	82.73	1,020.22	1,164.94	979.64
Other Licences Institutions	0.52	-	-	102.00	4.28	-	-	-
Collateral of Properties	185,739.25	270,271.93	444,985.00	318,527.27	59,936.91	243,724.97	129,608.21	224,662.72
Fixed Assets	124,910.14	267,557.50	330,883.33	286,851.37	51,048.01	241,823.90	68,288.27	130,124.30
Current Assets	60,829.11	2,714.44	114,101.67	31,675.90	8,888.90	1,901.07	61,319.94	94,538.42
Against security of Bill	18.99	9.48	6,007.32	-	-	-	7,323.84	11,504.86
Domestic Bills	3.41	-	1,181.30	-	-	-	-	-
Foreign Bills	15.58	9.48	4,826.02	-	-	-	7,323.84	11,504.86
Against Guarantee	11,600.06	26,638.10	13,994.70	7,300.31	2,185.83	12,102.26	5,252.14	11,544.09
Government Guarantee	2,317.88	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	7,415.58	7,499.65	10,793.41	6,876.63	2,047.02	-	5,096.16	11,056.06
Personal Guarantee	1,841.89	18,894.26	2,820.21	23.50	-	-	-	289.30
Collective Guarantee	3.60	27.59	1.56	4.13	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	21.11	-	0.01	1.43	-	12,102.26	-	-
Credit Card	0.05	22.81	1,771.99	390.20	337.34	360.55	-	193.51
Others	8,026.87	87.68	14,012.97	27,305.83	9,236.29	-	12,244.39	2,401.41
Total	268,785.52	349,442.60	504,398.69	362,707.00	71,783.37	261,358.83	156,096.50	256,334.57

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	19,447.90	3,993.42	9,340.17	15,926.45	13,426.35	57,293.32	19,636.65	12,289.73
Fishery Related	2,334.79	194.29	751.15	761.50	745.18	1,727.92	738.16	358.14
Mining Related	-	589.57	1,039.88	30.78	823.60	1,444.97	113.34	1,804.18
Agriculture, Forestry, Bevarage & Non Food Production Related*	11,962.63	41,725.41	53,242.77	47,017.67	36,716.21	24,457.37	115,386.89	21,496.52
Construction	20,503.54	13,516.98	15,423.46	26,306.05	4,515.27	20,237.43	12,212.08	22,392.87
Electricity,Gas and Water	3,546.08	17,263.67	55,120.86	35,604.16	23,285.92	14,287.65	33,240.56	25,820.49
Metal Products, Mach. & Ele. Eqp.	1,012.65	1,373.87	4,567.34	12,299.47	3,707.16	589.09	8,019.56	787.68
Tras., Com. and Public Utilities	919.46	2,147.12	8,704.84	5,834.28	5,268.61	6,344.68	7,814.18	4,060.78
Wholesaler & Retailer	47,999.18	29,417.13	48,815.07	55,078.86	54,716.47	39,045.74	98,630.85	28,496.89
Finance, Insurance and Real Estate	6,994.36	8,854.79	26,223.23	27,225.81	16,390.73	6,095.22	40,471.99	6,643.55
Tourism Service**	2,888.47	7,098.85	14,816.55	12,049.79	8,777.96	10,774.83	23,976.66	4,502.45
Other Services	6,937.93	12,192.00	9,023.54	19,244.35	11,718.85	8,744.58	21,946.34	8,597.98
Consumption Loans	69,804.92	16,989.20	73,764.37	75,796.41	60,299.81	54,889.88	125,600.56	45,571.80
Local Government	-	-	-	231.20	148.56	-	-	-
Others	12,086.29	23,928.69	487.52	1,230.92	16,504.28	3,568.33	29.09	672.44
TOTAL sectorwise	206,438.21	179,284.99	321,320.72	334,637.70	257,044.96	249,501.01	507,816.90	183,495.50
Product Wise								
Term Loan	75,381.85	80,795.89	152,527.65	110,604.12	119,209.42	63,136.81	199,371.43	91,117.44
Overdraft	1,575.52	1,204.61	1,850.90	3,474.42	3,186.36	27,560.53	11,780.93	3,464.08
Cash Credit Loan	44,608.34	19,009.02	35,963.37	17,824.00	38,543.39	664.99	58,828.68	6,309.57
Trust Receipt Loan/Import Loan	33.54	10,555.76	8,697.79	14,641.79	10,956.32	1,837.15	23,795.30	1,194.52
Short Term Working Capital/Demand Loan	7,797.39	31,457.00	54,462.59	61,931.40	18,612.43	110,470.90	76,494.53	21,340.79
Residential Personal Home Loan (Up to Rs. 30 million)#	36,854.80	7,653.32	11,872.12	22,676.76	23,031.28	8,259.42	53,529.07	12,365.07
Real Estate Loan	18,616.64	1,741.60	6,383.00	15,097.40	5,371.96	4,048.51	12,950.83	3,225.40
Margin Nature Loan	4,290.32	5,437.76	12,374.96	9,481.12	9,791.08	9,095.45	16,289.37	5,849.09
Hire Purchase Loan	1,358.82	3,925.77	2,754.38	3,752.30	4,596.49	7,254.26	16,942.34	5,074.80
Deprived Sector Loan	11,866.64	10,708.86	17,065.60	19,648.10	14,368.20	13,714.50	26,008.13	11,577.14
Bills Purchased	-	1,771.33	511.32	1,355.42	139.39	-	227.26	-
Other Product	4,054.35	5,024.07	16,857.04	54,150.87	9,238.64	3,458.49	11,599.04	21,977.60
Total Product wise Loan	206,438.21	179,284.99	321,320.72	334,637.70	257,044.96	249,501.01	507,816.90	183,495.50
Collateral Wise								
Gold and Silver	708.32	266.57	4.21	1,360.89	24.12	1.46	-	874.93
Government Securities	1,440.00	-	-	-	0.41	-	-	-
Non Governmental Securities	4,420.32	3,698.78	12,485.25	9,667.41	10,082.15	-	16,289.37	5,868.27
Fixed Deposit Receipts	721.30	356.79	783.46	1,250.66	2,079.17	362.26	2,025.31	631.14
Own	721.30	356.79	783.46	1,250.66	2,077.97	362.26	2,025.31	631.14
Other Licences Institutions	-	-	-	-	1.20	-	-	-
Collateral of Properties	186,266.13	149,971.20	288,657.26	309,047.63	225,710.47	249,129.75	470,730.63	163,871.95
Fixed Assets	184,119.84	98,973.44	274,107.59	258,004.05	139,866.05	249,129.75	279,496.20	108,201.52
Current Assets	2,146.29	50,997.75	14,549.67	51,043.58	85,844.42	-	191,234.43	55,670.44
Against security of Bill	-	1,815.01	7,123.53	76.04	8,567.91	-	227.26	1,578.96
Domestic Bills	-	1,807.98	-	-	6.66	-	-	303.88
Foreign Bills	-	7.02	7,123.53	76.04	8,561.24	-	227.26	1,275.08
Against Guarantee	6,855.84	6,987.02	11,076.51	8,916.94	8,271.28	-	562.25	1,599.36
Government Guarantee	216.53	-	239.09	231.20	148.56	-	324.52	-
Institutional Guarantee	5,416.21	6,654.95	10,645.97	8,677.59	7,838.39	-	-	301.31
Personal Guarantee	-	332.02	184.31	8.15	281.26	-	237.73	859.61
Collective Guarantee	-	-	7.14	-	-	-	-	426.94
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,223.09	0.04	-	-	3.07	-	-	11.50
Credit Card	247.56	357.96	1,007.17	780.58	1,256.76	7.54	792.94	394.93
Others	5,778.74	15,831.68	183.34	3,537.56	1,052.70	-	17,189.15	8,675.96
Total	206,438.21	179,284.99	321,320.72	334,637.70	257,044.96	249,501.01	507,816.90	183,495.50

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	17,436.18	15,576.65	11,759.88	7,054.83	1,262.76	60.26	495.21	3,354.58
Fishery Related	739.10	498.43	377.55	870.79	110.24	-	-	100.12
Mining Related	613.13	919.87	148.00	25.31	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	26,255.39	35,767.53	39,694.61	37,213.70	1,246.91	-	538.04	2,491.45
Construction	16,275.28	7,573.21	15,401.31	8,564.40	9,841.03	54.83	-	2,367.87
Electricity,Gas and Water	27,634.10	30,733.54	19,614.45	32,661.53	464.15	-	-	1,207.38
Metal Products, Mach. & Ele. Eqp.	3,113.75	5,246.97	3,541.61	1,643.14	415.16	2.30	-	187.68
Tras., Com. and Public Utilities	3,926.69	5,964.76	2,225.35	6,313.35	488.73	5.33	115.90	425.75
Wholesaler & Retailer	29,801.22	54,630.73	33,754.35	24,981.69	8,014.47	9.01	823.69	6,093.02
Finance, Insurance and Real Estate	34,318.88	23,914.57	25,417.19	16,774.33	5,632.11	21.49	160.00	6,098.92
Tourism Service**	23,145.62	11,380.36	21,809.72	7,468.16	2,402.79	16.35	-	2,657.45
Other Services	7,938.38	8,704.79	17,005.68	9,956.03	1,032.02	0.10	255.31	1,728.65
Consumption Loans	33,623.08	68,281.44	34,160.66	21,275.06	17,382.01	85.41	40.52	16,323.96
Local Government	-	-	-	-	-	-	-	3.34
Others	26,039.57	6,855.23	2,286.72	35,476.40	4.24	36.46	-	6,557.90
TOTAL sectorwise	250,860.35	276,048.09	227,197.07	210,278.73	48,296.62	291.54	2,428.69	49,598.09
Product Wise								
Term Loan	92,420.74	107,330.04	101,909.23	105,802.86	15,356.91	165.01	703.57	24,462.42
Overdraft	8,828.91	5,820.39	853.98	558.60	2,724.30	31.15	77.11	1,614.59
Cash Credit Loan	25,395.91	44,121.30	24,333.40	29,183.04	3,283.94	7.20	699.37	5,054.55
Trust Receipt Loan/Import Loan	1,514.80	6,120.04	2,398.56	3,436.45	-	-	-	-
Short Term Working Capital/Demand Loan	15,997.14	42,725.97	32,162.00	22,120.69	-	-	-	22.78
Residential Personal Home Loan (Up to Rs. 30 million)#	10,810.25	27,119.27	16,083.88	14,721.01	9,425.02	54.56	30.84	6,758.31
Real Estate Loan	21,687.24	6,911.78	16,245.11	7,888.37	2,194.01	-	160.00	4,621.24
Margin Nature Loan	10,698.53	6,952.31	5,351.14	4,996.94	2,137.69	-	-	1,602.23
Hire Purchase Loan	6,399.42	7,299.54	5,503.54	6,479.24	971.84	11.17	115.90	1,127.39
Deprived Sector Loan	14,118.40	13,098.55	12,376.77	11,244.96	5,705.76	15.13	7.78	3,483.29
Bills Purchased	6,381.63	833.96	127.26	462.69	-	-	-	-
Other Product	36,607.40	7,714.93	9,852.19	3,383.89	6,497.14	7.33	634.11	851.29
Total Product wise Loan	250,860.35	276,048.09	227,197.07	210,278.73	48,296.62	291.54	2,428.69	49,598.09
Collateral Wise								
Gold and Silver	10,849.14	0.19	2.22	-	459.88	-	-	373.64
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	11,223.92	7,014.95	5,633.59	-	2,137.69	-	-	1,602.23
Fixed Deposit Receipts	1,389.72	612.98	212.80	896.86	339.11	4.04	9.69	214.56
Own	1,389.72	612.98	212.80	896.86	339.11	4.04	9.69	214.56
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	208,237.99	261,175.59	211,360.91	195,628.43	41,392.05	269.29	2,419.00	45,253.24
Fixed Assets	205,196.82	247,170.91	132,631.87	167,928.02	41,336.33	269.29	2,419.00	45,251.52
Current Assets	3,041.18	14,004.69	78,729.03	27,700.40	55.71	-	-	1.72
Against security of Bill	-	20.49	183.36	466.69	-	-	-	-
Domestic Bills	-	2.75	0.65	466.69	-	-	-	-
Foreign Bills	-	17.74	182.70	-	-	-	-	-
Against Guarantee	10,279.16	964.99	6,421.52	18.93	2,670.83	7.90	-	2,149.92
Government Guarantee	152.45	87.07	124.58	-	-	-	-	-
Institutional Guarantee	10,071.44	13.43	5,898.95	-	2,627.67	-	-	1,484.29
Personal Guarantee	54.78	824.67	397.98	18.93	42.89	7.90	-	588.05
Collective Guarantee	-	7.98	-	-	0.27	-	-	77.58
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.49	31.83	-	-	-	-	-	-
Credit Card	222.21	236.71	181.84	113.02	10.52	-	-	-
Others	8,658.21	6,022.19	3,200.85	13,154.80	1,286.54	10.32	-	4.50
Total	250,860.35	276,048.09	227,197.07	210,278.73	48,296.62	291.54	2,428.69	49,598.09

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,051.89	514.93	4,680.34	5,057.92	5,566.82	135.58	2,878.52	2,905.88
Fishery Related	42.72	28.62	143.78	333.29	94.73	22.38	164.81	188.09
Mining Related	-	-	4.23	93.01	-	-	69.99	79.86
Agriculture, Forestry, Bevarage & Non Food Production Related*	905.67	250.80	4,516.27	3,537.66	2,513.12	114.48	4,087.87	8,139.35
Construction	17.06	297.94	1,010.23	9,077.87	3,311.35	144.00	4,784.57	2,965.24
Electricity,Gas and Water	74.92	226.89	2,239.69	546.13	1,702.85	-	2,101.76	58.99
Metal Products, Mach. & Ele. Eqp.	4.70	6.85	219.07	355.83	315.93	14.47	406.56	193.09
Tras., Com. and Public Utilities	318.41	456.43	1,599.90	1,465.58	867.78	42.06	726.33	870.80
Wholesaler & Retailer	4,191.65	755.71	11,473.87	8,080.67	6,627.37	173.68	4,316.09	10,732.54
Finance, Insurance and Real Estate	716.33	945.97	13,037.92	11,690.18	4,781.78	29.88	5,006.48	6,646.37
Tourism Service**	494.60	55.65	6,524.94	4,843.10	2,912.97	42.81	2,571.01	12,968.51
Other Services	726.98	221.37	1,414.01	2,833.32	2,870.07	5.62	1,461.26	4,143.98
Consumption Loans	5,678.07	2,790.12	26,118.56	27,907.28	21,553.41	633.39	17,277.40	15,203.44
Local Government	-	-	-	-	0.35	-	2.99	-
Others	42.14	1,083.82	34,774.97	10,743.78	6,332.31	272.71	10,159.23	2,544.81
TOTAL sectorwise	14,265.15	7,635.09	107,757.77	86,565.62	59,450.84	1,631.05	56,014.85	67,640.96
Product Wise								
Term Loan	4,725.75	3,265.39	50,808.61	29,689.97	33,422.19	707.67	25,491.78	23,944.45
Overdraft	402.87	163.12	2,049.34	2,102.19	2,118.27	88.82	3,153.24	598.84
Cash Credit Loan	3,529.82	-	7,006.79	9,721.04	3,171.51	-	5,469.47	8,617.92
Trust Receipt Loan/Import Loan	-	-	-	-	1.58	-	-	-
Short Term Working Capital/Demand Loan	93.00	432.14	2,142.07	821.37	481.24	322.13	1,320.22	2,237.09
Residential Personal Home Loan (Up to Rs. 30 million)#	2,054.02	1,018.20	19,454.51	19,629.55	5,888.75	263.00	10,313.80	6,079.93
Real Estate Loan	450.97	430.31	9,026.09	8,020.48	3,186.17	29.88	1,682.59	7,357.74
Margin Nature Loan	407.94	269.26	3,948.97	2,686.92	1,866.60	-	1,470.08	2,404.44
Hire Purchase Loan	556.53	516.30	1,851.82	2,306.65	835.49	65.16	502.61	842.14
Deprived Sector Loan	833.96	482.49	9,397.49	4,626.38	6,491.48	78.73	2,753.34	6,034.43
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,210.29	1,057.88	2,072.06	6,961.07	1,987.56	75.67	3,857.72	9,523.98
Total Product wise Loan	14,265.15	7,635.09	107,757.77	86,565.62	59,450.84	1,631.05	56,014.85	67,640.96
Collateral Wise								
Gold and Silver	902.10	-	1,669.33	1,760.06	1,715.08	-	909.30	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	447.92	269.26	3,948.97	2,686.92	1,866.60	-	1,470.09	2,639.78
Fixed Deposit Receipts	58.52	31.16	333.26	315.98	272.48	66.06	333.30	183.26
Own	58.52	31.16	333.26	315.98	272.48	66.06	333.30	183.26
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	12,552.04	6,805.35	97,843.08	77,208.44	54,085.47	1,564.98	48,490.16	64,079.05
Fixed Assets	12,552.04	6,805.35	97,710.26	77,154.40	54,085.47	1,564.98	48,470.73	64,079.05
Current Assets	-	-	132.83	54.04	-	-	19.43	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	303.62	529.33	3,924.03	4,514.44	1,511.19	-	4,779.53	593.42
Government Guarantee	-	-	-	-	0.35	-	2.98	-
Institutional Guarantee	265.37	529.33	1,619.85	4,211.59	1,255.40	-	4,040.88	593.42
Personal Guarantee	38.25	-	2,251.35	251.05	247.77	-	673.23	-
Collective Guarantee	-	-	52.84	48.51	7.67	-	60.79	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	3.29	-	-	1.64	-
Credit Card	-	-	-	20.05	-	-	-	-
Others	0.95	-	39.09	59.72	0.01	-	32.48	145.44
Total	14,265.15	7,635.09	107,757.77	86,565.62	59,450.84	1,631.05	56,014.85	67,640.96

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,051.86	349.73	455.84	596.14	444.87	236.64	0.00	649.77
Fishery Related	173.40	-	2.27	5.23	0.99	-	-	16.02
Mining Related	37.39	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,099.18	95.98	13.97	165.20	157.03	22.39	63.70	147.56
Construction	1,067.54	71.46	-	180.97	955.37	122.21	-	46.95
Electricity,Gas and Water	2,115.96	57.35	-	1.36	-	76.98	-	-
Metal Products, Mach. & Ele. Eqp.	141.34	-	4.00	-	14.74	17.47	-	-
Tras., Com. and Public Utilities	766.52	145.66	4.45	116.62	313.83	225.85	9.03	106.18
Wholesaler & Retailer	4,961.71	385.31	133.90	1,158.39	361.24	88.34	77.40	739.56
Finance, Insurance and Real Estate	7,007.69	214.09	13.75	635.60	474.96	159.29	90.40	380.73
Tourism Service**	4,511.93	157.90	62.60	124.84	295.10	39.17	20.70	225.92
Other Services	2,745.61	74.02	1.60	526.77	103.57	132.36	-	207.52
Consumption Loans	19,838.77	1,068.43	396.98	2,407.44	2,017.29	1,061.15	210.12	2,048.25
Local Government	-	-	-	-	-	-	0.18	-
Others	15.23	908.07	-	202.64	255.24	560.87	1,678.76	2,273.63
TOTAL sectorwise	50,534.12	3,527.99	1,089.37	6,121.21	5,394.22	2,742.71	2,150.29	6,842.08
Product Wise								
Term Loan	14,451.03	712.75	321.67	2,784.54	2,418.82	614.10	344.07	3,179.30
Overdraft	2,355.29	186.53	71.49	112.86	190.95	177.11	-	160.21
Cash Credit Loan	4,140.56	149.25	69.39	233.96	108.51	-	-	191.33
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,373.00	97.21	-	322.72	-	79.91	96.65	227.42
Residential Personal Home Loan (Up to Rs. 30 million)#	7,634.50	657.79	35.61	807.26	1,059.99	403.63	530.32	1,217.11
Real Estate Loan	5,510.33	50.00	-	520.41	377.95	74.06	1,027.29	309.24
Margin Nature Loan	2,342.43	77.07	-	131.60	209.94	287.61	26.19	311.37
Hire Purchase Loan	1,017.13	110.98	9.16	148.04	321.07	209.13	111.55	140.31
Deprived Sector Loan	3,042.89	230.97	301.27	350.03	262.62	154.69	0.18	517.30
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,666.97	1,255.44	280.77	709.79	444.37	742.47	14.04	588.48
Total Product wise Loan	50,534.12	3,527.99	1,089.37	6,121.21	5,394.22	2,742.71	2,150.29	6,842.08
Collateral Wise								
Gold and Silver	384.85	277.29	39.63	397.31	239.85	-	-	54.22
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,342.43	77.07	-	146.46	-	-	26.19	311.37
Fixed Deposit Receipts	303.13	18.37	7.68	62.84	48.24	55.01	0.05	42.05
Own	303.13	18.37	7.68	62.84	48.24	55.01	0.05	42.05
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	47,138.10	2,040.51	940.96	5,348.42	4,747.81	2,273.33	395.02	6,148.47
Fixed Assets	47,138.10	2,040.51	940.96	5,348.42	4,747.81	2,273.33	395.02	6,148.47
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	334.15	164.09	101.10	166.19	148.27	117.46	50.27	285.97
Government Guarantee	17.19	-	-	-	-	-	0.18	-
Institutional Guarantee	112.56	164.09	-	128.75	-	85.23	-	71.49
Personal Guarantee	204.40	-	101.10	37.43	148.27	32.22	50.09	214.48
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	31.45	950.68	-	-	210.05	296.91	1,678.76	-
Total	50,534.12	3,527.99	1,089.37	6,121.21	5,394.22	2,742.71	2,150.29	6,842.08

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	525.92	501.26	315.75	665.43	504.75	597.47	278.28	768.02
Fishery Related	11.11	21.67	27.68	134.82	-	17.50	32.94	26.62
Mining Related	6.46	-	-	-	-	-	26.78	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	655.93	153.96	300.78	291.79	108.64	277.40	165.08	56.13
Construction	349.51	172.96	451.71	344.19	-	269.62	1,335.62	85.30
Electricity,Gas and Water	87.87	-	33.59	9.65	-	17.20	71.98	-
Metal Products, Mach. & Ele. Eqp.	276.88	1.05	69.36	12.48	-	46.19	42.59	17.22
Tras., Com. and Public Utilities	625.39	68.02	198.14	71.36	-	228.08	256.70	1.11
Wholesaler & Retailer	1,756.25	468.69	250.87	1,003.99	847.70	1,214.65	452.73	325.63
Finance, Insurance and Real Estate	975.06	1,375.67	254.93	663.71	145.21	698.35	480.34	143.18
Tourism Service**	976.97	211.23	73.50	105.50	97.16	385.68	47.18	32.12
Other Services	438.53	662.75	77.07	182.78	-	159.31	47.92	30.42
Consumption Loans	2,709.39	1,661.90	1,610.20	2,212.80	10.07	2,741.21	1,893.60	943.28
Local Government	-	-	-	-	-	2.63	-	-
Others	115.09	1,055.18	959.05	92.72	367.23	171.29	70.49	-
TOTAL sectorwise	9,510.36	6,354.34	4,622.64	5,791.22	2,080.76	6,826.57	5,202.25	2,429.04
Product Wise								
Term Loan	1,812.87	734.38	271.20	581.47	84.45	3,049.83	1,774.81	1,595.48
Overdraft	-	464.78	444.77	167.26	265.99	143.14	90.29	240.66
Cash Credit Loan	-	75.54	272.87	-	832.99	881.54	233.39	213.48
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,865.48	425.79	61.20	44.02	-	176.87	399.60	-
Residential Personal Home Loan (Up to Rs. 30 million)#	531.92	706.85	1,139.15	453.11	4.83	920.07	814.28	85.40
Real Estate Loan	694.17	1,395.47	248.40	747.15	95.65	645.94	181.53	100.30
Margin Nature Loan	181.70	464.36	136.30	138.22	-	144.71	260.93	10.41
Hire Purchase Loan	626.55	52.81	248.41	120.49	-	413.54	116.74	7.00
Deprived Sector Loan	452.37	345.77	343.32	418.78	87.29	316.45	358.86	139.96
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,345.30	1,688.60	1,457.03	3,120.71	709.54	134.50	971.82	36.34
Total Product wise Loan	9,510.36	6,354.34	4,622.64	5,791.22	2,080.76	6,826.57	5,202.25	2,429.04
Collateral Wise								
Gold and Silver	859.84	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	189.22	464.36	136.30	138.22	-	144.71	260.93	10.41
Fixed Deposit Receipts	102.82	48.75	55.25	40.98	5.24	89.28	40.76	23.91
Own	101.25	48.75	55.25	40.98	5.24	89.28	40.76	23.91
Other Licences Institutions	1.58	-	-	-	-	-	-	-
Collateral of Properties	7,760.17	5,540.55	4,288.78	5,439.46	95.65	6,482.13	4,667.03	2,373.94
Fixed Assets	7,760.17	5,540.55	4,287.81	5,434.10	95.65	6,482.13	4,667.03	2,373.94
Current Assets	-	-	0.98	5.36	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	565.86	300.67	135.95	172.56	-	110.46	221.03	20.78
Government Guarantee	-	-	4.02	-	-	2.63	-	-
Institutional Guarantee	222.64	300.67	-	39.99	-	11.84	216.96	-
Personal Guarantee	343.22	-	129.96	132.57	-	94.10	4.07	20.78
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.97	-	-	1.90	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	32.43	-	6.36	-	1,979.86	-	12.49	-
Total	9,510.36	6,354.34	4,622.64	5,791.22	2,080.76	6,826.57	5,202.25	2,429.04

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise					
Agricultural and Forest Related	49.19	262.71	1,177.76	728.56	912.43
Fishery Related	-	7.00	47.75	11.20	162.13
Mining Related	-	15.09	8.67	50.56	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	199.99	125.43	1,472.27	726.05	676.41
Construction	-	641.48	625.34	62.92	331.89
Electricity,Gas and Water	-	76.10	326.52	11.31	25.75
Metal Products, Mach. & Ele. Eqp.	-	14.37	83.07	51.17	155.26
Tras., Com. and Public Utilities	2.94	19.40	272.06	350.35	892.45
Wholesaler & Retailer	68.51	505.09	3,228.03	2,439.35	2,024.20
Finance, Insurance and Real Estate	-	278.13	3,198.65	4,385.94	781.10
Tourism Service**	37.24	197.31	2,351.68	979.41	587.10
Other Services	-	80.80	636.26	822.27	260.78
Consumption Loans	1.55	1,239.23	5,994.73	8,921.35	3,844.29
Local Government	-	-	-	-	-
Others	304.11	2,106.77	1,458.05	2,695.77	179.79
TOTAL sectorwise	663.53	5,568.93	20,880.84	22,236.19	10,833.57
Product Wise					
Term Loan	345.91	421.04	9,856.05	7,300.47	4,479.37
Overdraft	-	-	950.94	739.19	74.66
Cash Credit Loan	108.00	-	3,382.02	1,489.58	1,421.35
Trust Receipt Loan/Import Loan	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	262.69	91.98	220.25	744.08
Residential Personal Home Loan (Up to Rs. 30 million)#	-	1,220.87	2,344.15	6,905.40	1,382.56
Real Estate Loan	191.51	311.21	2,109.82	3,504.34	817.56
Margin Nature Loan	-	367.54	391.04	525.04	321.19
Hire Purchase Loan	-	56.84	410.04	220.99	572.94
Deprived Sector Loan	-	320.65	957.50	1,081.76	440.48
Bills Purchased	-	-	-	-	-
Other Product	18.11	2,608.09	387.29	249.16	579.39
Total Product wise Loan	663.53	5,568.93	20,880.84	22,236.19	10,833.57
Collateral Wise					
Gold and Silver	-	-	-	-	51.51
Government Securities	-	-	-	-	-
Non Governmental Securities	-	-	391.04	525.06	-
Fixed Deposit Receipts	-	54.54	331.60	79.65	377.84
Own	-	54.54	331.60	79.65	377.84
Other Licences Institutions	-	-	-	-	-
Collateral of Properties	663.53	5,030.28	19,545.32	20,318.94	9,801.96
Fixed Assets	663.53	5,030.28	19,545.32	20,318.94	9,801.96
Current Assets	-	-	-	-	-
Against security of Bill	-	-	-	-	-
Domestic Bills	-	-	-	-	-
Foreign Bills	-	-	-	-	-
Against Guarantee	-	111.23	604.76	1,262.35	145.77
Government Guarantee	-	-	-	-	-
Institutional Guarantee	-	110.63	440.11	831.60	31.31
Personal Guarantee	-	0.60	164.65	430.76	114.46
Collective Guarantee	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-
Other Guarantee	-	-	-	-	-
Credit Card	-	-	-	50.19	-
Others	-	372.88	8.12	-	456.49
Total	663.53	5,568.93	20,880.84	22,236.19	10,833.57

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
		2024	2025	2026	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	**CAPITAL FUND**	63,015	69,040	73,502	85,629	84,656	9.56	6.46	-1.14
	a. Paid-up Capital	35,835	38,429	41,583	41,583	41,583	7.24	8.21	0.00
	b. Statutory Reserves	12,274	13,620	15,097	15,795	16,055	10.96	10.85	1.65
	c. Retained Earning	4,076	2,639	499	11,373	10,234	-35.24	-81.08	-10.01
	d. Others Reserves	10,830	14,351	16,322	16,879	16,783	32.51	13.73	-0.57
2	**BORROWINGS**	230,746	239,468	244,581	216,443	226,907	3.78	2.13	4.83
	a. NRB	6,221	544	92	7,618	6,731	-91.26	-83.04	-11.65
	b. Others	224,525	238,924	244,488	208,825	220,176	6.41	2.33	5.44
3	**DEPOSITS**	176,661	199,756	231,893	231,552	236,227	13.07	16.09	2.02
4	**BILLS PAYABLE**	41.48	18.68	23	49.70	60.30	-54.97	24.30	21.33
5	**OTHER LIABILITIES**	56,740	61,892	79,854	86,559	84,496	9.08	29.02	-2.38
	a. Loan Loss Provision	21,865	24,267	37,233	39,206	38,982	10.99	53.43	-0.57
	b. Interest Suspense a/c	11,557	13,601	17,148	18,892	18,918	17.68	26.08	0.13
	c. Others	23,318	24,024	25,473	28,460	26,597	3.03	6.03	-6.55
6	**RECONCILIATION A/c**	19,691	19,387	8,423	8,480	8,725	-1.54	-56.56	2.89
7	**PROFIT & LOSS A/c**	6,837	8,876	12,180	1,221	2,358	29.83	37.22	93.17
	Total	**553,731**	**598,438**	**650,455**	**629,934**	**643,430**	**8.07**	**8.69**	**2.14**
	Assets								
1	**LIQUID FUNDS**	34,592	42,568	51,062	33,797	35,761	23.06	19.95	5.81
	a. Cash Balance	424	325	462	384	81	-23.32	42.05	-78.81
	b. Bank Balance	22,748	30,375	31,083	22,791	25,015	33.53	2.33	9.76
	c. Money at Call	11,420	11,867	19,517	10,621	10,664	3.92	64.46	0.40
2	INVESTMENT IN SECURITIES EXCEPT SHARES	970	1,080	1,525	1,270	1,523	11.33	41.18	19.93
3	**SHARE & OTHER INVESTMENT**	9,221	9,420	8,378	7,963	7,758	2.16	-11.06	-2.58
4	**LOANS & ADVANCES**	455,853	489,673	535,686	531,395	542,667	7.42	9.40	2.12
	Institutional	59,060	48,804	46,240	42,449	59,803	-17.36	-5.25	40.88
	Individual	396,793	440,869	489,446	488,946	482,865	11.11	11.02	-1.24
5	**FIXED ASSETS**	4,150	4,535	4,806	4,720	4,998	9.28	5.97	5.90
6	**OTHER ASSETS**	28,488	30,297	39,159	41,306	41,728	6.35	29.25	1.02
7	**EXPENSES NOT WRITTEN OFF**	0.49	1.38	-	-	-	181.63	-100.00	0.00
8	**NON BANKING ASSETS**	5.08	6.88	29	29.08	29.08	35.43	322.67	0.00
9	**RECONCILIATION A/c**	19,991	20,277	9,416	8,505	8,709	1.43	-53.57	2.40
10	**PROFIT & LOSS A/c**	461	581	394	949	256	25.91	-32.15	-72.96
	Total	**553,731**	**598,438**	**650,455**	**629,934**	**643,430**	**8.07**	**8.69**	**2.14**
	Profit & Loss A/c								
	Expenses								
	1 INTEREST EXPENSES	34,342	31,513	29,485	5,004	7,470	-8.24	-6.44	49.29
	2 COMMISSION/FEE EXPENSES	15	25	35	4.40	9.39	67.07	41.14	113.41
	3 EMPLOYEE EXPENSES	12,584	14,088	14,627	2,460	4,277	11.95	3.82	73.83
	4 OFFICE OPERATING EXPENSES	4,245	4,683	5,105	743	1,232	10.31	9.01	65.77
	5 NON OPERATING EXPENSES	64	48	54	5.46	25.00	-25.03	11.76	357.88
	6 PROVISION FOR RISK	26,976	26,315	26,539	4,314	5,793	-2.45	0.85	34.28
	7 LOAN WRITTEN OFF	155	41	495	(1)	15	-73.26	1096.19	-2279.41
	8 EXTRAORDINORY EXPENSES	1.00	0.42	9	1.09	0.90	-58.00	2061.12	-17.43
	9 PROVISION FOR STAFF BONUS	1,004	1,354	1,886	184	360	34.92	39.25	95.96
	10 PROVISION FOR INCOME TAX	2,992	4,523	5,496	508	1,073	51.14	21.51	111.05
	11 NET PROFIT	6,717	8,931	12,181	1,088	2,242	32.96	36.38	106.10
	TOTAL EXPENSES	**89,095**	**91,522**	**95,910**	**14,312**	**22,497**	**2.72**	**4.79**	**57.19**
	Income								
	1. INTEREST INCOME	58,836	62,791	66,168	10,555	16,626	6.72	5.38	57.51
	2. COMMISSION & DISCOUNT	762	1,282	1,896	197	383	68.24	47.88	94.29
	3 OTHER OPERATING INCOME	4,275	4,294	3,414	424	774	0.45	-20.49	82.47
	4 NON OPERATING INCOME	145.79	129.68	152	12.19	25.88	-11.05	17.02	112.31
	5 PROVISION FOR WRITTEN BACK	24,599	22,381	23,861	2,303	4,541	-9.01	6.61	97.19
	6 RECOVERY FOR WRITE BACK	17.27	17.01	41	4.62	7.27	-1.53	142.85	57.36
	7 INCOME FOR EXTRA ORDINARY EXPENSES	118.39	78.72	-	-	-	-33.51	-100.00	0.00
	8 NET LOSS	342	549	378	815	140	60.33	-31.17	-82.81
	TOTAL INCOME	**89,095**	**91,522**	**95,910**	**14,312**	**22,497**	**2.72**	**4.79**	**57.19**
	Miscellaneous Information								
	No. of Total Staffs	21,727	21,717	21,792	21,691	21,783	-0.05	0.35	0.42
	No. of Total Branches	5,051	5,004	4,985	4,978	4,988	-0.93	-0.38	0.20
	No. of Total Centers	459,319	473,465	489,820	490,757	491,535	3.08	3.45	0.16
	No. of Total Groups	1,415,757	1,478,427	1,543,359	1,548,444	1,573,333	4.43	4.39	1.61
	No. of Total Passive Groups	19,857	38,277	59,952	57,704	59,650	92.76	56.63	3.37
	No. of Total Members	5,995,358	6,221,295	6,529,688	6,558,075	6,580,296	3.77	4.96	0.34
	No. of Total Passive Members	534,348	802,163	972,238	1,054,771	1,053,311	50.12	21.20	-0.14
	No. of Total Borrowers	2,663,510	2,706,681	2,712,739	2,694,661	2,709,825	1.62	0.22	0.56
	No. of Total Overdue Borrowers	689,852	624,835	659,343	776,670	752,967	-9.42	5.52	-3.05
	No. of Total Saving Members	6,015,939	6,184,054	6,423,521	6,462,328	6,483,613	2.79	3.87	0.33
	Total Saving Amount (Rs million)	177,049	199,756	233,445	231,552	236,182	12.83	16.87	2.00

S.N.	Infrastructure Development Bank Name	NIFRA
	Liabilities	
1	**CAPITAL FUND**	24,107.11
	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	433.34
	g. Others Reserves Fund	324.83
2	**BORROWINGS**	7,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	7,289.81
3	**DEPOSITS**	12,045.18
	a. Current	1,812.79
	Domestic	1,811.25
	Foreign	1.53
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	10,230.00
	Domestic	10,230.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	2.39
	Domestic	2.39
	Foreign	-
4	**Bills Payable**	-
5	**Other Liabilities**	1,365.42
	1. Sundry Creditors	-
	2. Loan Loss Provision	490.13
	3. Interest Suspense a/c	-
	4. Others	875.29
6	**Reconcillation A/c**	-
7	**Profit & Loss A/c**	166.50
	TOTAL Liabilities	**44,974.02**
	Assets	
1	**LIQUID FUNDS**	1,912.68
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	1,912.65
	1. In Nepal Rastra Bank	1,883.89
	Domestic Currency	1,882.35
	Foreign Currency	1.53
	2. "A"Class Licensed Institution	28.76
	Domestic Currency	28.76
	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**	2,604.05
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	2,604.05
4	**LOANS & ADVANCES (Including Bills Purchased)**	34,355.18
	4.1 LOANS & ADVANCES	34,355.18
	a. Infrastructure Project	34,355.18
	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**	189.83
7	**OTHER ASSETS**	420.73
	a. Accrued Interest:	297.57
	Financial Institutions	-
	Government Enterprises	65.67
	Private Sector	231.90
	b. Staff Loans / Adv.	78.55
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	44.61
8	**Expenses not Written off**	-
9	**Non Banking Assets**	-
10	**Reconcillation Account**	-
11	**Profit & Loss A/c**	-
	TOTAL ASSETS	**44,974.02**

Infrastructure Development Bank Name	NIFRA

Expenses

1. Interest Expense	**253.15**
1.1 On Deposit Liabilities	131.68
1.2 On Borrowing	121.46
2. Commission Expense	**0.03**
3. Staff Expense	**17.69**
4. Office Operating Expenses	**41.23**
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	**48.27**
7.1 Loan loss Provision	48.27
7.1.1 General Loan loss Provision	36.12
7.1.1.1 Pass Loan Loss Provision	36.12
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	12.15
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	**26.69**
10. Provision for Income Tax	**73.74**
11. Others	**-**
12. Net Profit	**166.50**
Total Expenses	**627.30**

Income

1. Interest Income	**597.41**
1.1 On Loans and Advances	536.81
1.2 On Investment	41.53
1.2.1 Government Bonds	41.53
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	19.07
2. Commission and Discount	**20.22**
2.1 Bills Purchase and Discount	-
2.2 Commission	20.22
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	**9.56**
7. Recovery of written-off Loan	**-**
8. Income from Extra Ordinary transactions	**-**
9. Net Loss	**-**
Total Income	**627.30**

Districtwise List of Banks and Financial Institutions Branches (Asoj, 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	131	39	13	183	926,962	5,065
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		**750**	**193**	**35**	**978**	**4,961,412**	**5,073**
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	15	109	867,747	7,961
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**	**56**	**712**	**6,114,600**	**8,588**
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	23	1	1	25	46,689	1,868
27	Bagmati	Dhading	62	16	1	79	325,710	4,123
28	Bagmati	Nuwakot	39	13	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	148	50	1,045	2,041,587	1,954
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		**1,708**	**328**	**111**	**2,147**	**6,116,866**	**2,849**
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	52	9	1	62	249,211	4,020
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		**583**	**185**	**35**	**803**	**2,466,427**	**3,072**

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	3	68	415,126	6,105
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	24	1	-	25	118,349	4,734
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
	Total		**218**	**21**	**5**	**244**	**1,688,412**	**6,920**
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	133	29	6	168	904,666	5,385
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			**334**	**51**	**7**	**392**	**2,694,783**	**6,874**
	Grand Total		**4,906**	**1,111**	**296**	**6,313**	**29,164,578**	

Bank/BFI Class	**A**	**B**	**C**	**D**	**E$**	**Total**
No. of BFIs	**20**	**17**	**16**	**50**	**1**	**104**
No. of Branches^	**4,906**	**1,111**	**296**	**4,988**		**11,301**
Population per Branch* (Served by A, B and C class BFI's)						**4,620**
Population per Branch* (Served by A, B, C and D class BFI's)						**2,581**

Province	**A**	**B**	**C**	**D**	**Total (A+B+C)**	**Total (A+B+C+D)**
Koshi	750	193	35	856	978	1,834
Madhesh	572	84	56	1,030	712	1,742
Bagmati	1,708	328	111	747	2,147	2,894
Gandaki	583	185	35	564	803	1,367
Lumbini	741	249	47	1,100	1,037	2,137
Karnali	218	21	5	237	244	481
Sudur Paschim	334	51	7	454	392	846
Total	**4,906**	**1,111**	**296**	**4,988**	**6,313**	**11,301**

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

$ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2082 (Mid Nov, 2025)		Mangshir, 2082 (Mid Dec, 2025)		Poush, 2082 (Mid Jan, 2026)		Magh, 2082 (Mid Feb, 2026)		Falgun, 2082 (Mid March, 2026)		Chaitra, 2082 (Mid April, 2026)		Baisakh, 2083 (Mid May, 2026)		Jestha, 2083
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Term Loan	7.45	1,832,571.10	7.36	1,837,209.70	7.21	1,861,301.87	7.04	1,861,072.85	7.03	1,861,383.59	6.89	1,867,238.64	6.81	1,875,131.57	6.74
2	Overdraft	8.04	83,064.87	7.89	82,986.45	7.81	85,351.71	7.02	85,710.88	7.55	86,737.78	7.45	89,151.48	7.38	89,336.34	7.29
3	Cash Credit Loan	7.37	599,784.53	7.25	605,159.13	7.16	607,948.93	7.06	601,956.76	6.98	599,009.56	6.88	604,439.25	6.80	590,247.19	6.73
4	Trust Receipt Loan/Import Loan	7.15	72,651.69	7.22	73,009.07	7.04	75,272.60	6.84	79,104.44	6.80	81,115.18	6.55	82,549.06	6.46	87,109.40	6.40
5	Short Term Working Capital/Demand Loan	6.96	815,683.25	6.84	814,701.22	6.69	830,910.69	6.31	821,684.36	6.50	838,560.39	6.40	842,011.63	6.35	841,497.64	6.28
6	Residential Personal Home Loan (Up to Rs. 20 million)	7.78	343,411.88	7.65	344,837.93	7.56	349,610.90	7.39	352,197.87	7.37	355,267.35	7.28	358,787.15	7.19	360,054.27	7.11
7	Real Estate Loan	7.68	225,918.87	7.55	224,846.77	7.38	211,527.48	7.23	212,615.92	7.19	214,945.64	7.05	215,289.15	6.93	217,789.54	6.84
8	Margin Nature Loan	7.40	123,513.16	7.26	125,838.63	7.10	129,683.87	6.81	133,076.51	6.87	133,689.83	6.73	136,716.63	6.62	139,625.39	6.53
9	Hire Purchase Loan	7.82	114,870.58	7.74	121,076.78	7.61	122,699.57	7.38	125,671.67	7.45	124,965.81	7.35	124,961.13	7.25	125,780.73	7.17
10	Deprived Sector Loan	6.35	239,237.21	6.22	239,539.42	6.09	253,804.47	5.31	249,432.73	5.91	241,302.94	5.79	257,469.26	5.74	244,858.96	5.67
11	Bills Purchased	8.06	11,924.93	7.76	13,382.16	7.82	12,367.00	7.55	13,405.57	7.28	12,868.35	7.10	13,693.01	7.02	13,336.14	6.86
12	Other Product	8.08	493,901.60	8.04	498,081.61	7.92	536,623.50	7.80	540,951.40	7.86	535,679.66	7.49	563,887.78	7.45	557,241.10	7.45
	Aggregate	7.38	4,956,533.67	7.26	4,980,668.85	7.12	5,077,102.60	7.00	5,076,880.98	6.90	5,085,526.10	6.77	5,156,194.17	6.73	5,142,008.26	6.64

Overall Summary of Interest Rate on LCY Deposit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)		Bhadra, 2083 (Mid Sep, 2026)		Asoj, 2083 (Mid Oct, 2026)	
S.N.	**Description**	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3,314,486.68	2.82	3,456,833.16	2.73	3,495,341.69	2.82	3,566,934.54	2.81	3,736,763.55
2	Fixed:	2,591,178.84	4.95	2,532,066.42	4.73	2,541,927.35	4.82	2,506,778.71	4.74	2,491,381.87
2.1	up to 1 month	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-
2.3	3-6 months	385,782.78	3.25	362,010.94	2.97	378,680.93	3.04	390,213.29	2.92	398,926.33
2.4	6-12 months	844,105.80	3.35	832,556.63	3.18	803,584.11	3.25	768,365.36	3.19	729,532.99
2.5	1-2 yrs	548,191.78	4.05	524,171.17	3.88	521,113.91	3.81	506,772.68	3.71	518,308.66
2.6	2 yrs and above	813,098.48	7.92	813,327.67	7.55	838,548.39	7.68	841,427.38	7.55	844,613.89
3	Call	577,141.83	0.57	620,525.08	0.49	619,673.42	0.49	639,666.35	0.42	617,255.62
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-
5	Other	2,646.07	2.05	3,505.12	1.93	3,701.11	2.04	3,440.54	2.21	3,130.69
6	Non interest bearing deposits	530,217.98	-	645,442.25	-	581,259.49	-	600,213.25	-	643,798.74
6.1	Current	483,156.25	-	599,521.77	-	533,888.18	-	550,261.77	-	590,681.71
6.2	Margin	46,029.00	-	44,983.93	-	46,586.21	-	49,227.08	-	52,330.51
6.3	Other	1,032.73	-	936.55	-	785.09	-	724.40	-	786.51
	Aggregate	7,015,671.41	3.21	7,258,372.02	3.15	7,241,903.05	3.11	7,317,033.39	3.07	7,492,330.47

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)		Bhadra, 2083 (Mid Sep, 2026)		Asoj, 2083 (Mid Oct, 2026)	
S.N.	**Description**	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	300,560.44	6.40	301,429.15	6.30	297,657.44	6.23	293,725.80	5.62	296,834.74
2	Fishery Related	14,123.19	6.31	14,134.41	6.24	14,041.47	6.16	14,031.02	5.64	14,057.18
3	Mining Related	12,436.54	6.21	11,688.61	6.11	12,118.95	6.03	12,923.50	4.08	13,825.04
4	Agriculture, Forestry & Beverage Production Related	303,144.46	6.10	301,211.38	6.04	297,101.04	5.97	296,503.76	5.68	298,120.82
5	Non Food Production Related	581,226.08	6.28	566,916.19	6.20	575,210.54	6.11	579,258.39	5.66	583,933.81
6	Construction	230,189.93	6.88	237,500.62	6.81	240,744.07	6.69	244,184.15	6.31	243,090.09
7	Electricity,Gas and Water	492,448.52	6.43	503,049.69	6.38	507,815.92	6.30	511,667.89	5.88	525,411.81
8	Metal Products, Machinary & Electronic Equipment & Assemblage	71,817.34	6.43	68,187.86	6.35	69,829.42	6.25	72,314.85	5.97	74,358.50
9	Transport, Communication and Public Utilities	68,424.38	6.60	73,051.16	6.53	74,698.35	6.34	78,601.95	5.94	84,967.03
10	Wholesaler & Retailer	949,987.79	6.55	933,594.26	6.46	938,512.84	6.36	960,056.59	5.94	971,585.35
11	Finance, Insurance and Real Estate	370,749.54	5.87	387,535.68	5.82	366,460.25	5.73	367,634.63	5.42	382,570.21
12	Hotel or Restaurant	228,437.02	6.50	233,095.93	6.39	234,592.77	6.30	237,923.02	5.89	239,023.99
13	Other Services	208,892.56	6.59	205,400.19	6.50	213,004.12	6.40	213,686.86	6.04	215,896.31
14	Consumption Loans	1,098,307.15	7.34	1,147,519.59	7.25	1,142,128.77	7.16	1,151,963.43	6.33	1,175,096.81
15	Local Government	1,187.24	3.50	1,185.88	3.50	1,186.61	3.50	1,186.61	3.50	1,185.13
16	Others	237,352.55	7.21	210,962.01	7.19	210,880.39	7.08	213,511.62	6.31	219,706.58
	Aggregate	5,169,284.72	6.55	5,196,462.62	6.48	5,195,982.96	6.38	5,249,174.08	6.31	5,339,663.39

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)		Bhadra, 2083 (Mid Sep, 2026)		Asoj, 2083 (Mid Oct, 2026)	
S.N.	**Description**	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	1,879,060.75	6.65	1,892,137.65	6.57	1,910,962.95	6.47	1,919,225.66	6.12	1,935,317.80
2	Overdraft	90,091.15	7.23	95,852.21	7.16	93,679.43	7.01	94,904.49	5.90	97,085.43
3	Cash Credit Loan	586,334.91	6.66	576,460.49	6.58	570,428.94	6.47	570,981.31	6.10	566,972.43
4	Trust Receipt Loan/Import Loan	90,871.11	6.27	81,960.98	6.24	84,729.14	6.11	87,948.47	5.69	84,456.38
5	Short Term Working Capital/Demand Loan	854,868.08	6.23	853,294.76	6.15	863,421.36	6.05	879,040.42	5.52	910,280.21
6	Residential Personal Home Loan (Up to Rs. 20 million)	363,246.38	7.01	368,978.68	6.92	373,022.15	6.82	375,739.90	6.45	386,360.98
7	Real Estate Loan	219,534.04	6.74	214,584.66	6.65	215,166.26	6.55	216,237.77	5.99	215,066.67
8	Margin Nature Loan	139,768.64	6.44	143,147.26	6.36	143,025.65	6.23	144,467.00	6.00	148,254.83
9	Hire Purchase Loan	127,287.74	7.07	128,925.69	6.99	128,844.84	6.89	128,673.81	6.54	130,157.89
10	Deprived Sector Loan	243,028.04	5.57	262,513.71	5.53	244,109.18	5.60	266,657.44	5.32	296,161.59
11	Bills Purchased	12,709.57	6.63	14,318.72	6.46	14,482.47	6.44	14,078.17	5.99	16,393.18
12	Other Product	562,484.32	7.38	564,287.80	7.30	554,110.58	7.25	551,219.63	5.83	553,155.98
	Aggregate	5,169,284.72	6.55	5,196,462.62	6.48	5,195,982.96	6.38	5,249,174.08	6.31	5,339,663.39

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA

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