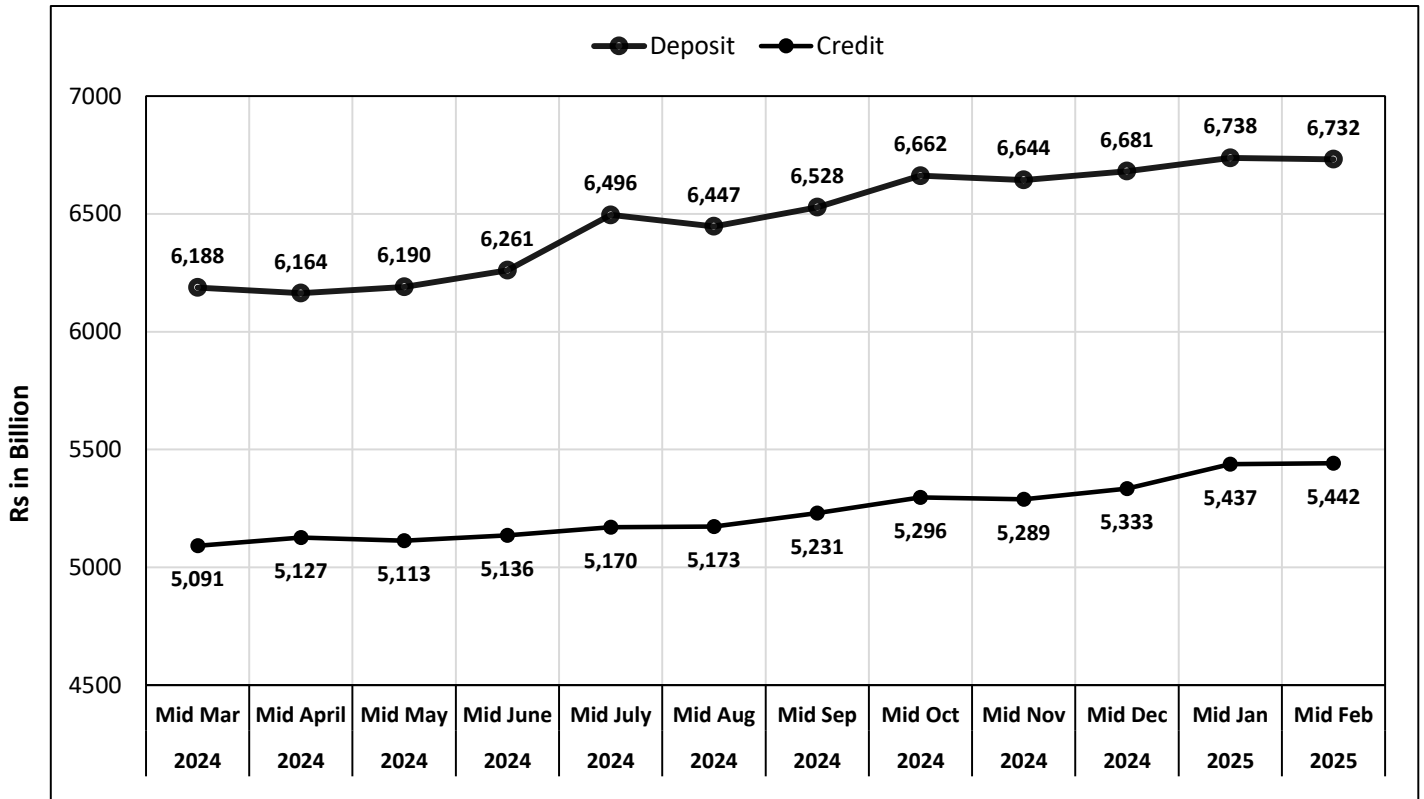


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Magh
(Mid-Feb, 2025)

Contents

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

Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	52	1	107
Total Number of Licensed BFIs	20	17	17	52	1	107

- 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.

Major Financial Indicators

as on Magh End, 2081 (Mid-Feb, 2025)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	105.20	10.58	2.22	118.00
2	Total Credit/GDP	84.61	9.00	1.78	95.39
3	Total Credit/ Total Deposit**	80.43	85.07	80.18	80.84
4	CD Ratio*	78.98	85.07	79.33	79.54
5	Fixed Deposit/Total Deposit	51.44	55.35	67.65	52.09
6	Saving Deposit/Total Deposit	34.78	35.21	23.07	34.60
7	Current Deposit/Total Deposit	5.79	1.93	1.14	5.36
8	Call Deposit/Total Deposit	7.24	7.40	7.38	7.26
9	NPL/ Total Loan^	4.73	5.11	12.85	4.92
10	Total LLP /Total Loan	5.03	5.04	11.12	5.15
11	Deprived Sector Loan/Total Loan \$^	5.74	7.47	7.05	5.93
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.27	6.03	7.78	7.16
2	Investment in Gov. Securities/Total Deposit	17.63	14.59	13.03	17.27
3	Total Liquid Assets/Total Deposit	25.92	22.16	26.32	25.59
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.50	10.08	10.47	9.56
2	Total Capital/RWA	12.31	12.86	13.08	12.37
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,078	1,132	291	6,501
3	No. of Deposit Accounts	49,658,618	7,360,393	943,451	57,962,462
4	No. of Loan Accounts	1,611,457	274,023	44,313	1,929,793
5	No. of Branchless Banking Centers	1,011	17	-	1,028
6	No. of Branchless Banking Customers	296,272	1,188	-	297,460
7	No. of Mobile Banking Customers	22,746,846	3,549,471	276,755	26,573,072
8	No. of Internet Banking Customers	1,507,099	617,154	17,351	2,141,604
9	No. of ATMs	4,850	344	41	5,235
10	No. of Debit Cards	12,203,078	1,184,155	70,392	13,457,625
11	No. of Credit Cards	305,487	2,936	-	308,423
12	No. of Prepaid Cards	224,619	3,706	-	228,325

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	4.62
	(a) Saving	3.36
	(b) Fixed	6.32
	(c) Call	1.25
2	Wt. Avg Interest Rate on Credit	8.55

Note:

Bank balance includes money at call

Nominal GDP for 2023/24(P) stands at Rs. 5,704,844 million (Source:<https://nsonepal.gov.np/detail/post/11023>)

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

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

^Data as on Poush end of FY2081/82 (2024/25)

*CD Ratio =

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

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

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	618,798	683,127	728,713	764,820	764,853	10.40	6.67	0.00
a. Paid-up Capital	407,789	425,052	436,408	442,972	442,972	4.23	2.67	0.00
b. Statutory Reserves	120,965	138,151	150,114	158,091	158,137	14.21	8.66	0.03
c. Retained Earning	10,267	(6,633)	(21,577)	(33,388)	(33,947)	-164.61	225.30	1.67
d. Others Reserves	79,777	126,558	163,767	197,145	197,690	58.64	29.40	0.28
2 BORROWINGS	500,434	255,302	240,886	259,298	260,520	-48.98	-5.65	0.47
a. NRB	259,218	2,022	393	433	433	-99.22	-80.57	0.00
b. "A"Class Licensed Institution	40,170	18,993	6,970	33,199	34,183	-52.72	-63.30	2.96
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	41,274	42,823	10.98	-25.04	3.75
d. Other Financial Ins.	6,027	6,467	8,037	7,147	8,582	7.30	24.27	20.09
e. Bonds and Securities	136,986	163,416	177,211	177,245	174,499	19.29	8.44	-1.55
3 DEPOSITS	5,159,175	5,771,238	6,495,583	6,737,582	6,731,790	11.86	12.55	-0.09
a. Current	465,415	454,049	381,824	383,704	360,747	-2.44	-15.91	-5.98
b. Savings	1,402,182	1,519,064	1,954,389	2,282,245	2,329,102	8.34	28.66	2.05
c. Fixed	2,835,817	3,359,257	3,642,837	3,516,371	3,506,874	18.46	8.44	-0.27
d. Call Deposits	391,068	390,785	472,514	509,153	488,435	-0.07	20.91	-4.07
e. Others	64,694	48,082	44,019	46,109	46,632	-25.68	-8.45	1.13
4 Bills Payable	2,782	3,189	3,117	4,173	4,522	14.61	-2.25	8.36
5 Other Liabilities	424,126	502,666	598,080	690,490	697,847	18.52	18.98	1.07
1. Loan Loss Provision	110,300	168,124	230,012	279,970	280,157	52.42	36.81	0.07
2. Interest Suspense a/c	19,628	28,910	28,409	47,024	49,585	47.29	-1.73	5.45
3. Others	294,198	305,633	339,659	363,496	368,105	3.89	11.13	1.27
6 Reconciliation A/c	512	471	3,179	120	114	-8.02	574.99	-5.20
7 Profit & Loss A/c	79,497	75,002	61,825	30,595	39,793	-5.65	-17.57	30.06
TOTAL	6,785,324	7,290,996	8,131,382	8,487,078	8,499,439	7.45	11.53	0.15
Assets								
1 LIQUID FUNDS	509,990	533,958	553,205	608,473	560,159	4.70	3.60	-7.94
a. Cash Balance	111,631	102,134	103,855	104,933	95,923	-8.51	1.69	-8.59
Nepalese Notes & Coins	108,250	99,262	100,579	100,862	92,428	-8.30	1.33	-8.36
Foreign Currency	3,381	2,871	3,277	4,071	3,496	-15.06	14.11	-14.12
b. Bank Balance	302,877	362,361	378,811	423,105	386,393	19.64	4.54	-8.68
1. In Nepal Rastra Bank	220,659	288,687	330,452	366,890	305,999	30.83	14.47	-16.60
2. "A"Class Licensed Institution	28,862	23,870	17,711	20,522	38,957	-17.30	-25.80	89.83
3. Other Financial Ins.	6,959	2,939	1,621	857	1,006	-57.76	-44.86	17.28
4. In Foreign banks	46,397	46,865	29,028	34,836	40,432	1.01	-38.06	16.06
c. Money at Call	95,482	69,463	70,539	80,435	77,843	-27.25	1.55	-3.22
2 INVESTMENTS	911,435	1,049,633	1,471,177	1,370,152	1,374,206	15.16	40.16	0.30
a. Govt. Securities	909,783	1,029,807	1,164,295	1,131,021	1,162,372	13.19	13.06	2.77
b. Others	1,651	19,827	306,882	239,131	211,833	1100.56	1447.82	-11.42
3 SHARE & OTHER INVESTMENT	186,550	251,757	275,676	329,444	350,172	34.95	9.50	6.29
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,436,262	5,440,702	3.48	5.97	0.08
4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,428,625	5,433,437	3.50	5.91	0.09
a. Private Sector	4,493,912	4,687,782	4,952,707	5,211,411	5,230,838	4.31	5.65	0.37
b. Financial Institutions	212,907	183,328	202,802	209,983	195,673	-13.89	10.62	-6.82
c. Government Organizations	2,231	2,697	6,202	7,231	6,926	20.86	129.96	-4.22
4.2 BILLS PURCHASED	4,487	3,600	6,954	7,636	7,266	-19.76	93.16	-4.86
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,144	1,125	-16.19	92.13	-1.67
6 FIXED ASSETS	95,030	136,783	145,320	147,526	147,464	43.94	6.24	-0.04
7 OTHER ASSETS	353,788	417,472	476,248	549,112	579,349	18.00	14.08	5.51
a. Accrued Interests	199,589	244,588	282,704	330,203	354,592	22.55	15.58	7.39
b. Others	154,198	172,884	193,544	218,909	224,757	12.12	11.95	2.67
8 Expenses not Written off	219	364	1,004	35	35	66.61	175.67	0.00
9 Non Banking Assets	10,521	18,689	35,509	40,756	41,741	77.62	90.01	2.42
10 Reconciliation Account	3,241	2,304	2,550	2,042	2,446	-28.90	10.66	19.80
11 Profit & Loss A/c	63	1,831	497	2,134	2,040	2827.18	-72.86	-4.40
TOTAL	6,785,324	7,290,996	8,131,382	8,487,078	8,499,439	7.45	11.53	0.15

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	553,626	611,312	652,888	686,164	686,539	10.42	6.80	0.05
a. Paid-up Capital	356,095	369,857	379,020	384,928	384,928	3.86	2.48	0.00
b. Statutory Reserves	110,434	126,035	137,000	143,750	143,787	14.13	8.70	0.03
c. Retained Earning	14,956	(1,180)	(13,948)	(23,030)	(23,349)	-107.89	1082.50	1.39
d. Others Reserves	72,140	116,599	150,815	180,515	181,173	61.63	29.34	0.36
2 BORROWINGS	462,083	243,416	231,919	250,252	250,931	-47.32	-4.72	0.27
a. NRB	229,157	1,674	393	433	433	-99.27	-76.53	0.00
b. "A"Class Licensed Institution	38,482	16,193	6,970	33,096	33,791	-57.92	-56.96	2.10
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	41,274	42,823	10.98	-25.04	3.75
d. Other Financial Ins.	5,862	6,164	7,558	6,692	8,127	5.15	22.61	21.45
e. Bonds and Securities	130,549	154,982	168,723	168,757	165,757	18.72	8.87	-1.78
3 DEPOSITS	4,545,157	5,086,244	5,756,809	5,991,078	6,001,615	11.90	13.18	0.18
a. Current	453,605	441,571	368,702	368,381	347,684	-2.65	-16.50	-5.62
b. Savings	1,261,715	1,366,476	1,752,143	2,040,079	2,087,395	8.30	28.22	2.32
c. Fixed	2,436,953	2,898,148	3,177,768	3,087,232	3,087,173	18.93	9.65	0.00
d. Call Deposits	329,895	333,864	415,610	450,513	434,403	1.20	24.49	-3.58
e. Others	62,988	46,186	42,586	44,873	44,961	-26.68	-7.79	0.20
4 Bills Payable	2,740	3,163	3,095	4,157	4,511	15.45	-2.15	8.51
5 Other Liabilities	384,228	453,119	538,952	623,674	628,562	17.93	18.94	0.78
1. Loan Loss Provision	95,409	147,603	201,267	243,201	242,982	54.71	36.36	-0.09
2. Interest Suspense a/c	10,334	18,049	15,809	32,991	34,629	74.67	-12.41	4.97
3. Others	278,486	287,467	321,875	347,482	350,950	3.22	11.97	1.00
6 Reconciliation A/c	516	470	3,177	117	113	-8.96	576.23	-3.47
7 Profit & Loss A/c	72,201	68,213	55,901	27,789	36,226	-5.52	-18.05	30.36
TOTAL	6,020,551	6,465,937	7,242,741	7,583,232	7,608,498	7.40	12.01	0.33
Assets								
1 LIQUID FUNDS	420,838	450,799	477,887	531,975	497,655	7.12	6.01	-6.45
a. Cash Balance	102,537	92,853	95,352	96,684	87,673	-9.44	2.69	-9.32
Nepalese Notes & Coins	99,279	90,215	92,309	93,061	84,433	-9.13	2.32	-9.27
Foreign Currency	3,258	2,638	3,043	3,624	3,240	-19.01	15.33	-10.59
b. Bank Balance	268,141	324,727	340,981	379,512	348,413	21.10	5.01	-8.19
1. In Nepal Rastra Bank	203,810	263,539	301,463	331,320	275,276	29.31	14.39	-16.92
2. "A"Class Licensed Institution	17,786	14,124	10,338	13,334	32,688	-20.59	-26.80	145.15
3. Other Financial Ins.	149	201	153	24	24	34.61	-23.51	0.00
4. In Foreign banks	46,395	46,864	29,026	34,834	40,426	1.01	-38.06	16.05
c. Money at Call	50,160	33,219	41,554	55,779	61,569	-33.78	25.09	10.38
2 INVESTMENTS	820,456	937,730	1,330,657	1,244,619	1,242,761	14.29	41.90	-0.15
a. Govt. Securities	818,804	918,942	1,049,313	1,024,939	1,057,793	12.23	14.19	3.21
b. Others	1,651	18,788	281,344	219,680	184,968	1037.69	1397.43	-15.80
3 SHARE & OTHER INVESTMENT	175,230	238,878	262,629	312,382	333,759	36.32	9.94	6.84
4 (Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,815,352	4,825,713	3.12	5.91	0.22
4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,807,715	4,818,447	3.14	5.84	0.22
a. Private Sector	4,025,452	4,149,539	4,381,897	4,619,253	4,641,809	3.08	5.60	0.49
b. Financial Institutions	150,129	156,762	172,496	181,231	169,713	4.42	10.04	-6.36
c. Government Organizations	2,231	2,690	6,194	7,231	6,926	20.53	130.31	-4.22
4.2 BILLS PURCHASED	4,487	3,600	6,954	7,636	7,266	-19.76	93.16	-4.86
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,144	1,125	-16.19	92.13	-1.67
6 FIXED ASSETS	85,850	124,602	132,130	133,511	133,512	45.14	6.04	0.00
7 OTHER ASSETS	322,804	381,570	436,640	506,999	535,552	18.20	14.43	5.63
a. Accrued Interests	177,208	218,341	255,668	300,178	324,363	23.21	17.10	8.06
b. Others	145,596	163,228	180,972	206,821	211,189	12.11	10.87	2.11
8 Expenses not Written off	219	363	1,003	35	35	66.11	176.18	0.00
9 Non Banking Assets	8,665	15,306	30,176	34,866	35,825	76.65	97.15	2.75
10 Reconciliation Account	3,240	2,301	2,547	1,998	2,402	-29.00	10.70	20.23
11 Profit & Loss A/c	-	1,001	-	352	158	0.00	-100.00	-55.29
TOTAL	6,020,551	6,465,937	7,242,741	7,583,232	7,608,498	7.40	12.01	0.33

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	47,312	52,784	57,742	60,032	59,766	11.57	9.39	-0.44
a. Paid-up Capital	36,994	40,207	42,171	42,773	42,773	8.69	4.88	0.00
b. Statutory Reserves	7,072	8,341	9,318	10,429	10,438	17.94	11.72	0.09
c. Retained Earning	(282)	(355)	(878)	(2,901)	(3,054)	25.97	147.43	5.30
d. Others Reserves	3,528	4,592	7,131	9,730	9,608	30.15	55.30	-1.25
2 BORROWINGS	26,259	9,340	8,019	8,097	8,341	-64.43	-14.14	3.00
a. NRB	20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution	500	1,250	-	104	393	150.00	-100.00	279.33
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	165	303	479	455	455	83.75	57.88	-0.01
e. Bonds and Securities	5,490	7,486	7,540	7,539	7,493	36.38	0.71	-0.61
3 DEPOSITS	509,490	571,573	610,171	613,677	603,515	12.19	6.75	-1.66
a. Current	9,932	11,059	11,513	13,605	11,624	11.35	4.10	-14.56
b. Savings	120,613	132,843	176,770	211,285	212,483	10.14	33.07	0.57
c. Fixed	327,121	380,584	374,776	340,422	334,019	16.34	-1.53	-1.88
d. Call Deposits	51,614	46,811	46,863	48,121	44,689	-9.31	0.11	-7.13
e. Others	211	275	249	245	701	30.45	-9.24	186.62
4 Bills Payable	42	23	21	16	10	-44.16	-9.52	-33.76
5 Other Liabilities	23,291	30,451	36,086	41,227	43,410	30.74	18.50	5.29
1. Loan Loss Provision	9,405	13,887	19,372	25,550	25,877	47.66	39.49	1.28
2. Interest Suspense a/c	1,129	1,931	2,459	3,514	4,336	70.95	27.37	23.38
3. Others	12,757	14,633	14,255	12,163	13,197	14.71	-2.58	8.50
6 Reconciliation A/c	0	0	0	0	0	1477.29	-100.00	636.96
7 Profit & Loss A/c	6,340	5,715	5,291	2,669	3,389	-9.85	-7.42	26.98
TOTAL	612,733	669,886	717,330	725,718	718,431	9.33	7.08	-1.00
Assets								
1 LIQUID FUNDS	69,497	64,562	56,513	56,172	45,671	-7.10	-12.47	-18.69
a. Cash Balance	7,505	7,574	7,022	6,878	6,898	0.92	-7.29	0.28
Nepalese Notes & Coins	7,383	7,341	6,788	6,431	6,642	-0.56	-7.53	3.28
Foreign Currency	123	233	234	447	256	89.75	0.30	-42.79
b. Bank Balance	24,830	28,785	29,706	34,415	29,484	15.93	3.20	-14.33
1. In Nepal Rastra Bank	13,435	20,033	23,445	28,555	24,081	49.11	17.03	-15.67
2. "A"Class Licensed Institution	6,642	7,521	5,775	5,622	5,113	13.25	-23.21	-9.04
3. Other Financial Ins.	4,752	1,228	483	236	285	-74.15	-60.67	20.64
4. In Foreign banks	2	2	2	2	5	0.00	0.00	217.71
c. Money at Call	37,162	28,203	19,786	14,879	9,289	-24.11	-29.84	-37.57
2 INVESTMENTS	68,793	91,763	114,973	100,663	107,427	33.39	25.29	6.72
a. Govt. Securities	68,793	90,725	92,535	88,412	88,078	31.88	2.00	-0.38
b. Others	-	1,038	22,438	12,251	19,349	0.00	2061.04	57.94
3 SHARE & OTHER INVESTMENT	8,446	8,504	9,159	12,136	11,369	0.69	7.70	-6.33
4 (Including Bills Purchased)	444,934	471,886	501,432	517,742	513,430	6.06	6.26	-0.83
4.1 LOANS & ADVANCES	444,934	471,886	501,432	517,742	513,430	6.06	6.26	-0.83
a. Private Sector	386,815	451,918	476,949	493,956	490,918	16.83	5.54	-0.62
b. Financial Institutions	58,120	19,964	24,480	23,786	22,512	-65.65	22.62	-5.36
c. Government Organizations	-	3	3	-	-	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	6,410	8,845	9,710	9,792	9,752	38.00	9.78	-0.41
7 OTHER ASSETS	13,338	21,777	22,172	24,773	26,250	63.27	1.81	5.96
a. Accrued Interests	7,075	14,549	13,386	16,242	16,060	105.63	-8.00	-1.12
b. Others	6,263	7,228	8,787	8,531	10,190	15.42	21.56	19.45
8 Expenses not Written off	-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets	1,258	2,269	3,369	3,602	3,580	80.40	48.51	-0.62
10 Reconciliation Account	0	0	-	10	10	0.00	-100.00	0.00
11 Profit & Loss A/c	56	279	-	826	942	397.68	-100.00	14.08
TOTAL	612,733	669,886	717,330	725,718	718,431	9.33	7.08	-1.00

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change			
	2022	2023	2024	2025	2025	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	17,861	19,031	18,083	18,623	18,548	6.55	-4.98	-0.41	
a. Paid-up Capital	14,700	14,988	15,217	15,271	15,271	1.96	1.53	0.00	
b. Statutory Reserves	3,459	3,775	3,796	3,912	3,912	9.13	0.55	-0.01	
c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,458)	(7,544)	15.66	32.41	1.15	
d. Others Reserves	4,110	5,367	5,821	6,899	6,909	30.59	8.46	0.14	
2 BORROWINGS	12,092	2,546	948	949	1,249	-78.94	-62.77	31.63	
a. NRB	9,957	49	-	-	-	-99.51	-100.00	0.00	
b. "A"Class Licensed Institution	1,188	1,550	-	-	-	30.49	-100.00	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	947	948	948	949	1,249	0.06	0.01	31.63	
3 DEPOSITS	104,528	113,422	128,603	132,827	126,660	8.51	13.38	-4.64	
a. Current	1,878	1,419	1,609	1,718	1,439	-24.42	13.35	-16.22	
b. Savings	19,854	19,745	25,477	30,881	29,225	-0.55	29.03	-5.36	
c. Fixed	71,743	80,525	90,293	88,716	85,682	12.24	12.13	-3.42	
d. Call Deposits	9,558	10,110	10,041	10,520	9,343	5.77	-0.69	-11.18	
e. Others	1,496	1,622	1,184	992	971	8.47	-27.02	-2.11	
4 Bills Payable	0	2	1	0	0	380.57	-74.28	86.17	
5 Other Liabilities	16,607	19,097	23,043	25,589	25,875	14.99	20.66	1.11	
1. Loan Loss Provision	5,486	6,634	9,373	11,219	11,298	20.91	41.29	0.70	
2. Interest Suspense a/c	8,165	8,930	10,140	10,519	10,620	9.36	13.56	0.96	
3. Others	2,955	3,533	3,529	3,851	3,957	19.56	-0.10	2.76	
6 Reconciliation A/c	(4)	1	2	2	0	-125.45	105.84	-97.74	
7 Profit & Loss A/c	957	1,073	633	137	179	12.19	-41.03	30.42	
TOTAL	152,040	155,172	171,311	178,128	172,510	2.06	10.40	-3.15	
Assets									
1 LIQUID FUNDS	19,655	18,596	18,804	20,326	16,833	-5.39	1.12	-17.19	
a. Cash Balance	1,588	1,706	1,481	1,370	1,353	7.42	-13.18	-1.27	
Nepalese Notes & Coins	1,588	1,706	1,481	1,370	1,353	7.42	-13.17	-1.28	
Foreign Currency	0	0	0	0	0	115.37	-73.13	678.38	
b. Bank Balance	9,906	8,849	8,125	9,179	8,495	-10.68	-8.18	-7.45	
1. In Nepal Rastra Bank	3,414	5,115	5,544	7,015	6,643	49.79	8.39	-5.31	
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,567	1,156	-49.85	-28.20	-26.21	
3. Other Financial Ins.	2,058	1,510	984	597	697	-26.60	-34.83	16.64	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,160	8,041	9,198	9,777	6,985	-1.46	14.38	-28.56	
2 INVESTMENTS	22,186	20,140	25,547	24,870	24,018	-9.22	26.85	-3.43	
a. Govt. Securities	22,186	20,140	22,447	17,670	16,502	-9.22	11.45	-6.61	
b. Others	-	-	3,100	7,200	7,516	0.00	0.00	4.39	
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	4,926	5,045	52.20	-11.13	2.42	
4 LOANS & ADVANCES	86,303	92,931	99,691	103,168	101,559	7.68	7.27	-1.56	
(Including Bills Purchased)	86,303	92,931	99,691	103,168	101,559	7.68	7.27	-1.56	
4.1 LOANS & ADVANCES	86,303	92,931	99,691	103,168	101,559	7.68	7.27	-1.56	
a. Private Sector	81,645	86,325	93,861	98,202	98,111	5.73	8.73	-0.09	
b. Financial Institutions	4,658	6,602	5,826	4,966	3,448	41.72	-11.75	-30.57	
c. Government Organizations	-	4	4	-	-	0.00	0.00	0.00	
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	
6 FIXED ASSETS	2,771	3,336	3,480	4,222	4,200	20.41	4.30	-0.54	
7 OTHER ASSETS	17,646	14,125	17,436	17,340	17,547	-19.95	23.44	1.20	
a. Accrued Interests	15,306	11,697	13,651	13,783	14,169	-23.58	16.70	2.80	
b. Others	2,340	2,428	3,785	3,557	3,379	3.76	55.93	-5.01	
8 Expenses not Written off	-	1	1	-	-	0.00	11.04	0.00	
9 Non Banking Assets	599	1,114	1,964	2,288	2,335	85.87	76.36	2.06	
10 Reconciliation Account	(0)	3	3	33	33	-1452.60	1.09	-0.06	
11 Profit & Loss A/c	6	551	497	955	940	8461.23	-9.74	-1.61	
TOTAL	152,040	155,172	171,311	178,128	172,510	2.06	10.40	-3.15	

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	330,008	429,253	455,987	184,537	211,948	30.07	6.23	14.85
1.1 Deposit Liabilities	305,976	402,421	431,908	173,587	199,420	31.52	7.33	14.88
1.1.1 Saving A/c	76,032	88,065	79,278	35,517	41,941	15.83	-9.98	18.09
1.1.2 Fixed A/c	223,748	305,845	344,566	134,692	153,536	36.69	12.66	13.99
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	5,111	5,803	92.36	-12.13	13.53
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	12,897	14,980	20.83	-6.86	16.15
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	46,494	53,393	7.73	15.30	14.84
1.1.2.4 Above 1 Year	81,297	138,814	166,377	70,190	79,360	70.75	19.86	13.06
1.1.3 Call Deposit	6,111	8,461	8,034	3,361	3,924	38.45	-5.04	16.74
1.1.4 Certificate of Deposits	85	51	30	17	19	-39.75	-41.39	14.46
1.2 Others	24,032	26,832	24,079	10,950	12,528	11.65	-10.26	14.41
2 Commission/Fee Expense	3,121	4,228	4,635	2,482	2,920	35.49	9.61	17.64
3 Employees Expenses	53,727	55,126	63,661	32,354	37,535	2.60	15.48	16.01
4 Office Operating Expenses	38,326	38,127	43,010	21,044	24,533	-0.52	12.81	16.58
5 Exchange Fluctuation Loss	105	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	34	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	369	499	926	314	359	35.07	85.74	14.48
7. Provision for Risk	25,497	65,952	85,515	54,959	54,893	158.67	29.66	-0.12
7.1 Loan loss Provision	25,367	65,818	85,205	54,959	54,893	159.46	29.46	-0.12
7.1.1 General Loan loss Provision	12,849	17,473	26,227	20,280	17,471	35.98	50.11	-13.85
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	10,174	7,023	18.37	31.70	-30.97
7.1.1.2 Watch List Provision	3,976	6,969	12,394	10,107	10,449	75.28	77.85	3.38
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	33,749	36,450	277.53	23.05	8.00
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	929	972	529.86	4.11	4.59
7.2. Provision for Non-Banking Assets	13	89	153	-	-	563.44	72.55	0.00
7.3. Provision for Loss on Investment	98	16	31	0	-	-83.24	88.60	-100.00
7.4. Provision for Loss of Other Assets	19	29	127	-	-	54.71	336.11	0.00
8 Loan Written Off	1,607	2,823	4,026	2,703	2,781	75.65	42.60	2.91
9 Provision for Staff Bonus	11,766	10,407	10,642	4,738	6,120	-11.55	2.26	29.17
10 Provision for Income Tax	34,273	32,840	33,085	13,399	18,635	-4.18	0.75	39.08
11 Others	7	79	165	91	98	1053.58	108.99	7.13
12 Net Profit	83,438	77,771	70,918	30,349	39,794	-6.79	-8.81	31.12
TOTAL EXPENSES	582,244	717,106	772,570	346,969	399,616	23.16	7.73	15.17
Income								
1. Interest Income	509,366	641,877	674,109	289,684	335,023	26.01	5.02	15.65
1.1. On Loans and Advance	464,186	572,265	588,296	247,735	286,429	23.28	2.80	15.62
1.2. On Investment	38,306	57,477	66,519	31,934	37,213	50.05	15.73	16.53
1.2.1 Government Bonds	35,010	53,207	59,980	27,716	32,325	51.98	12.73	16.63
1.2.2 Foreign Bonds	341	228	499	252	276	-33.10	118.51	9.47
1.2.3 NRB Bonds	343	558	960	1,500	1,711	62.57	72.14	14.03
1.2.4 Deventure & Bonds	2,612	3,484	5,079	2,467	2,901	33.39	45.80	17.62
1.3 Agency Balance	174	1,430	1,423	859	982	721.79	-0.48	14.30
1.4 On Call Deposit	1,460	2,428	3,840	1,895	2,170	66.34	58.14	14.54
1.5 Others	5,239	8,276	14,031	7,261	8,230	57.97	69.53	13.33
2. Comission & Discount	27,259	29,086	35,259	18,904	21,576	6.70	21.23	14.13
2.1 Bills Purchase & Discount	310	206	397	220	252	-33.51	92.78	14.69
2.2 Comission	22,861	22,065	27,596	14,841	16,900	-3.49	25.07	13.87
2.3 Others	4,088	6,815	7,267	3,843	4,424	66.72	6.63	15.11
3 Income From Exchange Fluctuation	8,121	5,553	6,369	3,933	4,743	-31.62	14.70	20.59
3.1 Due to Change in Exchange Rate	1,029	829	(311)	(59)	(39)	-19.43	-137.56	-34.21
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	3,992	4,781	-33.39	41.42	19.79
4 Other Operating Income	12,504	11,095	10,946	6,486	7,193	-11.27	-1.35	10.90
5 Non Operating Income	3,584	1,971	1,866	1,469	1,724	-45.00	-5.36	17.39
6 Provision Written Back	20,530	27,558	43,240	24,620	27,344	34.23	56.90	11.07
7 Recovery from Written off Loan	669	245	285	101	123	-63.34	16.44	21.97
8 Income from Extra Ordinary Expenses	156	(1,060)	12	8	8	-780.06	-101.13	-5.23
9 Net Loss	56	780	485	1,764	1,882	1290.13	-37.87	6.69
TOTAL INCOME	582,244	717,106	772,570	346,969	399,616	23.16	7.73	15.17

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	284,750	364,419	396,012	161,307	185,276	27.98	8.67	14.86
1.1 Deposit Liabilities	262,357	339,229	372,863	150,772	173,231	29.30	9.91	14.90
1.1.1 Saving A/c	67,417	77,696	70,894	31,432	37,109	15.25	-8.76	18.06
1.1.2 Fixed A/c	189,890	254,527	294,989	116,359	132,640	34.04	15.90	13.99
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	3,970	4,541	100.87	2.52	14.37
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	10,684	12,438	16.08	-3.71	16.41
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	38,650	44,392	4.89	19.54	14.86
1.1.2.4 Above 1 Year	75,530	125,810	150,210	63,055	71,270	66.57	19.39	13.03
1.1.3 Call Deposit	4,966	6,963	6,951	2,964	3,462	40.23	-0.18	16.79
1.1.4 Certificate of Deposits	85	43	30	17	19	-49.64	-29.89	14.46
1.2 Others	22,393	25,190	23,148	10,535	12,045	12.49	-8.10	14.33
2 Commission/Fee Expense	3,057	4,099	4,524	2,442	2,874	34.08	10.37	17.69
3 Employees Expenses	47,172	47,816	55,898	28,474	33,037	1.37	16.90	16.02
4 Office Operating Expenses	33,086	32,261	37,062	18,208	21,211	-2.49	14.88	16.49
5 Exchange Fluctuation Loss	104	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	33	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	312	462	890	300	338	48.10	92.56	12.83
7. Provision for Risk	21,637	57,437	74,107	46,064	45,155	165.46	29.02	-1.97
7.1 Loan loss Provision	21,538	57,424	74,018	46,064	45,155	166.62	28.90	-1.97
7.1.1 General Loan loss Provision	11,093	15,606	23,763	18,398	15,380	40.69	52.27	-16.41
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	9,838	6,675	27.84	35.89	-32.15
7.1.1.2 Watch List Provision	3,468	5,858	10,517	8,560	8,704	68.93	79.51	1.69
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	26,791	28,858	291.76	20.98	7.71
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	875	917	502.06	7.85	4.87
7.2. Provision for Non-Banking Assets	-	0	55	-	-	0.00	1297575914354840000.00	0.00
7.3. Provision for Loss on Investment	95	13	31	0	-	-85.91	130.37	-100.00
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.34	12494.39	0.00
8 Loan Written Off	1,489	2,602	3,786	2,637	2,715	74.70	45.50	2.96
9 Provision for Staff Bonus	10,673	9,462	9,671	4,255	5,512	-11.34	2.21	29.54
10 Provision for Income Tax	30,803	29,784	29,989	12,366	17,257	-3.31	0.69	39.55
11 Others	7	72	165	91	98	969.68	128.53	7.13
12 Net Profit	74,801	70,037	64,153	27,437	36,068	-6.37	-8.40	31.46
TOTAL EXPENSES	507,892	618,452	676,255	303,582	349,541	21.77	9.35	15.14
Income								
1. Interest Income	442,405	551,682	588,736	253,688	293,474	24.70	6.72	15.68
1.1. On Loans and Advance	402,230	490,121	511,556	215,465	249,200	21.85	4.37	15.66
1.2. On Investment	34,586	51,290	59,590	28,814	33,606	48.30	16.18	16.63
1.2.1 Government Bonds	31,700	47,873	53,733	24,731	28,878	51.02	12.24	16.77
1.2.2 Foreign Bonds	341	228	499	252	276	-33.10	118.51	9.47
1.2.3 NRB Bonds	1	2	635	1,412	1,606	118.89	27879.51	13.76
1.2.4 Deventure & Bonds	2,544	3,187	4,724	2,419	2,847	25.26	48.24	17.68
1.3 Agency Balance	171	1,430	1,420	850	973	738.02	-0.73	14.38
1.4 On Call Deposit	673	1,367	3,245	1,721	1,983	103.20	137.42	15.16
1.5 Others	4,745	7,475	12,925	6,837	7,713	57.53	72.91	12.82
2. Comission & Discount	25,927	27,763	33,790	18,011	20,566	7.08	21.71	14.18
2.1 Bills Purchase & Discount	310	206	397	220	252	-33.51	92.78	14.69
2.2 Comission	21,943	21,250	26,721	14,422	16,426	-3.16	25.75	13.89
2.3 Others	3,674	6,307	6,671	3,369	3,888	71.64	5.78	15.40
3 Income From Exchange Fluctuation	8,083	5,468	6,294	3,883	4,681	-32.36	15.12	20.55
3.1 Due to Change in Exchange Rate	1,028	817	(317)	(64)	(47)	-20.55	-138.79	-26.05
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	3,946	4,728	-34.08	42.15	19.80
4 Other Operating Income	10,325	9,218	8,654	5,258	5,859	-10.71	-6.12	11.44
5 Non Operating Income	3,087	1,760	1,370	1,259	1,408	-42.99	-22.15	11.85
6 Provision Written Back	17,299	23,391	37,139	21,387	23,437	35.22	58.78	9.58
7 Recovery from Written off Loan	611	231	271	93	113	-62.25	17.32	21.38
8 Income from Extra Ordinary Expenses	156	(1,060)	1	3	3	-780.38	-100.14	-14.17
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	303,582	349,541	21.77	9.35	15.14

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	37,191	53,217	48,793	18,348	21,100	43.09	-8.31	15.00
1.1 Deposit Liabilities	35,908	52,034	47,947	17,969	20,660	44.91	-7.85	14.97
1.1.1 Saving A/c	7,117	8,737	6,896	3,399	4,038	22.77	-21.07	18.79
1.1.2 Fixed A/c	27,825	42,073	40,214	14,255	16,254	51.21	-4.42	14.03
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	960	1,061	89.95	-30.90	10.51
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	1,779	2,053	43.05	-21.05	15.38
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	6,250	7,137	19.71	-3.67	14.19
1.1.2.4 Above 1 Year	3,944	9,226	12,112	5,265	6,003	133.90	31.28	14.02
1.1.3 Call Deposit	967	1,215	836	316	368	25.67	-31.15	16.49
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	378	440	-7.75	-28.48	16.31
2 Commission/Fee Expense	63	120	103	37	42	90.31	-14.53	14.38
3 Employees Expenses	5,225	5,838	6,202	3,089	3,578	11.72	6.23	15.83
4 Office Operating Expenses	4,096	4,617	4,704	2,253	2,652	12.72	1.89	17.73
5 Exchange Fluctuation Loss	1	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	1	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	30	31	25	2	8	4.23	-18.97	269.00
7. Provision for Risk	3,329	7,125	9,415	6,386	7,182	114.07	32.13	12.47
7.1 Loan loss Provision	3,301	7,064	9,268	6,386	7,182	114.01	31.20	12.47
7.1.1 General Loan loss Provision	1,459	1,606	2,077	1,640	1,850	10.08	29.34	12.80
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	255	259	-42.00	-35.03	1.56
7.1.1.2 Watch List Provision	431	1,010	1,689	1,385	1,591	134.31	67.34	14.87
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	4,732	5,318	190.81	33.39	12.39
7.1.3 Additional Loan Loss Provision	2	106	52	15	15	5763.24	-50.91	0.06
7.2. Provision for Non-Banking Assets	10	31	23	-	-	206.87	-24.13	0.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.60	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	-	81.97	343.58	0.00
8 Loan Written Off	36	150	148	23	24	313.66	-1.34	2.18
9 Provision for Staff Bonus	987	844	868	427	548	-14.54	2.88	28.15
10 Provision for Income Tax	3,010	2,604	3,011	1,181	1,506	-13.51	15.63	27.56
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	2,682	3,442	-11.18	-4.23	28.37
TOTAL EXPENSES	60,939	80,737	79,197	34,428	40,082	32.49	-1.91	16.42
Income								
1. Interest Income	55,444	74,528	70,425	29,332	33,886	34.42	-5.51	15.53
1.1. On Loans and Advance	51,703	68,237	63,418	26,350	30,418	31.98	-7.06	15.44
1.2. On Investment	2,732	4,790	5,607	2,556	2,954	75.32	17.05	15.56
1.2.1 Government Bonds	2,485	4,352	5,401	2,536	2,944	75.15	24.11	16.07
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	20	10	76.65	-53.18	-48.44
1.2.4 Deventure & Bonds	1	2	2	0	0	195.12	-21.20	0.00
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	90	98	28.13	-53.14	9.06
1.5 Others	403	725	1,037	336	416	79.68	43.00	23.83
2. Comission & Discount	1,051	1,030	1,171	722	823	-1.99	13.73	13.96
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	315	359	-20.36	13.91	13.98
2.3 Others	317	446	506	407	463	40.46	13.50	13.94
3 Income From Exchange Fluctuation	38	85	74	50	62	125.53	-12.63	24.02
3.1 Due to Change in Exchange Rate	1	12	5	5	8	1204.94	-56.43	75.13
3.2 Due to Foreign Currency Trans.	37	73	69	45	54	97.78	-5.21	18.67
4 Other Operating Income	1,684	1,601	1,916	908	1,000	-4.90	19.65	10.12
5 Non Operating Income	219	114	278	149	219	-48.03	144.52	46.52
6 Provision Written Back	2,407	3,135	5,325	2,439	3,148	30.26	69.88	29.05
7 Recovery from Written off Loan	41	9	8	1	2	-78.37	-12.19	95.15
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	826	942	318.72	-100.00	14.08
TOTAL INCOME	60,939	80,737	79,197	34,428	40,082	32.49	-1.91	16.42

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	8,067	11,618	11,182	4,882	5,573	44.02	-3.75	14.15
1.1 Deposit Liabilities	7,710	11,159	11,098	4,846	5,530	44.72	-0.55	14.11
1.1.1 Saving A/c	1,498	1,631	1,488	686	794	8.85	-8.75	15.70
1.1.2 Fixed A/c	6,033	9,245	9,363	4,078	4,641	53.24	1.27	13.81
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	181	201	30.29	-41.26	11.12
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	434	489	30.63	5.13	12.71
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	1,594	1,865	29.56	4.16	17.02
1.1.2.4 Above 1 Year	1,823	3,778	4,055	1,870	2,087	107.21	7.32	11.58
1.1.3 Call Deposit	179	283	247	82	95	58.07	-12.71	16.08
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	36	43	28.87	-81.57	18.58
2 Commission/Fee Expense	1	9	8	3	3	1093.33	-13.47	17.98
3 Employees Expenses	1,329	1,472	1,562	791	920	10.73	6.09	16.32
4 Office Operating Expenses	1,143	1,249	1,244	583	670	9.22	-0.36	14.92
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	27	5	11	12	13	-80.63	112.31	11.53
7. Provision for Risk	532	1,389	1,993	2,508	2,556	161.23	43.48	1.88
7.1 Loan loss Provision	528	1,330	1,919	2,508	2,556	151.78	44.23	1.88
7.1.1 General Loan loss Provision	298	261	388	242	242	-12.48	48.67	-0.10
7.1.1.1 Pass Loan Loss Provision	221	160	199	81	89	-27.62	24.79	10.39
7.1.1.2 Watch List Provision	77	101	188	162	153	30.76	86.42	-5.32
7.1.2 Special Loan Loss Provision	228	1,033	1,531	2,226	2,274	352.33	48.16	2.13
7.1.3 Additional Loan Loss Provision	2	36	-	40	40	1737.49	-100.00	0.00
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1617.87	29.13	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	-	-	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	43	43	-13.02	29.25	0.00
9 Provision for Staff Bonus	106	101	102	55	60	-4.38	1.18	8.04
10 Provision for Income Tax	460	452	86	(149)	(128)	-1.75	-81.03	-13.93
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	230	284	-7.40	-45.80	23.11
TOTAL EXPENSES	13,413	17,917	17,117	8,959	9,993	33.58	-4.46	11.54
Income								
1. Interest Income	11,517	15,666	14,947	6,664	7,662	36.03	-4.59	14.98
1.1. On Loans and Advance	10,253	13,907	13,322	5,920	6,811	35.64	-4.21	15.06
1.2. On Investment	988	1,397	1,322	564	652	41.42	-5.42	15.68
1.2.1 Government Bonds	826	983	847	448	504	19.00	-13.88	12.38
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	68	94	25.54	1.39	38.15
1.2.4 Deventure & Bonds	67	295	354	48	55	341.43	20.03	14.63
1.3 Agency Balance	3	-	3	8	9	-100.00	0.00	5.50
1.4 On Call Deposit	181	285	231	83	89	57.26	-19.03	7.62
1.5 Others	91	76	69	88	100	-15.94	-9.42	13.37
2. Comission & Discount	281	293	299	171	187	4.51	1.91	9.54
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	104	115	24.94	-9.28	10.66
2.3 Others	96	63	90	67	73	-34.69	42.96	7.81
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	496	276	376	320	334	-44.38	36.26	4.25
5 Non Operating Income	278	98	218	61	98	-64.92	122.95	60.47
6 Provision Written Back	825	1,033	776	794	760	25.20	-24.87	-4.28
7 Recovery from Written off Loan	16	6	7	6	7	-66.19	25.53	16.35
8 Income from Extra Ordinary Expenses	-	1	10	5	5	0.00	1982.38	1.24
9 Net Loss	-	545	485	938	940	0.00	-11.09	0.19
TOTAL INCOME	13,413	17,917	17,117	8,959	9,993	33.58	-4.46	11.54

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	336,187	369,627	363,887	360,341	359,059	9.95	-1.55	-0.36
Fishery Related	13,234	15,012	16,213	16,666	16,664	13.44	8.00	-0.01
Mining Related	8,789	11,789	11,898	11,526	11,404	34.13	0.92	-1.06
Agriculture, Forestry, Beverage & Non Food Production Related*	733,900	782,536	857,723	929,211	939,283	6.63	9.61	1.08
Construction	190,196	203,379	207,710	223,917	226,765	6.93	2.13	1.27
Electricity, Gas and Water	246,839	307,457	376,015	406,298	410,373	24.56	22.30	1.00
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	72,403	72,531	-3.00	-0.02	0.18
Transport, Communication and Public Utilities	100,909	98,130	88,555	78,098	78,583	-2.75	-9.76	0.62
Wholesaler & Retailer	947,619	983,500	999,438	1,047,914	1,043,848	3.79	1.62	-0.39
Finance, Insurance and Real Estate	375,243	365,559	396,355	427,843	415,052	-2.58	8.42	-2.99
Tourism Service**	200,494	211,160	231,556	244,817	250,150	5.32	9.66	2.18
Other Services	192,913	196,597	201,661	213,289	213,344	1.91	2.58	0.03
Consumption Loans	867,483	926,138	1,013,605	1,072,044	1,073,777	6.76	9.44	0.16
Local Government	1,125	1,127	1,218	1,218	1,218	0.12	8.14	0.00
Others	421,635	337,541	331,052	329,459	327,074	-19.94	-1.92	-0.72
TOTAL	4,709,039	4,879,851	5,167,173	5,435,045	5,439,124	3.63	5.89	0.08
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	1,991,196	2,001,374	31.98	22.25	0.51
Overdraft	718,773	230,782	124,431	112,156	108,894	-67.89	-46.08	-2.91
Cash Credit Loan	-	516,456	648,712	679,318	672,923	-	25.61	(0.94)
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	129,727	140,395	-6.19	12.58	8.22
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	815,026	815,397	-13.20	-17.58	0.05
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	402,164	399,292	3.23	10.98	-0.71
Real Estate Loan	228,255	249,588	268,158	273,653	276,864	9.35	7.44	1.17
Margin Nature Loan	80,508	76,535	90,093	113,777	115,110	-4.93	17.71	1.17
Hire Purchase Loan	157,162	159,216	124,102	128,804	129,686	1.31	-22.05	0.69
Deprived Sector Loan	335,623	308,356	312,186	301,926	289,380	-8.12	1.24	-4.16
Bills Purchased	3,130	4,271	7,815	8,341	7,928	36.46	82.99	-4.95
Other Product	558,470	452,502	465,365	478,959	481,881	-18.97	2.84	0.61
Total	4,709,039	4,879,851	5,167,173	5,435,045	5,439,124	3.63	5.89	0.08
Collateral wise								
Gold and Silver	52,782	55,533	58,489	68,696	69,286	5.21	5.32	0.86
Government Securities	783	3,239	3,160	4,626	4,625	313.70	-2.43	-0.02
Non Governmental Securities	61,272	58,566	81,671	105,789	109,411	-4.42	39.45	3.42
Fixed Deposit Receipts	64,221	58,120	41,599	36,210	33,570	-9.50	-28.43	-7.29
Own	64,006	57,887	41,348	35,934	33,531	-9.56	-28.57	-6.69
Other Licences Institutions	215	233	252	277	39	8.61	7.79	-85.93
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,835,101	4,847,818	4.82	7.13	0.26
Fixed Assets	3,538,076	3,749,324	3,938,300	4,049,473	4,061,924	5.97	5.04	0.31
Current Assets	578,047	565,372	684,244	785,628	785,894	-2.19	21.03	0.03
Against security of Bill	19,623	37,183	35,589	45,355	49,737	89.48	-4.29	9.66
Domestic Bills	880	771	1,112	1,228	1,354	-12.36	44.28	10.24
Foreign Bills	18,744	36,412	34,477	44,127	48,383	94.26	-5.31	9.64
Against Guarantee	195,088	195,038	199,590	195,937	181,465	-0.03	2.33	-7.39
Government Guarantee	2,307	3,129	3,145	3,270	3,334	35.67	0.49	1.95
Institutional Guarantee	136,841	127,020	147,144	146,355	132,751	-7.18	15.84	-9.30
Personal Guarantee	37,037	41,125	32,724	32,825	32,632	11.04	-20.43	-0.59
Collective Guarantee	7,418	7,239	3,388	2,224	2,163	-2.41	-53.19	-2.75
International Rated Foreign Bank's Guarantee	1,509	455	252	183	172	-69.84	-44.69	-6.06
Other Guarantee	9,977	16,069	12,937	11,079	10,414	61.06	-19.49	-6.01
Credit Card	3,521	4,528	5,678	6,235	6,128	28.59	25.41	-1.72
Others	195,625	152,948	118,852	137,096	137,084	-21.82	-22.29	-0.01
Total	4,709,039	4,879,851	5,167,173	5,435,045	5,439,124	3.63	5.89	0.08

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 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-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	299,987	330,086	323,942	321,145	320,291	10.03	-1.86	-0.27
Fishery Related	11,666	13,237	14,394	14,775	14,793	13.47	8.74	0.12
Mining Related	8,386	11,383	11,554	11,122	11,004	35.73	1.50	-1.06
Agriculture, Forestry, Beverage & Non Food Production Related*	703,432	749,504	823,518	893,699	903,765	6.55	9.88	1.13
Construction	154,723	167,502	182,860	198,608	201,288	8.26	9.17	1.35
Electricity, Gas and Water	239,756	298,869	365,248	395,804	401,352	24.66	22.21	1.40
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	69,561	69,702	-2.97	-0.91	0.20
Transport, Communication and Public Utilities	82,970	83,643	77,219	67,057	67,580	0.81	-7.68	0.78
Wholesaler & Retailer	866,464	896,414	910,162	958,783	955,469	3.46	1.53	-0.35
Finance, Insurance and Real Estate	315,353	306,730	321,327	353,078	342,628	-2.73	4.76	-2.96
Tourism Service**	175,638	182,269	199,049	211,472	216,741	3.78	9.21	2.49
Other Services	177,350	178,117	181,572	192,260	192,259	0.43	1.94	0.00
Consumption Loans	757,464	768,478	841,225	886,458	889,608	1.45	9.47	0.36
Local Government	1,081	1,082	1,176	1,176	1,176	0.03	8.74	0.00
Others	311,215	260,185	248,572	241,634	239,182	-16.40	-4.46	-1.01
TOTAL	4,175,443	4,315,377	4,569,076	4,816,633	4,826,838	3.35	5.88	0.21
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,751,141	1,761,956	32.48	22.75	0.62
Overdraft	619,856	164,141	92,020	85,664	83,668	-73.52	-43.94	-2.33
Cash Credit Loan	-	493,597	587,956	613,215	607,931	-	19.12	(0.86)
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	129,727	140,395	-6.28	12.59	8.22
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	799,321	800,440	-14.19	-16.44	0.14
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	322,050	318,846	0.08	13.16	-1.00
Real Estate Loan	199,641	217,964	224,656	229,909	232,995	9.18	3.07	1.34
Margin Nature Loan	64,819	58,679	70,345	91,542	93,125	-9.47	19.88	1.73
Hire Purchase Loan	131,340	138,262	106,860	112,000	113,022	5.27	-22.71	0.91
Deprived Sector Loan	279,646	262,365	267,360	258,634	247,890	-6.18	1.90	-4.15
Bills Purchased	3,130	4,271	7,815	8,341	7,928	36.46	82.99	-4.95
Other Product	481,430	385,119	398,673	415,089	418,642	-20.01	3.52	0.86
Total	4,175,443	4,315,377	4,569,076	4,816,633	4,826,838	3.35	5.88	0.21
Collateral wise								
Gold and Silver	47,816	50,575	53,423	63,247	63,876	5.77	5.63	0.99
Government Securities	722	3,200	3,160	4,626	4,625	343.23	-1.23	-0.02
Non Governmental Securities	47,841	43,198	64,671	86,893	88,521	-9.71	49.71	1.87
Fixed Deposit Receipts	49,275	47,972	33,532	29,059	26,557	-2.64	-30.10	-8.61
Own	49,060	47,738	33,283	28,783	26,520	-2.69	-30.28	-7.86
Other Licences Institutions	215	233	249	275	38	8.61	6.75	-86.29
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,301,555	4,317,120	4.34	7.25	0.36
Fixed Assets	3,095,794	3,268,070	3,427,110	3,516,095	3,531,426	5.56	4.87	0.44
Current Assets	577,997	565,333	684,086	785,460	785,694	-2.19	21.01	0.03
Against security of Bill	19,623	37,183	35,588	45,355	49,737	89.48	-4.29	9.66
Domestic Bills	880	771	1,112	1,228	1,354	-12.36	44.28	10.24
Foreign Bills	18,744	36,412	34,476	44,127	48,383	94.26	-5.32	9.64
Against Guarantee	142,452	147,130	152,332	152,442	141,167	3.28	3.54	-7.40
Government Guarantee	2,237	3,065	3,087	3,209	3,273	36.99	0.73	1.99
Institutional Guarantee	106,032	97,518	112,985	114,270	103,584	-8.03	15.86	-9.35
Personal Guarantee	21,700	27,919	22,293	23,229	23,261	28.66	-20.15	0.14
Collective Guarantee	1,103	2,186	813	602	594	98.29	-62.80	-1.38
International Rated Foreign Bank's Guarantee	1,509	455	252	183	172	-69.84	-44.69	-6.06
Other Guarantee	9,870	15,986	12,901	10,948	10,283	61.96	-19.29	-6.07
Credit Card	3,521	4,524	5,662	6,214	6,107	28.48	25.16	-1.73
Others	190,401	148,194	109,512	127,241	129,128	-22.17	-26.10	1.48
Total	4,175,443	4,315,377	4,569,076	4,816,633	4,826,838	3.35	5.88	0.21

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 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-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	29,913	32,930	33,225	32,116	31,750	10.09	0.89	-1.14
Fishery Related	1,341	1,523	1,523	1,581	1,564	13.56	0.06	-1.08
Mining Related	302	321	239	307	308	6.26	-25.50	0.51
Agriculture, Forestry, Beverage & Non Food Production Related*	26,206	29,095	30,311	31,019	30,937	11.03	4.18	-0.27
Construction	31,622	32,104	20,936	22,008	22,302	1.52	-34.79	1.34
Electricity, Gas and Water	6,488	7,578	9,835	9,706	8,586	16.80	29.77	-11.54
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,051	2,021	1.11	22.35	-1.43
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,649	8,590	-20.55	-20.49	-0.68
Wholesaler & Retailer	68,458	73,242	74,853	74,842	73,991	6.99	2.20	-1.14
Finance, Insurance and Real Estate	47,742	46,985	61,373	60,847	59,839	-1.58	30.62	-1.66
Tourism Service**	20,443	24,215	27,181	28,565	28,770	18.45	12.25	0.72
Other Services	13,088	15,561	17,064	17,621	17,725	18.89	9.66	0.59
Consumption Loans	81,687	128,117	142,214	153,080	151,498	56.84	11.00	-1.03
Local Government	8	9	6	7	7	12.13	-31.38	0.00
Others	98,812	66,870	68,896	73,044	73,051	-32.33	3.03	0.01
TOTAL	441,783	471,382	498,615	515,442	510,938	6.70	5.78	-0.87
Productwise								
Term Loan	130,209	167,740	199,355	211,423	211,020	28.82	18.85	-0.19
Overdraft	87,233	59,343	28,465	21,917	20,709	-31.97	-52.03	-5.51
Cash Credit Loan	-	19,124	52,999	58,461	57,331	-	177.14	(1.93)
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	8,857	8,414	37.47	-62.74	-5.00
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	65,684	66,046	18.35	0.62	0.55
Real Estate Loan	18,717	21,884	33,368	32,427	32,603	16.92	52.48	0.54
Margin Nature Loan	11,773	14,165	15,594	18,185	17,893	20.31	10.09	-1.60
Hire Purchase Loan	21,814	17,352	13,990	13,536	13,400	-20.45	-19.38	-1.00
Deprived Sector Loan	49,167	40,153	38,068	37,095	36,605	-18.33	-5.19	-1.32
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	47,858	46,916	-12.11	0.33	-1.97
Total	441,783	471,382	498,615	515,442	510,938	6.70	5.78	-0.87
Collateral wise								
Gold and Silver	3,982	3,931	3,936	4,365	4,367	-1.28	0.12	0.05
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	15,819	17,816	16.05	10.29	12.62
Fixed Deposit Receipts	12,219	8,314	6,702	5,741	5,289	-31.96	-19.39	-7.87
Own	12,219	8,314	6,700	5,740	5,289	-31.96	-19.42	-7.86
Other Licences Institutions	-	-	2	1	1	0.00	0.00	-21.31
Collateral of Properties	367,503	403,350	430,261	447,767	445,347	9.75	6.67	-0.54
Fixed Assets	367,493	403,343	430,127	447,618	445,166	9.76	6.64	-0.55
Current Assets	9	7	134	149	181	-27.60	1866.53	21.70
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	-	-	0.00	0.00	0.00
Against Guarantee	45,678	41,526	40,504	37,467	35,749	-9.09	-2.46	-4.59
Government Guarantee	29	25	18	21	21	-16.22	-28.82	0.00
Institutional Guarantee	25,284	24,532	28,799	27,747	26,307	-2.97	17.40	-5.19
Personal Guarantee	13,999	11,873	9,086	7,952	7,728	-15.18	-23.48	-2.83
Collective Guarantee	6,314	5,052	2,575	1,622	1,569	-19.99	-49.04	-3.26
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	125	124	-13.88	-39.05	-0.52
Credit Card	-	4	16	21	21	0.00	343.74	3.07
Others	1,654	1,785	3,446	4,262	2,348	7.93	93.07	-44.90
Total	441,783	471,382	498,615	515,442	510,938	6.70	5.78	-0.87

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 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-Jan	Mid-Feb	% Change		
	2022	2023	2024	2025	2025	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,287	6,611	6,720	7,080	7,018	5.15	1.66	-0.88
Fishery Related	227	253	296	309	307	11.19	17.05	-0.63
Mining Related	101	85	105	98	91	-15.66	22.89	-6.62
Agriculture, Forestry, Beverage & Non Food Production Related*	4,263	3,937	3,894	4,493	4,582	-7.65	-1.08	1.97
Construction	3,851	3,774	3,914	3,301	3,174	-2.02	3.72	-3.84
Electricity, Gas and Water	595	1,009	932	788	434	69.75	-7.62	-44.86
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	791	807	-14.88	32.87	2.07
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,392	2,413	-14.70	-25.82	0.87
Wholesaler & Retailer	12,697	13,844	14,423	14,289	14,388	9.04	4.18	0.70
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,918	12,585	-2.51	15.30	-9.58
Tourism Service**	4,413	4,676	5,326	4,780	4,639	5.96	13.91	-2.95
Other Services	2,475	2,919	3,025	3,409	3,360	17.96	3.65	-1.43
Consumption Loans	28,332	29,543	30,166	32,506	32,672	4.27	2.11	0.51
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	14,781	14,841	-9.67	29.54	0.40
TOTAL	91,813	93,091	99,482	102,970	101,348	1.39	6.86	-1.58
Productwise								
Term Loan	18,225	22,909	26,667	28,632	28,398	25.70	16.40	-0.82
Overdraft	11,684	7,297	3,946	4,574	4,517	-37.55	-45.92	-1.25
Cash Credit Loan	-	3,735	7,757	7,642	7,662	-	107.67	0.26
Trust Receipt Loan/Import Loan	-	112	118	-	-	0.00	5.30	0.00
Short Term Working Capital/Demand Loan	6,555	6,531	6,729	6,848	6,543	-0.37	3.03	-4.45
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	14,430	14,400	17.57	10.09	-0.21
Real Estate Loan	9,897	9,740	10,133	11,317	11,265	-1.58	4.04	-0.46
Margin Nature Loan	3,915	3,691	4,155	4,050	4,092	-5.73	12.55	1.05
Hire Purchase Loan	4,007	3,602	3,253	3,268	3,264	-10.11	-9.71	-0.11
Deprived Sector Loan	6,811	5,838	6,758	6,197	4,885	-14.29	15.76	-21.18
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	16,013	16,322	-13.69	-4.77	1.93
Total	91,813	93,091	99,482	102,970	101,348	1.39	6.86	-1.58
Collateral wise								
Gold and Silver	983	1,027	1,131	1,083	1,043	4.48	10.08	-3.68
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,077	3,075	7.90	12.00	-0.09
Fixed Deposit Receipts	2,727	1,835	1,366	1,411	1,723	-32.73	-25.56	22.13
Own	2,727	1,835	1,365	1,410	1,722	-32.73	-25.59	22.14
Other Licences Institutions	-	-	1	1	1	0.00	0.00	0.00
Collateral of Properties	74,829	77,944	81,087	85,779	85,350	4.16	4.03	-0.50
Fixed Assets	74,789	77,912	81,063	85,760	85,331	4.18	4.04	-0.50
Current Assets	40	32	24	20	19	-19.99	-26.17	-2.22
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	6,959	6,382	6,754	6,028	4,549	-8.29	5.83	-24.52
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	4,338	2,860	-10.03	7.84	-34.05
Personal Guarantee	1,338	1,332	1,345	1,644	1,643	-0.42	0.98	-0.05
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	-4.97
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	6	6	-29.99	-78.83	-1.95
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,592	5,607	-16.84	98.48	0.26
Total	91,813	93,091	99,482	102,970	101,348	1.39	6.86	-1.58

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

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

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

S.N.	BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	FBL	MSBI	EBL	NIC	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	38,164.37	50,815.48	56,012.58	60,323.25	18,764.55	36,630.62	18,736.68	27,123.53	29,477.25	17,113.73	34,764.33	41,088.46	27,609.79
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	10,042.37	21,656.62	10,500.15	12,944.69	14,917.57	11,621.36	26,225.86	24,346.51	14,089.98
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,449.99	12,075.75	15,161.31	12,375.15	6,583.31	7,189.45	4,180.50	6,748.99	5,493.43	2,899.54	5,865.02	6,706.20	5,030.18
	e. Share Premium	-	-	-	-	-	-	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(116.02)	(2,607.08)	377.20	(5,693.23)	57.05	(7,441.53)	382.38	1,474.81	(322.83)	(359.80)	(6,290.52)	(793.55)	16.76
	g. Others Reserves Fund	15,136.38	25,709.43	13,417.07	19,512.74	2,081.82	15,226.08	3,673.65	5,716.56	9,389.09	2,921.76	8,963.98	10,829.29	8,472.87
2	BORROWINGS	3,911.41	2,560.00	9,207.11	15,586.00	2,400.00	8,046.51	11,684.99	4,311.44	12,002.26	13,786.25	18,138.50	8,041.17	32,322.77
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	-	1,950.00	694.75	4,250.00	6,450.00	2,750.00	-	12,900.00
	c. Foreign Banks and Fin. Ins.	-	-	-	5,546.00	-	-	-	13.07	-	2,082.75	1,388.50	1,041.17	7,368.29
	d. Other Financial Ins.	416.10	60.00	-	-	-	-	3,890.60	-	-	-	-	-	-
	e. Bonds and Securities	3,495.31	2,500.00	9,207.11	10,040.00	2,400.00	8,046.51	5,844.39	3,603.61	7,752.26	5,253.50	14,000.00	7,000.00	11,662.56
3	DEPOSITS	304,288.13	447,610.30	499,543.04	447,675.09	124,494.65	300,717.98	182,343.50	261,014.97	302,327.96	168,874.23	361,872.39	347,223.08	243,300.78
	a. Current	20,937.61	33,323.92	43,273.61	27,658.06	28,127.74	16,851.79	9,337.41	15,907.62	9,270.23	7,939.61	13,361.55	14,955.84	13,545.74
	Domestic	20,482.86	33,102.48	37,069.07	23,868.23	18,230.78	13,003.46	8,783.10	15,051.65	9,034.82	7,765.25	13,325.29	13,024.96	12,641.18
	Foreign	454.75	221.44	6,204.53	3,789.83	9,896.96	3,848.33	554.31	855.97	235.42	174.36	126.26	1,930.88	904.56
	b. Savings	135,644.89	216,386.74	169,451.86	125,637.39	51,568.26	92,960.60	57,806.82	76,649.37	108,279.53	69,020.66	105,865.15	134,848.83	90,291.35
	Domestic	135,616.01	216,363.01	165,989.69	123,685.96	47,602.67	91,489.83	57,323.85	76,464.50	108,216.15	68,836.83	105,411.67	133,913.05	90,080.39
	Foreign	28.88	23.72	3,462.18	1,951.43	3,965.58	1,470.77	482.98	184.87	63.38	183.83	453.48	935.77	210.96
	c. Fixed	122,111.05	167,912.22	239,735.32	245,879.57	31,694.03	167,279.09	99,868.30	149,757.50	165,103.06	78,152.17	213,108.92	173,579.54	119,694.23
	Domestic	120,965.20	167,891.53	233,863.62	235,083.09	30,264.17	152,898.09	92,029.72	147,534.90	165,102.69	76,842.84	204,723.76	169,864.67	119,251.63
	Foreign	1,145.84	20.69	5,871.70	10,796.48	1,429.86	14,380.99	7,838.58	2,222.60	0.37	1,309.33	8,385.16	3,714.87	442.60
	d. Call Deposits	23,134.23	28,545.57	43,358.62	44,335.28	11,461.43	20,153.45	13,574.56	16,292.65	19,460.77	12,071.81	27,364.38	21,178.90	18,150.51
	Domestic	23,022.05	25,555.49	41,537.24	37,878.98	9,328.48	16,242.81	8,478.84	16,095.50	19,350.22	11,249.60	26,717.37	20,833.94	18,019.04
	Foreign	112.18	2,990.08	1,821.38	6,456.30	2,132.95	3,910.64	5,095.73	197.15	110.55	822.21	647.01	344.96	131.47
	e. Others	2,460.34	1,441.86	3,723.64	4,164.78	1,643.19	3,473.05	1,756.41	2,407.83	214.36	1,689.98	2,172.39	2,659.97	1,618.95
	Domestic	1,940.35	1,439.93	3,703.77	3,656.87	1,294.75	2,455.49	1,467.70	2,407.20	206.75	1,682.79	2,143.68	2,643.19	1,618.95
	Foreign	519.99	1.93	19.87	507.91	348.44	1,017.56	288.70	0.63	7.61	7.19	28.71	16.78	-
4	Bills Payable	16.47	934.82	1,244.06	379.32	429.30	127.97	241.27	167.38	257.43	237.30	72.76	35.73	
5	Other Liabilities	31,490.04	30,272.14	62,411.50	65,782.50	8,790.37	35,201.22	15,106.82	18,351.04	37,426.29	9,576.46	50,345.20	26,528.93	29,790.13
	1. Sundry Creditors	761.91	1,348.30	36,260.94	6,745.91	379.26	60.75	1,590.07	2,818.49	10,134.33	1,929.05	11,367.60	45.90	5,580.68
	2. Loan Loss Provision	10,240.36	12,647.02	19,255.69	22,782.30	2,232.19	18,984.70	4,772.33	3,805.43	12,052.46	5,645.17	26,458.47	14,212.84	8,292.30
	3. Interest Suspense a/c	7,121.44	2,494.42	1,574.95	2,588.20	216.72	1,857.28	1,834.39	171.85	-	440.22	5,762.08	335.90	590.31
	4. Others	13,366.33	13,782.39	5,319.93	33,995.48	5,962.20	14,298.49	6,910.00	11,555.27	15,239.50	1,562.02	6,757.05	11,934.29	15,326.84
6	Reconciliation A/c	3.44	-	10.00	-	99.93	-	0.04	-	-	-	-	-	-
7	Profit & Loss A/c	2,458.41	1,238.68	4,011.12	3,439.65	1,838.56	1,472.49	1,091.77	2,573.84	464.73	968.18	738.64	1,589.60	855.19
	TOTAL Liabilities	380,332.27	533,431.41	632,429.41	593,195.82	156,717.43	382,296.73	229,205.01	313,542.22	381,955.92	210,556.15	465,931.82	424,506.98	333,878.66
Assets														
1	LIQUID FUNDS	45,542.33	42,321.49	28,555.23	43,402.79	25,865.52	30,307.46	17,866.59	16,017.22	24,495.21	10,516.54	25,753.11	24,926.71	16,031.04
	a. Cash Balance	6,900.76	7,673.13	5,653.33	6,426.43	1,022.67	3,591.91	969.42	2,177.27	7,808.08	2,242.50	6,844.54	4,240.69	2,974.75
	Nepalese Notes & Coins	6,832.82	7,515.75	5,409.87	6,118.62	958.36	3,295.38	963.14	2,124.28	7,703.04	2,194.91	6,446.34	4,176.63	2,725.66
	Foreign Currency	67.94	157.38	243.46	307.81	64.31	296.54	6.28	52.99	105.04	47.58	398.20	64.06	249.10
	b. Bank Balance	35,391.57	24,216.14	20,001.90	29,976.36	5,121.28	24,915.55	7,902.93	13,639.95	16,687.13	8,274.04	18,908.58	17,686.02	13,056.28
	1. In Nepal Rastra Bank	12,998.58	21,291.59	17,491.94	24,083.58	4,279.69	18,898.76	6,868.14	10,659.04	14,266.79	6,273.61	16,950.54	15,600.21	11,532.35
	Domestic Currency	12,998.58	21,158.70	17,172.02	23,967.25	4,129.40	18,835.92	6,806.17	10,588.88	14,192.33	6,197.42	16,533.23	15,577.84	11,496.17
	Foreign Currency	-	132.89	319.93	116.33	150.29	62.84	61.96	70.16	74.46	76.19	417.31	22.37	36.18
	2. "A" Class Licensed Institution	20,688.57	1,383.44	67.38	2,789.48	23.07	163.56	505.21	319.33	468.13	937.48	350.87	815.17	480.46
	Domestic Currency	20,688.57	1,302.39	67.38	2,778.15	23.07	163.56	505.21	319.33	468.13	937.48	350.87	815.17	480.46
	Foreign Currency	-	81.06	-	11.33	-	-	-	-	-	614.02	1.08	224.80	327.55
	3. Other Financial Ins.	-	-	-	-	-	2.79	-	-	-	-	-	-	-
	4. In Foreign Banks	1,704.41	1,541.11	2,442.58	3,103.30	818.51	5,850.43	529.58	2,661.57	1,952.22	1,062.95	1,607.17	1,270.64	1,043.47
	c. Money at Call	3,250.00	10,432.21	2,900.00	7,000.00	19,721.57	1,800.00	8,994.23	200.00	-	-	-	3,000.00	-
	Domestic Currency	3,250.00	4,250.00	2,900.00	7,000.00	-	1,800.00	-	200.00	-	-	-	3,000.00	-
	Foreign Currency	-	6,182.21	-	-	19,721.57	-	8,994.23	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	47,339.56	134,541.96	94,168.93	92,099.42	33,717.79	41,179.93	45,861.74	48,050.08	55,438.67	32,659.39	79,286.54	67,810.04	49,138.19
	a. Govt. Securities	47,339.56	107,631.31	77,339.29	62,480.24	19,017.79	41,179.93	39,280.04	48,050.08	55,438.67	32,659.39	79,286.54	51,586.89	49,138.19
	b. NRB Bond	-	26,910.65	15,237.75	29,619.18	14,700.00	-	6,581.70	-	-	-	-	16,223.15	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	1,591.89	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	12,202.67	7,657.42	31,390.27	39,958.75	4,258.42	24,634.91	10,033.42	11,422.43	6,619.20	9,636.03	18,658.09	22,483.02	22,056.42
	a. Interbank Lending	-	-	-	-	1,500.00	-	-	-	-	-	-	-	-
	b. Non Residents	5,123.51	-	23,486.84	28,									

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	34,811.13	61,593.91	21,569.27	29,715.35	29,258.35	32,757.66	20,208.83	6,577.28	61.79	(1,208.28)	5,007.44	1,938.57	1,588.05
	a. Paid-up Capital	19,287.94	38,115.85	14,769.01	19,402.58	18,366.71	23,542.49	13,581.53	4,171.32	262.47	502.83	3,430.97	1,249.69	1,217.10
	b. Calls in Advance	-	-	-	-	-	-	-	-	34.59	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,827.42	12,559.65	3,666.83	5,475.64	5,410.11	4,225.54	3,863.00	1,494.43	108.17	17.25	824.44	258.60	302.72
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	-	-	-	9.08
	f. Retained Earning	277.16	19.64	15.31	25.21	(93.85)	(3,025.20)	748.99	125.47	(413.30)	(1,761.95)	26.09	(11.72)	16.89
	g. Others Reserves Fund	5,418.61	10,898.78	3,118.12	4,811.92	5,575.38	8,014.83	2,015.31	786.07	59.76	33.59	725.95	432.93	51.34
2	BORROWINGS	23,055.09	23,315.41	5,510.88	16,590.43	21,687.16	8,810.44	9,963.32	995.08	-	92.64	746.95	-	-
	a. NRB	-	-	41.44	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	145.95	-	-	4,650.00	-	-	-	-	-	92.64	-	-	-
	c. Foreign Banks and Fin. Ins.	-	12,270.37	-	2,781.00	9,775.22	-	556.20	-	-	-	-	-	-
	d. Other Financial Ins.	2,432.12	359.08	-	-	-	969.50	-	-	-	-	-	-	-
	e. Bonds and Securities	20,477.02	10,685.95	5,469.44	9,159.43	11,911.94	7,840.94	9,407.12	995.08	-	-	746.95	-	-
3	DEPOSITS	257,529.97	529,204.49	200,990.87	238,807.57	261,029.83	309,167.11	213,599.00	52,446.26	455.78	4,535.67	56,130.54	14,632.89	6,188.59
	a. Current	15,273.92	29,023.08	7,115.60	6,196.23	11,660.42	13,172.49	10,751.10	1,298.92	19.85	-	781.79	314.84	193.16
	Domestic	14,280.54	27,141.43	6,821.90	6,007.94	10,690.59	12,795.14	9,777.80	1,292.64	19.85	-	781.79	314.84	193.16
	Foreign	993.38	1,881.65	293.70	188.29	969.83	377.35	973.30	6.27	-	-	-	-	-
	b. Savings	84,108.95	186,258.69	64,427.03	49,805.18	89,167.86	109,984.86	69,230.49	25,621.94	78.46	1,978.84	15,085.80	6,441.81	2,151.94
	Domestic	84,096.59	185,643.06	64,186.35	49,758.93	88,879.61	109,887.29	67,079.67	25,614.44	78.46	1,978.84	15,085.80	6,441.81	2,151.94
	Foreign	12.36	615.63	240.68	46.25	288.25	97.57	2,150.82	7.51	-	-	-	-	-
	c. Fixed	140,767.01	275,873.58	115,404.33	163,456.51	137,137.05	165,259.22	115,400.63	20,696.18	315.89	1,947.49	36,300.46	6,011.75	3,581.92
	Domestic	140,767.01	272,489.21	112,437.70	160,525.03	132,701.95	164,361.17	114,043.00	20,696.18	315.89	1,947.49	36,300.46	6,011.75	3,581.92
	Foreign	-	3,384.36	2,966.63	2,931.49	4,435.10	898.05	1,357.63	-	-	-	-	-	-
	d. Call Deposits	16,594.21	34,048.38	12,919.13	16,706.78	20,111.85	18,210.02	16,730.34	4,387.20	40.20	609.34	3,941.79	1,859.10	261.00
	Domestic	16,594.21	33,327.30	12,853.03	16,266.07	18,925.06	18,039.17	15,436.29	4,387.20	40.20	609.34	3,941.79	1,859.10	261.00
	Foreign	-	721.08	66.10	440.71	1,186.79	170.85	1,294.05	-	-	-	-	-	-
	e. Others	785.88	4,000.76	1,124.77	2,642.86	2,952.64	2,540.52	1,486.44	442.01	1.38	-	20.70	5.38	0.57
	Domestic	785.88	3,839.01	1,124.77	2,442.17	2,675.02	2,540.52	1,395.66	442.01	1.38	-	20.70	5.38	0.57
	Foreign	-	161.75	-	200.69	277.62	-	90.78	-	-	-	-	-	-
4	Bills Payable	-	24.97	163.09	133.77	13.43	-	32.22	3.32	-	-	4.78	-	-
5	Other Liabilities	52,648.57	44,405.86	15,213.44	24,585.07	30,178.53	30,758.60	9,699.43	4,908.29	189.67	2,914.94	2,934.53	1,283.25	163.80
	1. Sundry Creditors	16,562.88	2,523.45	7.67	81.75	73.63	2,348.56	22.29	28.75	15.50	256.15	46.65	8.05	-
	2. Loan Loss Provision	10,095.34	19,682.23	7,884.13	11,208.19	8,542.06	18,483.79	5,705.36	2,300.83	113.36	1,695.06	2,023.90	966.06	83.84
	3. Interest Suspense a/c	3,373.11	-	1,424.07	1,171.14	1,115.26	2,887.40	-	1,251.00	33.61	839.83	-	-	-
	4. Others	22,617.23	22,200.18	5,897.57	12,123.98	20,447.58	7,038.85	3,971.78	1,327.71	27.20	123.89	863.98	309.14	79.95
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	957.55	3,890.56	902.69	2,182.35	2,344.92	1,834.67	1,371.96	335.35	-	-	262.15	-	70.38
	TOTAL Liabilities	369,002.30	662,435.20	244,350.23	312,014.53	344,512.21	383,328.49	254,874.76	65,265.58	707.24	6,334.98	65,086.39	17,854.71	8,010.82
Assets														
1	LIQUID FUNDS	14,014.99	38,005.25	16,022.05	15,253.72	20,878.20	23,759.90	18,119.88	4,548.85	139.34	51.51	3,759.20	1,754.40	427.19
	a. Cash Balance	4,536.06	6,047.17	4,369.95	2,948.29	4,330.45	4,627.95	2,287.57	620.59	12.02	25.79	547.18	427.16	50.79
	Nepalese Notes & Coins	4,528.93	5,929.89	4,168.71	2,883.42	3,814.92	4,497.94	2,144.42	611.42	12.02	25.79	546.73	427.16	50.79
	Foreign Currency	7.13	117.28	201.25	64.87	515.53	130.01	143.15	9.17	-	-	0.46	-	-
	b. Bank Balance	9,478.93	31,958.08	8,081.10	12,305.43	15,847.79	19,131.95	15,832.32	2,425.15	37.87	10.82	3,212.01	716.51	235.88
	1. In Nepal Rastra Bank	8,912.98	26,327.89	6,983.42	10,262.60	12,543.90	16,449.35	12,600.70	2,113.97	37.87	10.82	2,062.18	547.86	214.40
	Domestic Currency	8,885.75	26,203.84	6,915.28	9,866.15	10,652.04	16,390.14	8,441.46	2,103.58	37.87	10.82	2,060.78	547.86	214.40
	Foreign Currency	27.23	124.06	68.14	396.45	1,891.87	59.21	4,159.24	10.39	-	-	1.40	-	-
	2. "A" Class Licensed Institution	405.99	699.04	419.55	257.80	417.51	1,016.97	478.77	301.30	-	-	1,049.32	168.66	21.42
	Domestic Currency	277.45	595.47	237.81	159.75	417.51	760.02	472.94	233.18	-	-	1,042.00	168.66	21.42
	Foreign Currency	128.54	103.57	181.74	98.04	-	256.95	5.82	68.11	-	-	7.31	-	-
	3. Other Financial Ins.	-	-	-	-	-	20.79	-	6.18	-	-	98.81	-	0.05
	4. In Foreign Banks	159.96	4,931.15	678.14	1,785.03	2,886.37	1,644.85	2,752.85	3.71	-	-	1.71	-	-
	c. Money at Call	-	-	3,570.99	-	699.97	-	-	1,503.11	89.46	14.90	-	610.72	140.53
	Domestic Currency	-	-	1,800.30	-	-	-	-	1,503.11	89.46	14.90	-	610.53	140.53
	Foreign Currency	-	-	1,770.70	-	699.97	-	-	-	-	-	-	0.19	-
2	INVESTMENT IN SECURITIES	71,460.37	111,094.49	34,076.95	47,514.55	39,613.72	74,889.62	42,818.86	8,812.57	4.00	-	10,064.39	2,329.84	3,392.33
	a. Govt. Securities	63,112.17	95,541.77	31,001.45	47,514.55	28,473.40	50,671.29	31,050.17	6,261.85	4.00	-	9,664.39	1,579.84	292.33
	b. NRB Bond	8,348.20	15,552.73	3,075.50	-	11,140.33	24,218.33	11,000.00	2,550.73	-	-	400.00	750.00	3,100.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	768.69	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	22,426.05	33,191.24	6,480.08	12,756.49	18,060.91	15,288.30	4,545.08	1,104.80	44.98	-	978.76	508.55	33.29
	a. Interbank Lending	3,750.00	3,138.43	-	-	3,181.93	-	-	-	-	-	-	-	-
	b. Non Residents	-	22,217.77	3,965.60	8,648.91	9,156.44	4,995.42	1,379.12	-	-	-	-	-	-
	c. Others	18,676.05	7,835.03	2,514.48	4,107.58	5,722.54	10,292.88	3,165.95	1,104.80	44.98	-	978.76	508.55	33.29
4	LOANS & ADVANCES (Including Bills Purchased)	207,477.29	431,345.03	168,719.13	212,923.80	232,075.61	234,332.03	177,336.18	46,056.14	358.66	2,847.32	47,009.45	12,019.05	3,976.52
	4.1 LOANS & ADVANCES	207,477.29	431,345.03	168,719.13	209,592.00	232,002.77	234,115.23	177,336.18	46,056.14	358.66	2,847.32	47,009.45	12,019.05	3,976.52
	a. Private Sector	204,384.65	412,423.50	167,075.91	199,292.64	222								

S.N.	BFI Name	Mukti	Gairima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	10,408.19	7,986.31	5,287.98	695.84	6,292.64	6,655.22	6,437.56	368.02	354.73	686.48	628.25	984.45
	a. Paid-up Capital	7,046.94	5,680.52	3,510.85	525.00	4,395.79	4,875.70	3,623.68	557.46	350.00	834.34	538.72	729.91
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,712.40	1,444.64	928.81	75.00	837.02	1,132.32	1,142.79	61.12	8.25	64.65	25.85	242.70
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.08
	f. Retained Earning	194.70	2.38	17.46	(33.96)	(663.43)	38.66	65.37	(319.83)	(15.68)	(359.26)	37.90	(244.57)
	g. Others Reserves Fund	1,454.15	858.77	830.86	105.87	1,723.26	608.54	1,605.72	69.28	12.16	146.75	25.78	156.97
2	BORROWINGS	1,672.16	998.12	996.23	-	1,800.00	0.37	1,008.76	5.00	-	-	25.42	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	300.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	421.88	2.08	-	-	-	0.37	-	5.00	-	-	25.42	-
	e. Bonds and Securities	1,250.28	996.03	996.23	-	1,500.00	-	1,008.76	-	-	-	-	-
3	DEPOSITS	112,840.41	87,297.77	61,723.12	1,796.40	60,208.97	69,190.04	56,437.17	5,272.60	1,161.98	7,281.34	5,915.81	3,621.87
	a. Current	2,277.04	1,419.78	1,665.24	229.19	1,276.13	895.07	869.92	84.83	64.83	129.32	103.94	108.41
	Domestic	2,277.02	1,419.78	1,665.24	20.70	1,276.13	895.07	869.91	84.83	64.83	129.32	103.94	108.41
	Foreign	0.02	-	-	208.50	0.05	-	0.01	-	-	-	-	-
	b. Savings	40,013.28	32,076.56	17,990.66	-	24,324.77	26,586.32	14,913.48	1,568.78	427.03	2,107.38	1,115.52	742.20
	Domestic	40,009.69	32,076.56	17,990.66	-	24,322.75	26,586.32	14,913.48	1,568.78	427.03	-	1,115.52	742.20
	Foreign	3.59	-	-	-	2.03	-	0.01	-	-	2,107.38	-	-
	c. Fixed	64,062.29	45,675.87	37,916.84	1,460.46	29,287.87	38,507.72	36,624.87	3,070.42	539.37	3,870.83	4,148.65	2,475.45
	Domestic	64,062.29	45,675.87	37,916.84	1,460.46	29,287.87	38,507.72	36,624.87	3,070.42	539.37	3,870.83	4,148.65	2,475.45
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,405.95	8,090.58	4,150.39	104.66	5,246.00	3,188.01	4,006.22	548.46	130.75	1,171.81	547.70	295.40
	Domestic	6,405.95	8,090.58	4,150.39	104.66	5,246.00	3,188.01	4,006.22	548.46	130.75	1,171.81	547.70	295.40
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	81.85	34.96	-	2.09	74.15	12.92	22.67	0.13	-	2.00	-	0.42
	Domestic	81.85	34.96	-	2.09	74.15	12.92	22.67	0.13	-	2.00	-	0.42
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	0.03	0.05	-	-	-	-	1.62	-	-	-	0.49	-
5	Other Liabilities	5,130.26	5,295.56	3,525.90	229.89	4,936.08	3,543.71	6,336.19	551.63	85.41	1,023.13	357.61	815.72
	1. Sundry Creditors	-	5.06	2.80	4.05	15.78	39.96	37.92	1.03	6.97	14.64	0.21	35.10
	2. Loan Loss Provision	3,592.52	3,796.42	2,283.78	112.42	3,437.44	2,076.80	2,361.66	321.41	40.87	511.23	159.12	214.04
	3. Interest Suspense a/c	-	-	-	104.76	-	578.11	1,317.57	-	-	158.23	52.82	383.66
	4. Others	1,537.74	1,494.07	1,239.31	8.66	1,482.86	848.83	2,619.04	229.20	37.57	339.03	145.47	182.92
6	Reconciliation A/c	0.29	-	-	-	(0.00)	-	-	-	-	-	-	-
7	Profit & Loss A/c	629.50	683.24	360.89	2.05	305.15	446.62	230.74	48.50	-	-	13.99	19.31
	TOTAL Liabilities	130,680.84	102,261.04	71,894.12	2,724.17	73,542.84	79,835.95	70,452.03	6,245.75	1,602.12	8,990.94	6,941.57	5,441.36
Assets													
1	LIQUID FUNDS	7,834.74	6,380.61	3,952.63	950.35	4,166.64	4,405.50	4,517.10	589.11	258.33	1,120.25	815.34	1,635.37
	a. Cash Balance	1,465.66	722.17	542.28	7.51	882.18	704.71	588.14	65.08	28.69	133.41	74.38	31.57
	Nepalese Notes & Coins	1,438.04	639.11	535.94	7.51	754.16	704.71	587.08	65.08	28.69	133.41	74.38	31.57
	Foreign Currency	27.62	83.06	6.34	-	128.01	-	1.07	-	-	-	-	-
	b. Bank Balance	4,758.16	3,625.42	3,410.34	942.84	2,401.64	2,817.04	3,928.96	278.98	63.42	344.71	274.72	1,224.01
	1. In Nepal Rastra Bank	4,757.52	3,616.23	2,391.24	89.75	2,281.60	2,812.57	2,292.06	260.40	-	344.39	247.87	1,224.01
	Domestic Currency	4,749.20	3,614.85	2,391.21	89.75	2,281.15	2,812.57	2,292.06	260.40	-	344.39	247.87	1,224.01
	Foreign Currency	8.32	1.37	0.03	-	0.45	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	0.65	9.19	943.77	786.56	120.04	4.41	1,608.22	18.59	53.83	0.32	26.85	-
	Domestic Currency	-	-	920.04	786.56	120.04	3.96	1,598.17	18.59	53.83	0.32	26.85	-
	Foreign Currency	0.65	9.19	23.73	-	-	0.46	10.06	-	-	-	-	-
	3. Other Financial Ins.	-	-	75.32	66.53	-	0.06	28.67	-	9.59	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,610.91	2,033.02	-	-	882.83	883.75	-	245.04	166.22	642.13	466.23	379.79
	Domestic Currency	1,610.91	2,033.02	-	-	870.60	883.75	-	245.04	166.22	642.13	466.23	379.79
	Foreign Currency	-	-	-	-	12.23	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	17,895.48	17,016.24	10,576.52	-	10,944.96	13,432.05	9,218.63	1,353.91	129.46	1,010.54	1,246.05	359.80
	a. Govt. Securities	14,195.48	13,436.64	9,826.52	-	10,944.96	10,732.05	7,990.38	1,353.91	129.46	1,010.54	655.35	359.80
	b. NRB Bond	3,700.00	3,579.60	750.00	-	-	2,700.00	1,228.25	-	-	-	590.70	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,035.63	1,066.64	1,114.19	-	2,448.06	631.35	2,126.29	109.16	33.62	31.29	102.09	139.59
	a. Interbank Lending	-	-	-	-	1,088.45	32.64	-	-	-	-	60.00	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	1,035.63	1,066.64	1,114.19	-	1,359.61	598.71	2,126.29	109.16	33.62	31.29	42.09	139.59
4	LOANS & ADVANCES (Including Bills Purchased)	100,932.60	74,091.60	52,912.13	1,362.46	49,868.67	57,573.79	49,464.64	3,680.46	932.64	5,969.59	4,374.61	2,479.67
	4.1 LOANS & ADVANCES	100,932.60	74,091.60	52,912.13	1,362.46	49,868.67	57,573.79	49,464.64	3,680.46	932.64	5,969.59	4,374.61	2,479.67
	a. Private Sector	98,490.54	69,900.23	49,821.84	1,362.46	47,364.61	55,882.53	48,654.91	3,680.46	932.64	5,567.49	4,374.61	2,381.63
	b. Financial Institutions	2,442.06	4,191.37	3,090.29	-	2,504.06	1,691.26	809.73	-	-	402.10	-	98.04
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	1,494.42	538.19	979.46	138.69	2,195.69	672.98	1,278.35	207.66	32.18	148.61	26.86	173.73
7	OTHER ASSETS	1,081.34	2,896.41	2,060.80	153.36	3,221.02	2,963.22	3,683.05	252.42	211.04	533.99	348.48	558.85
	a. Accrued Interest:	145.81	948.77	851.24	110.04	1,305.52	1,170.61	1,427.63	35.84	17.76	167.42	66.90	437.09

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CMerchant	GBMFL
Liabilities														
1	CAPITAL FUND	327.33	1,371.55	1,888.53	1,301.23	1,199.23	639.68	399.77	1,221.68	1,279.76	689.79	380.76	117.99	1,533.53
	a. Paid-up Capital	233.33	867.99	946.12	1,000.00	890.42	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	431.88	245.79	272.00	241.13	70.17	184.35	243.42	178.18	20.22	97.16	343.20	201.98
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,965.66)	(507.29)	(647.69)	4.43	(249.94)	(439.80)	(721.62)	(571.82)	(177.87)	0.56	(650.38)	(1,162.89)	(21.88)
	g. Others Reserves Fund	1,810.33	556.56	1,341.84	24.80	302.67	161.21	246.56	467.53	330.13	48.26	95.36	0.00	341.25
2	BORROWINGS	-	-	248.73	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.73	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	455.06	9,321.51	12,722.63	8,304.87	5,434.62	7,065.24	4,087.63	7,750.08	7,439.36	2,803.11	2,559.60	26.92	8,051.05
	a. Current	-	104.08	16.96	53.12	53.03	140.10	18.88	93.30	74.51	98.81	39.73	-	80.36
	Domestic	-	104.08	16.96	53.12	53.03	140.10	18.88	93.30	74.51	98.81	39.73	-	80.36
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	31.72	2,266.95	3,016.76	1,687.18	1,395.76	1,707.02	1,157.54	1,936.21	1,666.33	571.18	673.19	22.21	1,773.93
	Domestic	31.72	2,266.95	3,016.76	1,687.18	1,395.76	1,707.02	1,157.54	1,936.21	1,666.33	571.18	673.19	22.21	1,773.93
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,984.80	8,833.48	5,939.44	3,812.39	4,283.19	2,877.86	5,564.34	5,000.18	1,956.07	1,680.54	-	5,500.39
	Domestic	-	5,984.80	8,833.48	5,939.44	3,812.39	4,283.19	2,877.86	5,564.34	5,000.18	1,956.07	1,680.54	-	5,500.39
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	185.57	965.68	853.90	625.13	173.44	928.53	33.34	156.23	-	177.06	166.14	-	696.08
	Domestic	185.57	965.68	853.90	625.13	173.44	928.53	33.34	156.23	-	177.06	166.14	-	696.08
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	237.76	-	1.53	-	-	6.41	-	0.01	698.35	-	-	4.71	0.28
	Domestic	237.76	-	1.53	-	-	6.41	-	0.01	698.35	-	-	4.71	0.28
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	0.20	-	0.21	-	-	-	-	-
5	Other Liabilities	7,955.02	1,556.27	1,082.53	331.40	430.11	584.67	1,967.05	2,133.86	618.17	54.13	496.91	4,001.18	643.87
	1. Sundry Creditors	146.22	4.42	-	24.31	11.64	18.81	12.70	4.06	9.38	-	9.11	166.10	18.23
	2. Loan Loss Provision	2,207.38	1,032.94	578.13	200.02	145.55	277.22	1,234.51	1,905.82	430.53	-	294.94	718.69	333.08
	3. Interest Suspense a/c	5,553.87	363.42	-	8.99	-	52.69	629.03	-	-	-	52.20	3,064.05	132.66
	4. Others	47.55	155.49	504.40	98.07	272.92	235.95	90.81	223.98	178.27	54.13	140.65	52.35	159.91
6	Reconciliation A/c	-	-	-	-	-	0.06	-	-	-	-	-	-	-
7	Profit & Loss A/c	9.31	-	-	19.20	-	-	(148.47)	-	8.01	21.13	-	-	-
	TOTAL Liabilities	8,746.72	12,249.33	15,942.42	9,956.69	7,063.96	8,289.84	6,305.97	11,105.83	9,345.31	3,568.16	3,437.27	4,146.09	10,228.45
Assets														
1	LIQUID FUNDS	341.14	1,206.76	2,315.58	636.75	411.16	813.71	2,050.12	580.74	1,235.40	573.77	441.88	135.71	1,231.31
	a. Cash Balance	0.00	222.55	222.63	30.86	36.19	93.74	21.24	161.37	95.98	27.44	35.03	0.32	52.62
	Nepalese Notes & Coins	0.00	222.55	222.63	30.86	36.19	93.74	21.24	161.37	95.98	27.44	35.03	0.32	52.61
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.02
	b. Bank Balance	1.25	353.96	514.65	358.68	374.97	357.93	193.48	218.60	1,139.42	115.45	406.85	135.39	340.75
	1. In Nepal Rastra Bank	0.07	353.96	514.65	358.68	226.70	344.04	190.41	178.31	513.90	115.45	132.64	9.07	335.49
	Domestic Currency	0.07	353.96	514.65	358.68	226.70	344.04	190.41	178.31	513.90	115.45	132.64	9.07	335.49
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.18	-	-	-	68.97	13.87	3.07	40.28	309.86	-	116.87	126.01	5.23
	Domestic Currency	1.18	-	-	-	68.97	13.87	3.07	40.28	309.86	-	116.87	126.01	5.23
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	79.31	0.02	0.00	-	315.67	-	157.34	0.30	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	339.89	630.25	1,578.30	247.20	-	362.04	1,835.40	200.77	-	430.89	-	-	837.94
	Domestic Currency	339.89	630.25	1,578.30	247.20	-	362.04	1,835.40	200.77	-	430.89	-	-	837.94
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	1,900.00	2,428.38	2,607.70	1,110.75	1,660.00	-	-	2,129.20	731.78	318.21	-	1,869.88
	a. Govt. Securities	1.00	650.00	2,428.38	2,107.70	910.75	660.00	-	-	1,279.20	731.78	318.21	-	1,619.88
	b. NRB Bond	-	1,250.00	-	500.00	200.00	1,000.00	-	-	850.00	-	-	-	250.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	123.75	360.49	563.38	203.40	318.64	145.79	39.50	162.98	573.42	344.21	329.02	0.03	834.83
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	123.75	360.49	563.38	203.40	318.64	145.79	39.50	162.98	573.42	344.21	329.02	0.03	834.83
4	LOANS & ADVANCES (Including Bills Purchased)	2,193.32	7,317.39	8,674.96	6,156.53	4,290.25	4,784.54	2,906.60	8,190.04	5,013.74	1,637.79	1,879.18	718.69	5,699.12
	4.1 LOANS & ADVANCES	2,193.32	7,317.39	8,674.96	6,156.53	4,290.25	4,784.54	2,906.60	8,190.04	5,013.74	1,637.79	1,879.18	718.69	5,699.12
	a. Private Sector	2,193.32	6,950.49	8,384.96	6,035.98	4,270.25	4,419.76	2,900.64	8,036.48	4,914.64	1,637.76	1,253.33	718.69	5,576.65
	b. Financial Institutions	-	366.90	290.00	120.55	20.00	364.78	5.97	153.56	99.10	0.03	625.84	-	122.47
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	18.17	148.93	667.92	113.80	300.47	387.34	53.69	170.44	198.48	195.54	104.09	78.41	221.42
7	OTHER ASSETS	6,035.93	891.41	710.06	223.21	300.36	259.39	1,245.91	1,331.33	139.67	73.44	170.52	3,117.31	321.70
	a. Accrued Interest:	5,549.2												

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,852.86	2,125.81	1,233.71
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	378.96	359.48	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	9.99	84.68	(281.80)
	g. Others Reserves Fund	280.44	330.10	238.40
2	BORROWINGS	499.86	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	499.86	500.00	-
3	DEPOSITS	18,732.66	19,994.73	8,288.63
	a. Current	252.26	232.57	73.15
	Domestic	252.26	232.57	73.15
	Foreign	-	-	-
	b. Savings	5,656.38	2,979.71	1,940.53
	Domestic	5,656.38	2,979.71	1,940.53
	Foreign	-	-	-
	c. Fixed	11,526.54	14,810.64	5,436.23
	Domestic	11,526.54	14,810.64	5,436.23
	Foreign	-	-	-
	d. Call Deposits	1,276.34	1,971.77	838.72
	Domestic	1,276.34	1,971.77	838.72
	Foreign	-	-	-
	e. Others	21.14	0.05	-
	Domestic	21.14	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.00	-	-
5	Other Liabilities	923.03	1,467.95	812.67
	1. Sundry Creditors	180.66	72.68	16.62
	2. Loan Loss Provision	477.36	723.04	524.47
	3. Interest Suspense a/c	-	224.65	154.63
	4. Others	265.01	447.59	116.95
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	125.63	125.18	-
	TOTAL Liabilities	22,134.04	24,213.68	10,335.02
Assets				
1	LIQUID FUNDS	1,439.14	1,184.68	599.59
	a. Cash Balance	172.83	93.61	54.71
	Nepalese Notes & Coins	172.72	93.61	54.71
	Foreign Currency	0.11	-	-
	b. Bank Balance	1,266.31	1,091.08	402.62
	1. In Nepal Rastra Bank	767.12	975.38	402.62
	Domestic Currency	767.12	975.38	402.62
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	386.39	84.43	-
	Domestic Currency	386.39	84.43	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	112.79	31.27	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	142.25
	Domestic Currency	-	-	142.25
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,452.50	3,816.13	1,632.85
	a. Govt. Securities	2,152.50	1,850.00	1,432.85
	b. NRB Bond	1,300.00	1,966.13	200.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	495.91	220.96	188.66
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	495.91	220.96	188.66
4	LOANS & ADVANCES (Including Bills Purchased)	15,669.80	17,158.28	6,789.23
	4.1 LOANS & ADVANCES	15,669.80	17,158.28	6,789.23
	a. Private Sector	15,217.59	16,643.56	6,575.55
	b. Financial Institutions	452.21	514.72	213.68
	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	385.49	681.07	300.58
7	OTHER ASSETS	668.94	1,019.19	480.08
	a. Accrued Interest:	293.84	268.87	193.82
	Financial Institutions	276.76	81.52	125.00
	Government Enterprises	16.78	27.25	19.26
	Private Sector	0.29	160.11	49.56
	b. Staff Loans / Adv.	172.53	371.01	104.44
	c. Sundry Debtors	25.63	2.18	8.30
	d. Cash In Transit	-	-	-
	e. Others	176.94	377.13	173.52
8	Expenses not Written off	-	-	-
9	Non Banking Assets	22.27	133.37	218.92
10	Reconciliation Account	-	-	-
11	Profit & Loss A/c	-	-	125.11
	TOTAL ASSETS	22,134.04	24,213.68	10,335.02

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	7,728.86	10,244.66	14,375.60	13,061.77	2,276.54	10,702.29	6,173.39
1.1 On Deposit Liabilities	7,506.52	10,086.15	13,878.28	12,240.94	2,120.67	10,219.06	5,713.80
1.1.1 Saving Account	2,363.83	3,434.74	2,981.15	2,100.60	911.07	2,047.49	1,020.36
1.1.2 Fixed Account	4,940.35	6,436.93	10,508.14	9,792.18	1,110.20	7,917.33	4,540.10
1.1.2.1 Up to 3 months Fixed Account	560.58	-	3,152.44	115.49	-	-	181.94
1.1.2.2 3 to 6 months Fixed Account	731.08	-	1,576.22	-	148.03	-	145.00
1.1.2.3 6 months to 1 year Fixed Account	1,617.11	-	2,837.20	-	668.72	7,917.33	397.97
1.1.2.4 Above 1 year Fixed Account	2,031.58	6,436.93	2,942.28	9,676.69	293.45	-	3,815.19
1.1.3 Call Deposit	202.35	214.49	388.99	348.16	99.40	254.24	153.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	222.34	158.50	497.33	820.83	155.87	483.23	459.60
2. Commission Expense	185.17	291.04	634.81	292.70	283.38	-	72.43
3. Staff Expense	2,130.84	2,396.31	1,959.75	1,803.90	617.83	1,794.90	863.32
4. Office Operating Expenses	793.04	1,056.35	1,410.13	1,467.18	380.56	1,209.98	618.45
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.12	-	-	-	-
7. Provision for Risk	569.22	3,328.01	2,123.27	6,064.92	114.69	-	1,086.50
7.1 Loan loss Provision	569.22	3,328.01	2,123.27	6,064.92	114.69	-	1,086.50
7.1.1 General Loan loss Provision	569.22	564.30	295.03	2,095.03	27.77	-	3.62
7.1.1.1 Pass Loan Loss Provision	569.22	319.03	-	1,084.38	-	-	3.62
7.1.1.2 Watch List Provision	-	245.27	295.03	1,010.64	27.77	-	-
7.1.2 Special Loan Loss Provision	-	2,763.71	1,828.24	3,969.90	86.92	-	1,082.88
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	-	-	550.15	29.43	11.18	1,023.00	-
9. Provision for Staff Bonus	216.60	93.13	636.69	546.40	291.83	233.95	182.84
10. Provision for Income Tax	1,656.95	530.86	1,719.09	1,477.95	787.95	633.06	553.81
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,458.41	1,238.68	4,011.12	3,439.65	1,838.56	1,472.49	1,091.77
Total Expenses	15,739.08	19,179.05	27,421.73	28,183.91	6,602.53	17,069.66	10,642.52
Income							
1. Interest Income	13,316.55	15,514.80	23,515.16	21,640.53	4,823.60	16,668.03	8,887.90
1.1 On Loans and Advances	11,337.42	12,167.97	20,275.73	18,425.42	3,761.09	14,384.46	6,891.19
1.2 On Investment	717.68	3,105.28	2,345.07	1,853.13	332.03	1,294.09	1,470.23
1.2.1 Government Bonds	717.68	859.28	2,015.70	1,853.13	308.79	1,294.09	1,381.48
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	801.51	328.41	-	-	-	88.75
1.2.4 Debenture & Bonds	-	1,444.49	0.96	-	23.23	-	-
1.3 On Agency Balance	130.12	5.37	-	723.81	8.93	-	5.18
1.4 On Call Deposit	-	236.17	617.96	-	445.01	-	-
1.5 On Others	1,131.32	-	276.40	638.17	276.55	989.49	521.30
2. Commission and Discount	763.74	277.12	2,359.50	1,016.48	976.23	571.30	720.31
2.1 Bills Purchase and Discount	-	-	-	-	16.50	0.00	0.66
2.2 Commission	763.74	236.40	648.98	1,016.48	801.54	415.49	277.75
2.3 Others	-	40.73	1,710.52	-	158.19	155.81	441.89
3. Exchange Flactuation Income	95.66	75.47	496.03	421.36	438.53	330.01	159.40
3.1 Due to Change in Exchange Rate	-	23.30	90.01	37.80	(534.97)	-	11.52
3.2 Due to Foreign Currency Transaction	95.66	52.17	406.02	383.56	973.50	330.01	147.87
4. Other Operating Income	235.74	971.63	242.54	545.60	49.52	120.97	8.30
5. Non Operating Income	1.71	125.97	26.99	220.37	1.40	62.92	5.24
6. Write Back from Provisions for loss	1,325.69	2,209.92	772.26	4,305.25	307.89	(684.88)	858.62
7. Recovery of written-off Loan	-	4.13	9.26	34.32	5.37	1.32	2.75
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	15,739.08	19,179.05	27,421.73	28,183.91	6,602.53	17,069.66	10,642.52

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
----------	-----	-----	-----	--------	-------	-----	-------

Expenses

1. Interest Expense	6,882.09	11,795.48	5,299.30	12,616.13	10,945.82	8,291.69	8,095.94
1.1 On Deposit Liabilities	6,643.01	11,195.47	4,873.10	11,579.81	10,389.80	7,213.07	7,312.96
1.1.1 Saving Account	1,354.13	2,334.15	1,146.48	1,992.63	2,329.22	1,591.69	1,458.55
1.1.2 Fixed Account	5,164.32	8,692.39	3,652.27	9,303.26	7,895.21	5,512.93	5,810.58
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,286.81	0.13	-	-	-	2,076.30	-
1.1.2.3 6 months to 1 year Fixed Account	1,164.54	-	50.48	-	5,201.90	2,237.90	5,809.98
1.1.2.4 Above 1 year Fixed Account	1,712.97	8,692.26	3,601.79	9,303.26	2,693.31	1,198.73	0.60
1.1.3 Call Deposit	124.56	168.93	74.35	283.92	165.37	108.45	43.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	239.09	600.02	426.20	1,036.32	556.02	1,078.62	782.98
2. Commission Expense	60.63	188.25	140.93	14.09	5.80	-	9.81
3. Staff Expense	1,074.55	1,999.92	1,256.51	2,241.51	2,202.17	1,585.50	2,134.88
4. Office Operating Expenses	795.62	1,685.09	718.40	1,081.34	1,358.66	1,231.96	993.69
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	15.78	218.30	63.12	-	-	32.36
7. Provision for Risk	349.60	3,499.06	653.77	7,193.05	3,622.42	2,271.23	2,453.06
7.1 Loan loss Provision	349.60	3,499.06	653.77	7,193.05	3,622.42	2,271.23	2,453.06
7.1.1 General Loan loss Provision	233.89	577.21	112.70	5,933.78	319.22	2,271.23	454.72
7.1.1.1 Pass Loan Loss Provision	66.55	-	-	2,801.45	-	2,271.23	169.00
7.1.1.2 Watch List Provision	167.34	577.21	112.70	3,132.34	319.22	-	285.73
7.1.2 Special Loan Loss Provision	115.71	2,921.85	541.07	1,259.27	3,303.20	-	1,998.34
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	-	121.52	270.55	-	140.14	2.43	-
9. Provision for Staff Bonus	423.94	73.77	153.68	180.35	252.32	136.37	61.38
10. Provision for Income Tax	1,245.93	199.17	414.94	884.51	681.26	372.14	366.39
11. Others	-	-	-	-	-	-	4.03
12. Net Profit	2,573.84	464.73	968.18	738.64	1,589.60	855.19	799.95
Total Expenses	13,406.21	20,042.78	10,094.57	25,012.76	20,798.17	14,746.51	14,951.49

Income

1. Interest Income	12,103.26	17,727.81	8,516.68	19,067.76	17,042.23	13,130.28	12,047.82
1.1 On Loans and Advances	10,137.35	15,562.14	7,289.52	16,514.48	14,190.66	11,208.15	9,743.40
1.2 On Investment	1,908.17	1,961.92	1,104.87	1,858.50	1,943.61	1,541.88	1,836.30
1.2.1 Government Bonds	1,656.27	1,947.17	23.09	1,858.50	1,913.42	1,489.12	1,836.05
1.2.2 Foreign Bonds	218.88	-	67.21	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	33.02	14.76	1,014.57	-	30.19	52.76	0.25
1.3 On Agency Balance	-	8.13	-	-	26.49	14.25	-
1.4 On Call Deposit	-	195.61	-	-	374.42	86.95	-
1.5 On Others	57.74	-	122.28	694.79	507.04	279.04	468.12
2. Commission and Discount	1,029.18	940.08	879.30	1,484.35	1,052.03	1,177.53	427.35
2.1 Bills Purchase and Discount	17.08	1.27	-	-	130.20	55.43	0.00
2.2 Commission	1,012.11	938.81	804.08	1,469.31	765.71	130.42	398.13
2.3 Others	-	-	75.22	15.04	156.13	991.67	29.22
3. Exchange Fluctuation Income	(24.31)	69.88	221.72	207.22	256.62	260.33	60.49
3.1 Due to Change in Exchange Rate	-	-	42.44	26.53	41.24	121.15	-
3.2 Due to Foreign Currency Transaction	(24.31)	69.88	179.28	180.69	215.38	139.18	60.49
4. Other Operating Income	298.08	154.28	25.94	314.20	421.76	168.38	752.82
5. Non Operating Income	-	-	0.02	19.31	327.87	-	67.44
6. Write Back from Provisions for loss	-	1,139.39	449.07	3,919.91	1,693.16	-	1,595.57
7. Recovery of written-off Loan	-	11.34	1.84	-	1.98	10.00	-
8. Income from Extra Ordinary transactions	-	-	-	-	2.53	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	13,406.21	20,042.78	10,094.57	25,012.76	20,798.17	14,746.51	14,951.49

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahaaxmi
Expenses							
1. Interest Expense	16,568.30	6,689.80	8,608.94	8,478.19	9,550.57	6,890.17	1,803.97
1.1 On Deposit Liabilities	15,351.08	6,325.44	7,849.50	7,357.22	9,066.96	6,307.94	1,739.42
1.1.1 Saving Account	3,244.44	1,179.31	912.53	1,573.47	1,912.09	1,221.32	545.43
1.1.2 Fixed Account	11,839.57	5,035.65	6,810.21	5,632.02	7,078.24	4,968.30	1,167.22
1.1.2.1 Up to 3 months Fixed Account	-	529.65	-	0.56	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,873.08	417.29	3,155.19	28.78	-	-	20.16
1.1.2.3 6 months to 1 year Fixed Account	3,381.05	3,561.83	2,810.81	1,766.63	-	4,968.30	399.48
1.1.2.4 Above 1 year Fixed Account	6,585.44	526.87	844.21	3,836.04	7,078.24	-	747.59
1.1.3 Call Deposit	267.07	110.47	126.76	132.29	76.63	118.33	26.77
1.1.4 Certificate of Deposit	-	-	-	19.44	-	-	-
1.2 On Borrowing	1,217.21	364.36	759.44	1,120.97	483.61	582.23	64.56
2. Commission Expense	483.70	89.42	-	122.31	-	-	12.76
3. Staff Expense	2,264.90	1,003.93	1,000.74	1,588.92	2,163.64	953.07	357.74
4. Office Operating Expenses	1,915.00	801.31	607.96	871.82	1,415.45	798.94	235.80
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	6.24	-	-	-	1.25	-	-
7. Provision for Risk	1,957.90	1,476.21	986.31	3,151.89	2,628.12	1,625.80	1,235.86
7.1 Loan loss Provision	1,957.90	1,476.21	986.31	3,151.89	2,628.12	1,625.80	1,235.86
7.1.1 General Loan loss Provision	102.59	167.36	(9.98)	255.48	1,200.35	205.99	437.46
7.1.1.1 Pass Loan Loss Provision	(756.82)	-	52.72	94.84	-	-	244.92
7.1.1.2 Watch List Provision	859.41	167.36	(62.71)	160.64	1,200.35	205.99	192.54
7.1.2 Special Loan Loss Provision	1,855.31	1,308.85	79.04	2,896.41	1,427.77	1,419.80	784.46
7.1.3 Additional Loan Loss Provision	-	-	917.25	-	-	-	13.94
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	-	-	526.01	36.41	0.42	3.38	2.11
9. Provision for Staff Bonus	600.18	141.99	345.54	369.64	359.69	211.87	53.23
10. Provision for Income Tax	1,511.02	375.20	927.48	981.80	1,402.53	534.89	143.72
11. Others	-	-	-	91.66	-	2.07	-
12. Net Profit	3,890.56	902.69	2,182.35	2,344.92	1,834.67	1,371.96	335.35
Total Expenses	29,197.80	11,480.55	15,185.32	18,037.55	19,356.33	12,392.16	4,180.55
Income							
1. Interest Income	26,301.44	10,333.99	13,705.65	13,480.17	15,484.78	10,165.91	2,932.83
1.1 On Loans and Advances	22,352.25	9,011.90	11,828.41	12,167.19	13,208.51	8,742.27	2,624.65
1.2 On Investment	3,306.06	960.62	1,631.94	1,078.48	1,974.49	1,381.87	208.83
1.2.1 Government Bonds	3,266.40	960.62	1,596.88	1,006.32	1,503.88	1,389.82	208.83
1.2.2 Foreign Bonds	-	-	-	-	-	(10.47)	-
1.2.3 NRB Bonds	-	-	-	-	387.58	-	-
1.2.4 Debenture & Bonds	39.66	-	35.06	72.16	83.04	2.53	-
1.3 On Agency Balance	-	31.65	5.84	-	12.90	-	-
1.4 On Call Deposit	-	16.88	-	9.54	-	-	11.57
1.5 On Others	643.12	312.94	239.46	224.96	288.87	41.77	87.78
2. Commission and Discount	2,317.92	821.18	834.66	1,387.71	1,331.35	198.69	113.62
2.1 Bills Purchase and Discount	-	18.25	-	-	12.75	-	-
2.2 Commission	2,317.92	779.48	811.42	1,387.71	1,251.53	198.69	2.92
2.3 Others	-	23.45	23.24	-	67.07	-	110.70
3. Exchange Flactuation Income	463.31	100.38	136.74	245.40	316.69	349.59	2.74
3.1 Due to Change in Exchange Rate	12.99	-	0.29	19.15	6.41	55.06	-
3.2 Due to Foreign Currency Transaction	450.32	100.38	136.45	226.25	310.27	294.53	2.74
4. Other Operating Income	95.76	121.32	347.10	4.59	406.05	574.32	58.92
5. Non Operating Income	-	8.43	159.81	111.78	1.16	267.51	-
6. Write Back from Provisions for loss	-	90.85	-	2,807.12	1,813.90	832.83	1,072.11
7. Recovery of written-off Loan	19.38	4.40	1.37	0.30	2.41	3.31	0.33
8. Income from Extra Ordinary transactions	-	-	-	0.47	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	29,197.80	11,480.55	15,185.32	18,037.55	19,356.33	12,392.16	4,180.55

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	24.61	184.37	1,986.42	401.01	229.11	3,846.91	2,894.09
1.1 On Deposit Liabilities	24.61	184.20	1,946.97	401.01	229.11	3,763.36	2,843.08
1.1.1 Saving Account	1.73	23.58	257.43	114.16	40.42	748.47	629.91
1.1.2 Fixed Account	22.49	153.58	1,656.22	275.30	186.33	2,955.90	2,148.48
1.1.2.1 Up to 3 months Fixed Account	-	-	102.03	-	7.45	100.87	261.29
1.1.2.2 3 to 6 months Fixed Account	5.26	-	574.02	36.66	9.32	430.02	234.66
1.1.2.3 6 months to 1 year Fixed Account	9.53	-	605.43	1.38	65.22	1,713.33	1,219.59
1.1.2.4 Above 1 year Fixed Account	7.71	153.58	374.75	237.27	104.35	711.69	432.93
1.1.3 Call Deposit	0.39	7.03	33.31	11.55	2.35	58.99	64.70
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.18	39.45	-	-	83.55	51.01
2. Commission Expense	-	-	10.51	4.86	-	-	1.08
3. Staff Expense	11.56	40.10	341.51	104.88	37.34	689.40	551.43
4. Office Operating Expenses	14.82	39.30	273.13	72.54	22.15	481.57	385.02
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.26	-	0.01	-	0.68
7. Provision for Risk	(31.02)	-	248.58	306.12	5.83	1,698.93	855.98
7.1 Loan loss Provision	(31.02)	-	248.58	306.12	5.83	1,698.93	855.98
7.1.1 General Loan loss Provision	(0.49)	-	17.83	-	(1.97)	282.51	134.90
7.1.1.1 Pass Loan Loss Provision	(0.35)	-	-	-	(4.39)	50.07	-
7.1.1.2 Watch List Provision	(0.13)	-	17.83	-	2.42	232.45	134.90
7.1.2 Special Loan Loss Provision	(30.54)	-	230.76	306.12	7.79	1,416.42	721.08
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	1.96	-	1.36	-	-	-	-
9. Provision for Staff Bonus	-	-	41.61	-	10.05	99.92	108.45
10. Provision for Income Tax	9.61	-	112.35	-	30.16	269.79	292.82
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	262.15	-	70.38	629.50	683.24
Total Expenses	31.53	263.77	3,278.88	889.40	405.04	7,716.03	5,772.80
Income							
1. Interest Income	21.85	96.85	3,077.07	629.47	325.82	6,432.81	5,061.53
1.1 On Loans and Advances	21.20	95.33	2,717.68	577.34	245.45	5,878.16	4,475.12
1.2 On Investment	-	-	322.59	40.97	61.31	438.98	526.37
1.2.1 Government Bonds	-	-	322.59	40.97	61.31	433.01	526.37
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	5.97	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.65	1.51	7.91	8.86	1.54	9.16	11.86
1.5 On Others	-	-	28.89	2.29	17.51	106.51	48.18
2. Commission and Discount	0.03	10.39	135.25	46.70	0.57	36.78	79.78
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.03	0.68	11.72	4.34	0.39	29.76	77.59
2.3 Others	-	9.71	123.53	42.36	0.18	7.02	2.19
3. Exchange Flactuation Income	-	-	0.47	0.01	-	5.89	7.59
3.1 Due to Change in Exchange Rate	-	-	0.37	0.01	-	0.15	0.50
3.2 Due to Foreign Currency Transaction	-	-	0.10	-	-	5.74	7.09
4. Other Operating Income	1.07	-	25.88	-	10.00	333.67	209.58
5. Non Operating Income	-	-	0.17	2.01	68.64	34.31	0.32
6. Write Back from Provisions for loss	-	(564.76)	40.04	22.20	-	871.77	414.00
7. Recovery of written-off Loan	-	-	-	-	-	0.80	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	8.58	721.30	-	189.02	-	-	-
Total Income	31.53	263.77	3,278.88	889.40	405.04	7,716.03	5,772.80

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	2,168.00	79.50	2,258.44	2,242.98	2,335.72	189.97	38.04
1.1 On Deposit Liabilities	2,115.69	79.50	2,174.79	2,242.80	2,271.56	189.82	38.04
1.1.1 Saving Account	376.48	5.87	464.74	463.70	258.83	35.96	11.81
1.1.2 Fixed Account	1,707.73	71.53	1,662.05	1,755.58	1,974.63	148.54	24.89
1.1.2.1 Up to 3 months Fixed Account	58.33	-	35.63	-	468.96	-	3.69
1.1.2.2 3 to 6 months Fixed Account	226.48	-	174.98	0.42	192.51	25.35	5.19
1.1.2.3 6 months to 1 year Fixed Account	748.53	53.11	549.62	1,186.16	356.92	77.97	9.71
1.1.2.4 Above 1 year Fixed Account	674.39	18.42	901.83	568.99	956.24	45.23	6.30
1.1.3 Call Deposit	31.48	2.10	48.00	23.53	38.10	5.32	1.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	52.30	-	83.65	0.18	64.17	0.15	-
2. Commission Expense	13.03	-	-	-	-	0.17	-
3. Staff Expense	403.86	9.78	360.88	280.01	220.04	44.45	26.60
4. Office Operating Expenses	258.67	8.79	307.81	248.81	177.26	40.28	9.32
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.37	-	0.01	-	-
7. Provision for Risk	338.68	3.35	361.34	566.71	1,195.03	32.35	26.76
7.1 Loan loss Provision	338.68	3.35	361.34	566.71	1,195.03	32.35	26.76
7.1.1 General Loan loss Provision	24.29	3.22	557.91	174.44	157.88	15.00	4.99
7.1.1.1 Pass Loan Loss Provision	-	(0.43)	(92.47)	17.82	26.52	-	1.04
7.1.1.2 Watch List Provision	24.29	3.64	650.39	156.61	131.35	15.00	3.95
7.1.2 Special Loan Loss Provision	314.39	0.13	(196.58)	392.28	1,036.58	17.35	21.76
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.58	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	7.63	-	-	7.92	2.71	-	-
9. Provision for Staff Bonus	65.92	0.33	48.44	71.16	38.63	7.70	-
10. Provision for Income Tax	178.57	0.88	130.78	193.85	116.97	20.78	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	414.68	2.05	305.15	446.62	230.74	48.50	-
Total Expenses	3,849.02	104.68	3,773.20	4,058.08	4,317.12	384.21	100.71
Income							
1. Interest Income	3,473.73	100.69	3,538.15	3,775.78	3,436.10	255.52	78.83
1.1 On Loans and Advances	3,168.29	93.01	3,160.71	3,359.54	3,109.62	236.74	72.38
1.2 On Investment	298.69	-	346.78	370.55	267.65	14.81	3.14
1.2.1 Government Bonds	298.69	-	346.78	370.55	267.65	14.81	3.14
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	6.75	-	8.68	7.69	8.57	3.97	0.97
1.5 On Others	-	7.68	21.98	38.00	50.26	-	2.34
2. Commission and Discount	176.70	0.17	12.28	183.56	6.95	6.84	1.68
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	176.70	0.15	12.28	15.99	6.95	6.84	1.68
2.3 Others	-	0.01	-	167.56	-	-	-
3. Exchange Flactuation Income	1.28	-	44.17	-	-	-	-
3.1 Due to Change in Exchange Rate	0.88	-	6.41	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.40	-	37.76	-	-	-	-
4. Other Operating Income	56.14	3.24	106.14	27.64	131.90	3.07	3.63
5. Non Operating Income	-	0.59	72.41	-	40.01	0.20	-
6. Write Back from Provisions for loss	141.18	-	-	70.01	702.06	118.58	13.94
7. Recovery of written-off Loan	-	-	0.06	1.10	0.10	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	2.64
Total Income	3,849.02	104.68	3,773.20	4,058.08	4,317.12	384.21	100.71

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
Expenses							
1. Interest Expense	218.91	197.56	138.86	1.14	367.27	560.96	368.06
1.1 On Deposit Liabilities	218.91	196.69	138.86	1.14	367.27	560.96	368.06
1.1.1 Saving Account	33.30	26.20	21.31	1.14	62.91	91.32	40.12
1.1.2 Fixed Account	178.33	165.20	113.89	-	297.16	463.16	322.45
1.1.2.1 Up to 3 months Fixed Account	-	22.84	-	-	52.78	31.35	19.78
1.1.2.2 3 to 6 months Fixed Account	63.12	54.95	-	-	55.96	31.33	24.15
1.1.2.3 6 months to 1 year Fixed Account	81.79	58.88	-	-	119.07	157.66	138.06
1.1.2.4 Above 1 year Fixed Account	33.43	28.53	113.89	-	69.34	242.83	140.46
1.1.3 Call Deposit	7.29	5.30	3.66	0.00	7.21	6.47	5.48
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.87	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	63.84	34.20	35.39	4.46	68.91	69.21	36.74
4. Office Operating Expenses	48.52	28.58	30.63	6.89	52.73	61.65	31.76
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	5.33	-	-	-	-	-
7. Provision for Risk	249.00	88.96	17.19	-	115.56	39.91	137.16
7.1 Loan loss Provision	249.00	88.96	17.19	-	115.56	39.91	137.16
7.1.1 General Loan loss Provision	24.25	17.51	9.30	-	(11.21)	-	48.59
7.1.1.1 Pass Loan Loss Provision	13.77	2.03	-	-	(11.56)	-	15.58
7.1.1.2 Watch List Provision	10.48	15.49	9.30	-	0.35	-	33.01
7.1.2 Special Loan Loss Provision	224.75	71.44	7.89	-	126.77	-	88.57
7.1.3 Additional Loan Loss Provision	-	0.01	-	-	-	39.91	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.12	-	-
9. Provision for Staff Bonus	-	2.22	3.07	-	-	-	3.05
10. Provision for Income Tax	-	5.99	8.28	-	-	8.04	8.23
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	13.99	19.31	9.31	-	16.56	19.20
Total Expenses	580.27	376.85	252.73	21.80	605.59	756.32	604.18
Income							
1. Interest Income	350.41	298.77	198.50	21.80	531.40	705.24	508.09
1.1 On Loans and Advances	315.87	266.61	165.04	20.36	479.83	610.19	456.61
1.2 On Investment	28.87	24.41	23.66	-	27.03	77.53	50.05
1.2.1 Government Bonds	28.87	19.97	23.66	-	27.03	77.53	50.05
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.44	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.67	3.01	7.20	1.44	8.45	17.52	1.43
1.5 On Others	-	4.74	2.60	-	16.10	-	-
2. Commission and Discount	1.27	10.17	0.36	-	0.56	20.57	0.15
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.27	10.17	0.36	-	0.56	20.57	0.15
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	23.01	5.79	7.87	-	17.67	20.29	25.61
5. Non Operating Income	-	-	1.67	0.00	21.22	10.22	2.37
6. Write Back from Provisions for loss	184.67	62.12	43.32	-	-	-	67.96
7. Recovery of written-off Loan	-	-	1.00	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	20.90	-	-	-	34.74	-	-
Total Income	580.27	376.85	252.73	21.80	605.59	756.32	604.18

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	259.21	254.40	200.74	459.88	310.00	99.36	106.58
1.1 On Deposit Liabilities	259.21	254.40	200.74	459.88	310.00	99.36	106.58
1.1.1 Saving Account	36.15	44.42	37.68	74.25	51.88	15.32	18.83
1.1.2 Fixed Account	220.71	201.70	162.40	384.54	258.12	82.02	85.58
1.1.2.1 Up to 3 months Fixed Account	-	23.52	19.90	-	-	10.41	8.28
1.1.2.2 3 to 6 months Fixed Account	-	50.20	9.78	4.85	25.32	18.50	5.04
1.1.2.3 6 months to 1 year Fixed Account	220.71	67.93	67.33	87.62	160.90	25.65	32.38
1.1.2.4 Above 1 year Fixed Account	-	60.05	65.40	292.07	71.90	27.46	39.87
1.1.3 Call Deposit	2.36	8.27	0.65	1.09	-	2.02	2.18
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	54.01	74.29	11.63	84.78	54.57	17.63	38.49
4. Office Operating Expenses	40.52	60.82	22.91	47.14	40.19	13.58	31.94
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	7.00	-	-	-	-	-
7. Provision for Risk	87.33	127.65	266.31	1,036.91	67.30	32.98	74.39
7.1 Loan loss Provision	87.33	127.65	266.31	1,036.91	67.30	32.98	74.39
7.1.1 General Loan loss Provision	19.28	13.78	7.76	-	0.37	6.82	74.39
7.1.1.1 Pass Loan Loss Provision	3.90	5.38	-	-	(8.70)	3.50	74.39
7.1.1.2 Watch List Provision	15.38	8.40	7.76	-	9.08	3.31	-
7.1.2 Special Loan Loss Provision	68.05	113.86	258.55	1,036.91	66.93	26.16	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	1.55	0.67	5.23	-	-	-	-
9. Provision for Staff Bonus	-	12.54	-	-	1.27	-	-
10. Provision for Income Tax	-	37.62	-	(310.06)	3.43	9.06	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	87.79	(148.47)	-	8.01	21.13	-
Total Expenses	442.62	662.78	358.34	1,318.65	484.78	193.74	251.40
Income							
1. Interest Income	337.96	358.04	315.31	629.69	435.84	156.37	148.67
1.1 On Loans and Advances	305.69	299.42	301.19	555.59	377.99	143.15	132.87
1.2 On Investment	23.13	40.30	-	52.13	53.91	-	12.42
1.2.1 Government Bonds	23.13	-	-	52.13	-	-	12.42
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	40.30	-	-	53.91	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.72	5.23	14.11	9.00	3.94	4.37	3.38
1.5 On Others	7.43	13.09	-	12.97	-	8.86	-
2. Commission and Discount	15.57	0.68	0.31	4.66	12.12	7.73	0.28
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	15.57	0.68	0.31	3.88	12.12	0.78	0.28
2.3 Others	-	-	-	0.79	-	6.95	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	10.73	20.51	5.23	14.19	36.82	15.33	13.91
5. Non Operating Income	-	11.64	0.08	33.66	-	-	-
6. Write Back from Provisions for loss	53.14	271.80	37.41	47.45	-	14.31	-
7. Recovery of written-off Loan	-	0.12	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	4.89	-	-	-	-	-	-
9. Net Loss	20.33	-	-	589.01	-	-	82.54
Total Income	442.62	662.78	358.34	1,318.65	484.78	193.74	251.40

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
----------	-----------	-------	------	-------	----------

Expenses

1. Interest Expense	77.92	360.20	792.93	858.85	356.27
1.1 On Deposit Liabilities	77.92	360.20	777.70	831.26	356.27
1.1.1 Saving Account	0.13	48.26	125.26	71.32	53.43
1.1.2 Fixed Account	77.77	302.89	639.48	737.30	292.30
1.1.2.1 Up to 3 months Fixed Account	-	18.22	17.02	-	-
1.1.2.2 3 to 6 months Fixed Account	-	47.42	34.33	127.73	54.02
1.1.2.3 6 months to 1 year Fixed Account	-	100.32	265.93	306.87	114.64
1.1.2.4 Above 1 year Fixed Account	77.77	136.93	322.20	302.70	123.65
1.1.3 Call Deposit	0.02	9.06	12.96	22.64	10.54
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	15.23	27.59	-
2. Commission Expense	-	-	3.28	-	-
3. Staff Expense	4.84	57.16	117.79	124.36	65.55
4. Office Operating Expenses	2.02	31.86	71.44	78.74	45.20
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.96	5.23	-	-
7. Provision for Risk	-	168.23	89.71	120.14	174.87
7.1 Loan loss Provision	-	168.23	89.71	120.14	174.87
7.1.1 General Loan loss Provision	-	12.63	36.98	5.75	17.76
7.1.1.1 Pass Loan Loss Provision	-	5.66	-	0.83	-
7.1.1.2 Watch List Provision	-	6.97	36.98	4.92	17.76
7.1.2 Special Loan Loss Provision	-	155.60	52.73	114.39	157.11
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	-	-	-	34.23	-
9. Provision for Staff Bonus	-	-	19.94	19.87	-
10. Provision for Income Tax	-	-	53.84	53.65	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	125.63	125.18	-
Total Expenses	84.78	618.42	1,279.79	1,415.03	641.89

Income

1. Interest Income	-	458.16	1,095.79	1,332.06	429.26
1.1 On Loans and Advances	-	392.86	1,006.74	1,184.59	379.37
1.2 On Investment	-	54.52	52.80	145.71	39.19
1.2.1 Government Bonds	-	-	52.80	145.71	39.19
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	54.52	-	-	-
1.3 On Agency Balance	-	-	-	-	8.87
1.4 On Call Deposit	-	6.16	3.63	-	1.81
1.5 On Others	-	4.61	32.62	1.77	0.03
2. Commission and Discount	-	0.66	57.73	64.38	1.60
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.25	57.73	-	1.59
2.3 Others	-	0.41	-	64.38	0.01
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	-	16.06	85.12	18.44	26.22
5. Non Operating Income	9.16	2.68	0.06	0.14	4.89
6. Write Back from Provisions for loss	-	128.37	41.09	-	54.82
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	75.61	12.50	-	-	125.11
Total Income	84.78	618.42	1,279.79	1,415.03	641.89

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	6,953.44	19,213.84	19,581.75	15,492.15	10,198.03	14,843.14	7,924.11	11,166.86
Fishery Related	727.31	1,225.86	698.90	708.46	-	328.67	55.08	165.79
Mining Related	2,168.54	111.45	443.63	934.27	-	-	221.71	-
Agriculture, Forestry, Beverage & Non Food Production Related*	45,582.13	33,558.06	77,306.45	104,078.25	13,988.49	89,662.09	44,432.46	53,373.83
Construction	4,217.33	3,542.06	24,622.36	7,303.04	7,528.47	2,235.96	1,747.12	3,351.53
Electricity, Gas and Water	14,603.11	22,185.14	35,556.02	31,593.25	5,864.36	15,251.40	9,819.05	17,375.09
Metal Products, Mach. & Ele. Eqp.	2,749.10	3,020.12	7,069.32	3,096.95	1,305.68	9,703.15	2,329.39	3,407.63
Tras., Com. and Public Utilities	1,321.67	3,247.99	4,827.16	4,965.32	1,650.16	3,791.26	183.23	2,143.75
Wholesaler & Retailer	43,794.07	61,695.23	89,491.96	68,580.09	22,922.71	46,337.06	29,502.40	50,690.98
Finance, Insurance and Real Estate	8,293.49	21,458.18	20,015.74	30,315.33	4,737.78	18,628.91	5,969.10	20,185.71
Tourism Service**	8,841.03	16,869.85	11,134.62	22,983.06	1,116.52	12,573.16	6,984.83	5,712.96
Other Services	6,653.03	8,693.20	13,487.64	20,641.87	1,470.40	8,967.01	2,061.11	6,166.98
Consumption Loans	67,073.62	86,137.78	68,046.10	34,462.12	14,264.31	14,839.61	18,434.08	36,230.97
Local Government	0.36	-	-	383.43	138.81	271.95	-	-
Others	11,288.10	2,597.48	39,612.30	5,966.99	740.24	13,389.42	9,807.19	10,863.19
TOTAL sectorwise	224,266.33	283,556.24	411,893.94	351,504.57	85,925.97	250,822.78	139,470.86	220,835.27

Product Wise

Term Loan	59,601.15	77,051.76	126,027.93	119,382.94	13,140.29	102,744.69	45,389.37	72,502.66
Overdraft	7,312.30	5,604.84	3,406.45	2,201.23	144.12	3,730.26	115.43	3,252.54
Cash Credit Loan	32,111.25	60,772.70	2,344.61	26,702.37	7,906.69	46,448.04	19,524.78	43,872.88
Trust Receipt Loan/Import Loan	1,349.94	1,881.19	13,534.30	21,218.23	4,777.45	15,638.23	6,458.09	11,794.39
Short Term Working Capital/Demand Loan	31,407.88	19,854.17	101,377.89	117,659.70	21,517.10	33,834.21	20,054.40	30,326.42
Residential Personal Home Loan (Up to Rs. 20 million)#	7,031.85	27,240.25	27,303.91	7,459.68	9,622.88	5,019.85	2,347.06	22,745.44
Real Estate Loan	11,884.95	9,889.27	23,978.39	24,715.65	7,393.10	12,886.30	4,810.68	7,834.22
Margin Nature Loan	7,726.32	4,515.30	12,959.57	2,951.36	-	1,907.20	472.67	2,684.76
Hire Purchase Loan	3,070.41	8,620.28	11,606.44	5,181.03	1,918.76	6,368.72	2,637.37	4,345.30
Deprived Sector Loan	10,705.55	14,278.11	20,167.36	16,704.13	4,874.82	11,824.29	6,474.70	9,332.37
Bills Purchased	135.30	8.51	13.42	48.11	1,657.01	-	0.08	137.16
Other Product	51,929.44	53,839.86	69,173.67	7,280.13	12,973.76	10,421.00	31,186.24	12,007.13
Total Product wise Loan	224,266.33	283,556.24	411,893.94	351,504.57	85,925.97	250,822.78	139,470.86	220,835.27

Collateral Wise

Gold and Silver	28,564.58	23,570.75	967.20	1,997.87	-	-	-	-
Government Securities	97.54	5.80	8.35	3.60	4,500.00	-	-	0.32
Non Governmental Securities	7,739.31	4,515.30	11,667.96	2,950.37	-	1,907.20	472.67	2,811.75
Fixed Deposit Receipts	963.14	1,459.57	1,431.16	1,533.19	148.40	1,068.76	1,197.74	2,854.55
Own	963.14	1,459.57	1,431.16	1,523.89	144.12	1,068.76	1,197.74	2,854.55
Other Licences Institutions	-	-	-	9.30	4.28	-	-	-
Collateral of Properties	175,245.88	227,261.46	365,062.03	319,330.00	71,477.41	237,806.55	113,866.65	193,781.82
Fixed Assets	112,635.96	226,789.34	275,359.72	296,144.28	59,073.88	231,306.46	51,437.03	106,249.23
Current Assets	62,609.92	472.11	89,702.31	23,185.72	12,403.53	6,500.09	62,429.62	87,532.59
Against security of Bill	191.60	10.36	3,697.06	-	-	-	6,458.09	10,481.59
Domestic Bills	1.72	-	54.35	-	-	-	-	-
Foreign Bills	189.88	10.36	3,642.71	-	-	-	6,458.09	10,481.59
Against Guarantee	7,899.43	26,683.59	10,477.96	5,825.79	2,251.75	9,634.80	6,038.09	8,867.72
Government Guarantee	503.45	216.60	379.52	383.43	138.81	-	156.06	198.74
Institutional Guarantee	5,760.45	10,014.56	8,410.35	5,426.62	2,112.94	-	5,769.58	8,325.79
Personal Guarantee	1,541.41	16,421.61	1,683.34	9.25	-	-	-	343.20
Collective Guarantee	4.92	30.82	4.72	6.37	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	58.54	112.46	-
Other Guarantee	89.20	-	0.03	0.12	-	9,576.26	-	-
Credit Card	0.05	16.40	977.29	197.56	384.51	405.48	-	138.69
Others	3,564.78	33.02	17,604.93	19,666.19	7,163.91	-	11,437.62	1,898.82
Total	224,266.33	283,556.24	411,893.94	351,504.57	85,925.97	250,822.78	139,470.86	220,835.27

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	23,894.85	5,675.58	11,466.30	13,773.81	15,196.38	60,242.63	24,098.80	14,046.29
Fishery Related	2,872.23	267.52	967.50	869.24	884.55	1,074.90	769.07	370.87
Mining Related	-	233.61	1,019.89	52.44	603.02	471.13	55.21	1,631.59
Agriculture, Forestry, Beverage & Non Food Production Related*	10,381.99	32,187.90	49,591.78	47,464.15	32,311.67	17,084.40	88,683.24	22,143.86
Construction	23,116.55	7,635.06	16,234.97	19,471.68	5,195.47	12,466.41	9,045.18	13,613.24
Electricity, Gas and Water	2,434.78	13,032.10	42,599.81	25,733.55	18,187.94	7,647.82	28,387.95	18,050.42
Metal Products, Mach. & Ele. Eqp.	604.06	1,321.63	3,959.21	7,306.98	2,928.47	562.00	6,377.49	367.33
Tras., Com. and Public Utilities	608.51	1,846.54	3,862.94	5,599.40	4,387.20	3,769.92	7,200.87	3,858.77
Wholesaler & Retailer	62,623.41	28,285.65	50,757.78	52,813.51	49,380.18	36,097.66	92,645.25	31,413.38
Finance, Insurance and Real Estate	8,472.92	7,172.76	21,342.92	24,312.90	13,901.35	5,199.44	39,822.41	7,738.90
Tourism Service**	2,958.04	4,972.46	17,088.19	11,604.66	7,577.00	6,679.81	19,110.33	3,880.59
Other Services	6,220.85	6,894.04	10,839.30	14,040.04	9,046.59	4,717.61	21,170.80	7,972.05
Consumption Loans	89,424.34	12,656.20	71,417.48	56,067.66	43,141.39	24,523.24	93,967.89	41,872.66
Local Government	-	-	-	231.20	149.96	-	-	-
Others	18,836.26	21,469.95	420.27	775.04	13,677.67	26,940.32	10.53	1,759.19
TOTAL sectorwise	252,448.79	143,651.00	301,568.35	280,116.25	216,568.83	207,477.29	431,345.03	168,719.13

Product Wise

Term Loan	87,595.24	70,260.36	138,911.22	91,003.88	103,628.72	36,699.78	179,210.60	73,466.42
Overdraft	1,573.79	976.81	2,297.19	4,007.82	2,743.28	14,574.50	9,106.56	5,774.79
Cash Credit Loan	58,670.47	21,609.16	44,394.34	18,219.66	24,814.39	1,535.72	60,580.12	5,833.40
Trust Receipt Loan/Import Loan	27.12	5,957.12	11,608.98	10,956.08	5,735.84	218.39	12,004.07	2,207.42
Short Term Working Capital/Demand Loan	6,523.57	20,287.76	39,053.75	55,752.69	30,890.21	109,911.54	55,644.82	16,643.03
Residential Personal Home Loan (Up to Rs. 20 million)#	51,640.48	6,421.34	12,662.95	18,302.37	13,475.58	10,959.63	37,841.49	10,356.13
Real Estate Loan	26,677.80	1,637.83	8,805.83	15,065.97	4,495.04	1,904.32	18,474.41	4,378.52
Margin Nature Loan	2,538.29	1,387.96	8,642.02	4,107.34	8,386.16	2,039.18	11,649.13	6,152.16
Hire Purchase Loan	2,889.94	3,774.79	5,653.95	3,268.09	4,436.86	3,919.72	15,843.67	4,437.50
Deprived Sector Loan	8,887.27	6,464.52	13,846.24	13,812.58	10,004.03	23,185.71	19,728.10	13,276.40
Bills Purchased	-	884.53	73.11	726.64	104.71	-	195.77	-
Other Product	5,424.81	3,988.83	15,618.77	44,893.13	7,854.00	2,528.80	11,066.29	26,193.36
Total Product wise Loan	252,448.79	143,651.00	301,568.35	280,116.25	216,568.83	207,477.29	431,345.03	168,719.13

Collateral Wise

Gold and Silver	21.97	233.06	4.90	731.03	10.01	13.17	-	706.76
Government Securities	-	-	-	-	5.05	-	-	2.65
Non Governmental Securities	2,538.29	1,387.96	8,790.63	4,107.34	8,694.07	-	11,649.13	6,250.29
Fixed Deposit Receipts	1,312.70	457.85	1,409.06	1,654.87	1,771.36	813.56	2,708.68	1,120.64
Own	1,312.70	457.85	1,409.06	1,654.87	1,771.36	813.56	2,708.68	1,105.46
Other Licences Institutions	-	-	-	-	-	-	-	15.18
Collateral of Properties	240,436.65	122,357.31	276,928.31	260,432.88	192,891.89	206,650.56	385,067.18	142,266.92
Fixed Assets	237,581.23	83,488.70	266,035.20	216,118.51	111,949.28	206,650.56	229,936.97	96,147.61
Current Assets	2,855.42	38,868.61	10,893.11	44,314.37	80,942.61	-	155,130.22	46,119.31
Against security of Bill	-	884.53	1,667.57	814.35	4,963.21	-	16,053.18	3,661.22
Domestic Bills	-	884.53	-	-	3.18	-	-	30.59
Foreign Bills	-	-	1,667.57	814.35	4,960.03	-	16,053.18	3,630.63
Against Guarantee	6,660.50	6,108.60	11,900.67	9,915.01	6,867.07	-	505.77	1,618.36
Government Guarantee	0.18	-	240.04	136.67	151.17	-	324.52	11.05
Institutional Guarantee	6,184.90	5,370.06	11,463.96	9,646.20	6,452.98	-	-	206.85
Personal Guarantee	-	723.49	135.35	37.61	259.18	-	181.25	940.46
Collective Guarantee	-	-	61.32	-	-	-	-	448.86
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	475.42	15.05	-	94.53	3.74	-	-	11.14
Credit Card	268.47	330.85	802.80	338.93	835.69	-	529.10	157.05
Others	1,210.22	11,890.83	64.40	2,121.85	530.49	-	14,831.98	12,935.23
Total	252,448.79	143,651.00	301,568.35	280,116.25	216,568.83	207,477.29	431,345.03	168,719.13

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,730.92	13,679.15	9,625.46	8,487.32	1,182.04	94.65	549.63	2,257.71
Fishery Related	752.14	703.40	438.96	912.45	81.81	-	-	41.73
Mining Related	144.28	2,681.49	211.22	20.73	2.43	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	25,129.23	37,109.65	45,794.28	33,901.29	1,052.37	-	539.94	2,555.91
Construction	12,700.17	5,782.37	14,566.15	6,913.21	6,941.16	47.41	51.40	982.45
Electricity, Gas and Water	22,531.43	29,661.86	18,967.39	21,870.01	553.84	-	-	1,320.46
Metal Products, Mach. & Ele. Eqp.	1,954.50	4,652.62	4,900.19	2,086.51	316.15	2.70	-	186.12
Tras., Com. and Public Utilities	2,768.39	4,614.57	3,321.88	3,610.24	504.07	12.42	138.77	927.26
Wholesaler & Retailer	26,305.06	49,109.32	37,749.25	25,274.14	10,351.00	26.94	950.32	5,927.97
Finance, Insurance and Real Estate	33,448.42	16,174.88	24,231.39	11,205.52	5,388.29	-	160.00	6,383.90
Tourism Service**	18,572.42	10,262.73	21,574.57	6,243.82	562.03	22.27	-	1,900.37
Other Services	7,761.68	7,142.79	20,245.56	8,066.38	479.77	0.92	415.50	1,792.03
Consumption Loans	24,527.01	43,508.84	31,480.57	17,531.89	18,411.00	138.34	41.77	18,198.90
Local Government	-	-	-	-	-	-	-	3.32
Others	21,598.15	6,991.93	1,225.15	31,212.66	230.18	13.00	-	4,531.32
TOTAL sectorwise	212,923.80	232,075.61	234,332.03	177,336.18	46,056.14	358.66	2,847.32	47,009.45

Product Wise

Term Loan	72,476.21	94,566.38	104,630.29	93,666.46	17,926.29	204.41	737.80	20,539.27
Overdraft	9,777.73	5,348.42	1,227.26	493.10	2,602.49	59.34	206.26	1,957.47
Cash Credit Loan	30,171.37	44,995.50	26,650.11	30,773.14	5,996.50	8.30	752.46	4,692.31
Trust Receipt Loan/Import Loan	1,263.71	6,349.37	4,292.03	3,123.22	-	-	-	-
Short Term Working Capital/Demand Loan	11,681.64	32,314.93	34,247.75	11,456.14	44.44	-	-	560.08
Residential Personal Home Loan (Up to Rs. 20 million)#	8,404.61	16,884.31	13,407.15	9,718.86	6,700.88	25.74	51.40	7,377.96
Real Estate Loan	21,593.38	5,314.18	15,443.30	5,812.01	1,225.61	7.74	160.00	2,972.23
Margin Nature Loan	6,555.52	1,776.87	4,325.35	2,347.80	2,251.62	-	-	1,290.16
Hire Purchase Loan	5,826.51	6,646.49	5,836.56	6,739.39	1,312.15	18.71	138.77	2,021.61
Deprived Sector Loan	11,321.39	11,116.06	13,346.76	8,539.85	4,114.87	26.34	26.84	4,946.50
Bills Purchased	3,331.80	72.84	216.80	322.03	-	-	-	-
Other Product	30,519.93	6,690.26	10,708.67	4,344.19	3,881.28	8.08	773.79	651.86
Total Product wise Loan	212,923.80	232,075.61	234,332.03	177,336.18	46,056.14	358.66	2,847.32	47,009.45

Collateral Wise

Gold and Silver	6,980.28	0.43	74.04	-	233.67	-	-	202.77
Government Securities	-	-	2.00	-	-	-	-	-
Non Governmental Securities	6,685.82	1,776.87	4,575.62	-	2,251.62	-	-	1,290.16
Fixed Deposit Receipts	1,201.37	722.93	1,058.17	1,669.71	525.33	5.50	41.77	445.89
Own	1,201.37	722.93	1,049.17	1,669.71	524.82	5.50	41.77	445.89
Other Licences Institutions	-	-	9.00	-	0.51	-	-	-
Collateral of Properties	183,950.18	220,514.28	215,160.35	166,631.83	38,342.46	288.82	2,805.55	40,232.13
Fixed Assets	179,239.69	201,702.81	199,015.90	144,563.97	38,208.69	288.82	2,805.55	40,232.13
Current Assets	4,710.49	18,811.47	16,144.45	22,067.87	133.77	-	-	-
Against security of Bill	-	-	506.58	347.48	-	-	-	-
Domestic Bills	-	-	31.95	347.48	-	-	-	-
Foreign Bills	-	-	474.64	-	-	-	-	-
Against Guarantee	10,283.50	520.15	9,088.24	20.19	4,454.67	14.20	-	4,838.50
Government Guarantee	153.72	87.07	192.04	-	-	-	-	-
Institutional Guarantee	10,074.10	33.76	8,330.49	-	4,213.50	-	-	3,343.51
Personal Guarantee	54.86	372.88	537.22	20.19	138.45	14.20	-	1,255.83
Collective Guarantee	-	10.27	26.88	-	1.07	-	-	239.16
Int. Rtd. Foreign Bank's Guarantee	-	-	0.60	-	-	-	-	-
Other Guarantee	0.83	16.18	1.00	-	101.65	-	-	-
Credit Card	273.42	200.53	137.55	112.26	-	-	-	-
Others	3,549.23	8,340.42	3,729.48	8,554.71	248.39	50.14	-	-
Total	212,923.80	232,075.61	234,332.03	177,336.18	46,056.14	358.66	2,847.32	47,009.45

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	948.33	231.31	5,506.33	3,427.51	2,653.73	71.52	3,898.02	2,914.66
Fishery Related	15.03	1.70	157.82	363.24	143.07	41.95	135.45	386.99
Mining Related	-	-	4.88	138.22	-	-	45.12	117.48
Agriculture, Forestry, Beverage & Non Food Production Related*	795.71	241.47	4,214.83	3,352.90	1,800.97	153.27	5,204.43	8,138.07
Construction	58.27	225.09	564.71	5,827.21	551.72	198.92	2,244.49	2,197.99
Electricity, Gas and Water	1.50	-	945.18	516.41	1,078.42	-	1,798.27	-
Metal Products, Mach. & Ele. Eqp.	1.54	11.02	218.53	385.58	70.05	19.03	436.27	202.97
Tras., Com. and Public Utilities	215.66	176.79	1,385.69	1,577.12	858.92	48.20	565.01	871.68
Wholesaler & Retailer	3,663.00	496.98	13,378.54	8,812.49	7,434.28	186.99	4,823.77	10,821.77
Finance, Insurance and Real Estate	777.13	317.00	12,300.62	12,438.43	5,192.32	-	3,630.23	5,102.32
Tourism Service**	412.10	19.25	5,058.49	3,640.35	1,840.05	16.82	2,386.13	9,812.16
Other Services	721.74	15.04	2,041.89	2,325.43	2,232.20	-	793.69	3,862.25
Consumption Loans	4,407.01	1,327.74	20,830.49	23,336.62	18,003.66	224.00	10,937.96	11,557.79
Local Government	-	-	-	-	-	-	3.23	-
Others	2.02	913.14	31,924.77	7,950.08	11,052.75	401.76	12,966.59	1,587.66
TOTAL sectorwise	12,019.05	3,976.52	98,532.78	74,091.60	52,912.13	1,362.46	49,868.67	57,573.79

Product Wise

Term Loan	4,115.01	1,153.28	47,725.31	25,179.60	30,349.99	365.10	23,031.66	21,653.35
Overdraft	446.14	-	2,585.45	2,589.86	3,103.36	392.48	2,612.63	790.35
Cash Credit Loan	3,152.35	-	8,624.69	6,547.39	4,305.51	-	6,593.63	10,437.97
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	145.82	423.64	1,289.17	1,805.78	572.40	94.56	583.68	791.70
Residential Personal Home Loan (Up to Rs. 20 million)#	1,597.61	816.63	14,724.40	10,999.84	4,283.90	263.27	5,849.87	4,092.56
Real Estate Loan	463.19	59.50	8,175.28	7,524.12	1,901.05	-	512.64	4,555.71
Margin Nature Loan	398.48	32.87	3,590.46	2,805.44	1,706.85	-	1,551.42	2,102.24
Hire Purchase Loan	484.69	267.52	2,040.33	2,283.83	1,100.54	53.58	952.90	980.17
Deprived Sector Loan	614.34	503.94	5,512.79	4,169.16	4,376.21	70.60	3,343.19	3,338.35
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	601.42	719.14	4,264.89	10,186.57	1,212.32	122.88	4,837.06	8,831.39
Total Product wise Loan	12,019.05	3,976.52	98,532.78	74,091.60	52,912.13	1,362.46	49,868.67	57,573.79

Collateral Wise

Gold and Silver	110.47	-	759.32	1,085.51	777.30	-	491.84	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	398.48	32.87	3,599.36	2,758.08	1,706.85	-	1,589.42	2,102.24
Fixed Deposit Receipts	100.74	32.57	766.03	616.30	435.02	105.83	592.49	348.66
Own	100.74	32.57	766.03	616.30	435.02	105.83	592.49	348.66
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,041.85	3,639.84	86,088.02	63,630.29	46,426.12	1,256.63	41,302.26	53,293.80
Fixed Assets	11,041.85	3,639.84	86,088.02	63,600.66	46,426.12	1,256.63	41,284.83	53,293.80
Current Assets	-	-	-	29.62	-	-	17.43	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	365.50	269.75	6,885.77	5,848.40	3,566.16	-	5,692.68	1,692.14
Government Guarantee	-	-	-	-	0.35	-	3.23	-
Institutional Guarantee	313.67	269.75	2,576.59	5,018.92	3,090.29	-	4,207.81	1,691.26
Personal Guarantee	51.83	-	3,253.12	628.46	454.39	-	1,409.39	0.00
Collective Guarantee	-	-	1,056.06	180.31	21.13	-	70.23	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	20.72	-	-	2.01	-
Credit Card	-	-	-	21.50	-	-	-	-
Others	2.02	1.50	434.27	131.52	0.69	-	199.97	136.94
Total	12,019.05	3,976.52	98,532.78	74,091.60	52,912.13	1,362.46	49,868.67	57,573.79

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	6,458.35	249.67	295.01	633.57	377.59	100.29	0.00	732.85
Fishery Related	186.55	-	2.55	6.04	-	23.67	-	23.17
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,465.79	168.28	25.12	184.01	43.48	31.96	63.70	263.92
Construction	1,250.48	90.04	4.57	268.38	797.95	172.38	-	50.00
Electricity, Gas and Water	2,312.68	58.00	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	165.08	-	4.31	-	1.89	2.96	-	-
Tras., Com. and Public Utilities	810.60	167.74	0.23	130.82	199.38	136.57	9.03	132.95
Wholesaler & Retailer	4,883.05	553.42	101.99	1,187.69	390.91	205.40	77.40	872.70
Finance, Insurance and Real Estate	6,628.51	164.10	11.04	850.76	493.88	311.74	90.40	1,118.33
Tourism Service**	2,609.53	221.84	47.95	108.09	112.67	63.71	20.70	270.54
Other Services	2,553.44	81.77	2.10	406.78	-	122.62	-	216.76
Consumption Loans	19,117.66	910.51	332.30	2,064.08	1,658.04	844.65	160.73	2,748.06
Local Government	-	-	-	-	-	-	33.18	-
Others	22.92	1,015.10	105.46	35.61	298.81	463.73	1,738.17	888.11
TOTAL sectorwise	49,464.64	3,680.46	932.64	5,877.02	4,374.61	2,479.67	2,193.32	7,317.39

Product Wise

Term Loan	12,008.87	956.12	306.33	2,717.87	2,049.67	587.74	124.27	3,077.95
Overdraft	2,854.94	42.58	76.19	178.08	211.09	119.80	-	318.16
Cash Credit Loan	5,245.47	231.29	75.58	591.45	75.84	-	-	268.59
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,660.46	174.72	-	268.00	-	211.80	147.82	341.54
Residential Personal Home Loan (Up to Rs. 20 million)#	7,257.80	682.73	-	523.37	797.95	316.71	535.62	677.20
Real Estate Loan	4,393.72	50.00	-	269.35	333.26	210.61	1,195.91	749.42
Margin Nature Loan	1,887.25	84.30	-	115.04	77.06	311.15	26.19	431.77
Hire Purchase Loan	1,281.74	129.20	5.75	136.94	191.84	134.16	121.26	166.35
Deprived Sector Loan	4,009.73	354.12	175.37	644.24	378.28	98.29	33.18	367.86
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,864.67	975.40	293.41	432.68	259.63	489.40	9.05	918.56
Total Product wise Loan	49,464.64	3,680.46	932.64	5,877.02	4,374.61	2,479.67	2,193.32	7,317.39

Collateral Wise

Gold and Silver	234.62	101.78	89.41	211.62	68.89	-	-	402.08
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,887.25	84.30	-	115.04	-	-	26.19	431.77
Fixed Deposit Receipts	1,100.01	46.93	1.39	61.42	63.38	39.97	0.05	85.92
Own	1,100.01	46.93	1.39	61.42	63.38	39.97	0.05	85.92
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	45,126.97	2,301.70	841.84	4,862.97	3,866.02	2,022.28	345.63	5,915.57
Fixed Assets	45,126.97	2,301.70	841.84	4,862.97	3,866.02	2,022.28	345.63	5,915.57
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,081.46	114.10	-	625.97	299.26	118.54	83.27	482.06
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	751.00	114.10	-	555.95	160.63	98.14	-	366.90
Personal Guarantee	313.27	-	-	70.02	138.63	20.40	50.09	115.16
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	34.33	1,031.66	-	-	77.06	298.87	1,738.17	-
Total	49,464.64	3,680.46	932.64	5,877.02	4,374.61	2,479.67	2,193.32	7,317.39

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	450.02	547.21	446.29	424.80	615.41	452.17	301.65	484.12
Fishery Related	12.24	37.48	14.16	29.68	-	14.90	17.33	7.31
Mining Related	61.78	-	1.50	-	-	-	10.60	-
Agriculture, Forestry, Beverage & Non Food Production Related*	468.09	187.16	336.65	234.14	198.87	443.70	173.45	24.85
Construction	325.13	258.28	480.79	317.41	-	145.38	281.60	10.70
Electricity, Gas and Water	42.67	-	48.89	5.34	-	-	51.07	-
Metal Products, Mach. & Ele. Equip.	296.91	35.01	26.74	20.64	-	77.70	34.33	36.54
Tras., Com. and Public Utilities	643.99	67.98	56.72	56.71	-	238.49	162.49	0.07
Wholesaler & Retailer	1,335.17	436.06	293.28	804.41	1,280.25	1,698.67	565.98	463.54
Finance, Insurance and Real Estate	914.18	1,023.45	327.00	879.56	112.76	891.30	190.70	59.14
Tourism Service**	758.13	262.07	80.50	56.40	84.64	609.31	50.22	34.32
Other Services	517.09	635.25	15.60	102.07	-	225.66	58.50	0.00
Consumption Loans	2,452.11	1,421.53	1,494.14	1,812.10	55.43	3,273.04	1,433.33	582.47
Local Government	-	-	-	-	-	-	-	-
Others	325.98	1,245.06	668.01	41.28	559.25	119.71	1,464.28	12.88
TOTAL sectorwise	8,603.49	6,156.53	4,290.25	4,784.54	2,906.60	8,190.04	4,795.52	1,715.94

Product Wise

Term Loan	1,608.95	1,182.61	338.84	501.41	87.41	3,177.36	1,400.74	563.69
Overdraft	-	366.35	482.71	305.82	367.79	132.73	113.25	246.62
Cash Credit Loan	-	86.53	289.63	-	1,341.19	1,137.50	221.74	374.57
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,301.22	307.41	97.57	102.72	-	325.70	607.34	47.08
Residential Personal Home Loan (Up to Rs. 20 million)#	657.46	758.25	813.76	270.81	6.63	826.73	712.67	24.86
Real Estate Loan	587.57	1,115.18	304.01	548.92	111.60	747.85	164.21	37.78
Margin Nature Loan	235.13	477.63	368.02	147.82	-	88.52	38.21	-
Hire Purchase Loan	749.04	50.94	131.15	98.88	-	568.51	174.64	6.00
Deprived Sector Loan	443.38	217.42	355.20	423.58	94.42	471.67	148.55	74.31
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,020.74	1,594.21	1,109.36	2,384.57	897.57	713.46	1,214.18	341.04
Total Product wise Loan	8,603.49	6,156.53	4,290.25	4,784.54	2,906.60	8,190.04	4,795.52	1,715.94

Collateral Wise

Gold and Silver	641.08	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	246.24	477.63	370.07	147.82	-	88.52	38.21	-
Fixed Deposit Receipts	118.02	59.28	69.65	30.53	46.09	622.12	51.91	31.63
Own	117.33	59.28	69.65	30.53	46.09	622.12	51.91	31.63
Other Licences Institutions	0.69	-	-	-	-	-	-	-
Collateral of Properties	7,092.82	5,499.07	3,691.11	4,171.03	111.60	7,265.58	4,582.67	1,684.31
Fixed Assets	7,092.51	5,499.07	3,691.11	4,152.17	111.60	7,265.58	4,582.67	1,684.31
Current Assets	0.31	-	-	18.86	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	446.53	120.55	159.36	434.66	-	213.82	112.01	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	287.08	120.55	20.98	335.35	-	121.66	111.90	-
Personal Guarantee	159.44	-	133.39	99.30	-	92.16	0.00	-
Collective Guarantee	-	-	-	-	-	-	0.11	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.98	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	58.81	-	0.07	0.50	2,748.92	-	10.73	-
Total	8,603.49	6,156.53	4,290.25	4,784.54	2,906.60	8,190.04	4,795.52	1,715.94

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	179.60	49.19	223.86	858.24	785.70	366.82
Fishery Related	-	-	8.50	57.94	16.36	44.36
Mining Related	-	-	0.90	16.51	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	32.24	199.99	146.81	878.79	361.72	535.73
Construction	140.88	-	380.30	288.65	-	322.55
Electricity, Gas and Water	20.00	-	-	220.17	18.84	27.34
Metal Products, Mach. & Ele. Eqp.	51.75	-	15.85	84.95	47.39	76.37
Tras., Com. and Public Utilities	150.44	2.94	11.88	307.63	42.32	393.13
Wholesaler & Retailer	168.38	68.51	568.80	2,503.41	1,873.71	1,172.55
Finance, Insurance and Real Estate	275.64	-	519.38	2,174.10	2,867.89	829.44
Tourism Service**	37.55	37.24	226.22	1,251.87	424.30	371.11
Other Services	30.13	-	53.49	780.63	495.22	107.01
Consumption Loans	705.93	1.55	1,428.41	4,781.26	6,984.13	2,492.65
Local Government	2.63	-	-	-	-	-
Others	84.01	359.27	2,114.71	1,465.65	3,240.71	50.19
TOTAL sectorwise	1,879.18	718.69	5,699.12	15,669.80	17,158.28	6,789.23

Product Wise

Term Loan	823.96	345.91	571.56	6,964.65	4,590.13	2,450.54
Overdraft	111.36	-	-	943.36	955.71	53.40
Cash Credit Loan	153.41	108.00	-	2,881.52	-	799.36
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	0.72	-	282.11	93.01	1,324.20	352.53
Residential Personal Home Loan (Up to Rs. 20 million)#	174.38	-	1,171.68	1,570.55	4,971.64	910.89
Real Estate Loan	101.35	246.66	472.26	1,678.13	2,353.17	640.35
Margin Nature Loan	78.93	-	418.62	429.80	736.61	303.79
Hire Purchase Loan	165.94	-	39.01	382.03	108.11	368.04
Deprived Sector Loan	238.12	-	201.38	507.07	842.32	367.78
Bills Purchased	-	-	-	-	-	-
Other Product	31.00	18.11	2,542.49	219.66	1,276.38	542.56
Total Product wise Loan	1,879.18	718.69	5,699.12	15,669.80	17,158.28	6,789.23

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	81.68	-	-	429.80	736.61	-
Fixed Deposit Receipts	31.69	-	64.56	193.93	170.72	106.98
Own	31.69	-	64.56	193.93	170.72	106.98
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,517.84	718.69	5,091.71	14,493.41	15,111.81	6,035.07
Fixed Assets	1,517.84	718.69	5,091.71	14,493.41	15,111.81	6,035.07
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	247.96	-	119.32	545.52	1,139.13	326.77
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	131.84	-	118.47	403.38	514.72	229.48
Personal Guarantee	108.61	-	0.85	142.13	624.41	97.29
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	4.88	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	423.53	7.14	-	320.42
Total	1,879.18	718.69	5,699.12	15,669.80	17,158.28	6,789.23

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
		2022	2023	2024	2024	2025	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	50,334	59,480	63,015	67,061	67,047	18.17	5.94	-0.02
	a. Paid-up Capital	30,093	34,388	35,835	37,623	37,832	14.27	4.21	0.56
	b. Statutory Reserves	9,012	11,190	12,274	13,274	13,262	24.16	9.69	-0.09
	c. Retained Earning	5,520	6,645	4,076	3,761	3,453	20.38	-38.66	-8.20
	d. Others Reserves	5,709	7,258	10,830	12,403	12,499	27.14	49.22	0.78
2	BORROWINGS	233,582	214,238	230,746	234,407	219,963	-8.28	7.71	-6.16
	a. NRB	22,655	7,944	6,221	2,425	543	-64.94	-21.69	-77.60
	b. Others	210,926	206,294	224,525	231,982	219,420	-2.20	8.84	-5.42
3	DEPOSITS	159,023	167,093	176,661	186,416	186,372	5.07	5.73	-0.02
4	BILLS PAYABLE	38	27	41	15	10	-27.61	52.46	-32.81
5	OTHER LIABILITIES	42,123	46,185	56,740	65,091	68,553	9.64	22.85	5.32
	a. Loan Loss Provision	11,708	18,383	21,865	27,380	28,708	57.01	18.94	4.85
	b. Interest Suspense a/c	4,727	6,921	11,557	14,863	15,754	46.42	66.98	6.00
	c. Others	25,688	20,881	23,318	22,848	24,091	-18.72	11.67	5.44
6	RECONCILIATION A/c	22,174	15,568	19,691	19,829	20,017	-29.79	26.48	0.95
7	PROFIT & LOSS A/c	12,378	5,191	6,837	2,987	2,952	-58.06	31.70	-1.17
	Total	519,651	507,782	553,731	575,806	564,914	-2.28	9.05	-1.89
Assets									
1	LIQUID FUNDS	20,320	26,963	34,592	39,243	25,188	32.70	28.29	-35.82
	a. Cash Balance	371	494	424	386	342	33.06	-14.19	-11.31
	b. Bank Balance	10,770	17,249	22,748	28,313	16,613	60.16	31.88	-41.32
	c. Money at Call	9,178	9,220	11,420	10,544	8,232	0.46	23.86	-21.92
2	INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,143	1,143	39.23	-8.52	0.00
3	SHARE & OTHER INVESTMENT	5,334	8,282	9,221	8,653	8,815	55.27	11.34	1.87
4	LOANS & ADVANCES	449,686	432,237	455,853	468,715	470,355	-3.88	5.46	0.35
	Institutional	90,239	72,928	59,060	48,139	47,201	-19.18	-19.02	-1.95
	Individual	359,447	359,310	396,793	420,576	423,155	-0.04	10.43	0.61
5	FIXED ASSETS	3,073	3,258	4,150	4,457	4,323	6.01	27.38	-3.01
6	OTHER ASSETS	18,137	20,078	28,488	32,605	33,645	10.70	41.89	3.19
7	EXPENSES NOT WRITTEN OFF	3	39	0	0	1	1068.57	-98.74	66.73
8	NON BANKING ASSETS	1	1	5	5	5	0.00	280.47	0.00
9	RECONCILIATION A/c	22,176	14,809	19,991	20,055	20,047	-33.22	34.99	-0.04
10	PROFIT & LOSS A/c	160	1,054	461	930	1,393	558.67	-56.22	49.78
	Total	519,651	507,782	553,731	575,806	564,914	-2.28	9.05	-1.89
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	30,522	36,966	34,342	16,147	18,755	21.11	-7.10	16.15
2	COMMISSION/FEE EXPENSES	20	45	15	6	10	124.12	-66.55	50.37
3	EMPLOYEE EXPENSES	11,857	12,689	12,584	6,875	7,867	7.02	-0.83	14.43
4	OFFICE OPERATING EXPENSES	4,358	4,651	4,245	2,223	2,628	6.72	-8.72	18.26
5	NON OPERATING EXPENSES	20	14	64	5	5	-27.38	352.21	0.98
6	PROVISION FOR RISK	5,527	25,658	26,976	13,717	16,730	364.22	5.14	21.96
7	LOAN WRITTEN OFF	35	123	155	19	19	252.87	25.59	0.00
8	EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	36.00
9	PROVISION FOR STAFF BONUS	1,955	779	1,004	420	438	-60.14	28.78	4.34
10	PROVISION FOR INCOME TAX	5,462	2,486	2,992	1,201	1,245	-54.49	20.37	3.68
11	NET PROFIT	12,376	4,783	6,717	2,592	2,730	-61.35	40.44	5.34
	TOTAL EXPENSES	72,151	87,444	89,095	42,990	50,177	21.20	1.89	16.72
Income									
1.	INTEREST INCOME	59,985	61,707	58,836	29,553	33,765	2.87	-4.65	14.25
2.	COMMISSION & DISCOUNT	1,442	618	762	438	519	-57.16	23.33	18.34
3	OTHER OPERATING INCOME	5,495	3,971	4,275	2,017	2,088	-27.73	7.65	3.51
4	NON OPERATING INCOME	446	158	146	31	219	-64.70	-7.46	603.01
5	PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	10,749	12,575	365.46	16.03	16.99
6	RECOVERY FOR WRITE BACK	6	4	17	7	7	-29.94	300.14	10.74
7	INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	32	37	77.81	5.22	14.98
8	NET LOSS	158	646	342	534	1,348	307.55	-47.01	152.28
	TOTAL INCOME	72,151	88,416	89,095	43,361	50,558	22.54	0.77	16.60
Miscellaneous Information									
	No. of Total Staffs	23,303	22,493	21,727	21,600	21,554	-3.48	-3.41	-0.21
	No. of Total Branches	5,135	5,128	5,051	5,044	5,039	-0.14	-1.50	-0.10
	No. of Total Centers	428,783	445,666	459,319	463,463	464,819	3.94	3.06	0.29
	No. of Total Groups	1,351,729	1,390,718	1,415,757	1,440,211	1,435,780	2.88	1.80	-0.31
	No. of Total Passive Groups	16,159	19,043	19,857	34,471	35,046	17.85	4.28	1.67
	No. of Total Members	5,859,530	6,016,101	5,995,358	6,097,081	6,121,612	2.67	-0.34	0.40
	No. of Total Passive Members	438,040	528,082	534,348	711,415	724,994	20.56	1.19	1.91
	No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,689,045	2,686,924	-9.65	-10.75	-0.08
	No. of Total Overdue Borrowers	382,353	587,163	689,852	688,105	755,736	53.57	17.49	9.83
	No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,075,713	6,092,559	2.57	-0.39	0.28
	Total Saving Amount (Rs million)	159,023	167,027	177,049	186,849	186,313	5.03	6.00	-0.29

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,530.55
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,304.53
	e. Share Premium	-
	f. Retained Earning	769.54
	g. Others Reserves Fund	856.48
2	BORROWINGS	2,489.81
	a. NRB	-
	b. Interbank Borrowing	200.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	7,845.24
	a. Current	413.51
	Domestic	413.51
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	7,430.00
	Domestic	7,430.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.72
	Domestic	1.72
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,713.79
	1. Sundry Creditors	-
	2. Loan Loss Provision	830.49
	3. Interest Suspense a/c	-
	4. Others	883.30
6	Reconciliation A/c	-
7	Profit & Loss A/c	728.62
	TOTAL Liabilities	37,308.01
Assets		
1	LIQUID FUNDS	166.21
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	166.18
	1. In Nepal Rastra Bank	149.83
	Domestic Currency	149.83
	Foreign Currency	-
	2. "A" Class Licensed Institution	16.35
	Domestic Currency	16.35
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	6,918.29
	a. Govt. Securities	6,918.29
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	5,180.75
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	5,180.75
4	LOANS & ADVANCES (Including Bills Purchased)	23,856.09
4.1	LOANS & ADVANCES	23,856.09
	a. Infrastructure Project	23,856.09
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	179.24
7	OTHER ASSETS	1,007.44
	a. Accrued Interest:	674.04
	Financial Institutions	-
	Government Enterprises	57.27
	Private Sector	616.77
	b. Staff Loans / Adv.	89.33
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	244.07
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	37,308.01

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	254.30
1.1 On Deposit Liabilities	157.33
1.2 On Borrowing	96.98
2. Commission Expense	0.03
3. Staff Expense	38.07
4. Office Operating Expenses	34.04
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	156.78
7.1 Loan loss Provision	156.78
7.1.1 General Loan loss Provision	68.45
7.1.1.1 Pass Loan Loss Provision	68.45
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	88.33
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	115.67
10. Provision for Income Tax	312.40
11. Others	-
12. Net Profit	728.62
Total Expenses	1,639.91

Income

1. Interest Income	1,452.74
1.1 On Loans and Advances	1,236.63
1.2 On Investment	91.00
1.2.1 Government Bonds	91.00
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	125.12
2. Commission and Discount	13.26
2.1 Bills Purchase and Discount	-
2.2 Commission	13.26
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.07
6. Write Back from Provisions for loss	173.84
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,639.91

Districtwise List of Banks and Financial Institutions Branches (Magh, 2081)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	139	53	12	204	998,054	4,892
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	181	61	5	247	1,148,156	4,648
10	Koshi	Sunsari	134	39	13	186	926,962	4,984
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	43	7	1	51	340,721	6,681
	Total		762	195	36	993	4,961,412	4,996
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	87	8	13	108	867,747	8,035
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	82	14	9	105	862,470	8,214
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	70	14	7	91	654,471	7,192
	Total		581	84	53	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	34	2	2	38	300,026	7,895
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	62	17	-	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	936	150	49	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	234	34	17	285	551,667	1,936
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	166	53	18	237	719,859	3,037
	Total		1,840	335	109	2,284	6,116,866	2,678
36	Gandaki	Gorkha	44	6	4	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	205	77	19	301	600,051	1,994
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	45	25	2	72	253,024	3,514
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	49	9	1	59	249,211	4,224
44	Gandaki	Parbat	24	9	-	33	130,887	3,966
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		605	189	37	831	2,466,427	2,968

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	76	28	326	1,121,957	3,442
50	Lumbini	Kapilbastu	86	18	6	110	682,961	6,209
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
52	Lumbini	Pyuthan	21	13	-	34	232,019	6,824
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	90	39	3	132	674,993	5,114
56	Lumbini	Banke	81	29	7	117	603,194	5,156
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
Total			745	256	47	1,048	5,122,078	4,887
59	Karnali	Rukum West	22	2	1	25	166,740	6,670
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	55	10	1	66	415,126	6,290
62	Karnali	Dailekh	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			216	21	3	240	1,688,412	7,035
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	130	30	5	165	904,666	5,483
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	61	11	1	73	513,757	7,038
75	Sudur Paschim	Darchula	21	2	-	23	133,310	5,796
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			329	52	6	387	2,694,783	6,963
Grand Total			5,078	1,132	291	6,501	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,078	1,132	291	5,039		11,540
Population per Branch [*] (Served by A, B and C class BFIs)						4,486
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,527

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	762	195	36	852	993	1,845
Madhesh	581	84	53	1,044	718	1,762
Bagmati	1,840	335	109	755	2,284	3,039
Gandaki	605	189	37	571	831	1,402
Lumbini	745	256	47	1,118	1,048	2,166
Karnali	216	21	3	238	240	478
Sudur Paschim	329	52	6	461	387	848
Total	5,078	1,132	291	5,039	6,501	11,540

* 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	10,083.92	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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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	3,428,582.27

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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)		Magh, 2079 (Feb, 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	6.29	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	6.93	6.93
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	11.06	11.06
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	11.30	11.30
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	11.09	11.09
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	10.94	10.94
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	10.89	10.89
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	2.62	2.62
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	2.39	2.39
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	8.41	8.41

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)		Magh, 2079 (Feb, 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	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	12.24	12.24
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	11.02	11.02
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	12.17	12.17
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	13.32	13.32
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	13.27	13.27
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	13.85	13.85
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	11.57	11.57
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	13.69	13.69
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	13.76	13.76
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	13.67	13.67
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	13.18	13.18
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	12.98	12.98
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	13.04	13.04
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	13.84	13.84
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	3.51	3.51
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	13.82	13.82
	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	13.03	13.03

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)		Magh, 2079 (Feb, 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	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	12.93	12.93
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	14.41	14.41
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	13.82	13.82
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	13.48	13.48
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	13.21	13.21
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	13.55	13.55
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	14.58	14.58
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	13.71	13.71
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	11.95	11.95
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	12.84	12.84
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	13.54	13.54
	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	13.03	13.03

Overall Summary of Interest Rate on LCY Deposit														
S.N.	Description	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)	
		Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	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:	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	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	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	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	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	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	2,497.27	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	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														
S.N.	Description	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)	
		Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	253,873.46	11.71	237,490.23
	Aggregate	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														
S.N.	Description	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)	
		Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	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	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	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	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	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)	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	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	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	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	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	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	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	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											
S.N.	Description	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)	
		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											
S.N.	Description	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)	
		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	905,529.62	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											
S.N.	Description	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)	
		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)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	3.69	1,737,642.58	3.43
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	8.15	3,130,250.88	7.93
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	6.38	574,607.89	6.20
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	7.07	1,039,688.07	6.69
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	8.73	717,764.22	8.47
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	10.30	798,190.72	9.98
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	1.60	388,617.03	1.45
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	1.21	2,272.26	1.20
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20	-	378,161.20	-
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52	-	340,942.75	-
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10	-	36,582.25	-
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58	-	636.20	-
	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	5.77	5,636,943.95	5.66

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)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Agricultural and Forest Related	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	9.39	322,187.22	9.25
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	8.90	14,393.66	8.81
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,419.67	10.32	11,404.38	10.19	11,432.13	10.02
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	9.87	256,118.29	9.59
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	9.62	539,680.47	10.04
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	10.34	182,860.26	10.15
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	10.01	363,987.12	9.75
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	10.07	65,917.18	9.85
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	10.43	69,369.12	10.29
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	10.19	909,327.67	9.99
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	10.00	321,326.74	9.85
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	10.28	193,576.59	10.01
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	10.16	181,326.86	9.95
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	10.75	841,140.71	10.55
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	3.50	1,176.10	3.50
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	10.37	248,547.63	10.56
	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	9.93	4,522,367.75	9.68

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)		Asar, 2081 (Mid July, 2024)		Saun, 2081
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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	10.33	1,689,689.38	10.13
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	11.33	92,019.65	11.08
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	10.25	587,955.80	10.03
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	10.26	52,007.07	10.08
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	10.11	709,015.95	9.88
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	10.28	316,089.02	10.15
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	10.45	224,655.82	10.33
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	68,624.90	10.50	70,344.73	10.18
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	10.52	106,859.97	10.32
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	9.15	267,360.18	8.99
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	9.24	7,790.26	9.39
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	9.13	398,579.91	10.32
	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	9.93	4,522,367.74	9.68

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Mid Aug, 2024	Bhadra, 2081 (Mid Sep, 2024)	Asoj, 2081 (Mid Oct, 2024)	Kartik, 2081 (Mid Nov, 2024)	Mangshir, 2081 (Mid Dec, 2024)	Poush, 2081 (Mid Jan, 2025)	Magh, 2081 (Mid Feb, 2025)						
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount						
1	Saving	1,724,414.19	3.38	1,776,234.36	3.32	1,912,128.44	3.34	1,917,693.89	3.35	1,973,575.30	3.34	2,023,411.69	3.36	2,070,323.21
2	Fixed:	3,178,536.06	7.71	3,181,823.47	7.43	3,133,338.92	7.08	3,094,142.81	6.80	3,014,915.47	6.51	3,014,480.94	6.32	3,013,325.32
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	559,022.50	5.67	595,514.54	5.34	615,704.36	5.08	612,431.62	4.88	590,101.99	4.45	620,475.73	4.41	632,440.66
2.4	6-12 months	998,673.91	6.40	1,055,288.33	6.21	1,077,605.33	5.83	1,093,496.69	5.50	1,103,916.27	5.31	1,083,749.38	5.05	1,086,595.80
2.5	1-2 yrs	734,351.08	8.33	712,822.10	7.96	638,976.23	7.43	600,736.91	6.88	547,423.12	6.40	536,354.59	6.09	519,127.04
2.6	2 yrs and above	886,488.58	10.33	818,198.51	10.25	801,053.00	10.11	787,477.59	10.05	773,474.10	9.90	773,901.24	9.82	775,161.82
3	Call	361,813.59	1.39	361,780.73	1.67	367,890.28	1.36	389,613.11	1.28	441,253.72	1.21	420,342.28	1.25	405,740.89
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2,234.71	2.27	2,181.71	2.33	2,098.44	2.31	2,062.80	2.28	2,074.30	2.34	1,953.90	2.32	1,905.35
6	Non interest bearing deposits	328,841.18	-	337,667.97	-	360,956.81	-	351,865.63	-	355,548.16	-	372,315.60	-	352,371.10
6.1	Current	290,733.37	-	299,793.50	-	321,584.17	-	312,395.31	-	314,474.24	-	332,924.01	-	312,812.40
6.2	Margin	37,394.70	-	37,074.67	-	38,040.34	-	38,722.02	-	39,055.11	-	38,720.90	-	38,701.20
6.3	Other	713.11	-	799.80	-	1,332.31	-	748.29	-	2,018.81	-	670.70	-	857.51
	Aggregate	5,595,839.73	5.48	5,659,688.24	5.24	5,776,412.88	5.01	5,755,378.24	4.78	5,787,366.95	4.75	5,832,504.41	4.62	5,843,665.87

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mid Aug, 2024	Bhadra, 2081 (Mid Sep, 2024)	Asoj, 2081 (Mid Oct, 2024)	Kartik, 2081 (Mid Nov, 2024)	Mangshir, 2081 (Mid Dec, 2024)	Poush, 2081 (Mid Jan, 2025)	Magh, 2081 (Mid Feb, 2025)						
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount						
1	Agricultural and Forest Related	321,931.82	9.01	321,060.81	8.62	321,092.02	8.47	318,973.42	8.38	316,878.39	8.16	317,657.90	8.02	316,207.97
2	Fishery Related	14,372.28	8.58	14,421.37	8.37	14,446.42	8.22	14,397.80	8.10	14,638.75	7.91	14,775.46	7.75	14,792.91
3	Mining Related	11,505.78	9.52	12,962.30	9.09	13,313.33	8.74	13,523.90	8.76	9,787.44	8.52	9,654.64	8.33	10,329.11
4	Agriculture, Forestry & Beverage Production Related	256,225.86	9.35	255,936.07	9.19	257,212.36	8.90	258,449.28	8.70	255,507.86	8.48	260,556.22	8.19	262,227.75
5	Non Food Production Related	540,323.92	9.67	547,700.62	9.35	555,950.87	9.10	563,252.40	8.98	564,547.17	8.55	574,997.35	8.37	577,372.84
6	Construction	181,847.43	9.94	185,259.23	9.68	188,049.09	9.45	187,741.05	9.31	191,204.98	9.03	198,608.36	8.86	200,830.11
7	Electricity, Gas and Water	370,693.56	9.56	373,477.64	9.18	383,655.99	9.02	383,672.95	8.87	387,239.60	8.54	394,630.54	8.39	400,174.18
8	Metal Products, Machinery & Electronic Equipment & Assemblage	67,349.35	9.54	70,756.45	9.90	69,665.95	9.68	69,780.71	9.23	63,877.33	8.80	68,239.26	8.58	68,324.88
9	Transport, Communication and Public Utilities	70,465.59	9.89	70,862.62	9.61	70,628.02	9.30	69,588.54	9.26	56,702.42	8.91	59,086.96	8.70	59,526.11
10	Wholesaler & Retailer	907,242.94	9.73	919,014.97	9.43	928,394.15	9.29	927,933.32	9.11	945,754.44	8.86	954,572.34	8.56	950,507.83
11	Finance, Insurance and Real Estate	315,593.85	9.48	325,363.21	9.19	342,458.66	8.91	332,394.91	8.80	332,218.26	8.43	353,078.01	8.14	342,628.06
12	Hotel or Restaurant	197,983.23	9.76	199,230.13	9.47	202,228.47	9.22	202,058.33	9.10	209,717.62	8.78	206,783.35	8.51	212,475.55
13	Other Services	178,850.03	9.72	182,039.83	9.44	182,789.16	9.23	183,929.49	9.15	186,182.66	8.86	192,087.92	8.67	192,077.78
14	Consumption Loans	842,602.28	10.30	850,030.43	10.06	854,688.39	9.95	858,527.85	9.65	868,497.38	9.33	886,342.47	9.19	889,515.63
15	Local Government	1,176.10	3.50	1,176.10	3.50	1,176.10	3.91	1,175.34	3.50	1,175.71	3.50	1,175.71	3.50	1,175.70
16	Others	244,615.77	10.34	245,374.69	10.11	246,057.41	9.85	246,051.47	9.75	245,962.28	9.51	240,548.47	9.33	238,095.35
	Aggregate	4,522,779.79	9.52	4,574,666.46	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30	8.69	4,732,794.97	8.55	4,736,261.74

Overall Summary of Interest Rate on LCY Productwise Credit		Mid Aug, 2024	Bhadra, 2081 (Mid Sep, 2024)	Asoj, 2081 (Mid Oct, 2024)	Kartik, 2081 (Mid Nov, 2024)	Mangshir, 2081 (Mid Dec, 2024)	Poush, 2081 (Mid Jan, 2025)	Magh, 2081 (Mid Feb, 2025)						
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount						
1	Term Loan	1,692,750.36	9.90	1,718,491.16	9.61	1,734,321.28	9.39	1,734,865.25	9.25	1,721,777.94	8.96	1,737,166.27	8.71	1,748,336.37
2	Overdraft	88,878.48	10.66	89,941.26	10.35	89,465.63	10.06	88,500.22	9.98	85,019.57	9.82	85,664.30	9.61	83,668.41
3	Cash Credit Loan	588,603.11	9.77	592,900.04	9.44	595,642.03	9.21	589,929.82	9.07	594,217.58	8.82	611,360.04	8.59	606,783.47
4	Trust Receipt Loan/Import Loan	56,984.62	9.86	63,233.31	9.72	63,506.60	9.06	69,495.72	9.08	68,522.80	9.10	64,356.70	8.50	67,172.16
5	Short Term Working Capital/Demand Loan	712,679.80	9.55	721,785.57	9.01	743,815.77	8.73	754,686.26	8.63	771,978.98	8.33	798,416.97	8.14	799,045.59
6	Residential Personal Home Loan (Up to Rs. 20 million)	316,374.42	9.93	317,963.39	9.71	319,583.71	9.42	319,645.57	9.31	319,814.31	9.08	322,050.47	8.85	318,845.82
7	Real Estate Loan	224,537.01	10.14	222,454.13	9.84	225,898.02	9.60	225,977.85	9.41	234,057.36	9.14	229,909.23	8.91	232,995.14
8	Margin Nature Loan	71,693.11	9.90	79,141.05	9.69	84,210.43	9.13	85,911.44	9.12	86,330.03	8.84	91,542.11	8.58	93,124.98
9	Hire Purchase Loan	107,065.51	10.09	107,998.00	9.81	107,823.81	9.58	109,553.37	9.45	111,582.09	9.22	112,000.18	9.03	113,021.79
10	Deprived Sector Loan	263,633.44	8.61	262,326.80	8.34	267,907.80	8.04	255,176.65	7.91	246,875.85	7.68	258,535.77	7.54	247,890.25
11	Bills Purchased	6,792.35	9.84	6,508.14	9.23	7,173.22	9.22	7,632.63	9.28	7,853.04	9.11	8,303.52	8.72	7,905.78
12	Other Product	392,787.58	10.05	391,923.64	9.95	392,458.06	9.67	390,075.93	9.44	401,862.74	9.26	413,489.41	9.05	417,469.13
	Aggregate	4,522,779.79	9.52	4,574,666.47	9.33	4,631,806.37	9.07	4,631,450.72	8.90	4,649,892.30	8.69	4,732,794.98	8.55	4,736,261.74

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Feb, 2025)**

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

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojgar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	12	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
13	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	14	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
15	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF	16	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
17	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	18	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF
19	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF	20	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
21	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	AChautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sastha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
39	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	40	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
41	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	42	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
43	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	44	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
45	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	46	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
47	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	48	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
49	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)	50	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan
51	Super Laghubitta Bittiya Sanstha Limited	Super	52	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan

E. Infrastructure Development Bank

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