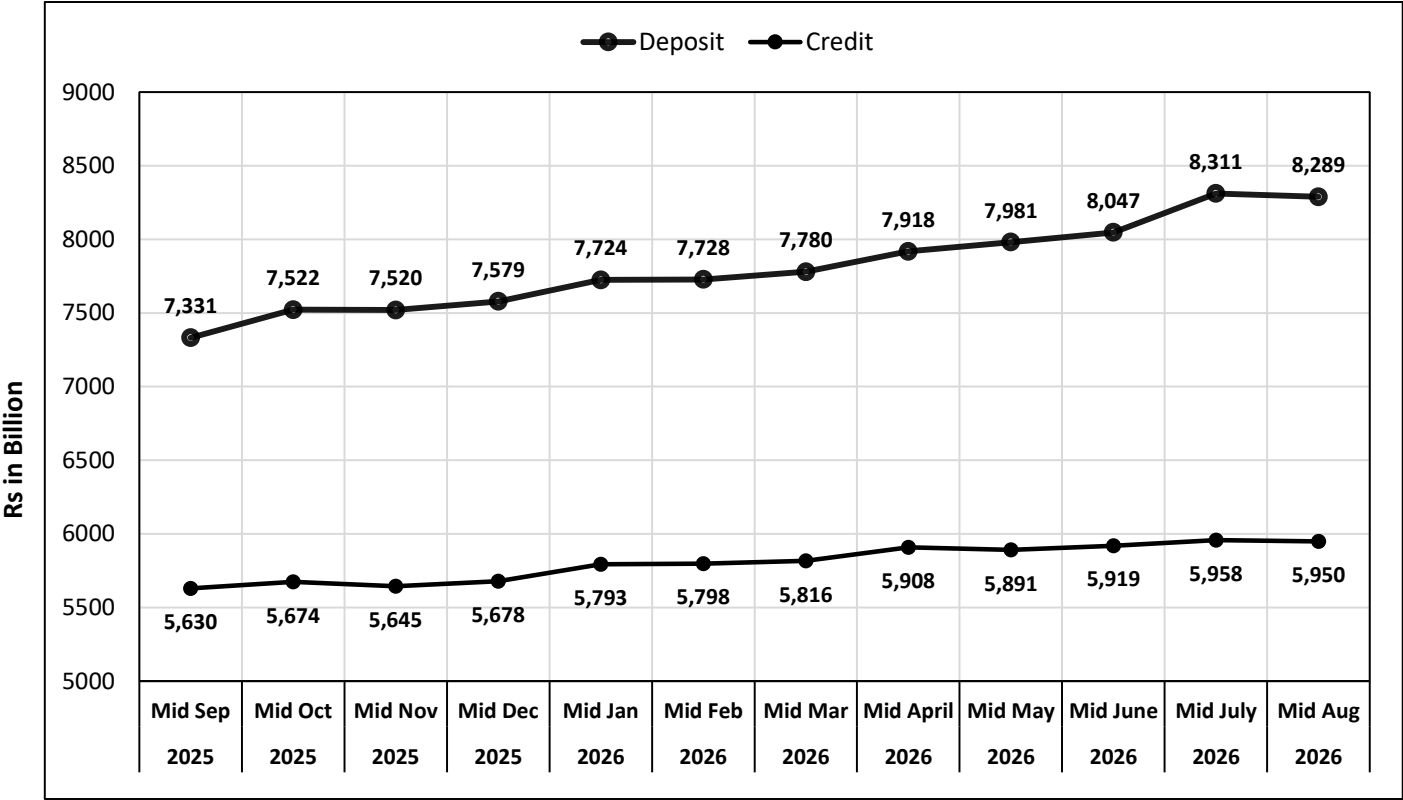


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2083 Saun
(Mid-Aug, 2026)

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Annexure

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

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

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

Major Financial Indicators

as on Saun End, 2083 (Mid-Aug, 2026)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	113.40	10.03	2.16	125.59
2	Total Credit/GDP	80.13	8.37	1.66	90.15
3	Total Credit/ Total Deposit**	70.66	83.43	76.81	71.78
4	CD Ratio*	70.09	83.08	76.35	71.23
5	Fixed Deposit/Total Deposit	35.41	31.71	53.48	35.43
6	Saving Deposit/Total Deposit	47.03	55.45	32.95	47.46
7	Current Deposit/Total Deposit	7.98	2.78	1.41	7.45
8	Call Deposit/Total Deposit	8.81	10.01	12.09	8.96
9	NPL/ Total Loan^	5.56	5.77	9.89	5.66
10	Total LLP /Total Loan	5.81	5.29	9.48	5.83
11	Deprived Sector Loan/Total Loan \$^	5.17	6.12	5.74	5.27
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.87	7.57	9.51	7.88
2	Investment in Gov. Securities/Total Deposit	14.65	10.67	11.08	14.27
3	Total Liquid Assets/Total Deposit #	38.69	27.92	36.11	37.78
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.75	11.16	11.67	9.89
2	Total Capital/RWA	12.53	14.06	14.52	12.68
D. Financial Access					
1	No. of institutions	20	17	16	53
2	No. of Branches	4,937	1,112	294	6,343
3	No. of Deposit Accounts	54,668,436	7,904,875	1,093,141	63,666,452
4	No. of Loan Accounts	1,719,336	259,897	65,593	2,044,826
5	No. of Branchless Banking Centers	633	3	-	636
6	No. of Branchless Banking Customers	258,330	454	-	258,784
7	No. of Mobile Banking Customers	25,937,236	4,035,480	344,859	30,317,575
8	No. of Internet Banking Customers	1,819,191	621,826	21,043	2,462,060
9	No. of ATMs	4,739	336	33	5,108
10	No. of Debit Cards	12,268,980	1,393,798	86,191	13,748,969
11	No. of Credit Cards	328,440	5,263	950	334,653
12	No. of Prepaid Cards	276,866	4,875	-	281,741
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	3.15			
	(a) Saving	2.73			
	(b) Fixed	4.73			
	(c) Call	0.49			
2	Wt. Avg Interest Rate on Credit	6.48			

Note:

Bank balance includes money at call

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

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

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

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

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

*CD Ratio =

Total Credit

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

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

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

Amt in Mn of Rs

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	4/3
1	CAPITAL FUND	683,127	728,713	775,395	838,611	900,578	6.67	6.41	7.39
	a. Paid-up Capital	425,052	436,408	443,682	472,545	472,545	2.67	1.67	0.00
	b. Statutory Reserves	138,151	150,114	162,782	178,668	184,443	8.66	8.44	3.23
	c. Retained Earning	(6,633)	(21,577)	(31,473)	(36,893)	825	225.30	45.86	-102.24
	d. Others Reserves	126,558	163,767	200,403	224,290	242,764	29.40	22.37	8.24
2	BORROWINGS	255,302	240,886	235,077	223,291	217,315	-5.65	-2.41	-2.68
	a. NRB	2,022	393	433	910	910	-80.57	10.31	0.00
	b. "A"Class Licensed Institution	18,993	6,970	9,133	12,922	12,590	-63.30	31.04	-2.57
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	14,044	9,343	-25.04	-31.11	-33.47
	d. Other Financial Ins.	6,467	8,037	7,243	3,375	3,935	24.27	-9.88	16.59
	e. Bonds and Securities	163,416	177,211	185,012	192,040	190,537	8.44	4.40	-0.78
3	DEPOSITS	5,771,238	6,495,583	7,303,531	8,311,245	8,288,772	12.55	12.44	-0.27
	a. Current	454,049	381,824	527,894	686,417	617,350	-15.91	38.26	-10.06
	b. Savings	1,519,064	1,954,389	2,673,443	3,892,367	3,934,058	28.66	36.79	1.07
	c. Fixed	3,359,257	3,642,837	3,506,979	2,925,414	2,936,621	8.44	-3.73	0.38
	d. Call Deposits	390,785	472,514	547,192	750,274	742,665	20.91	15.80	-1.01
	e. Others	48,082	44,019	48,023	56,772	58,078	-8.45	9.10	2.30
4	Bills Payable	3,189	3,117	3,242	4,425	4,763	-2.25	4.03	7.64
5	Other Liabilities	502,666	598,080	710,107	815,907	835,255	18.98	18.73	2.37
	1. Loan Loss Provision	168,124	230,012	285,008	349,497	346,924	36.81	23.91	-0.74
	2. Interest Suspense a/c	28,910	28,409	56,087	58,468	60,814	-1.73	97.43	4.01
	3. Others	305,633	339,659	369,012	407,943	427,517	11.13	8.64	4.80
6	Reconciliation A/c	471	3,179	4,343	5,034	1,899	574.99	36.58	-62.28
7	Profit & Loss A/c	75,002	61,825	69,866	71,615	8,416	-17.57	13.01	-88.25
TOTAL		7,290,996	8,131,382	9,101,560	10,270,128	10,256,997	11.53	11.93	-0.13
Assets									
1	LIQUID FUNDS	533,958	553,205	647,262	731,867	709,475	3.60	17.00	-3.06
	a. Cash Balance	102,134	103,855	101,206	95,744	92,103	1.69	-2.55	-3.80
	Nepalese Notes & Coins	99,262	100,579	97,078	91,426	88,257	1.33	-3.48	-3.47
	Foreign Currency	2,871	3,277	4,128	4,318	3,846	14.11	25.98	-10.94
	b. Bank Balance	362,361	378,811	483,070	573,267	560,664	4.54	27.52	-2.20
	1. In Nepal Rastra Bank	288,687	330,452	385,908	495,602	485,052	14.47	16.78	-2.13
	2. "A"Class Licensed Institution	23,870	17,711	58,265	22,687	22,903	-25.80	228.99	0.95
	3. Other Financial Ins.	2,939	1,621	1,428	739	879	-44.86	-11.87	18.94
	4. In Foreign banks	46,865	29,028	37,468	54,239	51,831	-38.06	29.08	-4.44
	c. Money at Call	69,463	70,539	62,986	62,856	56,708	1.55	-10.71	-9.78
2	INVESTMENTS	1,049,633	1,471,177	1,743,212	2,207,329	2,182,064	40.16	18.49	-1.14
	a. Govt. Securities	1,029,807	1,164,295	1,172,419	1,196,483	1,182,974	13.06	0.70	-1.13
	b Others	19,827	306,882	570,793	1,010,846	999,090	1447.82	86.00	-1.16
3	SHARE & OTHER INVESTMENT	251,757	275,676	365,368	540,477	559,240	9.50	32.54	3.47
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,877,407	5,168,664	5,591,287	5,956,574	5,949,061	5.97	8.18	-0.13
	4.1 LOANS & ADVANCES	4,873,807	5,161,711	5,581,202	5,943,894	5,936,070	5.91	8.13	-0.13
	a. Private Sector	4,687,782	4,952,707	5,355,346	5,701,124	5,718,990	5.65	8.13	0.31
	b. Financial Institutions	183,328	202,802	222,405	236,999	211,660	10.62	9.67	-10.69
	c. Government Organizations	2,697	6,202	3,450	5,771	5,420	129.96	-44.36	-6.09
	4.2 BILLS PURCHASED	3,600	6,954	10,086	12,680	12,991	93.16	45.03	2.45
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,048	910	92.13	73.06	-13.16
6	FIXED ASSETS	136,783	145,320	152,824	152,638	150,857	6.24	5.16	-1.17
7	OTHER ASSETS	417,472	476,248	546,869	620,871	648,013	14.08	14.83	4.37
	a. Accrued Interests	244,588	282,704	315,816	335,835	356,561	15.58	11.71	6.17
	b. Others	172,884	193,544	231,053	285,036	291,452	11.95	19.38	2.25
8	Expenses not Written off	364	1,004	46	34	35	175.67	-95.45	2.30
9	Non Banking Assets	18,689	35,509	50,551	57,044	56,801	90.01	42.36	-0.43
10	Reconciliation Account	2,304	2,550	10	14	399	10.66	-99.60	2793.61
11	Profit & Loss A/c	1,831	497	1,481	2,232	142	-72.86	198.06	-93.65
TOTAL		7,290,996	8,131,382	9,101,560	10,270,128	10,256,997	11.53	11.93	-0.13

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	4/3
1	CAPITAL FUND	611,312	652,888	697,778	757,339	809,462	6.80	6.88	6.88
	a. Paid-up Capital	369,857	379,020	385,327	411,228	411,228	2.48	1.66	0.00
	b. Statutory Reserves	126,035	137,000	148,046	161,248	167,046	8.70	8.06	3.60
	c. Retained Earning	(1,180)	(13,948)	(19,371)	(21,908)	7,354	1082.50	38.88	-133.57
	d. Others Reserves	116,599	150,815	183,775	206,771	223,834	29.34	21.85	8.25
2	BORROWINGS	243,416	231,919	225,206	212,638	206,366	-4.72	-2.89	-2.95
	a. NRB	1,674	393	433	910	910	-76.53	10.31	0.00
	b. "A"Class Licensed Institution	16,193	6,970	8,433	12,922	10,790	-56.96	21.00	-16.50
	c. Foreign Banks and Fin. Ins.	64,404	48,275	33,256	14,044	9,343	-25.04	-31.11	-33.47
	d. Other Financial Ins.	6,164	7,558	6,806	2,959	3,519	22.61	-9.95	18.93
	e. Bonds and Securities	154,982	168,723	176,277	181,804	181,804	8.87	4.48	0.00
3	DEPOSITS	5,086,244	5,756,809	6,541,650	7,501,867	7,484,447	13.18	13.63	-0.23
	a. Current	441,571	368,702	508,974	662,221	596,972	-16.50	38.04	-9.85
	b. Savings	1,366,476	1,752,143	2,391,430	3,481,255	3,520,091	28.22	36.49	1.12
	c. Fixed	2,898,148	3,177,768	3,112,938	2,635,310	2,650,563	9.65	-2.04	0.58
	d. Call Deposits	333,864	415,610	481,153	666,741	659,222	24.49	15.77	-1.13
	e. Others	46,186	42,586	47,156	56,341	57,599	-7.79	10.73	2.23
4	Bills Payable	3,163	3,095	3,230	4,412	4,755	-2.15	4.34	7.78
5	Other Liabilities	453,119	538,952	636,043	739,671	760,333	18.94	18.01	2.79
	1. Loan Loss Provision	147,603	201,267	246,562	310,040	307,319	36.36	22.50	-0.88
	2. Interest Suspense a/c	18,049	15,809	41,966	43,183	45,375	-12.41	165.45	5.08
	3. Others	287,467	321,875	347,515	386,448	407,639	11.97	7.97	5.48
6	Reconciliation A/c	470	3,177	4,315	5,028	1,897	576.23	35.80	-62.26
7	Profit & Loss A/c	68,213	55,901	62,713	61,648	7,854	-18.05	12.19	-87.26
TOTAL		6,465,937	7,242,741	8,170,934	9,282,604	9,275,115	12.01	12.82	-0.08
Assets									
1	LIQUID FUNDS	450,799	477,887	574,754	665,018	636,310	6.01	20.27	-4.32
	a. Cash Balance	92,853	95,352	92,517	85,806	82,809	2.69	-2.97	-3.49
	Nepalese Notes & Coins	90,215	92,309	88,822	81,872	79,324	2.32	-3.78	-3.11
	Foreign Currency	2,638	3,043	3,695	3,934	3,485	15.33	21.43	-11.41
	b. Bank Balance	324,727	340,981	437,981	527,990	506,298	5.01	28.45	-4.11
	1. In Nepal Rastra Bank	263,539	301,463	353,434	459,204	439,717	14.39	17.24	-4.24
	2. "A"Class Licensed Institution	14,124	10,338	47,060	14,532	14,707	-26.80	355.19	1.21
	3. Other Financial Ins.	201	153	24	21	49	-23.51	-84.63	129.80
	4. In Foreign banks	46,864	29,026	37,463	54,233	51,825	-38.06	29.07	-4.44
	c. Money at Call	33,219	41,554	44,257	51,222	47,203	25.09	6.50	-7.85
2	INVESTMENTS	937,730	1,330,657	1,599,985	2,043,062	2,024,378	41.90	20.24	-0.91
	a. Govt. Securities	918,942	1,049,313	1,070,576	1,110,243	1,096,561	14.19	2.03	-1.23
	b. Others	18,788	281,344	529,409	932,819	927,817	1397.43	88.17	-0.54
3	SHARE & OTHER INVESTMENT	238,878	262,629	349,567	519,387	538,345	9.94	33.10	3.65
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,312,591	4,567,541	4,960,492	5,289,497	5,287,457	5.91	8.60	-0.04
	4.1 LOANS & ADVANCES	4,308,990	4,560,588	4,950,406	5,276,817	5,274,466	5.84	8.55	-0.04
	a. Private Sector	4,149,539	4,381,897	4,749,763	5,053,005	5,072,674	5.60	8.40	0.39
	b. Financial Institutions	156,762	172,496	197,193	218,041	196,372	10.04	14.32	-9.94
	c. Government Organizations	2,690	6,194	3,450	5,771	5,420	130.31	-44.30	-6.09
	4.2 BILLS PURCHASED	3,600	6,954	10,086	12,680	12,991	93.16	45.03	2.45
5	LOANS AGT. COLLECTED BILLS	797	1,532	2,651	1,048	910	92.13	73.06	-13.16
6	FIXED ASSETS	124,602	132,130	137,527	136,887	135,343	6.04	4.08	-1.13
7	OTHER ASSETS	381,570	436,640	503,140	577,847	604,190	14.43	15.23	4.56
	a. Accrued Interests	218,341	255,668	289,037	307,599	326,950	17.10	13.05	6.29
	b. Others	163,228	180,972	214,102	270,248	277,241	10.87	18.31	2.59
8	Expenses not Written off	363	1,003	45	30	30	176.18	-95.47	0.00
9	Non Banking Assets	15,306	30,176	42,773	48,081	47,770	97.15	41.75	-0.65
10	Reconciliation Account	2,301	2,547	-	-	381	10.70	-100.00	0.00
11	Profit & Loss A/c	1,001	-	-	1,746	-	-100.00	0.00	-100.00
TOTAL		6,465,937	7,242,741	8,170,934	9,282,604	9,275,115	12.01	12.82	-0.08

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	4/3
1 CAPITAL FUND		52,784	57,742	60,146	63,318	72,138	9.39	4.16	13.93
a. Paid-up Capital		40,207	42,171	43,055	45,998	45,998	4.88	2.10	0.00
b. Statutory Reserves		8,341	9,318	10,724	12,204	12,910	11.72	15.08	5.78
c. Retained Earning		(355)	(878)	(3,457)	(5,986)	1,325	147.43	293.66	-122.14
d. Others Reserves		4,592	7,131	9,825	11,102	11,905	55.30	37.78	7.23
2 BORROWINGS		9,340	8,019	8,624	8,906	9,203	-14.14	7.55	3.33
a. NRB		300	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution		1,250	-	700	-	1,800	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.		-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.		303	479	437	416	416	57.88	-8.80	0.00
e. Bonds and Securities		7,486	7,540	7,487	8,490	6,986	0.71	-0.70	-17.71
3 DEPOSITS		571,573	610,171	630,437	666,284	661,958	6.75	3.32	-0.65
a. Current		11,059	11,513	16,950	21,750	18,377	4.10	47.22	-15.51
b. Savings		132,843	176,770	250,566	365,375	367,063	33.07	41.75	0.46
c. Fixed		380,584	374,776	308,219	212,125	209,916	-1.53	-17.76	-1.04
d. Call Deposits		46,811	46,863	53,904	66,692	66,232	0.11	15.02	-0.69
e. Others		275	249	798	342	368	-9.24	220.33	7.86
4 Bills Payable		23	21	13	13	8	-9.55	-40.29	-40.31
5 Other Liabilities		30,451	36,086	48,936	50,850	48,929	18.50	35.61	-3.78
1. Loan Loss Provision		13,887	19,372	27,666	29,201	29,233	39.49	42.81	0.11
2. Interest Suspense a/c		1,931	2,459	3,366	4,022	3,931	27.37	36.90	-2.27
3. Others		14,633	14,255	17,904	17,627	15,765	-2.58	25.60	-10.57
6 Reconciliation A/c		0	0	0	0	0	-100.00	0.00	0.00
7 Profit & Loss A/c		5,715	5,291	5,887	8,436	520	-7.42	11.25	-93.84
TOTAL		669,886	717,330	754,042	797,807	792,755	7.08	5.12	-0.63
Assets									
1 LIQUID FUNDS		64,562	56,513	54,762	49,966	56,148	-12.47	-3.10	12.37
a. Cash Balance		7,574	7,022	7,372	7,170	6,394	-7.29	5.00	-10.82
Nepalese Notes & Coins		7,341	6,788	6,940	6,786	6,034	-7.53	2.24	-11.09
Foreign Currency		233	234	433	384	360	0.30	85.08	-6.19
b. Bank Balance		28,785	29,706	36,081	35,330	43,733	3.20	21.46	23.79
1. In Nepal Rastra Bank		20,033	23,445	26,115	28,396	37,164	17.03	11.39	30.88
2. "A"Class Licensed Institution		7,521	5,775	9,146	6,462	6,180	-23.21	58.36	-4.36
3. Other Financial Ins.		1,228	483	815	467	383	-60.67	68.75	-17.85
4. In Foreign banks		2	2	5	5	5	0.00	216.96	0.00
c. Money at Call		28,203	19,786	11,308	7,466	6,021	-29.85	-42.85	-19.37
2 INVESTMENTS		91,763	114,973	118,004	131,260	124,458	25.29	2.64	-5.18
a. Govt. Securities		90,725	92,535	86,899	69,813	70,643	2.00	-6.09	1.19
b Others		1,038	22,438	31,105	61,447	53,816	2061.03	38.63	-12.42
3 SHARE & OTHER INVESTMENT		8,504	9,159	11,053	16,727	16,209	7.70	20.68	-3.10
4 LOANS & ADVANCES									
(Including Bills Purchased)		471,886	501,432	526,613	556,596	552,254	6.26	5.02	-0.78
4.1 LOANS & ADVANCES		471,886	501,432	526,613	556,596	552,254	6.26	5.02	-0.78
a. Private Sector		451,918	476,949	504,466	540,556	538,822	5.54	5.77	-0.32
b. Financial Institutions		19,964	24,480	22,147	16,040	13,432	22.62	-9.53	-16.26
c. Government Organizations		3	3	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED		-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS		-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS		8,845	9,710	11,173	11,279	11,227	9.78	15.07	-0.46
7 OTHER ASSETS		21,777	22,172	26,828	25,935	26,669	1.81	21.00	2.83
a. Accrued Interests		14,549	13,386	13,661	14,681	15,717	-8.00	2.06	7.06
b. Others		7,228	8,787	13,168	11,255	10,952	21.56	49.86	-2.69
8 Expenses not Written off		-	-	-	4	4	0.00	0.00	21.41
9 Non Banking Assets		2,269	3,369	4,687	5,641	5,708	48.51	39.11	1.18
10 Reconciliation Account		0	-	10	10	10	-100.00	0.00	0.00
11 Profit & Loss A/c		279	-	911	388	67	-100.00	0.00	-82.79
TOTAL		669,886	717,330	754,042	797,807	792,755	7.08	5.12	-0.63

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	4/3
1 CAPITAL FUND	19,031	18,083	17,470	17,954	18,977	-4.98	-3.39	5.70
a. Paid-up Capital	14,988	15,217	15,300	15,319	15,319	1.53	0.55	0.00
b. Statutory Reserves	3,775	3,796	4,011	5,216	4,487	0.55	5.68	-13.97
c. Retained Earning	(5,098)	(6,751)	(8,645)	(8,999)	(7,854)	32.41	28.05	-12.72
d. Others Reserves	5,367	5,821	6,803	6,418	7,025	8.46	16.88	9.47
2 BORROWINGS	2,546	948	1,248	1,746	1,746	-62.77	31.61	0.00
a. NRB	49	-	-	-	-	-100.00	0.00	0.00
b. "A"Class Licensed Institution	1,550	-	-	-	-	-100.00	0.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	948	948	1,248	1,746	1,746	0.01	31.61	0.00
3 DEPOSITS	113,422	128,603	131,444	143,094	142,367	13.38	2.21	-0.51
a. Current	1,419	1,609	1,971	2,447	2,001	13.35	22.52	-18.21
b. Savings	19,745	25,477	31,448	45,737	46,903	29.03	23.44	2.55
c. Fixed	80,525	90,293	85,822	77,979	76,142	12.13	-4.95	-2.36
d. Call Deposits	10,110	10,041	12,135	16,841	17,210	-0.69	20.87	2.19
e. Others	1,622	1,184	68	90	110	-27.02	-94.24	22.71
4 Bills Payable	2	1	0	0	0	-74.24	-47.06	-66.67
5 Other Liabilities	19,097	23,043	25,128	25,386	25,993	20.66	9.05	2.39
1. Loan Loss Provision	6,634	9,373	10,780	10,256	10,371	41.29	15.02	1.12
2. Interest Suspense a/c	8,930	10,140	10,755	11,262	11,508	13.56	6.06	2.18
3. Others	3,533	3,529	3,593	3,867	4,113	-0.10	1.81	6.36
6 Reconciliation A/c	1	2	28	6	1	105.88	1223.81	-75.38
7 Profit & Loss A/c	1,073	633	1,266	1,531	42	-41.03	100.04	-97.23
TOTAL	155,172	171,311	176,585	189,717	189,127	10.40	3.08	-0.31
Assets								
1 LIQUID FUNDS	18,596	18,804	17,746	16,883	17,017	1.12	-5.63	0.80
a. Cash Balance	1,706	1,481	1,317	2,768	2,900	-13.18	-11.11	4.78
Nepalese Notes & Coins	1,706	1,481	1,317	2,768	2,900	-13.17	-11.12	4.78
Foreign Currency	0	0	0	0	0	-76.92	766.67	77.78
b. Bank Balance	8,849	8,125	9,008	9,948	10,633	-8.18	10.87	6.88
1. In Nepal Rastra Bank	5,115	5,544	6,359	8,003	8,171	8.39	14.70	2.10
2. "A"Class Licensed Institution	2,224	1,597	2,060	1,694	2,015	-28.20	29.00	18.96
3. Other Financial Ins.	1,510	984	590	251	446	-34.83	-40.09	78.09
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,041	9,198	7,421	4,167	3,485	14.38	-19.32	-16.38
2 INVESTMENTS	20,140	25,547	25,223	33,007	33,228	26.85	-1.27	0.67
a. Govt. Securities	20,140	22,447	14,944	16,427	15,771	11.45	-33.42	-4.00
b. Others	-	3,100	10,278	16,581	17,457	0.00	231.56	5.29
3 SHARE & OTHER INVESTMENT	4,375	3,888	4,748	4,362	4,685	-11.13	22.12	7.42
4 LOANS & ADVANCES	92,931	99,691	104,182	110,481	109,350	7.27	4.50	-1.02
(Including Bills Purchased)	92,931	99,691	104,182	110,481	109,350	7.27	4.50	-1.02
4.1 LOANS & ADVANCES	92,931	99,691	104,182	110,481	109,350	7.27	4.50	-1.02
a. Private Sector	86,325	93,861	101,116	107,563	107,494	8.73	7.73	-0.06
b. Financial Institutions	6,602	5,826	3,066	2,918	1,856	-11.75	-47.38	-36.38
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	3,336	3,480	4,123	4,471	4,286	4.30	18.51	-4.14
7 OTHER ASSETS	14,125	17,436	16,901	17,089	17,154	23.44	-3.07	0.38
a. Accrued Interests	11,697	13,651	13,118	13,556	13,895	16.70	-3.91	2.50
b. Others	2,428	3,785	3,783	3,534	3,259	55.93	-0.06	-7.77
8 Expenses not Written off	1	1	0	0	0	10.81	-78.05	0.00
9 Non Banking Assets	1,114	1,964	3,091	3,322	3,323	76.36	57.35	0.05
10 Reconciliation Account	3	3	0	4	7	1.02	-94.97	98.39
11 Profit & Loss A/c	551	497	571	97	75	-9.74	14.81	-23.23
TOTAL	155,172	171,311	176,585	189,717	189,127	10.40	3.08	-0.31

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	429,253	455,987	350,266	295,775	23,797	6.23	-23.19	-91.95
1.1 Deposit Liabilities	402,421	431,908	328,104	275,493	22,149	7.33	-24.03	-91.96
1.1.1 Saving A/c	88,065	79,278	77,164	93,488	9,269	-9.98	-2.67	-90.09
1.1.2 Fixed A/c	305,845	344,566	244,252	176,566	12,544	12.66	-29.11	-92.90
1.1.2.1 Upto 3 Months Fixed A/c	21,336	18,748	9,062	6,528	416	-12.13	-51.66	-93.63
1.1.2.2 3 to 6 Months fixed A/c	38,569	35,923	23,655	16,577	1,069	-6.86	-34.15	-93.55
1.1.2.3 6 Months to 1 Year Fixed A/c	107,125	123,519	84,612	57,824	3,994	15.30	-31.50	-93.09
1.1.2.4 Above 1 Year	138,814	166,377	126,923	95,637	7,065	19.86	-23.71	-92.61
1.1.3 Call Deposit	8,461	8,034	6,655	5,400	331	-5.04	-17.16	-93.86
1.1.4 Certificate of Deposits	51	30	32	39	5	-41.40	8.27	-87.06
1.2 Others	26,832	24,079	22,163	20,283	1,648	-10.26	-7.96	-91.87
2 Commission/Fee Expense	4,228	4,635	5,627	6,162	412	9.61	21.41	-93.31
3 Employees Expenses	55,126	63,661	68,118	71,476	5,636	15.48	7.00	-92.11
4 Office Operating Expenses	38,127	43,010	43,468	43,383	3,060	12.81	1.06	-92.95
5 Exchange Fluctuation Loss	-	-	-	-	4	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	4	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	499	926	552	582	1	85.74	-40.45	-99.89
7. Provision for Risk	65,952	85,515	89,979	100,326	458	29.66	5.22	-99.54
7.1 Loan loss Provision	65,818	85,205	89,474	99,900	450	29.46	5.01	-99.55
7.1.1 General Loan loss Provision	17,473	26,227	23,367	22,200	118	50.11	-10.90	-99.47
7.1.1.1 Pass Loan Loss Provision	10,503	13,833	14,567	13,800	54	31.70	5.31	-99.61
7.1.1.2 Watch List Provision	6,969	12,394	8,800	8,400	65	77.85	-29.00	-99.23
7.1.2 Special Loan Loss Provision	45,634	56,155	65,706	76,857	343	23.05	17.01	-99.55
7.1.3 Additional Loan Loss Provision	2,711	2,823	401	843	(12)	4.11	-85.79	-101.37
7.2. Provision for Non-Banking Assets	89	153	3	-	-	72.55	-98.08	0.00
7.3. Provision for Loss on Investment	16	31	-	13	8	88.57	-100.00	-38.35
7.4. Provision for Loss of Other Assets	29	127	502	413	-	336.07	296.86	-100.00
8 Loan Written Off	2,823	4,026	8,709	6,410	172	42.60	116.33	-97.31
9 Provision for Staff Bonus	10,407	10,642	11,757	12,137	1,412	2.26	10.48	-88.37
10 Provision for Income Tax	32,840	33,085	35,956	37,920	4,130	0.75	8.68	-89.11
11 Others	79	165	8	30	3	108.98	-95.16	-90.67
12 Net Profit	77,771	70,918	78,796	80,981	9,491	-8.81	11.11	-88.28
TOTAL EXPENSES	717,106	772,570	693,236	655,182	48,577	7.73	-10.27	-92.59
Income								
1. Interest Income	641,877	674,109	567,194	516,335	42,254	5.02	-15.86	-91.82
1.1. On Loans and Advance	572,265	588,296	480,770	420,669	32,830	2.80	-18.28	-92.20
1.2. On Investment	57,477	66,519	64,883	68,166	6,307	15.73	-2.46	-90.75
1.2.1 Government Bonds	53,207	59,980	56,244	54,695	4,690	12.73	-6.23	-91.43
1.2.2 Foreign Bonds	228	499	477	571	74	118.51	-4.31	-87.01
1.2.3 NRB Bonds	558	960	2,858	6,303	841	72.14	197.61	-86.66
1.2.4 Deventure & Bonds	3,484	5,079	5,304	6,597	702	45.80	4.41	-89.37
1.3 Agency Balance	1,430	1,423	1,790	2,287	186	-0.48	25.73	-91.86
1.4 On Call Deposit	2,428	3,840	3,930	5,647	601	58.14	2.35	-89.35
1.5 Others	8,276	14,031	15,821	19,567	2,330	69.53	12.76	-88.09
2. Comission & Discount	29,086	35,259	39,774	43,608	3,620	21.23	12.80	-91.70
2.1 Bills Purchase & Discount	206	397	415	424	44	92.78	4.47	-89.58
2.2 Comission	22,065	27,596	30,363	33,261	2,854	25.07	10.03	-91.42
2.3 Others	6,815	7,267	8,996	9,922	722	6.63	23.79	-92.72
3 Income From Exchange Fluctuation	5,553	6,369	9,627	14,296	1,181	14.70	51.16	-91.74
3.1 Due to Change in Exchange Rate	829	(311)	787	973	15	-137.56	-352.69	-98.42
3.2 Due to Foreign Currency Trans.	4,724	6,680	8,840	13,323	1,166	41.42	32.34	-91.25
4 Other Operating Income	11,095	10,946	13,321	13,633	688	-1.35	21.70	-94.96
5 Non Operating Income	1,971	1,866	3,167	3,678	19	-5.36	69.78	-99.47
6 Provision Written Back	27,558	43,240	58,456	62,423	643	56.90	35.19	-98.97
7 Recovery from Written off Loan	245	285	406	698	25	16.44	42.08	-96.47
8 Income from Extra Ordinary Expenses	(1,060)	12	25	52	5	-101.13	105.02	-91.10
9 Net Loss	780	485	1,268	459	142	-37.87	161.63	-69.15
TOTAL INCOME	717,106	772,570	693,236	655,182	48,577	7.73	-10.27	-92.59

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	364,419	396,012	306,738	262,429	21,248	8.67	-22.54	-91.90
1.1 Deposit Liabilities	339,229	372,863	285,480	243,187	19,671	9.91	-23.44	-91.91
1.1.1 Saving A/c	77,696	70,894	68,372	82,793	8,262	-8.76	-3.56	-90.02
1.1.2 Fixed A/c	254,527	294,989	211,213	155,462	11,105	15.90	-28.40	-92.86
1.1.2.1 Upto 3 Months Fixed A/c	12,252	12,561	7,301	5,862	372	2.52	-41.87	-93.65
1.1.2.2 3 to 6 Months fixed A/c	30,142	29,025	19,660	14,987	1,006	-3.71	-32.26	-93.29
1.1.2.3 6 Months to 1 Year Fixed A/c	86,322	103,193	70,335	49,366	3,503	19.54	-31.84	-92.90
1.1.2.4 Above 1 Year	125,810	150,210	113,916	85,247	6,224	19.39	-24.16	-92.70
1.1.3 Call Deposit	6,963	6,951	5,863	4,892	300	-0.18	-15.64	-93.87
1.1.4 Certificate of Deposits	43	30	32	39	5	-29.89	8.27	-87.06
1.2 Others	25,190	23,148	21,257	19,241	1,577	-8.10	-8.17	-91.81
2 Commission/Fee Expense	4,099	4,524	5,521	6,038	409	10.37	22.05	-93.23
3 Employees Expenses	47,816	55,898	60,031	62,680	4,955	16.90	7.39	-92.10
4 Office Operating Expenses	32,261	37,062	37,155	37,207	2,591	14.88	0.25	-93.04
5 Exchange Fluctuation Loss	-	-	-	-	4	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	4	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	462	890	480	388	0	92.56	-46.01	-99.88
7. Provision for Risk	57,437	74,107	74,263	89,908	73	29.02	0.21	-99.92
7.1 Loan loss Provision	57,424	74,018	74,000	89,842	65	28.90	-0.03	-99.93
7.1.1 General Loan loss Provision	15,606	23,763	21,131	20,348	95	52.27	-11.08	-99.53
7.1.1.1 Pass Loan Loss Provision	9,748	13,246	13,316	13,042	57	35.89	0.52	-99.56
7.1.1.2 Watch List Provision	5,858	10,517	7,815	7,307	38	79.51	-25.69	-99.48
7.1.2 Special Loan Loss Provision	39,249	47,485	52,532	68,663	118	20.98	10.63	-99.83
7.1.3 Additional Loan Loss Provision	2,569	2,771	336	830	(148)	7.85	-87.86	-117.77
7.2. Provision for Non-Banking Assets	0	55	3	-	-	0.00	-94.65	0.00
7.3. Provision for Loss on Investment	13	31	-	13	8	130.40	-100.00	-38.35
7.4. Provision for Loss of Other Assets	0	3	260	53	-	14200.00	9004.55	-100.00
8 Loan Written Off	2,602	3,786	8,241	5,583	101	45.50	117.67	-98.20
9 Provision for Staff Bonus	9,462	9,671	10,611	10,405	1,286	2.21	9.72	-87.64
10 Provision for Income Tax	29,784	29,989	32,801	33,080	3,759	0.69	9.38	-88.64
11 Others	72	165	8	4	0	128.52	-95.14	-89.13
12 Net Profit	70,037	64,153	71,511	69,866	8,737	-8.40	11.47	-87.49
TOTAL EXPENSES	618,452	676,255	607,360	577,589	43,164	9.35	-10.19	-92.53
Income								
1. Interest Income	551,682	588,736	497,588	454,515	37,518	6.72	-15.48	-91.75
1.1. On Loans and Advance	490,121	511,556	418,637	366,319	28,639	4.37	-18.16	-92.18
1.2. On Investment	51,290	59,590	58,749	62,182	5,853	16.18	-1.41	-90.59
1.2.1 Government Bonds	47,873	53,733	50,369	49,084	4,287	12.24	-6.26	-91.27
1.2.2 Foreign Bonds	228	499	477	571	74	118.51	-4.31	-87.01
1.2.3 NRB Bonds	2	635	2,687	6,062	822	27870.93	323.20	-86.44
1.2.4 Deventure & Bonds	3,187	4,724	5,215	6,465	670	48.24	10.41	-89.64
1.3 Agency Balance	1,430	1,420	1,778	2,277	185	-0.73	25.19	-91.87
1.4 On Call Deposit	1,367	3,245	3,605	5,491	593	137.42	11.08	-89.20
1.5 Others	7,475	12,925	14,820	18,247	2,248	72.91	14.66	-87.68
2. Comission & Discount	27,763	33,790	37,791	41,302	3,472	21.71	11.84	-91.59
2.1 Bills Purchase & Discount	206	397	415	424	44	92.78	4.47	-89.58
2.2 Comission	21,250	26,721	29,341	32,055	2,771	25.75	9.81	-91.36
2.3 Others	6,307	6,671	8,035	8,822	657	5.78	20.43	-92.55
3 Income From Exchange Fluctuation	5,468	6,294	9,516	14,127	1,179	15.12	51.18	-91.65
3.1 Due to Change in Exchange Rate	817	(317)	773	907	19	-138.79	-344.17	-97.94
3.2 Due to Foreign Currency Trans.	4,651	6,611	8,743	13,220	1,161	42.15	32.24	-91.22
4 Other Operating Income	9,218	8,654	10,711	11,086	568	-6.12	23.77	-94.88
5 Non Operating Income	1,760	1,370	2,668	3,354	11	-22.15	94.73	-99.66
6 Provision Written Back	23,391	37,139	48,685	52,524	387	58.78	31.09	-99.26
7 Recovery from Written off Loan	231	271	392	667	24	17.32	44.75	-96.42
8 Income from Extra Ordinary Expenses	(1,060)	1	10	15	4	-100.14	567.57	-71.24
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	618,452	676,255	607,360	577,589	43,164	9.35	-10.19	-92.53

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	53,217	48,793	34,593	26,454	2,028	-8.31	-29.10	-92.33
1.1 Deposit Liabilities	52,034	47,947	33,777	25,537	1,969	-7.85	-29.55	-92.29
1.1.1 Saving A/c	8,737	6,896	7,413	9,292	881	-21.07	7.49	-90.52
1.1.2 Fixed A/c	42,073	40,214	25,736	15,880	1,069	-4.42	-36.00	-93.27
1.1.2.1 Upto 3 Months Fixed A/c	8,214	5,676	1,472	542	39	-30.90	-74.06	-92.79
1.1.2.2 3 to 6 Months fixed A/c	7,494	5,917	3,229	1,126	43	-21.05	-45.43	-96.20
1.1.2.3 6 Months to 1 Year Fixed A/c	17,140	16,510	11,301	6,050	339	-3.67	-31.55	-94.40
1.1.2.4 Above 1 Year	9,226	12,112	9,734	8,162	648	31.28	-19.63	-92.06
1.1.3 Call Deposit	1,215	836	628	366	19	-31.15	-24.91	-94.70
1.1.4 Certificate of Deposits	8	-	-	-	-	-100.00	0.00	0.00
1.2 Others	1,183	846	816	918	60	-28.48	-3.61	-93.51
2 Commission/Fee Expense	120	103	96	107	2	-14.54	-6.69	-98.10
3 Employees Expenses	5,838	6,202	6,432	7,035	546	6.23	3.71	-92.23
4 Office Operating Expenses	4,617	4,704	4,966	4,979	373	1.89	5.56	-92.51
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	31	25	18	173	0	-18.97	-29.38	-99.90
7. Provision for Risk	7,125	9,415	14,054	9,503	63	32.13	49.27	-99.34
7.1 Loan loss Provision	7,064	9,268	13,812	9,143	63	31.20	49.03	-99.31
7.1.1 General Loan loss Provision	1,606	2,077	2,143	1,713	(15)	29.33	3.21	-100.85
7.1.1.1 Pass Loan Loss Provision	596	387	1,248	662	(14)	-35.03	222.30	-102.08
7.1.1.2 Watch List Provision	1,010	1,689	895	1,050	(1)	67.34	-47.02	-100.07
7.1.2 Special Loan Loss Provision	5,352	7,139	11,643	7,378	77	33.39	63.09	-98.95
7.1.3 Additional Loan Loss Provision	106	52	25	53	-	-50.90	-51.46	-100.00
7.2. Provision for Non-Banking Assets	31	23	-	-	-	-24.12	-100.00	0.00
7.3. Provision for Loss on Investment	3	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	28	124	242	359	-	343.64	95.57	-100.00
8 Loan Written Off	150	148	255	682	66	-1.34	72.38	-90.29
9 Provision for Staff Bonus	844	868	961	1,495	119	2.88	10.75	-92.04
10 Provision for Income Tax	2,604	3,011	2,628	4,098	348	15.63	-12.70	-91.50
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,191	5,929	6,050	9,392	725	-4.23	2.04	-92.28
TOTAL EXPENSES	80,737	79,197	70,053	63,919	4,271	-1.91	-11.55	-93.32
Income								
1. Interest Income	74,528	70,425	56,897	50,937	3,927	-5.51	-19.21	-92.29
1.1. On Loans and Advance	68,237	63,418	50,838	44,752	3,473	-7.06	-19.84	-92.24
1.2. On Investment	4,790	5,607	5,055	4,988	384	17.05	-9.84	-92.30
1.2.1 Government Bonds	4,352	5,401	5,039	4,879	354	24.11	-6.70	-92.74
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	436	204	16	55	5	-53.19	-91.93	-91.17
1.2.4 Deventure & Bonds	2	2	0	54	25	-20.97	-93.88	-53.25
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	776	364	174	70	0	-53.14	-52.08	-99.73
1.5 Others	725	1,037	830	1,127	69	43.00	-19.94	-93.85
2. Comission & Discount	1,030	1,171	1,576	1,919	118	13.73	34.58	-93.85
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	584	665	801	986	66	13.91	20.37	-93.32
2.3 Others	446	506	775	933	52	13.50	53.27	-94.41
3 Income From Exchange Fluctuation	85	74	111	169	2	-12.63	49.59	-98.71
3.1 Due to Change in Exchange Rate	12	5	13	66	(3)	-56.45	150.09	-105.03
3.2 Due to Foreign Currency Trans.	73	69	98	103	6	-5.21	41.74	-94.66
4 Other Operating Income	1,601	1,916	2,033	2,080	103	19.65	6.12	-95.03
5 Non Operating Income	114	278	295	261	4	144.51	6.16	-98.34
6 Provision Written Back	3,135	5,325	8,223	8,153	49	69.88	54.41	-99.40
7 Recovery from Written off Loan	9	8	7	11	0	-12.23	-7.03	-99.46
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	235	-	911	388	67	-100.00	0.00	-82.79
TOTAL INCOME	80,737	79,197	70,053	63,919	4,271	-1.91	-11.55	-93.32

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	11,618	11,182	8,936	6,892	521	-3.75	-20.09	-92.44
1.1 Deposit Liabilities	11,159	11,098	8,846	6,768	509	-0.55	-20.29	-92.48
1.1.1 Saving A/c	1,631	1,488	1,380	1,403	126	-8.75	-7.30	-91.00
1.1.2 Fixed A/c	9,245	9,363	7,303	5,224	370	1.27	-22.00	-92.91
1.1.2.1 Upto 3 Months Fixed A/c	870	511	288	124	5	-41.26	-43.70	-96.20
1.1.2.2 3 to 6 Months fixed A/c	933	981	766	464	21	5.13	-21.94	-95.55
1.1.2.3 6 Months to 1 Year Fixed A/c	3,663	3,816	2,975	2,407	153	4.16	-22.02	-93.66
1.1.2.4 Above 1 Year	3,778	4,055	3,274	2,229	192	7.32	-19.26	-91.37
1.1.3 Call Deposit	283	247	164	142	12	-12.70	-33.52	-91.43
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	460	85	90	124	12	-81.57	5.98	-90.26
2 Commission/Fee Expense	9	8	10	16	2	-13.47	19.24	-88.73
3 Employees Expenses	1,472	1,562	1,655	1,760	135	6.09	5.99	-92.31
4 Office Operating Expenses	1,249	1,244	1,347	1,197	97	-0.36	8.28	-91.93
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-Operating Expenses	5	11	53	21	0	112.19	378.28	-99.95
7. Provision for Risk	1,389	1,993	1,662	915	322	43.48	-16.60	-64.79
7.1 Loan loss Provision	1,330	1,919	1,662	915	322	44.23	-13.35	-64.79
7.1.1 General Loan loss Provision	261	388	93	139	38	48.67	-76.07	-72.54
7.1.1.1 Pass Loan Loss Provision	160	199	3	97	11	24.79	-98.48	-88.84
7.1.1.2 Watch List Provision	101	188	90	43	27	86.43	-52.34	-35.64
7.1.2 Special Loan Loss Provision	1,033	1,531	1,530	816	148	48.16	-0.05	-81.88
7.1.3 Additional Loan Loss Provision	36	-	40	(41)	136	-100.00	0.00	-435.51
7.2. Provision for Non-Banking Assets	58	75	-	-	-	29.14	-100.00	0.00
7.3. Provision for Loss on Investment	-	-	-	-	-	0.00	0.00	0.00
7.4. Provision for Loss of Other Assets	1	-	0	0	-	-100.00	0.00	-100.00
8 Loan Written Off	71	92	212	144	6	29.24	131.92	-96.15
9 Provision for Staff Bonus	101	102	184	237	6	1.18	79.71	-97.27
10 Provision for Income Tax	452	86	527	742	22	-81.03	513.89	-96.98
11 Others	7	1	-	25	2	-92.69	-100.00	-90.96
12 Net Profit	1,543	836	1,235	1,723	29	-45.80	47.77	-98.32
TOTAL EXPENSES	17,917	17,117	15,823	13,673	1,142	-4.46	-7.56	-91.65
Income								
1. Interest Income	15,666	14,947	12,708	10,883	809	-4.59	-14.98	-92.57
1.1. On Loans and Advance	13,907	13,322	11,295	9,598	718	-4.21	-15.22	-92.52
1.2. On Investment	1,397	1,322	1,079	996	70	-5.42	-18.36	-93.01
1.2.1 Government Bonds	983	847	836	732	49	-13.87	-1.24	-93.28
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	120	121	155	186	14	1.39	27.52	-92.50
1.2.4 Deventure & Bonds	295	354	88	78	6	20.03	-75.06	-91.70
1.3 Agency Balance	-	3	12	10	1	0.00	245.56	-89.81
1.4 On Call Deposit	285	231	151	86	8	-19.03	-34.70	-90.58
1.5 Others	76	69	171	194	12	-9.42	147.46	-93.61
2. Comission & Discount	293	299	407	387	30	1.91	36.19	-92.23
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	231	209	221	220	17	-9.28	5.74	-92.38
2.3 Others	63	90	186	167	13	42.98	107.06	-92.03
3 Income From Exchange Fluctuation	-	-	-	0	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	276	376	576	467	17	36.26	53.33	-96.40
5 Non Operating Income	98	218	205	63	4	122.96	-6.00	-94.15
6 Provision Written Back	1,033	776	1,548	1,746	207	-24.87	99.53	-88.14
7 Recovery from Written off Loan	6	7	6	20	1	25.64	-6.80	-96.48
8 Income from Extra Ordinary Expenses	1	10	15	37	0	1994.00	39.83	-99.16
9 Net Loss	545	485	358	71	75	-11.09	-26.21	5.19
TOTAL INCOME	17,917	17,117	15,823	13,673	1,142	-4.46	-7.56	-91.65

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	369,627	363,887	356,370	349,633	346,028	-1.55	-2.07	-1.03
Fishery Related	15,012	16,213	16,261	16,134	16,014	8.00	0.29	-0.74
Mining Related	11,789	11,898	11,755	12,070	12,512	0.92	-1.20	3.66
Agriculture, Forestry, Bevarage & Non Food Production Related*	782,536	857,723	929,124	974,994	977,546	9.61	8.32	0.26
Construction	203,379	207,710	231,369	274,310	279,962	2.13	11.39	2.06
Electricity,Gas and Water	307,457	376,015	445,617	513,999	518,933	22.30	18.51	0.96
Metal Products, Machinery & Electronic Equipment & Assemblage	70,298	70,287	73,073	74,252	76,446	-0.02	3.96	2.95
Transport, Communication and Public Utilities	98,130	88,555	83,318	87,988	89,790	-9.76	-5.91	2.05
Wholesaler & Retailer	983,500	999,438	1,033,161	1,020,204	1,023,282	1.62	3.37	0.30
Finance, Insurance and Real Estate	365,559	396,355	440,738	462,871	439,154	8.42	11.20	-5.12
Tourism Service**	211,160	231,556	257,021	281,020	282,770	9.66	11.00	0.62
Other Services	196,597	201,661	222,298	228,804	236,219	2.58	10.23	3.24
Consumption Loans	926,138	1,013,605	1,151,709	1,357,355	1,349,092	9.44	13.62	-0.61
Local Government	1,127	1,218	1,234	1,195	1,196	8.14	1.29	0.06
Others	337,541	331,052	338,556	299,766	298,205	-1.92	2.27	-0.52
TOTAL	4,879,851	5,167,173	5,591,604	5,954,594	5,947,148	5.89	8.21	-0.13
Productwise								
Term Loan	1,579,614	1,931,014	2,067,510	2,156,380	2,188,942	22.25	7.07	1.51
Overdraft	230,782	124,431	111,286	117,275	114,191	-46.08	-10.56	-2.63
Cash Credit Loan	516,456	648,712	650,654	638,829	632,108	25.61	0.30	-1.05
Trust Receipt Loan/Import Loan	73,578	82,835	125,187	165,559	167,206	12.58	51.13	0.99
Short Term Working Capital/Demand Loan	880,226	725,445	821,004	880,952	876,870	-17.58	13.17	-0.46
Residential Personal Home Loan (Up to Rs. 30 million)#	348,725	387,016	417,612	474,025	477,600	10.98	7.91	0.75
Real Estate Loan	249,588	268,158	275,962	267,626	269,216	7.44	2.91	0.59
Margin Nature Loan	76,535	90,093	140,702	166,508	166,426	17.71	56.17	-0.05
Hire Purchase Loan	159,216	124,102	128,681	143,038	143,124	-22.05	3.69	0.06
Deprived Sector Loan	308,356	312,186	296,260	300,788	278,899	1.24	-5.10	-7.28
Bills Purchased	4,271	7,815	12,372	14,327	14,488	82.99	58.31	1.13
Other Product	452,502	465,365	544,374	629,286	618,078	2.84	16.98	-1.78
Total	4,879,851	5,167,173	5,591,604	5,954,594	5,947,148	5.89	8.21	-0.13
Collateral wise								
Gold and Silver	55,533	58,489	83,287	125,940	128,136	5.32	42.40	1.74
Government Securities	3,239	3,160	4,606	822	466	-2.43	45.74	-43.28
Non Governmental Securities	58,566	81,671	131,074	152,556	152,380	39.45	60.49	-0.12
Fixed Deposit Receipts	58,120	41,599	40,045	26,309	23,237	-28.43	-3.74	-11.67
Own	57,887	41,348	33,779	26,190	23,125	-28.57	-18.31	-11.70
Other Licences Institutions	233	252	6,267	119	112	7.79	2390.17	-5.56
Collateral of Properties	4,314,696	4,622,544	4,941,355	5,235,208	5,255,314	7.13	6.90	0.38
Fixed Assets	3,749,324	3,938,300	4,132,041	4,338,488	4,344,902	5.04	4.92	0.15
Current Assets	565,372	684,244	809,314	896,720	910,412	21.03	18.28	1.53
Against security of Bill	37,183	35,589	51,517	40,950	44,708	-4.29	44.75	9.18
Domestic Bills	771	1,112	5,629	4,366	3,920	44.28	406.21	-10.21
Foreign Bills	36,412	34,477	45,887	36,584	40,788	-5.31	33.10	11.49
Against Guarantee	195,038	199,590	197,228	192,896	171,274	2.33	-1.18	-11.21
Government Guarantee	3,129	3,145	3,151	4,899	4,850	0.49	0.21	-1.01
Institutional Guarantee	127,020	147,144	148,915	141,909	122,228	15.84	1.20	-13.87
Personal Guarantee	41,125	32,724	31,948	31,995	31,816	-20.43	-2.37	-0.56
Collective Guarantee	7,239	3,388	1,203	790	719	-53.19	-64.50	-8.93
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	16,069	12,937	11,882	13,303	11,661	-19.49	-8.15	-12.34
Credit Card	4,528	5,678	6,223	8,054	8,443	25.41	9.59	4.82
Others	152,948	118,852	136,269	171,860	163,191	-22.29	14.65	-5.04
Total	4,879,851	5,167,173	5,591,604	5,954,594	5,947,148	5.89	8.21	-0.13

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-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	330,086	323,942	318,651	307,353	303,907	-1.86	-1.63	-1.12
Fishery Related	13,237	14,394	14,575	14,134	14,041	8.74	1.26	-0.66
Mining Related	11,383	11,554	11,353	11,689	12,119	1.50	-1.74	3.68
Agriculture, Forestry, Bevarage & Non Food Production Related*	749,504	823,518	893,175	939,319	942,111	9.88	8.46	0.30
Construction	167,502	182,860	204,009	238,334	241,325	9.17	11.57	1.25
Electricity,Gas and Water	298,869	365,248	432,239	503,853	508,707	22.21	18.34	0.96
Metal Products, Machinery & Electronic Equipment & Assemblage	67,879	67,259	70,217	71,296	73,536	-0.91	4.40	3.14
Transport, Communication and Public Utilities	83,643	77,219	72,590	76,734	78,326	-7.68	-5.99	2.07
Wholesaler & Retailer	896,414	910,162	946,091	937,785	941,708	1.53	3.95	0.42
Finance, Insurance and Real Estate	306,730	321,327	367,855	387,562	366,486	4.76	14.48	-5.44
Tourism Service**	182,269	199,049	220,201	237,074	238,525	9.21	10.63	0.61
Other Services	178,117	181,572	200,279	205,446	213,050	1.94	10.30	3.70
Consumption Loans	768,478	841,225	960,879	1,147,599	1,142,225	9.47	14.22	-0.47
Local Government	1,082	1,176	1,187	1,186	1,187	8.74	0.90	0.06
Others	260,185	248,572	249,845	211,183	211,116	-4.46	0.51	-0.03
TOTAL	4,315,377	4,569,076	4,963,146	5,290,548	5,288,370	5.88	8.62	-0.04
Productwise								
Term Loan	1,388,965	1,704,992	1,816,132	1,900,883	1,919,626	22.75	6.52	0.99
Overdraft	164,141	92,020	86,617	95,852	93,679	-43.94	-5.87	-2.27
Cash Credit Loan	493,597	587,956	585,274	576,941	570,688	19.12	-0.46	-1.08
Trust Receipt Loan/Import Loan	73,466	82,717	125,187	165,559	167,206	12.59	51.34	0.99
Short Term Working Capital/Demand Loan	849,208	709,593	803,001	854,102	864,188	-16.44	13.16	1.18
Residential Personal Home Loan (Up to Rs. 30 million)#	279,339	316,089	332,053	368,979	373,022	13.16	5.05	1.10
Real Estate Loan	217,964	224,656	230,937	214,585	215,166	3.07	2.80	0.27
Margin Nature Loan	58,679	70,345	116,809	143,147	143,026	19.88	66.05	-0.08
Hire Purchase Loan	138,262	106,860	113,080	128,926	128,845	-22.71	5.82	-0.06
Deprived Sector Loan	262,365	267,360	256,784	262,514	244,109	1.90	-3.96	-7.01
Bills Purchased	4,271	7,815	12,372	14,327	14,488	82.99	58.31	1.13
Other Product	385,119	398,673	484,899	564,734	554,326	3.52	21.63	-1.84
Total	4,315,377	4,569,076	4,963,146	5,290,548	5,288,370	5.88	8.62	-0.04
Collateral wise								
Gold and Silver	50,575	53,423	76,977	116,302	118,349	5.63	44.09	1.76
Government Securities	3,200	3,160	4,606	822	466	-1.23	45.74	-43.28
Non Governmental Securities	43,198	64,671	108,380	130,706	130,467	49.71	67.59	-0.18
Fixed Deposit Receipts	47,972	33,532	33,784	22,051	19,574	-30.10	0.75	-11.23
Own	47,738	33,283	27,523	21,932	19,462	-30.28	-17.31	-11.26
Other Licences Institutions	233	249	6,262	119	112	6.75	2412.35	-5.56
Collateral of Properties	3,833,402	4,111,196	4,396,202	4,643,071	4,664,316	7.25	6.93	0.46
Fixed Assets	3,268,070	3,427,110	3,587,102	3,746,610	3,754,041	4.87	4.67	0.20
Current Assets	565,333	684,086	809,100	896,462	910,275	21.01	18.27	1.54
Against security of Bill	37,183	35,588	51,517	40,950	44,708	-4.29	44.76	9.18
Domestic Bills	771	1,112	5,629	4,366	3,920	44.28	406.21	-10.21
Foreign Bills	36,412	34,476	45,887	36,584	40,788	-5.32	33.10	11.49
Against Guarantee	147,130	152,332	160,741	164,530	146,610	3.54	5.52	-10.89
Government Guarantee	3,065	3,087	3,091	4,872	4,823	0.73	0.11	-1.01
Institutional Guarantee	97,518	112,985	121,561	120,138	104,017	15.86	7.59	-13.42
Personal Guarantee	27,919	22,293	24,003	25,740	25,627	-20.15	7.67	-0.44
Collective Guarantee	2,186	813	192	487	492	-62.80	-76.39	0.89
International Rated Foreign Bank's Guarantee	455	252	129	-	-	-44.69	-48.80	0.00
Other Guarantee	15,986	12,901	11,765	13,293	11,652	-19.29	-8.81	-12.34
Credit Card	4,524	5,662	6,206	7,995	8,378	25.16	9.60	4.79
Others	148,194	109,512	124,733	164,120	155,501	-26.10	13.90	-5.25
Total	4,315,377	4,569,076	4,963,146	5,290,548	5,288,370	5.88	8.62	-0.04

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-July	Mid-Aug	% Change		
	2023	2024	2026	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	32,930	33,225	30,558	34,148	34,008	0.89	-8.03	-0.41
Fishery Related	1,523	1,523	1,321	1,480	1,469	0.06	-13.32	-0.76
Mining Related	321	239	306	271	283	-25.50	27.94	4.49
Agriculture, Forestry, Bevarage & Non Food Production Related*	29,095	30,311	31,394	30,484	30,260	4.18	3.58	-0.73
Construction	32,104	20,936	24,064	31,245	33,850	-34.79	14.94	8.34
Electricity,Gas and Water	7,578	9,835	12,965	9,562	9,645	29.77	31.83	0.87
Metal Products, Machinery & Electronic Equipment & Assemblage	1,771	2,166	2,054	2,142	2,115	22.35	-5.19	-1.26
Transport, Communication and Public Utilities	11,060	8,794	8,127	8,264	8,369	-20.49	-7.58	1.27
Wholesaler & Retailer	73,242	74,853	73,112	67,854	67,097	2.20	-2.32	-1.12
Finance, Insurance and Real Estate	46,985	61,373	59,585	61,750	59,790	30.62	-2.91	-3.17
Tourism Service**	24,215	27,181	31,978	38,146	38,408	12.25	17.65	0.69
Other Services	15,561	17,064	18,380	19,888	20,046	9.66	7.71	0.79
Consumption Loans	128,117	142,214	158,224	174,252	171,431	11.00	11.26	-1.62
Local Government	9	6	12	7	7	-31.37	82.86	0.00
Others	66,870	68,896	72,119	74,409	72,880	3.03	4.68	-2.05
TOTAL	471,382	498,615	524,199	553,901	549,656	5.78	5.13	-0.77
Productwise								
Term Loan	167,740	199,355	220,267	220,894	234,568	18.85	10.49	6.19
Overdraft	59,343	28,465	19,982	17,377	16,648	-52.03	-29.80	-4.20
Cash Credit Loan	19,124	52,999	57,854	53,153	52,696	177.14	9.16	-0.86
Trust Receipt Loan/Import Loan	-	-	-	-	-	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	24,487	9,124	12,531	21,823	7,660	-62.74	37.34	-64.90
Residential Personal Home Loan (Up to Rs. 30 million)#	57,643	57,999	70,682	87,409	86,764	0.62	21.87	-0.74
Real Estate Loan	21,884	33,368	33,340	41,210	42,041	52.48	-0.09	2.02
Margin Nature Loan	14,165	15,594	19,541	19,741	19,793	10.09	25.31	0.26
Hire Purchase Loan	17,352	13,990	12,233	10,865	11,043	-19.38	-12.56	1.64
Deprived Sector Loan	40,153	38,068	33,924	32,416	29,961	-5.19	-10.89	-7.57
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	49,491	49,654	43,844	49,013	48,483	0.33	-11.70	-1.08
Total	471,382	498,615	524,199	553,901	549,656	5.78	5.13	-0.77
Collateral wise								
Gold and Silver	3,931	3,936	5,493	8,738	8,872	0.12	39.57	1.53
Government Securities	7	-	-	-	-	-100.00	0.00	0.00
Non Governmental Securities	12,465	13,749	19,450	19,250	19,340	10.29	41.46	0.47
Fixed Deposit Receipts	8,314	6,702	4,901	3,008	2,599	-19.39	-26.87	-13.61
Own	8,314	6,700	4,896	3,008	2,599	-19.42	-26.92	-13.61
Other Licences Institutions	-	2	5	-	-	0.00	138.10	0.00
Collateral of Properties	403,350	430,261	456,190	495,996	494,630	6.67	6.03	-0.28
Fixed Assets	403,343	430,127	456,085	495,746	494,501	6.64	6.03	-0.25
Current Assets	7	134	105	250	128	1866.47	-21.71	-48.63
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	1	-	-	-	0.00	-100.00	0.00
Against Guarantee	41,526	40,504	32,110	24,074	21,389	-2.46	-20.73	-11.15
Government Guarantee	25	18	21	21	21	-28.80	17.83	0.00
Institutional Guarantee	24,532	28,799	24,497	19,145	16,606	17.40	-14.94	-13.26
Personal Guarantee	11,873	9,086	6,469	4,599	4,529	-23.48	-28.80	-1.52
Collective Guarantee	5,052	2,575	1,011	303	228	-49.04	-60.75	-24.75
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	44	27	112	7	6	-39.05	317.09	-16.29
Credit Card	4	16	17	26	29	343.53	5.47	13.27
Others	1,785	3,446	6,039	2,809	2,798	93.07	75.22	-0.39
Total	471,382	498,615	524,199	553,901	549,656	5.78	5.13	-0.77

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-July	Mid-Aug	% Change		
	2023	2024	2025	2026	2026			
Sectorwise	1	2	3	4	5	2/1	3/2	4/3
Agricultural and Forest Related	6,611	6,720	7,161	8,132	8,112	1.66	6.56	-0.24
Fishery Related	253	296	365	519	504	17.05	23.31	-2.96
Mining Related	85	105	96	110	110	22.89	-8.51	-0.38
Agriculture, Forestry, Bevarage & Non Food Production Related*	3,937	3,894	4,554	5,191	5,175	-1.08	16.96	-0.30
Construction	3,774	3,914	3,296	4,730	4,787	3.72	-15.78	1.19
Electricity,Gas and Water	1,009	932	412	584	581	-7.62	-55.83	-0.57
Metal Products, Machinery & Electronic Equipment & Assemblage	649	862	803	813	795	32.87	-6.91	-2.26
Transport, Communication and Public Utilities	3,427	2,542	2,602	2,989	3,094	-25.82	2.34	3.51
Wholesaler & Retailer	13,844	14,423	13,958	14,565	14,477	4.18	-3.23	-0.60
Finance, Insurance and Real Estate	11,844	13,655	13,297	13,560	12,878	15.30	-2.62	-5.03
Tourism Service**	4,676	5,326	4,843	5,800	5,838	13.91	-9.08	0.64
Other Services	2,919	3,025	3,640	3,470	3,124	3.65	20.30	-9.97
Consumption Loans	29,543	30,166	32,605	35,505	35,436	2.11	8.09	-0.19
Local Government	36	36	36	3	3	0.06	0.00	0.00
Others	10,486	13,584	16,592	14,174	14,208	29.54	22.15	0.25
TOTAL	93,091	99,482	104,259	110,146	109,122	6.86	4.80	-0.93
Productwise				-				
Term Loan	22,909	26,667	31,111	34,603	34,748	16.40	16.67	0.42
Overdraft	7,297	3,946	4,687	4,046	3,864	-45.92	18.77	-4.50
Cash Credit Loan	3,735	7,757	7,526	8,736	8,724	107.67	-2.98	-0.14
Trust Receipt Loan/Import Loan	112	118	-	-	-	5.29	-100.00	0.00
Short Term Working Capital/Demand Loan	6,531	6,729	5,472	5,027	5,022	3.03	-18.68	-0.09
Residential Personal Home Loan (Up to Rs. 30 million)#	11,743	12,928	14,877	17,638	17,813	10.09	15.07	0.99
Real Estate Loan	9,740	10,133	11,685	11,831	12,009	4.04	15.31	1.50
Margin Nature Loan	3,691	4,155	4,352	3,620	3,608	12.55	4.74	-0.32
Hire Purchase Loan	3,602	3,253	3,368	3,248	3,236	-9.71	3.55	-0.36
Deprived Sector Loan	5,838	6,758	5,552	5,859	4,829	15.76	-17.85	-17.57
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	17,892	17,038	15,630	15,539	15,268	-4.77	-8.26	-1.74
Total	93,091	99,482	104,259	110,146	109,122	6.86	4.80	-0.93
Collateral wise								
Gold and Silver	1,027	1,131	816	900	915	10.08	-27.78	1.64
Government Securities	32	0	-	-	-	-99.72	-100.00	0.00
Non Governmental Securities	2,902	3,251	3,244	2,600	2,572	12.00	-0.19	-1.07
Fixed Deposit Receipts	1,835	1,366	1,361	1,249	1,064	-25.56	-0.37	-14.79
Own	1,835	1,365	1,360	1,249	1,064	-25.59	-0.39	-14.79
Other Licences Institutions	-	1	1	-	-	0.00	31.48	0.00
Collateral of Properties	77,944	81,087	88,963	96,140	96,368	4.03	9.71	0.24
Fixed Assets	77,912	81,063	88,854	96,132	96,360	4.04	9.61	0.24
Current Assets	32	24	109	8	8	-26.17	359.02	-1.62
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	6,382	6,754	4,378	4,291	3,275	5.83	-35.18	-23.68
Government Guarantee	40	40	40	7	7	0.08	0.00	0.00
Institutional Guarantee	4,971	5,360	2,857	2,625	1,605	7.84	-46.69	-38.85
Personal Guarantee	1,332	1,345	1,476	1,656	1,660	0.98	9.71	0.24
Collective Guarantee	0	0	0	-	-	-30.00	-42.86	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	39	8	5	3	3	-78.84	-41.61	0.35
Credit Card	-	-	-	33	36	0.00	0.00	6.69
Others	2,970	5,894	5,497	4,931	4,892	98.48	-6.74	-0.81
Total	93,091	99,482	104,259	110,146	109,122	6.86	4.80	-0.93

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

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

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

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	42,590.45	56,087.86	72,803.05	67,474.51	22,661.26	39,134.29	22,073.16	35,102.73	27,909.04	23,535.87	45,283.50	47,363.76	36,843.37
	a. Paid-up Capital	14,694.02	15,637.38	32,057.00	34,128.59	10,042.37	22,581.66	11,335.12	13,721.38	14,917.57	15,086.21	26,225.86	26,781.16	18,294.48
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,535.68	13,425.07	17,941.32	13,801.51	7,755.87	7,511.47	4,951.55	8,727.50	5,662.99	3,699.10	7,663.62	7,938.54	5,799.47
	e. Share Premium	-	-	-	-	-	527.28	-	238.47	-	30.88	-	-	-
	f. Retained Earning	2,072.65	324.63	6,052.32	(5,087.55)	1,911.59	(9,840.15)	1,245.93	5,220.95	(10,678.17)	981.96	1,242.90	1,818.95	1,699.27
	g. Others Reserves Fund	16,288.10	26,700.78	16,752.41	24,631.96	2,951.44	18,354.02	4,540.56	7,194.44	18,006.65	3,737.72	10,151.12	10,825.10	11,050.15
2	BORROWINGS	3,496.35	5,060.00	12,214.31	8,040.00	2,400.00	8,053.27	8,842.02	9,704.20	10,922.26	5,253.50	14,000.00	10,355.09	16,163.96
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	313.54
	b. Interbank Borrowing	-	-	-	-	-	-	-	3,100.59	-	-	-	839.30	1,450.65
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	2,515.79	2,357.33
	d. Other Financial Ins.	-	60.00	7.20	-	-	-	-	-	-	-	-	-	42.44
	e. Bonds and Securities	3,496.35	5,000.00	12,207.11	8,040.00	2,400.00	8,053.27	8,842.02	6,603.61	10,922.26	5,253.50	14,000.00	7,000.00	12,000.00
3	DEPOSITS	418,087.76	692,925.79	606,602.25	531,131.50	152,339.73	352,938.50	220,550.68	320,167.38	329,430.81	221,560.78	423,557.88	433,791.21	328,201.25
	a. Current	32,278.71	55,521.97	65,641.48	67,302.72	29,473.50	23,325.79	12,813.56	24,485.17	13,322.76	13,665.88	46,953.51	29,345.50	22,512.70
	Domestic	31,930.57	55,471.38	57,776.79	42,764.55	20,216.63	18,374.18	11,932.42	23,466.00	13,230.35	13,276.58	46,668.68	26,809.51	21,949.72
	Foreign	348.14	50.59	7,864.68	24,538.17	9,256.87	4,951.61	881.13	1,019.18	92.40	389.30	284.83	2,535.99	562.97
	b. Savings	238,567.18	322,995.04	293,824.33	225,217.23	78,169.49	129,580.86	84,925.75	123,956.11	182,724.82	117,509.21	177,113.67	207,609.82	152,164.39
	Domestic	238,532.08	322,915.03	288,556.52	222,581.39	72,869.97	127,701.15	84,176.06	123,563.93	182,646.97	117,178.51	176,221.80	206,044.42	151,724.01
	Foreign	35.10	80.01	5,267.82	2,635.84	5,299.51	1,879.70	749.68	392.18	77.85	330.70	891.88	1,565.41	440.39
	c. Fixed	113,039.76	247,494.75	188,957.93	180,304.39	26,144.81	162,918.02	102,976.88	138,087.37	105,145.78	70,900.66	154,492.48	156,860.63	120,956.88
	Domestic	111,302.40	243,161.85	182,324.62	174,721.46	18,793.40	148,408.28	86,641.12	129,309.91	104,075.49	67,430.86	142,475.23	153,342.36	115,982.14
	Foreign	1,737.36	4,332.90	6,633.32	5,582.93	7,351.41	14,509.74	16,335.76	8,777.47	1,070.29	3,469.80	12,017.25	3,518.27	4,974.74
	d. Call Deposits	31,479.04	65,347.86	53,571.94	53,562.47	13,863.83	33,556.99	17,505.74	30,122.89	28,006.73	17,361.44	42,348.37	36,824.85	30,493.17
	Domestic	31,448.98	61,894.19	49,035.35	44,566.41	10,244.18	31,223.89	11,717.74	29,763.43	27,964.30	16,386.39	40,779.99	36,412.17	30,212.05
	Foreign	30.07	3,453.67	4,536.59	8,996.05	3,619.65	2,333.10	5,788.01	359.46	42.43	975.05	1,568.38	412.68	281.12
	e. Others	2,723.06	1,566.17	4,606.57	4,744.69	4,688.10	3,556.83	2,328.75	3,515.82	230.72	2,123.60	2,649.85	3,150.41	2,074.11
	Domestic	2,156.90	1,566.17	4,586.42	3,699.95	1,846.86	2,818.76	1,640.56	3,515.14	222.76	2,116.56	2,583.19	3,148.23	2,074.11
	Foreign	566.17	-	20.15	1,044.74	2,841.24	738.07	688.19	0.69	7.97	7.04	66.66	2.17	-
4	Bills Payable	16.42	757.57	2,015.77	332.38	424.10	74.77	294.81	44.01	96.23	249.96	71.52	6.09	-
5	Other Liabilities	39,306.39	43,123.04	75,926.68	78,896.84	8,038.50	39,770.00	16,255.83	22,925.59	44,585.92	12,656.18	53,384.92	31,066.90	35,375.95
	1. Sundry Creditors	852.98	1,684.57	40,991.07	6,349.65	-	136.51	1,413.08	2,012.92	7,884.78	1,807.12	24,364.74	50.86	6,034.10
	2. Loan Loss Provision	12,143.68	14,474.99	24,550.25	31,444.87	1,952.94	24,913.72	6,547.84	3,564.34	19,943.40	7,070.65	25,196.79	17,037.85	9,169.13
	3. Interest Suspense a/c	7,331.82	10,681.05	2,412.13	2,795.18	240.15	2,897.36	2,770.09	76.44	-	927.32	-	754.60	1,058.73
	4. Others	18,977.92	16,282.43	7,973.24	38,307.14	5,845.41	11,822.41	5,524.82	17,271.89	16,757.74	2,851.08	3,823.39	13,223.59	19,114.00
6	Reconciliation A/c	1,386.06	508.87	-	2.58	-	-	-	(0.09)	-	-	-	-	-
7	Profit & Loss A/c	308.64	523.94	-	734.44	203.88	273.02	175.92	492.19	221.71	272.78	547.09	496.75	429.49
	TOTAL Liabilities	505,192.08	798,987.07	769,562.06	686,612.24	186,067.47	440,243.85	268,192.42	388,436.01	413,165.98	263,529.07	536,844.91	523,079.79	417,014.02
Assets														
1	LIQUID FUNDS	100,687.87	64,228.68	32,335.67	40,910.88	27,189.38	35,221.11	15,199.29	36,077.58	22,388.54	14,552.86	26,388.36	23,032.77	20,234.68
	a. Cash Balance	8,086.42	7,867.86	5,868.16	6,384.99	461.01	3,527.71	857.80	2,034.37	5,316.86	2,210.25	6,376.82	4,139.60	3,140.29
	Nepalese Notes & Coins	8,039.33	7,738.14	5,473.17	6,007.93	400.28	3,399.63	832.39	2,007.01	5,211.06	2,117.08	6,021.36	4,018.31	2,747.07
	Foreign Currency	47.09	129.72	394.99	377.06	60.73	128.09	25.42	27.36	105.79	93.17	355.46	121.28	393.22
	b. Bank Balance	92,601.45	39,220.62	26,467.51	34,221.19	7,079.64	31,693.40	9,606.30	34,043.21	17,071.69	12,342.61	20,011.54	18,893.17	15,494.39
	1. In Nepal Rastra Bank	90,487.23	36,233.81	25,500.80	28,498.62	6,383.01	26,590.71	8,251.29	29,693.21	15,087.27	10,553.56	19,092.53	17,473.11	12,849.32
	Domestic Currency	90,487.23	36,233.81	25,398.57	28,310.67	6,184.59	26,412.37	8,131.04	29,605.27	15,031.37	10,376.53	18,346.04	17,199.56	12,809.20
	Foreign Currency	-	-	102.24	187.95	198.43	178.34	120.26	87.93	55.91	177.03	746.50	273.55	40.12
	2. "A" Class Licensed Institution	614.16	1,775.55	54.66	2,081.67	57.19	157.74	478.31	1,110.81	1,233.12	799.03	129.12	499.35	618.69
	Domestic Currency	614.16	1,649.62	54.66	2,070.60	57.19	157.74	478.31	928.77	1,233.12	566.48	126.32	490.78	292.45
	Foreign Currency	-	125.93	-	11.07	-	-	-	182.04	-	232.55	2.81	8.57	326.23
	3. Other Financial Ins.	-	-	-	-	-	-	-	27.79	-	-	-	-	-
	4. In Foreign Banks	1,500.06	1,211.25	912.05	3,640.90	639.44	4,944.95	876.69	3,211.40	751.29	990.02	789.89	920.71	2,026.38
	c. Money at Call	-	17,140.20	-	304.70	19,648.73	-	4,735.19	-	-	-	-	-	1,600.00
	Domestic Currency	-	300.00	-	-	-	-	200.00	-	-	-	-	-	1,600.00
	Foreign Currency	-	16,840.20	-	304.70	19,648.73	-	4,535.19	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	75,895.54	312,797.99	116,421.98	144,875.91	59,305.30	86,581.35	59,334.09	54,016.04	129,233.39	45,209.35	106,682.65	103,727.52	87,153.53
	a. Govt. Securities	49,971.54	175,773.14	52,192.85	94,059.24	5,744.30	40,481.35	28,875.12	54,016.04	62,733.39	27,887.55	106,682.65	30,000.80	37,694.21
	b. NRB Bond	25,924.00	137,024.85	61,555.3.										

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Kamali	Shangrila	Excel	Witeri
Liabilities														
1	CAPITAL FUND	38,240.65	69,799.86	24,866.98	36,821.87	38,068.72	33,176.00	29,624.76	7,554.07	154.72	(3,822.61)	6,317.70	2,032.17	1,744.82
	a. Paid-up Capital	19,738.23	38,115.85	15,507.46	20,954.78	22,285.04	23,542.49	15,581.53	4,511.28	453.37	502.83	3,734.07	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	71.63	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	10,909.49	14,820.73	4,395.82	6,938.31	6,783.77	4,400.01	4,383.82	1,727.65	108.17	17.25	1,084.95	321.61	344.80
	e. Share Premium	-	-	-	-	-	-	-	-	30.85	-	-	9.08	-
	f. Retained Earning	1,262.19	4,580.66	406.28	1,906.34	1,873.00	(6,313.12)	6,673.65	494.09	(522.34)	(4,376.28)	387.15	179.71	144.10
	g. Others Reserves Fund	6,330.74	12,282.61	4,557.43	7,022.44	7,126.91	11,546.62	2,985.76	821.05	13.04	33.59	1,111.53	272.07	38.82
2	BORROWINGS	24,699.78	13,547.41	6,071.71	12,871.48	17,420.69	7,843.23	9,407.12	995.84	-	-	747.58	-	-
	a. NRB	-	-	596.71	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	1,099.44	-	-	700.00	3,600.00	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	2,561.50	-	-	1,908.75	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	3,113.41	295.64	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	20,486.93	10,690.27	5,475.00	12,171.48	11,911.94	7,843.23	9,407.12	995.84	-	-	747.58	-	-
3	DEPOSITS	345,940.49	686,750.42	235,374.91	274,988.12	314,498.17	345,748.93	249,860.86	54,777.61	601.25	4,294.43	57,668.37	18,273.86	8,772.86
	a. Current	21,496.41	45,375.25	18,885.19	10,501.89	21,348.66	18,684.34	24,037.16	1,461.15	33.47	282.86	1,094.63	1,454.82	278.52
	Domestic	21,171.29	42,991.05	18,215.92	10,265.94	20,195.85	18,251.09	18,929.69	1,461.15	33.47	282.86	1,094.63	1,454.82	278.52
	Foreign	325.12	2,384.21	669.27	235.94	1,152.81	433.25	5,107.48	0.00	-	-	-	-	-
	b. Savings	166,910.55	336,179.55	108,849.73	108,284.71	145,476.56	193,269.64	126,762.14	31,289.90	108.81	3,258.06	31,606.53	10,589.70	3,100.09
	Domestic	166,878.60	335,161.47	108,391.28	108,198.44	145,033.83	193,072.10	123,894.11	31,279.94	108.81	3,258.06	31,606.53	10,589.70	3,100.09
	Foreign	31.95	1,018.08	458.45	86.26	442.73	197.53	2,868.03	9.96	-	-	-	-	-
	c. Fixed	126,047.82	250,042.76	83,678.71	130,626.19	112,725.18	104,782.50	74,379.79	17,131.11	340.88	146.54	18,702.43	3,550.63	4,696.82
	Domestic	126,047.82	246,004.07	79,997.39	127,502.73	108,106.41	103,688.24	72,611.56	17,131.11	340.88	146.54	18,702.43	3,550.63	4,696.82
	Foreign	-	4,038.69	3,681.32	3,123.45	4,618.77	1,094.27	1,768.23	-	-	-	-	-	-
	d. Call Deposits	30,008.17	50,249.30	22,603.06	22,515.95	30,304.59	26,566.97	22,928.89	4,891.07	116.66	606.97	6,237.41	2,665.78	697.32
	Domestic	30,008.17	49,268.61	22,521.55	21,875.59	25,867.89	26,177.55	22,305.00	4,891.07	116.66	606.97	6,237.41	2,665.78	697.32
	Foreign	-	980.69	81.52	640.36	4,436.70	389.43	623.89	-	-	-	-	-	-
	e. Others	1,477.54	4,903.56	1,358.22	3,059.39	4,643.18	2,445.48	1,752.87	4.37	1.44	-	27.37	12.94	0.11
	Domestic	1,477.54	4,708.39	1,358.22	2,837.09	4,527.80	2,439.22	1,752.87	4.37	1.44	-	27.37	12.94	0.11
	Foreign	-	195.17	-	222.30	115.38	6.26	-	-	-	-	-	-	-
4	Bills Payable	-	50.02	134.46	125.98	48.33	-	12.62	3.01	-	-	2.26	-	-
5	Other Liabilities	42,792.97	69,307.96	21,611.82	29,000.46	42,115.88	42,911.70	11,279.95	5,603.21	262.98	4,977.25	3,230.41	1,021.13	203.22
	1. Sundry Creditors	2,386.11	4,511.68	11.92	82.23	136.57	2,689.82	17.23	15.84	15.50	84.33	35.30	16.38	-
	2. Loan Loss Provision	11,045.80	28,489.32	10,008.14	14,718.95	12,180.52	25,016.79	7,849.13	2,912.21	135.03	2,185.73	2,252.23	736.63	91.91
	3. Interest Suspense a/c	2,619.66	-	1,866.13	1,634.54	1,241.42	6,068.43	-	906.01	49.58	1,303.80	-	-	-
	4. Others	26,741.40	36,306.96	9,725.63	12,564.74	28,557.36	9,136.65	3,413.58	1,769.15	62.87	1,403.39	942.88	268.13	111.31
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	388.29	813.60	259.28	521.83	479.03	329.39	382.81	-	1.19	-	47.49	-	9.46
	TOTAL Liabilities	452,062.18	840,269.27	288,319.16	354,329.73	412,630.82	430,009.25	300,568.10	68,933.75	1,020.14	5,449.07	68,013.81	21,327.15	10,730.37
Assets														
1	LIQUID FUNDS	20,405.60	42,093.64	18,271.14	16,509.77	21,875.71	25,127.05	33,579.34	3,616.89	474.50	36.51	6,321.91	2,500.73	473.08
	a. Cash Balance	4,880.21	5,898.33	3,320.58	3,113.06	2,959.55	4,197.70	2,167.33	478.97	21.27	3.61	519.14	364.45	58.94
	Nepalese Notes & Coins	4,870.18	5,685.98	3,245.94	2,901.36	2,652.82	4,060.87	1,893.78	459.51	21.27	3.61	518.38	364.45	58.94
	Foreign Currency	10.02	212.35	74.64	211.70	306.73	136.83	273.55	19.46	-	-	0.77	-	-
	b. Bank Balance	15,525.40	36,195.31	12,523.70	13,396.71	17,568.61	20,929.35	31,412.01	2,376.43	73.93	0.29	5,802.77	1,741.51	387.02
	1. In Nepal Rastra Bank	14,579.82	29,517.29	9,800.71	11,362.86	14,195.58	17,387.15	16,178.66	2,354.75	73.93	0.29	4,462.25	1,677.24	319.80
	Domestic Currency	14,562.74	29,130.81	9,548.96	11,095.84	12,397.40	17,326.81	15,195.84	2,352.59	73.93	0.29	4,430.16	1,677.24	319.80
	Foreign Currency	17.08	386.49	251.75	267.02	1,798.18	60.34	982.82	2.16	-	-	32.08	-	-
	2. "A" Class Licensed Institution	682.34	902.75	751.59	362.56	1,015.17	1,195.96	187.60	17.96	-	-	1,316.99	64.28	67.17
	Domestic Currency	652.95	843.38	573.84	279.20	1,015.17	879.13	182.67	-	-	-	1,309.61	64.28	67.17
	Foreign Currency	29.39	59.36	177.75	83.36	-	316.83	4.93	17.96	-	-	7.38	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	-	-	-	21.82	-	0.05
	4. In Foreign Banks	263.23	5,775.27	1,971.41	1,671.29	2,357.85	2,325.45	15,045.75	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	2,426.86	-	1,347.56	-	-	761.50	379.30	32.61	-	394.76	27.12
	Domestic Currency	-	-	1,000.23	-	-	-	-	761.50	379.30	32.61	-	394.76	27.12
	Foreign Currency	-	-	1,426.63	-	1,347.56	-	-	-	-	-	-	0.03	-
2	INVESTMENT IN SECURITIES	110,303.13	218,131.62	56,380.46	51,947.04	57,048.16	113,427.29	35,905.50	11,830.03	4.00	-	8,733.09	3,712.90	2,703.73
	a. Govt. Securities	61,143.90	105,202.62	30,767.89	44,447.04	15,853.26	48,889.79	24,144.12	4,260.78	4.00	-	8,033.09	2,034.04	103.73
	b. NRB Bond	49,159.23	112,929.00	25,612.57	7,500.00	41,194.90	64,537.50	11,158.48	7,569.25	-	-	700.00	3,509.86	2,600.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	602.90	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	29,849.43	37,158.53	10,624.69	15,894.07	24,675.30	18,100.92	13,462.41	1,490.78	26.63	-	1,102.11	273.41	72.61
	a. Interbank Lending	500.00	600.00	-	-	-	-	881.63	-	-	-	-	-	-
	b. Non Residents	-	26,806.65	7,079.60	9,925.50	17,686.48								

S.N.	BFI Name	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	13,626.54	10,668.77	7,065.14	764.88	6,827.78	8,811.33	7,744.76	534.19	539.98	782.54	791.71	958.09
	a. Paid-up Capital	8,000.39	6,021.35	4,211.93	525.00	4,395.79	5,021.97	3,623.68	557.46	523.39	834.34	615.50	778.15
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,985.98	1,920.81	1,190.12	75.00	1,058.22	1,498.09	1,362.02	86.98	9.84	81.67	36.96	243.86
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.10
	f. Retained Earning	2,247.67	1,217.96	612.68	31.36	144.36	846.50	615.58	(241.36)	(11.37)	(558.85)	114.20	(365.10)
	g. Others Reserves Fund	1,392.50	1,508.65	1,050.41	109.60	1,229.42	1,444.77	2,143.48	131.10	19.11	425.39	25.05	201.72
2	BORROWINGS	1,665.63	998.18	995.87	-	1,800.00	1,000.00	999.03	-	-	-	0.42	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	1,800.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	415.63	-	-	-	-	-	-	-	-	-	0.42	-
	e. Bonds and Securities	1,250.00	998.18	995.87	-	-	1,000.00	999.03	-	-	-	-	-
3	DEPOSITS	124,329.18	100,051.56	67,064.24	2,638.48	66,073.31	78,056.73	57,059.29	5,276.32	1,626.14	8,934.25	6,459.78	4,644.55
	a. Current	3,705.58	2,469.67	1,753.85	62.15	2,001.08	1,669.04	1,481.05	171.59	31.58	285.89	140.17	109.30
	Domestic	3,705.58	2,469.62	1,753.85	62.15	1,994.20	1,669.04	1,481.05	171.59	31.58	285.89	140.17	109.30
	Foreign	-	0.06	-	-	6.88	-	0.01	-	-	-	-	-
	b. Savings	70,699.96	61,378.90	34,299.29	716.01	37,555.81	47,739.72	26,219.06	2,312.18	593.62	3,138.94	2,456.74	1,169.61
	Domestic	70,694.56	61,378.90	34,299.29	716.01	37,553.90	47,739.72	26,219.06	2,312.18	593.62	3,138.94	2,456.74	1,169.61
	Foreign	5.40	-	-	-	1.91	-	-	-	-	-	-	-
	c. Fixed	37,754.99	24,864.11	25,029.87	1,596.31	18,795.09	25,126.12	22,086.84	2,078.86	889.04	4,066.75	3,060.08	2,769.59
	Domestic	37,754.99	24,864.11	25,029.87	1,596.31	18,795.09	25,126.12	22,086.84	2,078.86	889.04	4,066.75	3,060.08	2,769.59
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	12,015.61	11,318.34	5,981.23	262.92	7,645.65	3,505.89	7,218.57	713.63	111.89	1,440.58	802.78	595.62
	Domestic	12,015.61	11,318.34	5,981.23	262.92	7,645.65	3,505.89	7,218.57	713.63	111.89	1,440.58	802.78	595.62
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	153.05	20.54	-	1.08	75.68	15.96	53.78	0.05	-	2.10	-	0.44
	Domestic	153.05	20.54	-	1.08	75.68	15.96	53.78	0.05	-	2.10	-	0.44
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.11	0.30	-	-	-	-	1.60	-	-	-	0.33	-
5	Other Liabilities	5,072.55	5,781.06	3,718.21	186.21	6,658.42	3,701.19	6,685.32	506.47	51.70	941.64	327.60	960.77
	1. Sundry Creditors	-	6.28	2.16	4.70	21.45	266.95	34.87	1.08	1.45	135.05	1.15	43.60
	2. Loan Loss Provision	4,131.30	4,050.54	2,646.86	95.80	3,647.66	2,738.45	2,782.47	195.27	19.10	418.96	192.97	292.81
	3. Interest Suspense a/c	-	-	-	66.30	(59.22)	191.52	1,200.55	76.22	-	154.00	42.05	441.15
	4. Others	941.25	1,724.24	1,069.19	19.40	3,048.52	504.27	2,667.43	233.90	31.14	233.63	91.43	183.20
6	Reconciliation A/c	0.05	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	133.37	127.89	3.10	-	85.63	95.07	9.14	-	-	1.77	5.51	-
	TOTAL Liabilities	144,827.42	117,627.76	78,846.56	3,589.57	81,445.14	91,664.31	72,499.13	6,316.97	2,217.81	10,660.21	7,585.35	6,563.40
Assets													
1	LIQUID FUNDS	7,500.18	7,091.24	5,030.40	344.61	4,331.84	9,451.08	4,958.14	1,087.85	420.50	1,784.60	723.97	762.49
	a. Cash Balance	1,409.22	847.53	477.36	11.94	828.77	631.34	474.33	61.81	13.97	127.90	63.69	31.83
	Nepalese Notes & Coins	1,355.49	682.68	453.05	11.94	731.66	631.34	474.18	61.81	13.97	127.90	63.69	31.83
	Foreign Currency	53.73	164.85	24.30	-	97.11	-	0.15	-	-	-	-	-
	b. Bank Balance	4,773.79	6,243.71	4,553.04	332.67	2,810.27	7,942.44	4,483.81	268.06	101.09	1,182.13	660.29	449.14
	1. In Nepal Rastra Bank	4,769.04	4,036.00	3,545.82	161.41	2,707.18	7,937.46	3,483.91	268.05	-	1,062.00	305.26	449.14
	Domestic Currency	4,756.61	4,033.33	3,545.75	161.41	2,691.83	7,937.46	3,483.91	268.05	-	1,062.00	305.26	449.14
	Foreign Currency	12.43	2.67	0.07	-	15.35	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	4.75	2,153.52	911.16	121.10	103.09	4.92	997.28	0.01	70.57	92.62	254.53	-
	Domestic Currency	-	2,130.65	902.73	121.10	91.84	4.23	989.05	0.01	70.57	92.62	254.53	-
	Foreign Currency	4.75	22.88	8.44	-	11.26	0.69	8.23	-	-	-	-	-
	3. Other Financial Ins.	-	54.19	96.06	50.16	-	0.05	2.62	-	30.52	27.51	100.50	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,317.17	-	-	-	692.80	877.31	-	757.98	305.45	474.58	-	281.52
	Domestic Currency	1,317.17	-	-	-	692.80	877.31	-	757.98	305.45	474.58	-	281.52
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	27,018.10	19,367.74	11,730.27	1,300.00	10,440.08	11,757.85	11,824.43	950.00	365.57	1,729.71	990.95	1,989.80
	a. Govt. Securities	8,185.28	10,167.74	9,980.27	-	9,840.08	11,740.08	5,539.53	-	365.57	1,729.71	490.00	289.80
	b. NRB Bond	18,832.83	9,200.00	1,750.00	1,300.00	600.00	17.78	6,284.90	950.00	-	-	500.95	1,700.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,271.09	1,651.64	1,102.58	-	5,517.01	890.46	2,431.34	113.72	143.41	50.83	71.30	180.95
	a. Interbank Lending	-	-	-	-	4,194.73	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,271.09	1,651.64	1,102.58	-	1,322.28	890.46	2,431.34	113.72	143.41	50.83	71.30	180.95
	LOANS & ADVANCES (Including Bills Purchased)	105,160.58	84,530.30	58,094.30	1,489.74	54,102.88	65,632.49	48,572.11	3,453.13	1,029.32	6,085.42	5,402.35	2,690.04
4	4.1 LOANS & ADVANCES	105,160.58	84,530.30	58,094.30	1,489.74	54,102.88	65,632.49	48,572.11	3,453.13	1,029.32	6,085.42	5,402.35	2,690.04
	a. Private Sector	103,486.60	81,357.01	56,637.24	1,489.74	52,105.13	64,954.21	48,531.71	3,404.05	1,029.32	5,865.46	5,402.35	2,641.85
	b. Financial Institutions	1,673.97	3,173.30	1,457.06	-	1,997.75	678.28	40.41	49.08	-	219.96	-	48.19
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b.												

S.N.	BFI Name	NSML	GURKHAFc	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant	GMBFL	CFc
Liabilities														
1	CAPITAL FUND	376.36	1,452.79	2,012.19	1,346.94	1,006.58	708.53	(48.19)	1,331.13	1,142.12	742.95	93.72	1,685.71	2,244.58
	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	273.57	295.52	255.25	83.01	184.35	425.20	215.22	34.00	343.20	224.63	498.73
	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)	(448.47)	(416.34)	40.28	(464.89)	(361.53)	(1,169.57)	(1,830.10)	(215.23)	30.21	(1,187.16)	40.08	142.62
	g. Others Reserves Fund	1,810.33	532.06	1,206.36	11.14	310.85	138.95	246.56	814.86	192.82	58.00	(0.00)	408.81	419.75
2	BORROWINGS	-	-	249.16	-	-	-	-	-	-	-	-	-	997.29
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	249.16	-	-	-	-	-	-	-	-	-	997.29
3	DEPOSITS	219.01	9,271.02	13,165.99	8,609.02	6,377.90	7,824.07	2,227.08	10,387.81	8,755.63	3,611.93	27.16	8,207.98	22,444.43
	a. Current	-	259.81	22.03	46.56	100.33	140.94	11.74	140.62	85.95	100.83	-	120.57	344.56
	Domestic	-	259.81	22.03	46.56	100.33	140.94	11.74	140.62	85.95	100.83	-	120.57	344.56
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	2.42	3,195.36	4,144.07	2,329.78	2,687.03	2,182.26	1,031.18	5,295.36	2,724.35	1,242.18	23.24	2,186.43	7,921.59
	Domestic	2.42	3,195.36	4,144.07	2,329.78	2,687.03	2,182.26	1,031.18	5,295.36	2,724.35	1,242.18	23.24	2,186.43	7,921.59
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	4,477.74	7,922.10	5,523.68	3,264.97	4,404.26	1,161.68	4,015.80	4,784.71	1,839.66	-	4,693.04	11,145.95
	Domestic	-	4,477.74	7,922.10	5,523.68	3,264.97	4,404.26	1,161.68	4,015.80	4,784.71	1,839.66	-	4,693.04	11,145.95
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	180.40	1,338.11	1,076.18	709.01	325.58	1,089.67	22.48	936.04	1,160.63	429.26	-	1,207.54	2,986.05
	Domestic	180.40	1,338.11	1,076.18	709.01	325.58	1,089.67	22.48	936.04	1,160.63	429.26	-	1,207.54	2,986.05
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	36.19	-	1.61	-	-	6.94	-	-	-	-	3.92	0.40	46.27
	Domestic	36.19	-	1.61	-	-	6.94	-	-	-	-	3.92	0.40	46.27
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.00	-	-	-	-	-	-	0.06
5	Other Liabilities	8,483.99	1,425.96	1,259.33	379.24	550.79	436.59	2,160.47	1,768.68	630.69	78.72	4,079.98	661.57	696.95
	1. Sundry Creditors	20.26	6.71	-	12.27	7.78	30.83	19.50	25.65	13.54	0.02	142.39	21.70	187.50
	2. Loan Loss Provision	2,180.33	912.29	573.72	236.13	354.75	181.74	1,273.90	1,199.35	445.19	-	663.53	342.18	395.34
	3. Interest Suspense a/c	6,140.98	317.86	-	25.71	-	36.31	758.82	152.28	-	-	3,222.45	95.16	-
	4. Others	142.42	189.10	685.61	105.14	188.27	187.70	108.24	391.39	171.95	78.70	51.61	202.54	114.11
6	Reconciliation A/c	22.29	-	-	-	-	(20.83)	-	-	-	-	-	-	-
7	Profit & Loss A/c	0.36	-	-	7.92	1.29	-	-	-	0.72	5.54	-	-	26.58
	TOTAL Liabilities	9,102.02	12,149.77	16,686.67	10,343.13	7,936.56	8,948.37	4,339.36	13,487.61	10,529.16	4,439.14	4,200.86	10,555.25	26,409.89
Assets														
1	LIQUID FUNDS	128.31	1,167.59	2,951.71	760.37	545.57	588.38	857.12	1,278.20	2,031.61	427.76	163.98	810.08	1,635.05
	a. Cash Balance	-	102.02	2,000.36	39.16	31.15	50.95	17.50	140.80	87.86	31.75	0.27	48.44	164.13
	Nepalese Notes & Coins	-	102.02	2,000.36	39.16	31.15	50.95	17.50	140.80	87.86	31.75	0.27	48.42	164.13
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	0.02	-
	b. Bank Balance	3.39	652.42	563.28	586.11	514.42	352.39	96.84	1,137.40	1,943.75	175.29	163.70	345.15	1,470.91
	1. In Nepal Rastra Bank	0.07	652.42	563.28	586.11	283.19	342.44	96.36	516.06	1,520.06	175.29	9.07	335.31	1,028.26
	Domestic Currency	0.07	652.42	563.28	586.11	283.19	342.44	96.36	516.06	1,520.06	175.29	9.07	335.31	1,028.26
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.32	-	-	-	217.49	9.93	0.47	408.80	276.12	-	154.43	9.80	372.80
	Domestic Currency	3.32	-	-	-	217.49	9.93	0.47	408.80	276.12	-	154.43	9.80	372.80
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	13.75	0.02	0.00	212.55	147.57	-	0.20	0.04	69.85
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	124.92	413.16	388.07	135.10	-	185.04	742.79	-	-	220.72	-	416.49	-
	Domestic Currency	124.92	413.16	388.07	135.10	-	185.04	742.79	-	-	220.72	-	416.49	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	2,500.00	2,062.88	2,954.64	2,114.84	1,860.00	-	3,212.86	2,509.20	1,207.12	-	2,859.88	3,870.63
	a. Govt. Securities	1.00	1,000.00	2,062.88	1,854.64	414.84	460.00	-	1,362.86	659.20	1,107.12	-	1,659.88	2,300.00
	b. NRB Bond	-	1,500.00	-	1,100.00	1,700.00	1,400.00	-	1,850.00	1,850.00	100.00	-	1,200.00	1,570.63
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.91	274.94	689.41	222.74	150.22	150.65	39.50	141.46	492.06	234.20	0.03	742.48	577.66
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.91	274.94	689.41	222.74	150.22	150.65	39.50	141.46	492.06	234.20	0.03	742.48	577.66
4	LOANS & ADVANCES (Including Bills Purchased)	2,150.25	6,706.32	9,422.06	6,077.96	4,422.37	5,556.16	2,099.11	6,715.12	5,084.87	2,200.27	663.53	5,310.19	19,319.75
	4.1 LOANS & ADVANCES	2,150.25	6,706.32	9,422.06	6,077.96	4,422.37	5,556.16	2,099.11	6,715.12	5,084.87	2,200.27	663.53	5,310.19	19,319.75
	a. Private Sector	2,150.25	6,630.49	9,302.06	6,057.26	4,422.37	5,479.05	2,099.07	6,673.91	4,977.92	2,200.27	663.53	5,257.94	18,804.92
	b. Financial Institutions	-	75.83	120.00	20.70	-	77.11	0.04	41.20	106.95	-	-	52.24	514.83
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-				

S.N.	BFI Name	Manju	Relance
Liabilities			
1	CAPITAL FUND	2,616.98	1,306.91
	a. Paid-up Capital	1,351.55	1,121.45
	b. Calls in Advance	-	-
	c. Proposed Bonus Share	-	-
	d. General Reserves	497.80	187.36
	e. Share Premium	-	1.14
	f. Retained Earning	420.75	(153.20)
	g. Others Reserves Fund	346.89	150.16
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	25,081.96	11,511.08
	a. Current	401.47	116.37
	Domestic	401.47	116.37
	Foreign	-	-
	b. Savings	8,022.20	2,746.37
	Domestic	8,022.20	2,746.37
	Foreign	-	-
	c. Fixed	13,184.43	6,953.96
	Domestic	13,184.43	6,953.96
	Foreign	-	-
	d. Call Deposits	3,473.82	1,679.99
	Domestic	3,473.82	1,679.99
	Foreign	-	-
	e. Others	0.05	14.38
	Domestic	0.05	14.38
	Foreign	-	-
4	Bills Payable	-	-
5	Other Liabilities	1,636.74	782.09
	1. Sundry Creditors	31.52	6.06
	2. Loan Loss Provision	818.18	501.93
	3. Interest Suspense a/c	139.06	177.91
	4. Others	647.98	96.19
6	Reconciliation A/c	-	-
7	Profit & Loss A/c	-	-
	TOTAL Liabilities	29,835.69	13,600.08
Assets			
1	LIQUID FUNDS	1,666.33	1,242.65
	a. Cash Balance	98.93	54.89
	Nepalese Notes & Coins	98.93	54.75
	Foreign Currency	-	0.14
	b. Bank Balance	1,567.40	611.05
	1. In Nepal Rastra Bank	1,002.62	611.05
	Domestic Currency	1,002.62	611.05
	Foreign Currency	-	-
	2. "A" Class Licensed Institution	562.28	-
	Domestic Currency	562.28	-
	Foreign Currency	-	-
	3. Other Financial Ins.	2.51	-
	4. In Foreign Banks	-	-
	c. Money at Call	-	576.71
	Domestic Currency	-	576.71
	Foreign Currency	-	-
2	INVESTMENT IN SECURITIES	4,436.35	1,648.40
	a. Govt. Securities	1,350.00	1,248.40
	b. NRB Bond	3,086.35	400.00
	c. Govt. Non-Fin. Ins.	-	-
	d. Other Non-Fin Ins.	-	-
	e. Non Residents	-	-
3	SHARE & OTHER INVESTMENT	432.03	233.21
	a. Interbank Lending	-	-
	b. Non Residents	-	-
	c. Others	432.03	233.21
	LOANS & ADVANCES (Including Bills Purchased)	21,392.06	9,540.30
4	4.1 LOANS & ADVANCES	21,392.06	9,540.30
	a. Private Sector	20,596.29	9,536.81
	b. Financial Institutions	795.78	3.49
	c. Government Organizations	-	-
	4.2 BILL PURCHASED	-	-
	a. Domestic Bills Purchased	-	-
	b. Foreign Bills Purchased	-	-
	c. Import Bills & Imports	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-
	a. Against Domestic Bills	-	-
	b. Against Foreign Bills	-	-
6	FIXED ASSETS	725.87	322.05
7	OTHER ASSETS	1,030.99	439.55
	a. Accrued Interest:	245.04	193.74
	Financial Institutions	137.44	138.15
	Government Enterprises	28.32	15.50
	Private Sector	79.28	40.09
	b. Staff Loans / Adv.	413.57	129.15
	c. Sundry Debtors	1.23	10.92
	d. Cash In Transit	-	-
	e. Others	371.15	105.74
8	Expenses not Written off	-	-
9	Non Banking Assets	152.06	162.26
10	Reconciliation Account	-	7.40
11	Profit & Loss A/c	-	4.26
	TOTAL ASSETS	29,835.69	13,600.08

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	1,027.23	1,651.84	1,621.98	1,388.17	290.90	1,107.07	719.08
1.1 On Deposit Liabilities	996.05	1,613.69	1,530.93	1,324.98	269.52	1,037.45	653.49
1.1.1 Saving Account	544.29	752.62	680.65	544.65	170.92	327.11	198.98
1.1.2 Fixed Account	440.72	825.67	809.76	739.27	89.55	698.66	440.87
1.1.2.1 Up to 3 months Fixed Account	14.72	-	242.93	0.63	-	-	82.93
1.1.2.2 3 to 6 months Fixed Account	35.29	-	121.46	-	2.61	-	87.62
1.1.2.3 6 months to 1 year Fixed Account	99.87	-	218.64	-	67.04	698.66	77.30
1.1.2.4 Above 1 year Fixed Account	290.83	825.67	226.73	738.64	19.90	-	193.02
1.1.3 Call Deposit	11.05	35.40	40.52	41.05	9.06	11.67	13.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	31.18	38.15	91.06	63.19	21.38	69.63	65.60
2. Commission Expense	31.06	22.90	74.19	34.67	45.36	-	15.08
3. Staff Expense	383.64	395.42	333.56	238.02	100.37	204.13	129.65
4. Office Operating Expenses	121.05	54.48	192.22	175.94	47.87	167.13	88.03
5. Foreign Exchange Loss	-	-	-	-	0.13	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.13	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.04	-	-	-
7. Provision for Risk	-	(138.54)	-	-	49.58	-	101.39
7.1 Loan loss Provision	-	(138.54)	-	-	49.58	-	93.19
7.1.1 General Loan loss Provision	-	-	-	-	49.58	-	92.93
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	92.93
7.1.1.2 Watch List Provision	-	-	-	-	49.58	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	0.26
7.1.3 Additional Loan Loss Provision	-	(138.54)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	8.20
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	3.96	8.50	65.23	-
9. Provision for Staff Bonus	23.40	39.39	140.19	116.58	32.36	43.18	27.92
10. Provision for Income Tax	135.88	224.55	378.50	314.76	87.38	115.62	75.39
11. Others	-	-	-	-	-	-	-
12. Net Profit	308.64	523.94	883.17	734.44	203.88	273.02	175.92
Total Expenses	2,030.89	2,773.98	3,623.82	3,006.56	866.33	1,975.38	1,332.47
Income							
1. Interest Income	1,764.61	2,574.78	3,096.85	2,537.63	629.37	1,783.89	1,153.54
1.1 On Loans and Advances	1,346.12	1,686.63	2,524.55	1,940.97	376.16	1,399.26	824.93
1.2 On Investment	244.56	828.05	374.88	295.23	142.17	126.88	215.32
1.2.1 Government Bonds	244.56	85.68	268.42	295.23	134.64	126.88	142.55
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	275.56	106.46	-	-	-	72.47
1.2.4 Debenture & Bonds	-	466.81	-	-	7.53	-	0.29
1.3 On Agency Balance	2.84	-	-	175.65	0.77	-	0.74
1.4 On Call Deposit	-	60.09	153.76	-	50.34	-	-
1.5 On Others	171.10	-	43.66	125.78	59.93	257.75	112.54
2. Commission and Discount	112.64	24.63	397.82	147.77	131.87	97.29	119.62
2.1 Bills Purchase and Discount	-	-	-	-	2.37	-	0.25
2.2 Commission	112.64	22.83	148.51	147.77	118.92	76.83	34.86
2.3 Others	-	1.80	249.31	-	10.59	20.46	84.51
3. Exchange Flactuation Income	19.78	25.62	122.97	97.84	74.29	38.12	(0.32)
3.1 Due to Change in Exchange Rate	-	(1.94)	16.89	5.43	-	-	(24.33)
3.2 Due to Foreign Currency Transaction	19.78	27.56	106.09	92.41	74.29	38.12	24.01
4. Other Operating Income	46.47	147.97	6.18	76.14	0.45	12.87	0.13
5. Non Operating Income	1.05	0.99	-	-	-	3.43	0.01
6. Write Back from Provisions for loss	86.34	-	-	146.18	29.45	38.64	59.49
7. Recovery of written-off Loan	-	-	-	1.00	0.89	1.15	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,030.89	2,773.98	3,623.82	3,006.56	866.33	1,975.38	1,332.47

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	950.87	1,145.66	620.40	1,310.75	1,210.81	988.97	938.73
1.1 On Deposit Liabilities	805.06	1,064.84	577.86	1,189.94	1,124.94	874.33	853.51
1.1.1 Saving Account	292.44	431.99	280.94	414.46	482.68	361.46	391.88
1.1.2 Fixed Account	493.83	626.04	293.09	761.85	615.91	505.24	459.51
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	218.67	-	-	-	-	190.29	-
1.1.2.3 6 months to 1 year Fixed Account	111.36	-	11.50	-	367.26	205.10	459.49
1.1.2.4 Above 1 year Fixed Account	163.80	626.04	281.59	761.85	248.65	109.86	0.02
1.1.3 Call Deposit	18.80	6.82	3.84	13.63	26.36	7.63	2.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	145.81	80.81	42.54	120.82	85.87	114.64	85.21
2. Commission Expense	3.24	6.25	3.66	29.44	-	-	0.14
3. Staff Expense	178.97	223.30	215.68	305.02	352.23	246.84	324.67
4. Office Operating Expenses	123.42	157.97	75.34	120.83	199.19	171.05	94.19
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.00	-	0.32	0.01	-	-	0.10
7. Provision for Risk	-	17.78	-	-	-	6.30	-
7.1 Loan loss Provision	-	17.78	-	-	-	6.30	-
7.1.1 General Loan loss Provision	-	-	-	-	-	(0.26)	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	0.44	-
7.1.1.2 Watch List Provision	-	-	-	-	-	(0.69)	-
7.1.2 Special Loan Loss Provision	-	17.78	-	-	-	6.55	-
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	-	-	9.07	-	(0.00)	-	13.27
9. Provision for Staff Bonus	78.13	35.19	43.30	86.84	78.85	69.61	29.20
10. Provision for Income Tax	210.94	95.02	116.91	234.47	212.89	197.04	166.41
11. Others	-	-	-	-	-	-	-
12. Net Profit	492.19	221.71	272.78	547.09	496.75	429.49	388.29
Total Expenses	2,037.75	1,902.89	1,357.46	2,634.45	2,550.71	2,109.30	1,955.00

Income

1. Interest Income	1,704.09	1,791.98	1,177.70	2,208.25	2,184.12	1,792.39	1,785.84
1.1 On Loans and Advances	1,361.77	1,343.15	967.30	1,686.41	1,188.27	1,411.82	1,363.87
1.2 On Investment	340.48	264.06	142.69	381.57	326.21	255.24	245.00
1.2.1 Government Bonds	265.04	260.92	-	381.57	316.70	182.25	227.92
1.2.2 Foreign Bonds	70.59	-	1.82	-	-	-	-
1.2.3 NRB Bonds	-	-	6.89	-	-	61.96	17.08
1.2.4 Debenture & Bonds	4.85	3.14	133.98	-	9.51	11.03	-
1.3 On Agency Balance	-	0.33	-	-	1.35	0.52	-
1.4 On Call Deposit	-	184.45	-	-	79.48	57.94	-
1.5 On Others	1.83	-	67.71	140.26	588.82	66.86	176.97
2. Commission and Discount	249.64	86.44	141.21	318.26	150.45	208.28	87.93
2.1 Bills Purchase and Discount	12.92	0.18	-	-	19.12	7.74	-
2.2 Commission	236.72	86.26	125.54	315.99	112.25	24.32	73.17
2.3 Others	-	-	15.68	2.28	19.08	176.21	14.76
3. Exchange Flactuation Income	84.03	16.45	38.55	67.56	131.30	87.26	1.87
3.1 Due to Change in Exchange Rate	(9.12)	-	3.33	(5.95)	10.62	5.06	-
3.2 Due to Foreign Currency Transaction	93.15	16.45	35.22	73.52	120.68	82.21	1.87
4. Other Operating Income	(0.00)	-	-	39.03	75.05	18.67	79.00
5. Non Operating Income	-	-	-	1.34	3.89	-	0.34
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	8.02	-	-	6.03	2.70	-
8. Income from Extra Ordinary transactions	-	-	-	-	(0.12)	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,037.75	1,902.89	1,357.46	2,634.45	2,550.71	2,109.30	1,955.00

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	1,993.31	698.15	906.17	964.60	971.48	741.98	170.36
1.1 On Deposit Liabilities	1,858.40	643.85	811.54	869.71	906.35	664.91	161.02
1.1.1 Saving Account	776.16	259.57	256.61	338.44	462.19	293.71	72.84
1.1.2 Fixed Account	1,077.56	378.38	546.89	502.37	441.45	358.01	87.06
1.1.2.1 Up to 3 months Fixed Account	-	30.89	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	94.29	28.10	221.82	5.60	-	-	1.77
1.1.2.3 6 months to 1 year Fixed Account	328.35	255.69	193.74	50.66	-	358.01	11.62
1.1.2.4 Above 1 year Fixed Account	654.92	63.71	131.33	446.11	441.45	-	73.68
1.1.3 Call Deposit	4.67	5.89	8.04	23.80	2.72	13.19	1.12
1.1.4 Certificate of Deposit	-	-	-	5.10	-	-	-
1.2 On Borrowing	134.91	54.31	94.64	94.88	65.13	77.07	9.34
2. Commission Expense	84.62	11.34	-	28.02	7.67	10.88	0.49
3. Staff Expense	365.58	150.40	136.85	241.77	294.31	134.20	57.07
4. Office Operating Expenses	230.65	109.11	68.66	133.27	160.12	100.37	23.77
5. Foreign Exchange Loss	-	-	-	-	-	3.65	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	3.65	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	-	36.67	-	-	-	(57.92)
7.1 Loan loss Provision	-	-	36.67	-	-	-	(57.92)
7.1.1 General Loan loss Provision	-	-	(47.49)	-	-	-	(34.54)
7.1.1.1 Pass Loan Loss Provision	-	-	(36.50)	-	-	-	(14.16)
7.1.1.2 Watch List Provision	-	-	(11.00)	-	-	-	(20.38)
7.1.2 Special Loan Loss Provision	-	-	93.20	-	-	-	(23.38)
7.1.3 Additional Loan Loss Provision	-	-	(9.03)	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	0.53	-
9. Provision for Staff Bonus	129.14	41.16	82.83	76.04	52.26	60.76	17.19
10. Provision for Income Tax	348.69	111.12	223.64	205.30	140.92	164.06	46.40
11. Others	-	-	-	-	-	0.45	-
12. Net Profit	813.60	259.28	521.83	479.03	329.39	382.81	108.28
Total Expenses	3,965.60	1,380.55	1,976.65	2,128.02	1,956.15	1,599.70	365.64

Income

1. Interest Income	3,417.22	1,247.87	1,787.56	1,785.33	1,739.61	1,355.46	350.09
1.1 On Loans and Advances	2,626.74	1,033.46	1,508.14	1,541.63	1,343.24	1,164.51	308.23
1.2 On Investment	527.06	184.44	244.32	182.22	364.24	168.11	28.85
1.2.1 Government Bonds	409.42	184.44	238.20	171.58	184.76	165.94	28.85
1.2.2 Foreign Bonds	-	-	-	-	-	1.80	-
1.2.3 NRB Bonds	110.85	-	-	-	170.84	-	-
1.2.4 Debenture & Bonds	6.79	-	6.12	10.64	8.64	0.37	-
1.3 On Agency Balance	-	1.84	-	-	1.13	-	-
1.4 On Call Deposit	-	2.77	-	4.36	-	-	0.04
1.5 On Others	263.42	25.36	35.10	57.12	30.99	22.84	12.96
2. Commission and Discount	440.06	107.06	95.50	264.52	177.95	113.19	14.68
2.1 Bills Purchase and Discount	-	0.17	-	-	1.51	-	-
2.2 Commission	440.06	53.33	94.82	264.52	168.38	113.19	0.34
2.3 Others	-	53.56	0.69	-	8.06	-	14.34
3. Exchange Flactuation Income	104.76	24.19	42.36	69.49	36.25	96.93	0.06
3.1 Due to Change in Exchange Rate	(3.12)	-	(0.66)	21.41	1.09	-	-
3.2 Due to Foreign Currency Transaction	107.88	24.19	43.02	48.08	35.16	96.93	0.06
4. Other Operating Income	3.32	(2.75)	55.85	-	2.26	6.87	0.82
5. Non Operating Income	-	1.28	(4.62)	3.53	0.08	0.02	-
6. Write Back from Provisions for loss	-	-	-	-	-	27.00	-
7. Recovery of written-off Loan	0.25	2.91	-	0.75	-	0.16	-
8. Income from Extra Ordinary transactions	-	-	-	4.38	-	0.06	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,965.60	1,380.55	1,976.65	2,128.02	1,956.15	1,599.70	365.64

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
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Expenses

1. Interest Expense	2.39	4.46	172.15	43.49	28.96	375.20	298.60
1.1 On Deposit Liabilities	2.39	4.46	166.53	43.49	28.96	364.68	291.17
1.1.1 Saving Account	0.25	2.76	73.92	24.77	7.52	165.43	161.00
1.1.2 Fixed Account	2.02	1.44	91.17	18.13	21.38	193.77	128.23
1.1.2.1 Up to 3 months Fixed Account	0.27	-	2.12	-	0.86	3.92	3.15
1.1.2.2 3 to 6 months Fixed Account	0.41	-	18.38	0.74	1.07	5.52	3.79
1.1.2.3 6 months to 1 year Fixed Account	0.26	-	16.36	0.01	7.48	117.91	66.48
1.1.2.4 Above 1 year Fixed Account	1.07	1.44	54.31	17.39	11.97	66.42	54.81
1.1.3 Call Deposit	0.13	0.26	1.45	0.60	0.06	5.47	1.94
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	5.63	-	-	10.52	7.43
2. Commission Expense	-	-	0.40	0.29	-	-	0.03
3. Staff Expense	1.70	2.45	61.66	14.51	7.07	96.23	88.18
4. Office Operating Expenses	1.04	3.03	36.37	17.10	4.25	69.85	73.47
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	-	-	-	-	0.17	-	-
7. Provision for Risk	21.64	-	-	98.99	-	-	-
7.1 Loan loss Provision	21.64	-	-	98.99	-	-	-
7.1.1 General Loan loss Provision	1.43	-	-	18.50	-	-	-
7.1.1.1 Pass Loan Loss Provision	0.32	-	-	-	-	-	-
7.1.1.2 Watch List Provision	1.12	-	-	18.50	-	-	-
7.1.2 Special Loan Loss Provision	20.21	-	-	80.49	-	-	-
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	-	-	5.90	-	-	55.55	-
9. Provision for Staff Bonus	-	-	7.54	-	1.35	21.17	20.30
10. Provision for Income Tax	-	-	20.35	-	4.06	57.16	54.81
11. Others	-	-	-	-	-	-	-
12. Net Profit	1.19	-	47.49	-	9.46	133.37	127.89
Total Expenses	27.96	9.94	351.85	174.38	55.32	808.53	663.28

Income

1. Interest Income	1.67	1.57	336.61	91.79	52.74	752.62	626.58
1.1 On Loans and Advances	1.67	1.56	298.75	82.19	52.35	687.99	540.60
1.2 On Investment	-	-	34.62	9.54	0.39	55.54	67.15
1.2.1 Government Bonds	-	-	34.62	9.54	0.39	32.45	62.66
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	4.50
1.2.4 Debenture & Bonds	-	-	-	-	-	23.09	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.01	-	0.01	-	0.00	-
1.5 On Others	-	-	3.24	0.05	-	9.09	18.83
2. Commission and Discount	0.15	-	15.51	7.21	0.03	1.59	10.56
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.00	-	0.90	1.04	0.03	1.58	10.51
2.3 Others	0.14	-	14.61	6.18	0.00	0.01	0.06
3. Exchange Flactuation Income	-	-	(0.33)	-	-	0.23	(0.55)
3.1 Due to Change in Exchange Rate	-	-	(0.33)	-	-	(0.35)	(1.86)
3.2 Due to Foreign Currency Transaction	-	-	(0.00)	-	-	0.58	1.32
4. Other Operating Income	0.02	0.01	-	-	2.55	49.87	26.63
5. Non Operating Income	-	-	0.00	0.02	-	4.21	0.06
6. Write Back from Provisions for loss	26.12	-	-	22.88	-	-	-
7. Recovery of written-off Loan	-	-	0.06	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	8.36	-	52.48	-	-	-
Total Income	27.96	9.94	351.85	174.38	55.32	808.53	663.28

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	207.55	11.63	216.06	245.94	181.33	17.15	6.14
1.1 On Deposit Liabilities	199.91	11.63	203.88	239.15	181.33	17.15	6.14
1.1.1 Saving Account	82.34	2.44	87.91	115.48	62.92	5.46	1.48
1.1.2 Fixed Account	116.29	8.83	114.82	123.40	114.50	11.63	4.55
1.1.2.1 Up to 3 months Fixed Account	0.69	-	0.54	-	26.48	-	0.67
1.1.2.2 3 to 6 months Fixed Account	1.16	-	2.45	-	0.47	1.03	0.69
1.1.2.3 6 months to 1 year Fixed Account	28.84	4.58	5.39	59.34	1.85	5.60	1.56
1.1.2.4 Above 1 year Fixed Account	85.60	4.25	106.45	64.07	85.71	5.00	1.63
1.1.3 Call Deposit	1.28	0.36	1.14	0.26	3.91	0.07	0.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	7.64	-	12.18	6.79	-	-	-
2. Commission Expense	0.83	-	-	-	-	0.00	-
3. Staff Expense	52.49	2.34	47.04	58.91	30.18	7.77	3.88
4. Office Operating Expenses	38.46	1.24	36.75	35.41	14.75	5.47	1.01
5. Foreign Exchange Loss	0.01	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	0.01	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	0.04	-	-	-	-	-
7.1 Loan loss Provision	-	0.04	-	-	-	-	-
7.1.1 General Loan loss Provision	-	0.06	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	0.08	-	-	-	-	-
7.1.1.2 Watch List Provision	-	(0.02)	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(0.02)	-	-	-	-	-
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	-	-	-	-	4.80	-	-
9. Provision for Staff Bonus	15.86	-	13.59	15.09	5.69	-	-
10. Provision for Income Tax	42.83	-	36.70	40.74	42.04	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	99.95	-	85.63	95.07	9.14	-	-
Total Expenses	457.99	15.24	435.77	491.17	287.92	30.39	11.03

Income

1. Interest Income	421.71	13.28	413.37	473.54	277.06	25.31	9.24
1.1 On Loans and Advances	375.25	12.93	365.53	408.33	232.11	23.02	8.46
1.2 On Investment	46.45	0.34	46.58	57.27	29.07	2.29	0.78
1.2.1 Government Bonds	46.45	-	46.58	57.27	29.07	-	0.78
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	0.34	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	2.29	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.01	-	0.12	-	-	-	-
1.5 On Others	-	-	1.15	7.93	15.88	-	-
2. Commission and Discount	35.72	0.02	0.71	17.63	10.47	1.19	0.48
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	35.72	0.01	0.71	0.83	10.47	1.19	0.48
2.3 Others	-	0.01	-	16.80	-	-	-
3. Exchange Flactuation Income	0.09	-	2.67	-	0.00	-	-
3.1 Due to Change in Exchange Rate	-	-	(0.79)	-	0.00	-	-
3.2 Due to Foreign Currency Transaction	0.09	-	3.46	-	-	-	-
4. Other Operating Income	0.47	0.41	18.97	-	0.39	0.06	0.73
5. Non Operating Income	-	-	0.04	-	-	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	1.54	-	-	-	3.83	0.57
Total Income	457.99	15.24	435.77	491.17	287.92	30.39	11.03

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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Expenses

1. Interest Expense	27.52	19.30	19.11	0.15	26.17	53.93	35.37
1.1 On Deposit Liabilities	27.52	19.30	19.11	0.15	26.17	53.93	35.37
1.1.1 Saving Account	7.53	6.67	3.22	0.03	7.48	13.62	6.32
1.1.2 Fixed Account	19.29	12.10	15.46	-	18.49	39.85	28.41
1.1.2.1 Up to 3 months Fixed Account	-	0.40	-	-	1.92	0.52	-
1.1.2.2 3 to 6 months Fixed Account	2.80	2.50	-	-	2.38	0.16	2.91
1.1.2.3 6 months to 1 year Fixed Account	8.41	3.06	-	-	7.41	1.20	12.37
1.1.2.4 Above 1 year Fixed Account	8.08	6.15	15.46	-	6.79	37.97	13.13
1.1.3 Call Deposit	0.71	0.52	0.43	0.13	0.20	0.46	0.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	9.14	5.76	4.58	0.43	9.04	12.25	4.72
4. Office Operating Expenses	6.90	4.11	3.05	0.28	5.33	10.97	4.16
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	-	-	-	-	24.24	-	-
7.1 Loan loss Provision	-	-	-	-	24.24	-	-
7.1.1 General Loan loss Provision	-	-	-	-	1.41	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	(4.10)	-	-
7.1.1.2 Watch List Provision	-	-	-	-	5.51	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	22.83	-	-
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	-	-	-	-	5.56	-	-
9. Provision for Staff Bonus	0.28	0.87	-	-	-	-	1.26
10. Provision for Income Tax	0.76	2.36	-	-	-	4.41	3.39
11. Others	-	-	-	-	2.30	-	-
12. Net Profit	1.77	5.51	-	0.36	-	10.28	7.92
Total Expenses	46.37	37.91	26.74	1.22	72.64	91.83	56.83

Income

1. Interest Income	43.76	35.97	21.81	1.22	54.20	83.63	53.26
1.1 On Loans and Advances	38.56	35.59	15.80	1.22	49.49	67.84	52.07
1.2 On Investment	5.21	0.19	1.88	-	3.70	8.04	1.19
1.2.1 Government Bonds	5.21	0.19	1.88	-	3.70	8.04	1.19
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	-	-	-	-	-	7.75	0.00
1.5 On Others	-	0.19	4.13	-	1.01	-	-
2. Commission and Discount	0.82	1.30	0.01	-	0.01	3.74	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.82	1.30	0.01	-	0.01	3.74	0.02
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	1.79	0.64	1.29	-	2.03	4.37	0.69
5. Non Operating Income	-	-	-	-	3.08	0.09	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	2.85
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	3.63	-	13.33	-	-
Total Income	46.37	37.91	26.74	1.22	72.64	91.83	56.83

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	CMerchant
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Expenses

1. Interest Expense	25.82	26.55	12.67	34.17	29.75	15.45	0.02
1.1 On Deposit Liabilities	25.82	26.55	12.67	34.17	29.75	15.45	0.02
1.1.1 Saving Account	8.30	5.46	4.00	12.24	6.94	3.67	0.02
1.1.2 Fixed Account	17.46	20.89	8.64	21.20	22.82	11.30	-
1.1.2.1 Up to 3 months Fixed Account	-	0.67	0.20	-	-	0.43	-
1.1.2.2 3 to 6 months Fixed Account	-	4.82	0.22	1.42	1.09	1.01	-
1.1.2.3 6 months to 1 year Fixed Account	17.46	10.40	2.25	7.00	16.16	4.20	-
1.1.2.4 Above 1 year Fixed Account	-	5.01	5.97	12.78	5.57	5.66	-
1.1.3 Call Deposit	0.06	0.20	0.04	0.73	-	0.48	0.00
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	0.00	-	-	-
3. Staff Expense	7.68	8.94	1.48	12.97	8.43	3.79	0.53
4. Office Operating Expenses	4.54	8.78	1.31	8.29	6.60	8.07	0.15
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	-	203.61	-	-	-	-	-
7.1 Loan loss Provision	-	203.61	-	-	-	-	-
7.1.1 General Loan loss Provision	-	25.78	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	15.93	-	-	-	-	-
7.1.1.2 Watch List Provision	-	9.85	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	41.79	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	136.05	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	-	0.11	0.88	-
10. Provision for Income Tax	0.55	-	-	-	0.31	2.37	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	1.29	-	-	-	0.72	5.54	-
Total Expenses	39.88	247.89	15.47	55.44	45.92	36.10	0.71

Income

1. Interest Income	37.29	47.83	12.17	37.53	44.32	35.13	0.00
1.1 On Loans and Advances	31.81	41.78	12.17	36.44	40.57	34.99	-
1.2 On Investment	1.88	5.83	-	0.83	3.76	-	-
1.2.1 Government Bonds	1.88	-	-	0.16	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	5.83	-	0.67	3.76	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.04	-	-	-	-	-
1.5 On Others	3.61	0.19	-	0.26	-	0.14	0.00
2. Commission and Discount	2.28	0.07	0.01	0.64	1.60	0.97	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.28	0.07	0.01	-	1.60	0.09	-
2.3 Others	-	-	-	0.64	-	0.88	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	-	3.24	0.10	0.06	-	-	0.00
5. Non Operating Income	-	0.47	0.00	-	-	-	-
6. Write Back from Provisions for loss	-	193.04	-	11.27	-	-	-
7. Recovery of written-off Loan	-	0.70	-	-	-	-	-
8. Income from Extra Ordinary transactions	0.31	-	-	-	-	-	-
9. Net Loss	-	2.53	3.19	5.94	-	-	0.71
Total Income	39.88	247.89	15.47	55.44	45.92	36.10	0.71

BFI Name	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	27.29	84.71	87.28	42.29
1.1 On Deposit Liabilities	26.98	76.98	83.24	42.29
1.1.1 Saving Account	5.13	19.26	22.77	7.79
1.1.2 Fixed Account	21.07	55.25	56.30	33.15
1.1.2.1 Up to 3 months Fixed Account	0.97	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2.96	-	1.18	2.50
1.1.2.3 6 months to 1 year Fixed Account	9.33	22.39	28.38	13.98
1.1.2.4 Above 1 year Fixed Account	7.81	32.86	26.75	16.67
1.1.3 Call Deposit	0.79	2.47	4.17	1.35
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	0.31	7.73	4.03	-
2. Commission Expense	0.01	1.77	-	-
3. Staff Expense	7.86	18.01	24.55	10.05
4. Office Operating Expenses	4.39	8.98	12.67	9.05
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	-	0.01	-	-
7. Provision for Risk	33.46	-	60.86	-
7.1 Loan loss Provision	33.46	-	60.86	-
7.1.1 General Loan loss Provision	-	-	11.06	-
7.1.1.1 Pass Loan Loss Provision	-	-	(1.06)	-
7.1.1.2 Watch List Provision	-	-	12.12	-
7.1.2 Special Loan Loss Provision	33.46	-	49.80	-
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	-	4.22	-	-
10. Provision for Income Tax	-	11.39	-	-
11. Others	-	-	-	-
12. Net Profit	-	26.58	(23.78)	-
Total Expenses	73.01	155.67	161.57	61.39

Income

1. Interest Income	33.38	144.04	151.63	51.24
1.1 On Loans and Advances	24.53	130.32	133.06	45.54
1.2 On Investment	6.58	12.81	18.48	4.62
1.2.1 Government Bonds	-	9.22	18.48	4.62
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	0.11	3.60	-	-
1.2.4 Debenture & Bonds	6.47	-	-	-
1.3 On Agency Balance	-	-	-	1.02
1.4 On Call Deposit	0.15	-	0.09	0.06
1.5 On Others	2.11	0.91	-	-
2. Commission and Discount	1.51	8.59	10.30	0.31
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.03	8.59	-	0.31
2.3 Others	1.48	-	10.30	-
3. Exchange Flactuation Income	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
4. Other Operating Income	(3.23)	3.02	(0.35)	5.57
5. Non Operating Income	-	0.03	-	-
6. Write Back from Provisions for loss	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-
9. Net Loss	41.35	-	-	4.26
Total Income	73.01	155.67	161.57	61.39

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	5,444.53	23,259.24	20,225.64	17,826.46	5,198.15	12,588.61	7,095.02	9,410.04
Fishery Related	565.97	1,336.89	714.80	804.64	-	291.64	45.18	167.19
Mining Related	3,853.77	121.82	338.53	1,230.63	-	121.87	221.71	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	39,425.76	39,971.14	90,492.64	99,638.83	8,928.37	88,315.40	44,699.03	59,641.72
Construction	3,492.63	4,279.43	27,682.07	8,732.74	7,974.22	2,499.10	953.15	4,704.63
Electricity,Gas and Water	17,182.33	27,276.77	54,356.54	36,796.21	5,329.07	18,352.54	11,792.12	29,577.68
Metal Products, Mach. & Ele. Eqp.	1,964.50	4,154.80	6,521.06	4,632.48	1,731.38	7,844.89	2,705.53	2,935.10
Tras., Com. and Public Utilities	1,371.64	3,526.90	5,381.90	6,512.74	861.59	6,217.42	263.22	2,187.09
Wholesaler & Retailer	41,658.61	64,161.06	101,675.87	64,822.41	19,524.96	41,462.57	32,701.13	48,768.15
Finance, Insurance and Real Estate	11,830.00	15,410.41	22,317.26	32,341.90	4,012.28	17,864.34	5,447.02	25,904.23
Tourism Service**	8,700.23	18,483.90	11,398.36	23,897.33	828.78	13,251.31	6,850.94	6,606.55
Other Services	6,104.22	9,916.03	15,331.58	18,478.56	1,071.15	11,360.54	2,429.64	8,379.94
Consumption Loans	101,443.08	124,133.94	119,861.87	39,534.53	13,545.00	16,599.69	25,438.94	44,202.29
Local Government	0.00	-	-	394.62	138.81	271.95	-	-
Others	19,191.11	4,845.12	14,853.00	7,058.77	2,226.57	15,993.62	11,576.44	10,407.91
TOTAL sectorwise	262,228.39	340,877.45	491,151.14	362,702.84	71,370.32	253,035.49	152,219.04	252,892.53

Product Wise

Term Loan	52,650.39	83,681.80	136,440.57	121,386.31	11,041.99	96,635.37	48,037.99	85,646.28
Overdraft	6,722.87	6,668.71	3,905.35	2,083.52	74.57	2,984.43	117.26	3,404.31
Cash Credit Loan	18,819.69	63,017.64	1,131.70	21,593.62	7,925.24	44,479.41	20,904.80	41,102.22
Trust Receipt Loan/Import Loan	3,190.38	2,713.64	22,306.63	32,047.97	4,739.51	13,569.76	7,892.13	12,037.79
Short Term Working Capital/Demand Loan	23,812.86	25,929.95	120,125.75	117,087.13	13,090.83	40,796.05	20,445.29	34,092.80
Residential Personal Home Loan (Up to Rs. 30 million)#	13,837.64	36,546.28	32,459.49	9,204.55	9,838.08	5,768.95	3,429.63	26,540.09
Real Estate Loan	16,181.28	8,217.89	17,703.13	22,313.61	7,934.01	11,416.15	1,336.63	9,536.24
Margin Nature Loan	6,800.24	8,562.89	17,861.77	4,352.36	-	4,337.50	616.94	5,337.21
Hire Purchase Loan	2,442.59	11,524.24	14,536.46	6,191.61	836.38	9,292.11	4,113.25	9,508.67
Deprived Sector Loan	13,537.53	15,740.72	22,685.85	18,561.41	4,113.81	11,254.71	7,121.84	12,347.33
Bills Purchased	2.80	8.51	5.60	157.72	2,338.57	-	0.08	787.65
Other Product	104,230.11	78,265.19	101,988.84	7,723.02	9,437.33	12,501.06	38,203.21	12,551.95
Total Product wise Loan	262,228.39	340,877.45	491,151.14	362,702.84	71,370.32	253,035.49	152,219.04	252,892.53

Collateral Wise

Gold and Silver	55,398.25	42,348.06	3,858.54	3,279.92	-	-	-	35.10
Government Securities	53.03	4.10	403.97	1.17	-	-	-	1.10
Non Governmental Securities	6,941.24	8,562.89	17,992.48	4,327.55	-	4,337.50	616.94	5,496.21
Fixed Deposit Receipts	593.43	1,454.99	1,295.89	1,260.97	78.84	998.08	1,056.84	1,254.02
Own	592.89	1,454.99	1,295.89	1,153.75	74.57	998.08	1,056.84	1,254.02
Other Licences Institutions	0.54	-	-	107.22	4.28	-	-	-
Collateral of Properties	183,545.55	264,429.65	429,924.25	316,496.22	57,410.88	236,877.84	125,150.58	219,536.07
Fixed Assets	123,946.70	262,138.71	317,149.28	283,754.55	53,861.27	234,476.67	64,977.87	125,514.15
Current Assets	59,598.85	2,290.94	112,774.96	32,741.66	3,549.61	2,401.17	60,172.71	94,021.93
Against security of Bill	22.52	10.29	8,039.59	-	-	-	7,892.13	11,997.91
Domestic Bills	3.04	-	910.47	-	-	-	-	-
Foreign Bills	19.49	10.29	7,129.12	-	-	-	7,892.13	11,997.91
Against Guarantee	9,890.53	23,954.30	12,597.31	7,165.41	2,144.32	10,463.47	5,408.20	12,198.32
Government Guarantee	1,812.34	216.60	379.52	394.62	138.81	-	155.99	198.74
Institutional Guarantee	6,310.92	5,827.13	9,588.98	6,743.47	2,005.51	-	5,252.21	11,688.75
Personal Guarantee	1,739.90	17,882.96	2,627.12	15.33	-	-	-	310.83
Collective Guarantee	3.72	27.61	1.68	4.13	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	23.65	-	0.01	7.86	-	10,463.47	-	-
Credit Card	0.05	23.89	1,631.24	340.05	336.65	358.60	-	200.22
Others	5,783.79	89.28	15,407.87	29,831.55	11,399.63	-	12,094.36	2,173.58
Total	262,228.39	340,877.45	491,151.14	362,702.84	71,370.32	253,035.49	152,219.04	252,892.53

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	19,806.44	4,201.46	9,869.55	16,089.94	14,039.75	56,228.94	19,393.44	12,676.47
Fishery Related	2,351.16	209.79	741.88	786.33	753.97	1,640.52	738.32	362.70
Mining Related	-	449.07	1,046.82	34.52	732.02	766.96	111.72	1,557.57
Agriculture, Forestry, Bevarage & Non Food Production Related*	11,967.98	40,264.43	45,789.18	47,928.78	36,349.36	23,061.76	105,351.00	19,917.47
Construction	20,191.90	13,678.71	15,498.51	26,070.96	4,475.77	20,093.54	11,700.26	20,798.97
Electricity,Gas and Water	2,252.41	16,541.36	53,747.87	34,544.12	22,505.94	13,996.06	32,163.50	24,893.51
Metal Products, Mach. & Ele. Eqp.	868.08	1,352.51	3,755.35	10,361.49	3,317.67	586.03	7,188.58	490.87
Tras., Com. and Public Utilities	664.35	2,073.17	3,784.76	5,436.41	5,122.51	7,070.35	7,178.79	3,805.94
Wholesaler & Retailer	47,800.23	28,147.51	45,991.89	52,936.72	51,969.79	38,103.50	94,193.33	29,876.07
Finance, Insurance and Real Estate	6,684.56	9,167.72	21,586.27	27,565.67	16,655.92	6,034.17	39,322.94	6,806.48
Tourism Service**	2,833.98	6,913.30	17,025.04	12,010.66	8,232.57	10,541.19	23,245.03	4,348.74
Other Services	6,643.22	11,043.92	9,451.57	18,682.33	11,285.78	8,940.70	21,284.16	8,585.77
Consumption Loans	70,760.43	17,761.70	70,521.47	73,101.88	57,513.34	53,972.20	118,760.12	44,006.48
Local Government	-	-	-	231.20	150.04	-	-	-
Others	12,027.20	22,137.88	444.11	1,212.44	15,968.64	3,387.29	28.35	863.34
TOTAL sectorwise	204,851.93	173,942.53	299,254.27	326,993.44	249,073.06	244,423.21	480,659.53	178,990.36

Product Wise

Term Loan	76,573.40	80,723.57	152,403.60	107,466.56	118,570.16	60,404.74	195,400.70	89,311.11
Overdraft	1,418.44	1,069.67	1,833.64	3,395.63	2,946.05	26,184.01	10,992.03	3,746.39
Cash Credit Loan	46,888.32	19,920.52	36,097.91	17,793.43	39,844.07	697.30	56,605.91	6,344.76
Trust Receipt Loan/Import Loan	32.45	7,969.23	5,033.49	12,054.67	8,784.56	1,593.26	18,396.83	1,851.75
Short Term Working Capital/Demand Loan	6,839.10	30,710.40	44,005.70	65,941.25	17,193.97	109,140.83	68,739.79	18,938.21
Residential Personal Home Loan (Up to Rs. 30 million)#	37,793.47	7,397.70	11,704.56	21,879.23	21,306.60	8,527.67	49,904.19	11,956.42
Real Estate Loan	19,253.16	1,642.58	6,501.03	15,411.94	5,246.68	3,824.62	12,827.52	3,288.20
Margin Nature Loan	4,449.71	5,135.68	10,551.18	9,315.68	9,841.40	9,126.74	15,199.72	5,739.53
Hire Purchase Loan	1,390.12	4,327.41	2,961.06	3,457.78	4,564.67	6,970.23	16,318.69	4,884.78
Deprived Sector Loan	6,389.32	7,809.64	11,187.08	14,608.47	11,195.53	14,300.85	22,994.93	8,736.23
Bills Purchased	-	1,864.15	511.32	576.04	46.71	-	398.36	-
Other Product	3,824.43	5,371.97	16,463.68	55,092.75	9,532.65	3,652.96	12,880.85	24,193.00
Total Product wise Loan	204,851.93	173,942.53	299,254.27	326,993.44	249,073.06	244,423.21	480,659.53	178,990.36

Collateral Wise

Gold and Silver	455.36	246.18	4.29	1,247.46	5.04	1.64	-	664.64
Government Securities	-	-	-	-	2.65	-	-	-
Non Governmental Securities	4,449.71	5,135.68	10,624.39	9,315.68	10,130.07	-	15,199.72	5,763.83
Fixed Deposit Receipts	790.38	393.70	818.66	1,313.78	1,818.89	388.13	2,112.13	739.43
Own	790.38	393.70	818.66	1,313.78	1,818.89	388.13	2,112.13	739.43
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	187,422.12	145,718.72	271,529.27	300,895.47	219,759.53	244,019.23	443,476.41	158,426.59
Fixed Assets	185,498.73	96,436.17	258,895.02	253,797.43	136,239.29	244,019.23	272,232.01	105,129.30
Current Assets	1,923.39	49,282.55	12,634.25	47,098.04	83,520.24	-	171,244.40	53,297.29
Against security of Bill	-	1,887.55	4,157.51	59.24	6,649.65	-	398.36	2,527.85
Domestic Bills	-	1,887.55	-	-	55.79	-	-	446.15
Foreign Bills	-	-	4,157.51	59.24	6,593.86	-	398.36	2,081.70
Against Guarantee	6,203.36	7,247.37	11,007.80	10,174.20	8,665.81	-	542.92	1,652.63
Government Guarantee	216.53	-	238.98	231.20	149.90	-	324.52	0.80
Institutional Guarantee	4,871.07	6,907.96	10,704.28	9,932.86	8,255.16	-	-	329.77
Personal Guarantee	-	339.36	57.48	10.14	260.08	-	218.40	878.17
Collective Guarantee	-	-	7.06	-	-	-	-	426.51
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,115.75	0.04	-	-	0.65	-	-	17.38
Credit Card	248.36	358.54	1,003.60	666.59	1,161.07	14.21	734.09	515.91
Others	5,282.65	12,954.80	108.75	3,321.01	880.35	-	18,195.90	8,699.50
Total	204,851.93	173,942.53	299,254.27	326,993.44	249,073.06	244,423.21	480,659.53	178,990.36

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	15,714.36	15,787.70	11,574.75	7,476.78	1,254.46	63.43	495.81	3,314.56
Fishery Related	754.25	495.93	382.17	898.17	97.32	-	-	100.62
Mining Related	615.20	719.53	170.70	26.52	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	25,982.83	36,538.14	41,193.68	36,653.13	1,248.36	-	538.04	2,446.58
Construction	16,044.56	8,063.74	15,723.99	8,666.52	9,179.10	42.12	-	2,261.90
Electricity, Gas and Water	26,388.16	30,697.21	20,056.94	30,257.12	392.00	-	-	1,180.52
Metal Products, Mach. & Ele. Eqp.	2,851.33	5,046.79	3,618.04	1,609.18	421.58	2.30	-	132.05
Tras., Com. and Public Utilities	3,923.51	5,188.36	2,852.14	4,903.25	462.44	5.38	117.55	449.06
Wholesaler & Retailer	27,505.93	52,187.27	33,843.38	24,377.85	7,832.99	9.23	829.08	6,005.43
Finance, Insurance and Real Estate	32,321.85	22,279.88	26,658.19	16,274.82	5,863.88	21.49	160.00	5,397.25
Tourism Service**	22,855.28	11,004.96	22,388.00	7,108.54	2,101.02	16.38	-	2,576.11
Other Services	7,862.79	8,839.92	17,495.25	9,862.82	1,304.97	0.12	255.47	1,700.40
Consumption Loans	32,721.04	64,248.18	33,470.91	20,628.06	16,887.45	86.87	40.86	16,674.48
Local Government	-	-	-	-	-	-	-	3.34
Others	25,266.66	6,599.75	1,848.40	35,179.71	4.63	40.29	-	5,775.06
TOTAL sectorwise	240,807.74	267,697.36	231,276.52	203,922.48	47,050.21	287.61	2,436.81	48,017.35

Product Wise

Term Loan	88,661.65	104,752.94	104,977.15	104,859.80	14,969.99	168.42	703.73	24,042.88
Overdraft	9,130.42	5,664.64	842.14	495.37	2,098.37	32.53	79.54	1,649.93
Cash Credit Loan	28,106.40	44,226.39	25,821.98	29,366.97	4,020.72	4.90	701.22	4,397.06
Trust Receipt Loan/Import Loan	1,245.27	6,766.94	2,694.08	2,285.18	-	-	-	-
Short Term Working Capital/Demand Loan	14,449.64	40,585.55	32,537.24	19,725.37	-	-	-	22.78
Residential Personal Home Loan (Up to Rs. 30 million)#	10,509.83	25,350.76	15,106.76	13,960.24	8,822.25	41.85	31.17	6,802.40
Real Estate Loan	21,501.46	6,326.07	16,583.19	8,120.86	2,076.13	-	160.00	4,254.28
Margin Nature Loan	9,837.89	5,435.37	5,873.68	4,650.16	2,408.20	-	-	1,673.60
Hire Purchase Loan	6,432.33	7,091.99	5,454.30	6,546.18	998.37	11.88	117.55	1,096.17
Deprived Sector Loan	9,131.99	11,845.38	10,890.64	9,655.92	3,051.14	14.50	8.15	3,221.95
Bills Purchased	5,742.05	1,359.90	101.13	587.58	-	-	-	-
Other Product	36,058.81	8,291.43	10,394.23	3,668.83	8,605.03	13.53	635.45	856.32
Total Product wise Loan	240,807.74	267,697.36	231,276.52	203,922.48	47,050.21	287.61	2,436.81	48,017.35

Collateral Wise

Gold and Silver	10,800.84	0.19	3.74	-	442.84	-	-	328.43
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	9,926.83	5,483.58	6,162.63	-	2,408.20	-	-	1,673.60
Fixed Deposit Receipts	1,430.07	650.07	273.18	852.53	310.19	10.07	9.69	234.42
Own	1,430.07	650.07	273.18	852.53	310.19	10.07	9.69	234.42
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	201,314.01	255,033.67	213,691.55	189,658.72	39,692.06	259.17	2,427.12	43,945.46
Fixed Assets	197,856.08	240,404.01	133,709.33	164,005.21	39,636.31	259.17	2,427.12	43,945.46
Current Assets	3,457.93	14,629.66	79,982.22	25,653.51	55.74	-	-	-
Against security of Bill	-	84.11	387.61	593.87	-	-	-	-
Domestic Bills	-	22.33	0.67	593.87	-	-	-	-
Foreign Bills	-	61.78	386.93	-	-	-	-	-
Against Guarantee	9,435.81	940.47	6,898.36	19.41	2,836.55	8.83	-	1,830.94
Government Guarantee	152.45	87.07	124.55	-	-	-	-	-
Institutional Guarantee	9,231.23	14.68	6,352.67	-	2,789.56	-	-	1,037.31
Personal Guarantee	51.64	794.57	421.14	19.41	46.61	8.83	-	746.91
Collective Guarantee	-	21.00	-	-	0.37	-	-	46.72
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.49	23.15	-	-	-	-	-	-
Credit Card	267.20	227.88	178.80	111.10	8.07	-	-	-
Others	7,632.98	5,277.38	3,680.66	12,686.85	1,352.31	9.54	-	4.50
Total	240,807.74	267,697.36	231,276.52	203,922.48	47,050.21	287.61	2,436.81	48,017.35

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	998.92	326.73	4,302.92	4,864.84	5,414.61	102.55	2,938.89	2,925.47
Fishery Related	42.75	26.84	128.84	326.49	98.99	26.52	165.15	271.67
Mining Related	-	-	4.33	89.01	-	-	52.61	99.20
Agriculture, Forestry, Bevarage & Non Food Production Related*	880.60	259.62	3,944.17	3,759.35	2,400.69	103.67	4,027.39	8,163.93
Construction	14.46	273.41	488.99	8,894.45	2,802.52	135.91	4,049.07	3,203.92
Electricity,Gas and Water	1.50	193.96	1,600.25	392.13	1,683.99	-	2,035.97	58.99
Metal Products, Mach. & Ele. Eqp.	4.84	7.22	215.03	338.04	226.22	14.51	392.24	203.57
Tras., Com. and Public Utilities	316.46	445.70	1,346.92	1,493.00	743.20	50.11	745.65	817.74
Wholesaler & Retailer	4,042.45	726.26	11,094.11	8,061.32	6,612.77	159.96	4,190.70	10,735.88
Finance, Insurance and Real Estate	555.07	934.09	12,541.06	11,703.43	4,858.48	29.23	4,331.91	6,190.20
Tourism Service**	491.84	47.59	6,241.46	4,993.55	2,672.88	19.20	2,372.59	12,192.51
Other Services	750.39	184.94	1,415.08	2,776.95	2,669.45	6.00	1,438.00	4,099.57
Consumption Loans	5,460.21	2,749.15	24,926.87	26,376.00	21,211.51	553.25	17,036.60	14,297.15
Local Government	-	-	-	-	0.35	-	3.02	-
Others	39.65	1,134.36	34,375.99	10,461.75	6,698.64	288.83	10,323.09	2,372.70
TOTAL sectorwise	13,599.13	7,309.88	#####	84,530.30	58,094.30	1,489.74	54,102.88	65,632.49

Product Wise

Term Loan	4,578.74	3,189.14	52,183.50	29,319.76	34,921.76	586.40	24,526.81	24,971.93
Overdraft	395.55	142.27	1,971.27	2,090.64	2,188.21	81.68	2,602.30	571.26
Cash Credit Loan	3,390.97	-	7,598.90	9,458.21	3,535.00	-	5,452.30	9,568.46
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	112.28	400.63	992.46	853.93	408.51	312.41	1,341.04	1,954.53
Residential Personal Home Loan (Up to Rs. 30 million)#	1,947.18	999.11	18,331.51	18,223.40	6,145.56	247.84	9,613.30	5,694.65
Real Estate Loan	349.08	382.62	8,918.00	7,997.52	3,107.76	29.23	1,638.52	7,242.65
Margin Nature Loan	384.98	290.14	4,100.98	2,605.38	1,926.55	-	1,447.18	2,296.03
Hire Purchase Loan	551.76	495.11	1,541.78	2,232.76	881.48	61.62	547.97	848.75
Deprived Sector Loan	708.54	363.57	4,900.92	4,605.22	3,060.41	74.99	2,717.84	2,950.40
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,180.06	1,047.29	2,086.72	7,143.49	1,919.06	95.57	4,215.62	9,533.83
Total Product wise Loan	13,599.13	7,309.88	#####	84,530.30	58,094.30	1,489.74	54,102.88	65,632.49

Collateral Wise

Gold and Silver	872.92	-	1,631.79	1,754.88	1,665.54	-	841.71	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	422.30	-	4,100.98	2,605.38	1,926.55	-	1,447.18	2,296.03
Fixed Deposit Receipts	53.48	24.67	350.14	291.32	253.52	85.83	343.46	206.59
Own	53.48	24.67	350.14	291.32	253.52	85.83	343.46	206.59
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	12,003.41	6,723.46	92,893.97	75,404.61	52,518.05	1,403.90	46,656.61	62,408.17
Fixed Assets	12,003.41	6,723.46	92,893.97	75,345.45	52,518.05	1,403.90	46,643.13	62,408.17
Current Assets	-	-	-	59.16	-	-	13.48	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	245.99	561.74	3,637.67	4,386.29	1,730.63	-	4,783.40	578.44
Government Guarantee	-	-	-	-	0.35	-	3.01	-
Institutional Guarantee	205.86	561.74	1,565.54	4,075.91	1,457.35	-	4,032.45	577.69
Personal Guarantee	40.13	-	2,016.03	252.47	264.98	-	684.52	-
Collective Guarantee	-	-	56.10	54.40	7.95	-	61.37	0.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	3.51	-	-	2.05	-
Credit Card	-	-	-	20.87	-	-	-	-
Others	1.02	-	11.46	66.95	0.01	-	30.52	143.26
Total	13,599.13	7,309.88	#####	84,530.30	58,094.30	1,489.74	54,102.88	65,632.49

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	5,197.74	361.96	417.68	560.47	467.29	186.02	0.00	669.42
Fishery Related	176.14	-	2.30	5.23	-	-	-	16.07
Mining Related	37.84	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	2,098.04	98.43	15.59	160.36	114.90	23.98	63.70	149.20
Construction	1,271.08	70.77	-	188.21	973.81	142.34	-	46.96
Electricity,Gas and Water	2,046.61	57.35	-	1.39	-	75.36	-	-
Metal Products, Mach. & Ele. Eqp.	139.77	-	4.11	-	13.46	2.70	-	-
Tras., Com. and Public Utilities	799.92	150.34	4.57	120.14	301.16	199.92	9.03	112.41
Wholesaler & Retailer	4,789.52	388.13	121.80	1,127.35	370.02	131.49	77.40	751.21
Finance, Insurance and Real Estate	5,866.25	97.80	13.88	715.87	509.67	108.35	90.40	391.63
Tourism Service**	4,102.15	162.24	60.62	85.22	272.89	41.62	20.70	225.51
Other Services	2,766.25	89.26	2.10	485.77	100.95	133.82	-	203.62
Consumption Loans	19,264.61	1,078.91	386.68	2,369.80	2,030.15	1,059.73	210.12	1,897.76
Local Government	-	-	-	-	-	-	0.18	-
Others	16.19	897.94	-	203.04	248.05	584.71	1,678.71	2,242.54
TOTAL sectorwise	48,572.11	3,453.13	1,029.32	6,022.84	5,402.35	2,690.04	2,150.25	6,706.32

Product Wise

Term Loan	14,168.98	765.22	318.13	2,764.03	2,388.42	576.35	344.07	3,188.36
Overdraft	2,326.15	60.58	72.56	116.74	168.36	179.86	-	168.47
Cash Credit Loan	4,021.83	148.38	64.22	240.52	93.60	-	-	198.02
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	841.89	104.80	-	314.39	-	115.40	96.65	227.70
Residential Personal Home Loan (Up to Rs. 30 million)#	7,341.54	661.46	35.82	772.82	1,052.28	402.02	530.32	1,123.24
Real Estate Loan	4,909.29	50.00	-	509.66	416.44	60.16	1,027.29	315.80
Margin Nature Loan	2,224.66	92.78	-	127.67	214.36	321.29	26.19	287.17
Hire Purchase Loan	1,034.15	117.20	4.79	150.17	351.73	191.97	111.55	131.14
Deprived Sector Loan	3,104.96	226.50	255.32	438.83	257.45	113.46	0.18	516.44
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,598.69	1,226.21	278.48	588.01	459.72	729.52	13.99	549.98
Total Product wise Loan	48,572.11	3,453.13	1,029.32	6,022.84	5,402.35	2,690.04	2,150.25	6,706.32

Collateral Wise

Gold and Silver	368.03	277.77	47.87	402.09	237.84	-	-	56.24
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	2,224.66	92.78	-	142.58	-	-	26.19	287.17
Fixed Deposit Receipts	289.45	13.76	4.25	59.88	58.34	66.32	0.05	38.46
Own	289.45	13.76	4.25	59.88	58.34	66.32	0.05	38.46
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,395.53	2,086.33	884.90	5,156.63	4,770.22	2,215.64	395.02	6,059.50
Fixed Assets	45,395.53	2,086.33	884.90	5,156.63	4,770.22	2,215.64	395.02	6,059.50
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	265.18	47.80	92.30	261.66	121.60	80.02	50.27	264.95
Government Guarantee	17.19	-	-	-	-	-	0.18	-
Institutional Guarantee	35.00	47.80	-	219.96	-	48.29	-	75.83
Personal Guarantee	212.99	-	92.30	41.70	121.60	31.73	50.09	189.12
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	29.27	934.69	-	-	214.36	328.07	1,678.71	-
Total	48,572.11	3,453.13	1,029.32	6,022.84	5,402.35	2,690.04	2,150.25	6,706.32

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	523.20	508.75	318.78	616.58	513.19	604.97	298.01	739.47
Fishery Related	11.13	21.88	28.70	132.68	-	17.60	32.93	66.47
Mining Related	6.46	-	-	-	-	-	27.41	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	583.86	156.41	291.13	318.63	108.57	297.48	160.88	32.00
Construction	338.00	186.08	468.21	339.66	-	274.21	1,320.98	61.01
Electricity, Gas and Water	87.91	-	32.89	8.99	-	17.20	70.42	-
Metal Products, Mach. & Ele. Eqp.	271.25	11.90	50.46	12.03	-	47.56	84.61	19.93
Tras., Com. and Public Utilities	613.24	64.63	153.97	48.53	-	242.24	262.89	4.75
Wholesaler & Retailer	1,610.85	477.65	258.32	959.01	860.44	1,117.98	438.67	314.78
Finance, Insurance and Real Estate	867.18	1,428.85	267.67	657.22	95.70	697.36	384.91	140.99
Tourism Service**	944.84	213.30	74.04	61.62	128.80	397.76	48.10	32.27
Other Services	402.62	301.12	45.20	159.04	-	160.42	48.17	25.36
Consumption Loans	2,745.23	1,660.17	1,453.44	2,149.23	10.20	2,598.89	1,891.80	860.94
Local Government	-	-	-	-	-	2.60	-	-
Others	114.11	1,047.24	979.56	92.95	382.22	238.84	15.08	-
TOTAL sectorwise	9,119.88	6,077.96	4,422.37	5,556.16	2,099.11	6,715.12	5,084.87	2,297.96

Product Wise

Term Loan	1,648.64	791.94	344.55	544.69	84.52	2,970.68	1,785.33	1,481.66
Overdraft	-	462.22	421.53	167.32	272.64	139.16	89.99	222.42
Cash Credit Loan	-	73.83	292.68	-	845.49	922.24	258.56	232.38
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,652.33	314.17	62.86	59.30	-	176.87	419.23	-
Residential Personal Home Loan (Up to Rs. 30 million)#	528.85	689.35	1,117.75	410.64	4.93	836.46	799.60	82.83
Real Estate Loan	686.07	1,448.88	260.99	726.72	95.65	645.91	162.02	97.66
Margin Nature Loan	181.65	458.04	140.84	135.19	-	109.55	246.12	10.22
Hire Purchase Loan	682.68	49.56	187.20	123.21	-	449.73	118.36	7.26
Deprived Sector Loan	427.47	67.66	351.98	384.66	42.32	327.34	183.57	129.15
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,312.19	1,722.32	1,241.99	3,004.42	753.57	137.17	1,022.09	34.38
Total Product wise Loan	9,119.88	6,077.96	4,422.37	5,556.16	2,099.11	6,715.12	5,084.87	2,297.96

Collateral Wise

Gold and Silver	858.45	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	189.70	458.04	140.84	135.19	-	109.55	246.12	10.22
Fixed Deposit Receipts	88.85	64.13	38.95	50.92	5.27	88.64	37.97	23.96
Own	88.85	64.13	38.95	50.92	5.27	88.64	37.97	23.96
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,533.96	5,535.09	4,120.60	5,200.31	95.65	6,397.65	4,615.64	2,243.75
Fixed Assets	7,533.96	5,535.09	4,118.64	5,194.35	95.65	6,397.65	4,615.64	2,243.75
Current Assets	-	-	1.96	5.96	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	423.37	20.70	120.97	169.75	-	119.27	176.71	20.02
Government Guarantee	-	-	4.00	-	-	2.60	-	-
Institutional Guarantee	122.64	20.70	-	39.99	-	11.84	172.48	-
Personal Guarantee	300.73	-	115.98	129.76	-	102.93	4.23	20.02
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	1.90	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	25.56	-	1.02	-	1,998.19	-	8.43	-
Total	9,119.88	6,077.96	4,422.37	5,556.16	2,099.11	6,715.12	5,084.87	2,297.96

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise					
Agricultural and Forest Related	49.19	248.73	1,200.94	758.18	877.02
Fishery Related	-	7.06	46.83	10.44	111.96
Mining Related	-	15.14	9.66	51.02	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	199.99	121.30	1,427.59	658.44	582.16
Construction	-	589.17	627.24	63.11	329.83
Electricity, Gas and Water	-	2.70	253.16	6.47	25.93
Metal Products, Mach. & Ele. Eqp.	-	14.01	83.20	41.76	155.58
Tras., Com. and Public Utilities	2.94	14.88	268.37	351.69	744.85
Wholesaler & Retailer	68.51	496.68	2,828.77	2,307.96	1,776.80
Finance, Insurance and Real Estate	-	251.93	2,832.13	4,051.28	612.76
Tourism Service**	37.24	199.14	1,953.49	886.76	572.38
Other Services	-	83.53	628.94	731.18	200.82
Consumption Loans	1.55	1,214.41	5,710.49	8,583.46	3,388.80
Local Government	-	-	-	-	-
Others	304.11	2,051.49	1,448.92	2,866.53	161.42
TOTAL sectorwise	663.53	5,310.19	#####	21,368.29	9,540.30

Product Wise

Term Loan	345.91	421.50	9,204.29	7,035.71	3,980.17
Overdraft	-	-	872.63	803.03	64.49
Cash Credit Loan	108.00	-	3,244.26	1,318.43	1,229.77
Trust Receipt Loan/Import Loan	-	-	-	-	-
Short Term Working Capital/Demand Loan	-	190.19	80.38	220.89	406.41
Residential Personal Home Loan (Up to Rs. 30 million)#	-	1,192.13	2,136.95	6,642.39	1,315.86
Real Estate Loan	191.51	308.68	2,045.92	3,279.27	656.08
Margin Nature Loan	-	352.79	365.79	603.54	369.93
Hire Purchase Loan	-	55.02	379.60	211.99	536.87
Deprived Sector Loan	-	246.69	605.68	1,032.65	399.83
Bills Purchased	-	-	-	-	-
Other Product	18.11	2,543.18	384.26	220.39	580.91
Total Product wise Loan	663.53	5,310.19	#####	21,368.29	9,540.30

Collateral Wise

Gold and Silver	-	-	-	-	-
Government Securities	-	-	-	-	-
Non Governmental Securities	-	-	365.80	603.54	-
Fixed Deposit Receipts	-	32.98	350.84	63.05	114.02
Own	-	32.98	350.84	63.05	114.02
Other Licences Institutions	-	-	-	-	-
Collateral of Properties	663.53	4,865.15	#####	19,431.01	8,803.93
Fixed Assets	663.53	4,865.15	#####	19,431.01	8,803.93
Current Assets	-	-	-	-	-
Against security of Bill	-	-	-	-	-
Domestic Bills	-	-	-	-	-
Foreign Bills	-	-	-	-	-
Against Guarantee	-	52.94	403.52	1,234.95	137.81
Government Guarantee	-	-	-	-	-
Institutional Guarantee	-	52.24	255.64	772.00	33.77
Personal Guarantee	-	0.70	147.88	462.94	104.04
Collective Guarantee	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-
Other Guarantee	-	-	-	-	-
Credit Card	-	-	-	35.74	-
Others	-	359.12	8.13	(0.00)	484.54
Total	663.53	5,310.19	#####	21,368.29	9,540.30

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities		Mid-July			Mid-July	Mid-Aug	% change		
		2023	2024	2025	2026	2026			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	59,480	63,015	69,040	73,502	85,760	5.94	9.56	16.68
	a. Paid-up Capital	34,388	35,835	38,429	41,583	41,583	4.21	7.24	0.00
	b. Statutory Reserves	11,190	12,274	13,620	15,097	15,797	9.69	10.96	4.64
	c. Retained Earning	6,645	4,076	2,639	499	11,573	-38.66	-35.24	2217.04
	d. Others Reserves	7,258	10,830	14,351	16,322	16,807	49.22	32.51	2.97
2	BORROWINGS	214,238	230,746	239,468	244,581	218,904	7.71	3.78	-10.50
	a. NRB	7,944	6,221	544	92	6,111	-21.69	-91.26	6524.17
	b. Others	206,294	224,525	238,924	244,488	212,793	8.84	6.41	-12.96
3	DEPOSITS	167,093	176,661	199,756	231,893	231,447	5.73	13.07	-0.19
4	BILLS PAYABLE	27.20	41.48	18.68	23.22	50.16	52.50	-54.97	116.02
5	OTHER LIABILITIES	46,185	56,740	61,892	79,854	82,294	22.85	9.08	3.06
	a. Loan Loss Provision	18,383	21,865	24,267	37,233	38,227	18.94	10.99	2.67
	b. Interest Suspense a/c	6,921	11,557	13,601	17,148	18,093	66.98	17.68	5.51
	c. Others	20,881	23,318	24,024	25,473	25,974	11.67	3.03	1.97
6	RECONCILIATION A/c	15,568	19,691	19,387	8,423	8,370	26.48	-1.54	-0.62
7	PROFIT & LOSS A/c	5,191	6,837	8,876	12,180	543	31.70	29.83	-95.54
	Total	507,782	553,731	598,438	650,455	627,369	9.05	8.07	-3.55
Assets									
1	LIQUID FUNDS	26,963	34,592	42,568	51,062	33,268	28.29	23.06	-34.85
	a. Cash Balance	494	424	325	462	308	-14.19	-23.32	-33.40
	b. Bank Balance	17,249	22,748	30,375	31,083	22,045	31.88	33.53	-29.08
	c. Money at Call	9,220	11,420	11,867	19,517	10,915	23.86	3.92	-44.07
2	INVESTMENT IN SECURITIES EXCEPT SHARES	1,060	970	1,080	1,525	1,375	-8.52	11.33	-9.84
3	SHARE & OTHER INVESTMENT	8,282	9,221	9,420	8,378	8,172	11.34	2.16	-2.45
4	LOANS & ADVANCES	432,237	455,853	489,673	535,686	530,489	5.46	7.42	-0.97
	Institutional	72,928	59,060	48,804	46,240	43,680	-19.02	-17.36	-5.54
	Individual	359,310	396,793	440,869	489,446	486,808	10.43	11.11	-0.54
5	FIXED ASSETS	3,258	4,150	4,535	4,806	4,766	27.38	9.28	-0.84
6	OTHER ASSETS	20,078	28,488	30,297	39,159	40,128	41.89	6.35	2.47
7	EXPENSES NOT WRITTEN OFF	38.60	0.49	1.38	-	-	-98.73	181.63	0.00
8	NON BANKING ASSETS	1.34	5.08	6.88	29.08	29.08	279.10	35.43	0.00
9	RECONCILIATION A/c	14,809	19,991	20,277	9,416	8,392	34.99	1.43	-10.87
10	PROFIT & LOSS A/c	1,054	461	581	394	751	-56.22	25.91	90.45
	Total	507,782	553,731	598,438	650,455	627,369	9.05	8.07	-3.55
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	36,966	34,342	31,513	29,485	2,536	-7.10	-8.24	-91.40
2	COMMISSION/FEE EXPENSES	45	15	25	35.33	2.20	-66.55	67.07	-93.77
3	EMPLOYEE EXPENSES	12,689	12,584	14,088	14,627	1,265	-0.83	11.95	-91.35
4	OFFICE OPERATING EXPENSES	4,651	4,245	4,683	5,105	373	-8.72	10.31	-92.70
5	NON OPERATING EXPENSES	14	64	48	53.89	1.18	352.21	-25.03	-97.81
6	PROVISION FOR RISK	25,880	26,976	26,315	26,539	2,576	4.24	-2.45	-90.29
7	LOAN WRITTEN OFF	123	155	41	495	(0)	25.59	-73.26	-100.10
8	EXTRAORDINARY EXPENSES	0.12	1.00	0.42	9.09	0.56	769.89	-58.00	-93.84
9	PROVISION FOR STAFF BONUS	779	1,004	1,354	1,886	89	28.78	34.92	-95.30
10	PROVISION FOR INCOME TAX	2,486	2,992	4,523	5,496	249	20.37	51.14	-95.47
11	NET PROFIT	4,783	6,717	8,931	12,181	462	40.44	32.96	-96.21
	TOTAL EXPENSES	88,416	89,095	91,522	95,910	7,553	0.77	2.72	-92.12
Income									
1.	INTEREST INCOME	61,707	58,836	62,791	66,168	5,356	-4.65	6.72	-91.91
2.	COMMISSION & DISCOUNT	618	762	1,282	1,896	79	23.33	68.24	-95.83
3	OTHER OPERATING INCOME	3,971	4,275	4,294	3,414	192	7.65	0.45	-94.37
4	NON OPERATING INCOME	157.53	145.79	129.68	151.76	6.39	-7.46	-11.05	-95.79
5	PROVISION FOR WRITTEN BACK	21,200	24,599	22,381	23,861	1,249	16.03	-9.01	-94.77
6	RECOVERY FOR WRITE BACK	4.32	17.27	17.01	41.30	1.48	300.14	-1.53	-96.42
7	INCOME FOR EXTRA ORDINARY EXPENSES	112.51	118.39	78.72	-	0.00	5.22	-33.51	0.00
8	NET LOSS	646	342	549	378	669	-47.01	60.33	77.28
	TOTAL INCOME	88,416	89,095	91,522	95,910	7,553	0.77	2.72	-92.12
Miscellaneous Information									
	No. of Total Staffs	22,493	21,727	21,717	21,792	21,759	-3.41	-0.05	-0.15
	No. of Total Branches	5,128	5,051	5,004	4,985	4,986	-1.50	-0.93	0.02
	No. of Total Centers	445,666	459,319	473,465	489,820	488,900	3.06	3.08	-0.19
	No. of Total Groups	1,390,718	1,415,757	1,478,427	1,543,359	1,547,774	1.80	4.43	0.29
	No. of Total Passive Groups	19,043	19,857	38,277	59,952	62,572	4.28	92.76	4.37
	No. of Total Members	6,016,101	5,995,358	6,221,295	6,529,688	6,543,047	-0.34	3.77	0.20
	No. of Total Passive Members	528,082	534,348	802,163	972,238	1,086,266	1.19	50.12	11.73
	No. of Total Borrowers	2,984,420	2,663,510	2,706,681	2,712,739	2,700,379	-10.75	1.62	-0.46
	No. of Total Overdue Borrowers	587,163	689,852	624,835	659,343	737,664	17.49	-9.42	11.88
	No. of Total Saving Members	6,039,507	6,015,939	6,184,054	6,423,521	6,448,143	-0.39	2.79	0.38
	Total Saving Amount (Rs million)	167,027	177,049	199,756	233,445	231,447	6.00	12.83	-0.86

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	25,319.18
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,748.95
	e. Share Premium	-
	f. Retained Earning	1,570.19
	g. Others Reserves Fund	400.04
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	7,818.84
	a. Current	386.52
	Domestic	384.99
	Foreign	1.53
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	2.33
	Domestic	2.33
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,644.49
	1. Sundry Creditors	-
	2. Loan Loss Provision	464.69
	3. Interest Suspense a/c	-
	4. Others	1,179.79
6	Reconciliation A/c	-
7	Profit & Loss A/c	72.77
TOTAL Liabilities		42,145.09
Assets		
1	LIQUID FUNDS	169.76
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	169.73
	1. In Nepal Rastra Bank	155.27
	Domestic Currency	153.74
	Foreign Currency	1.53
	2. "A" Class Licensed Institution	14.46
	Domestic Currency	14.46
	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	3,261.50
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,261.50
4	LOANS & ADVANCES (Including Bills Purchased)	32,139.13
4.1	LOANS & ADVANCES	32,139.13
	a. Infrastructure Project	32,139.13
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	189.69
7	OTHER ASSETS	893.47
	a. Accrued Interest:	385.78
	Financial Institutions	-
	Government Enterprises	53.17
	Private Sector	332.61
	b. Staff Loans / Adv.	101.39
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	406.30
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
TOTAL ASSETS		42,145.09

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	82.83
1.1 On Deposit Liabilities	43.07
1.2 On Borrowing	39.76
2. Commission Expense	0.01
3. Staff Expense	4.54
4. Office Operating Expenses	4.75
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	14.54
7.1 Loan loss Provision	14.54
7.1.1 General Loan loss Provision	14.54
7.1.1.1 Pass Loan Loss Provision	14.54
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	-
9. Provision for Staff Bonus	11.55
10. Provision for Income Tax	31.19
11. Others	-
12. Net Profit	72.77
Total Expenses	222.20

Income

1. Interest Income	204.31
1.1 On Loans and Advances	183.27
1.2 On Investment	14.18
1.2.1 Government Bonds	14.18
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	6.86
2. Commission and Discount	16.52
2.1 Bills Purchase and Discount	-
2.2 Commission	16.52
2.3 Others	-
3. Exchange Flactuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.12
6. Write Back from Provisions for loss	1.26
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	222.20

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	39	9	1	49	279,534	5,705
4	Koshi	Jhapa	140	54	11	205	998,054	4,869
5	Koshi	Sankhuwasabha	32	1	-	33	158,041	4,789
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	9	1	38	150,599	3,963
9	Koshi	Morang	171	57	5	233	1,148,156	4,928
10	Koshi	Sunsari	132	39	13	184	926,962	5,038
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	20	7	-	27	175,298	6,493
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		752	193	35	980	4,961,412	5,063
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	83	12	3	98	739,953	7,551
17	Madhesh	Dhanusa	88	8	14	110	867,747	7,889
18	Madhesh	Mahottari	66	8	11	85	706,994	8,318
19	Madhesh	Sarlahi	83	15	9	107	862,470	8,060
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	64	12	7	83	654,471	7,885
	Total		579	84	55	718	6,114,600	8,516
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	16	1	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	861	147	51	1,059	2,041,587	1,928
32	Bagmati	Lalitpur	212	33	17	262	551,667	2,106
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	154	52	18	224	719,859	3,214
	Total		1,729	329	112	2,170	6,116,866	2,819
36	Gandaki	Gorkha	45	6	3	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	178	74	18	270	600,051	2,222
40	Gandaki	Tanahu	78	22	1	101	321,153	3,180
41	Gandaki	Syangja	47	27	2	76	253,024	3,329
42	Gandaki	Mustang	16	1	-	17	14,452	850
43	Gandaki	Baglung	51	9	1	61	249,211	4,085
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	70	22	8	100	378,079	3,781
	Total		585	185	35	805	2,466,427	3,064

47	Lumbini	Gulmi	37	14	-	51	246,494	4,833
48	Lumbini	Palpa	46	11	-	57	245,027	4,299
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			740	249	47	1,036	5,122,078	4,944
59	Karnali	Rukum West	23	2	1	26	166,740	6,413
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	56	10	2	68	415,126	6,105
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	24	1	-	25	118,349	4,734
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			219	21	4	244	1,688,412	6,920
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	132	29	5	166	904,666	5,450
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
75	Sudur Paschim	Darchula	22	2	-	24	133,310	5,555
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			333	51	6	390	2,694,783	6,910
Grand Total			4,937	1,112	294	6,343	29,164,578	

Bank/BFI Class	A	B	C	D	E ^{\$}	Total
No. of BFIs	20	17	16	51	1	105
No. of Branches [^]	4,937	1,112	294	4,986		11,329
Population per Branch [*] (Served by A, B and C class BFI's)						4,598
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,574

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	752	193	35	856	980	1,836
Madhesh	579	84	55	1,028	718	1,746
Bagmati	1,729	329	112	754	2,170	2,924
Gandaki	585	185	35	562	805	1,367
Lumbini	740	249	47	1,096	1,036	2,132
Karnali	219	21	4	236	244	480
Sudur Paschim	333	51	6	454	390	844
Total	4,937	1,112	294	4,986	6,343	11,329

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

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

\$ E Refers to Infrastructure Development Bank

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88
15	Local Government	6.43	1,081.22	6.44	1,081.22	6.48	1,081.22	6.74	1,081.22	3.50	1,081.22	3.52	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Deposit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)	Saun, 2083 (Mid Aug, 2026)		
S.N.	Description	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	Fixed:	2,591,178.84	4.95	2,532,066.42	4.73	2,541,927.35
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
2.4	6-12 months	844,105.80	3.35	832,556.63	3.18	803,584.11
2.5	1-2 yrs	548,191.78	4.05	524,171.17	3.88	521,113.91
2.6	2 yrs and above	813,098.48	7.92	813,327.67	7.55	838,548.39
3	Call	577,141.83	0.57	620,525.08	0.49	619,673.42
4	Certificate of Deposits	-	-	-	-	-
5	Other	2,646.07	2.05	3,505.12	1.93	3,701.11
6	Non interest bearing deposits	530,217.98	-	645,442.25	-	581,259.49
6.1	Current	483,156.25	-	599,521.77	-	533,888.18
6.2	Margin	46,029.00	-	44,983.93	-	46,586.21
6.3	Other	1,032.73	-	936.55	-	785.09
	Aggregate	7,015,671.41	3.21	7,258,372.02	3.15	7,241,903.05

Overall Summary of Interest Rate on LCY Sectorwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)	Saun, 2083 (Mid Aug, 2026)		
S.N.	Description	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
2	Fishery Related	14,123.19	6.31	14,134.41	6.24	14,041.47
3	Mining Related	12,436.54	6.21	11,688.61	6.11	12,118.95
4	Agriculture, Forestry & Beverage Production Related	303,144.46	6.10	301,211.38	6.04	297,101.04
5	Non Food Production Related	581,226.08	6.28	566,916.19	6.20	575,210.54
6	Construction	230,189.93	6.88	237,500.62	6.81	240,744.07
7	Electricity,Gas and Water	492,448.52	6.43	503,049.69	6.38	507,815.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	71,817.34	6.43	68,187.86	6.35	69,829.42
9	Transport, Communication and Public Utilities	68,424.38	6.60	73,051.16	6.53	74,698.35
10	Wholesaler & Retailer	949,987.79	6.55	933,594.26	6.46	938,512.84
11	Finance, Insurance and Real Estate	370,749.54	5.87	387,535.68	5.82	366,460.25
12	Hotel or Restaurant	228,437.02	6.50	233,095.93	6.39	234,592.77
13	Other Services	208,892.56	6.59	205,400.19	6.50	213,004.12
14	Consumption Loans	1,098,307.15	7.34	1,147,519.59	7.25	1,142,128.77
15	Local Government	1,187.24	3.50	1,185.88	3.50	1,186.61
16	Others	237,352.55	7.21	210,962.01	7.19	210,880.39
	Aggregate	5,169,284.72	6.55	5,196,462.62	6.48	5,195,982.96

Overall Summary of Interest Rate on LCY Productwise Credit		(Mid June, 2026)	Asar, 2083 (Mid July, 2026)		Saun, 2083 (Mid Aug, 2026)	
S.N.	Description	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
2	Overdraft	90,091.15	7.23	95,852.21	7.16	93,679.43
3	Cash Credit Loan	586,334.91	6.66	576,460.49	6.58	570,428.94
4	Trust Receipt Loan/Import Loan	90,871.11	6.27	81,960.98	6.24	84,729.14
5	Short Term Working Capital/Demand Loan	854,868.08	6.23	853,294.76	6.15	863,421.36
	Residential Personal Home Loan (Up to Rs. 20 million)					
6		363,246.38	7.01	368,978.68	6.92	373,022.15
7	Real Estate Loan	219,534.04	6.74	214,584.66	6.65	215,166.26
8	Margin Nature Loan	139,768.64	6.44	143,147.26	6.36	143,025.65
9	Hire Purchase Loan	127,287.74	7.07	128,925.69	6.99	128,844.84
10	Deprived Sector Loan	243,028.04	5.57	262,513.71	5.53	244,109.18
11	Bills Purchased	12,709.57	6.63	14,318.72	6.46	14,482.47
12	Other Product	562,484.32	7.38	564,287.80	7.30	554,110.58
	Aggregate	5,169,284.72	6.55	5,196,462.62	6.48	5,195,982.96

Annex-I

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

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

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