

Key Financial Indicators of Commercial Banks (Provisional)
As on Ashadh end, 2071 (Mid-July 2014)

S. No.	Banks	Solvency				Liquidity							NPL (In %)	Average of Productive Sector (In %)	Average of Agri and Energy (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)			
1	Nepal Bank Ltd.	3640	4135	4.63	5.26	69341	69133	41196	41191	56.43	38.31	39.72	5.82		
2	Rastriya Banijya Bank Ltd.	2638	3533	4.18	5.60	107270	107183	60855	60836	55.37	51.05	46.87	3.95		
3	Agriculture Dev. Bank Ltd.	15633	18534	12.79	15.17	65828	65810	62455	62455	73.97	30.61	28.79	5.34		
	Sub Total	21911	26202	8.30	9.93	242440	242126	164506	164482	61.92	41.86	39.65	4.94		
4	Nabil Bank Ltd.	8564	9734	11.60	13.18	75385	63938	56203	54074	77.52	32.86	28.16	2.23		
5	Nepal Investment Bank Ltd.	8729	10132	10.94	12.69	73831	65522	53463	52780	70.85	41.41	25.64	1.68		
6	Standard Chartered Bank Nepal Ltd.	5629	6228	12.93	14.30	46299	31296	26328	26122	70.74	44.41	36.55	0.48		
7	Himalayan Bank Ltd.	6075	7472	9.47	11.65	64675	55931	46449	43797	70.67	37.52	27.70	2.58		
8	Nepal SBI Bank Ltd.	4709	6078	10.61	13.70	54493	42027	35714	35055	75.23	30.01	27.34	0.26		
9	Nepal Bangladesh Bank Ltd.	3599	3852	11.40	12.20	25973	25518	19051	19016	65.47	41.06	22.78	1.35		
10	Everest Bank Ltd.	6220	7324	10.95	12.89	62108	56385	48450	46957	75.06	25.31	24.04	0.62		
11	Bank of Kathmandu Ltd.	3485	4505	9.35	12.09	34116	32362	28867	26942	75.18	27.55	24.33	1.06		
12	Nepal Credit & Com. Bank Ltd.	2380	2570	10.73	11.58	22257	21741	17873	17857	74.10	30.87	25.57	2.65		
13	NIC Asia Bank Ltd.	5157	6056	12.68	14.89	44987	43587	37306	37306	74.92	28.68	26.18	2.25		
14	Lumbini Bank Ltd.	2632	2788	15.62	16.55	17278	17121	14247	13559	72.22	32.06	23.07	0.88		
15	Machhapuchhre Bank Ltd.	3176	3482	9.47	10.38	37132	35969	29547	29235	73.29	23.67	20.90	1.67		
16	Kumari Bank Ltd.	2974	3216	11.02	11.92	27578	26504	22809	22614	77.37	29.81	26.32	4.04		
17	Laxmi Bank Ltd.	3005	3715	9.70	11.99	30584	27237	23096	21757	72.05	33.42	24.76	1.15		
18	Siddharth Bank Ltd.	3239	4289	9.23	12.22	35414	34582	27986	27737	73.34	30.15	22.28	1.69		
19	GlobalIME Bank Ltd.	6230	7098	11.31	12.89	52292	50963	43001	43001	73.35	30.89	25.46	2.37		
20	Citizens Bank Int'l Ltd.	2927	3658	10.92	13.64	27963	27361	23174	23174	74.98	29.59	23.30	2.40		
21	Prime Commercial Bank Ltd.	3722	3996	11.55	12.40	34063	33982	27839	27839	73.84	29.53	24.22	1.50		
22	Sunrise Bank Ltd.	2729	2936	10.88	11.71	26616	25634	20979	20892	73.97	33.31	26.85	4.51		
23	Grand Bank Nepal Ltd.	574	703	3.33	4.07	21201	20035	15150	14669	71.19	37.53	27.48	19.09		
24	NMB Bank Ltd.	2619	2940	9.60	10.77	27087	24167	20783	20743	75.02	30.00	20.91	0.55		
25	KIST Bank Ltd.	1177	1282	8.02	8.73	19835	19734	13733	13733	65.67	39.04	35.85	24.19		
26	Janata Bank Nepal Ltd.	2194	2352	11.99	12.86	18442	18278	15985	15830	77.33	24.73	23.56	1.02		
27	Mega Bank Nepal Ltd.	2760	2908	15.34	16.16	17148	16646	14881	14630	75.42	28.25	19.23	2.18		
28	Civil Bank Ltd.	3078	3271	14.04	14.92	22034	21140	19076	18978	77.02	26.60	22.52	1.96		
29	Century Commercial Bank Ltd.	2277	2428	13.84	14.76	18394	18350	15045	14912	72.95	27.61	19.79	0.51		
30	Sanima Bank Ltd.	2854	3073	11.66	12.55	24842	23499	20620	20620	75.20	26.71	19.55	0.02		
	Sub Total	102715	118088	10.98	12.63	962028	879509	737659	723831	73.48	32.22	25.40	2.47		
	Grand Total	124626	144290	10.39	12.03	1204468	1121635	902165	888313	72.32	34.18	28.48	2.92	13.54	8.43

Note :

Core Capital = Tier I capital

Total Capital Fund = Tier I and tier II capital

CCAR %= Core capital to total risk weighted exposures. Minimum required by NRB regulation is 6%

CAR %= Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio %= LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR%= Statutory Liquidity Reserve and minimum requirement 12%

Productive Sector= Agriculture, energy, tourism and cottage & small industries related loan

Agri and Energy= Agriculture and energy related loan

After Supervisory Review

Key Financial Indicators of Commercial Banks (Provisional)
As on Jestha end, 2071 (Mid-June 2014)

S. No.	Banks	Solvency				Liquidity						NPL* (In %)	
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	Net Liquidity (In %)		SLR (In %)
1	Nepal Bank Ltd.	487	974	0.61	1.22	66513	66263	39394	39389	58.36	44.67	35.82	5.14
2	Rastriya Banijya Bank Ltd.	2599	3458	4.32	5.75	98669	98558	54947	54928	52.60	49.87	46.57	4.77
3	Agriculture Dev. Bank Ltd.	15809	18673	13.07	15.44	65870	65847	61516	61516	70.69	33.53	30.38	6.43
	Sub Total	18895	23105	7.25	8.86	231052	230668	155856	155833	60.55	43.72	38.78	5.52
4	Nabil Bank Ltd.	8045	9135	10.82	12.29	76235	64034	54839	52718	75.22	35.29	25.32	2.96
5	Nepal Investment Bank Ltd.	8548	9917	10.42	12.09	70020	61423	54319	53537	74.62	35.69	21.98	1.63
6	Standard Chartered Bank Nepal Ltd.	5377	5967	13.01	14.43	44876	31021	25454	25307	74.10	44.90	32.73	0.52
7	Himalayan Bank Ltd.	5692	7176	8.99	11.33	61377	52604	45440	42714	70.56	34.74	26.96	2.84
8	Nepal SBI Bank Ltd.	4343	5695	10.13	13.28	53336	40714	33392	32885	76.40	32.98	26.31	0.35
9	Nepal Bangladesh Bank Ltd.	3206	3444	10.58	11.36	23838	23345	17997	17964	67.42	40.21	38.41	1.80
10	Everest Bank Ltd.	6159	7300	10.76	12.75	57686	53174	49434	47754	78.84	21.29	20.76	0.62
11	Bank of Kathmandu Ltd.	3426	4418	9.56	12.32	32056	30439	27489	25420	77.36	27.10	24.98	1.52
12	Nepal Credit & Com. Bank Ltd.	2245	2427	10.30	11.14	21078	20618	17695	17662	71.94	28.09	24.32	3.40
13	NIC Asia Bank Ltd.	4926	5787	12.47	14.65	42615	41383	35950	35949	76.72	27.93	18.43	2.77
14	Lumbini Bank Ltd.	2245	2374	15.17	16.04	14532	14370	12817	12817	76.94	28.09	25.57	1.53
15	Machhapuchhre Bank Ltd.	2931	3216	9.18	10.07	35242	34097	28388	28341	74.75	25.61	20.22	2.19
16	Kumari Bank Ltd.	2747	2984	10.58	11.49	26337	25187	21720	21510	77.10	29.87	25.55	3.69
17	Laxmi Bank Ltd.	2610	3463	8.00	10.61	29672	26355	23770	22540	75.59	26.99	26.53	2.21
18	Siddharth Bank Ltd.	2789	3814	8.32	11.38	32110	31532	27036	26839	75.28	25.95	19.96	3.17
19	GlobalIME Bank Ltd.	6201	7033	11.77	13.35	49234	47869	41569	41569	76.53	28.84	24.46	2.82
20	Citizens Bank Int'l Ltd.	2583	3299	10.02	12.80	26445	25766	22196	22169	77.63	27.41	23.58	2.41
21	Prime Commercial Bank Ltd.	3397	3664	10.93	11.80	32960	32870	27211	27211	77.43	27.99	26.65	2.01
22	Sunrise Bank Ltd.	2628	2837	10.11	10.92	25604	24614	21383	21318	75.51	28.55	24.29	3.62
23	Grand Bank Nepal Ltd.	2066	2219	11.01	11.82	19006	18036	15436	15237	73.53	28.38	21.58	4.55
24	NMB Bank Ltd.	2579	2891	9.89	11.09	24341	20957	19657	19617	75.43	26.75	14.62	1.32
25	KIST Bank Ltd.	1156	1268	7.75	8.50	19555	19448	13655	13655	70.07	38.77	33.81	23.72
26	Janata Bank Nepal Ltd.	2042	2184	12.00	12.83	17344	17164	14988	14818	76.71	25.30	25.58	1.39
27	Mega Bank Nepal Ltd.	2781	2935	14.85	15.68	16610	16259	15249	14962	78.87	23.49	16.31	1.99
28	Civil Bank Ltd.	2682	2867	11.83	12.65	21543	20687	18660	18561	79.09	26.08	20.81	1.57
29	Century Commercial Bank Ltd.	2121	2265	12.77	13.64	17769	17747	15520	15388	76.49	21.95	21.00	0.67
30	Sanima Bank Ltd.	2684	2881	11.45	12.29	22695	21748	19454	19454	78.96	22.53	19.91	0.05
	Sub Total	98211	113461	10.66	12.32	914116	833461	720718	707915	75.52	30.27	24.16	2.51
	Grand Total	117106	136565	9.91	11.55	1145168	1064129	876575	863748	74.02	33.01	27.33	3.04

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 3rd Quarter end of F.Y. 2070/71

After Supervisory Review

Key Financial Indicators of Commercial Banks (Provisional)
As on Baisakh end, 2071 (Mid-May 2014)

S. No.	Banks	Solvency				Liquidity						NPL* (In %)	
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	Net Liquidity (In %)		SLR (In %)
1	Nepal Bank Ltd.	403	807	0.52	1.05	65846	65603	39044	39039	58.36	42.42	35.03	5.14
2	Rastriya Banijya Bank Ltd.	2536	3379	4.31	5.74	96703	96597	53050	53031	52.60	47.41	47.62	4.77
3	Agriculture Dev. Bank Ltd.	15270	18155	12.89	15.32	66519	66503	60264	60264	70.69	37.78	32.81	6.43
	Sub Total	18210	22342	7.15	8.78	229068	228703	152358	152334	60.55	43.18	39.80	5.52
4	Nabil Bank Ltd.	7999	9089	11.02	12.52	75008	62302	54055	51881	75.22	34.84	24.46	2.96
5	Nepal Investment Bank Ltd.	8399	9768	10.24	11.91	71535	62255	53900	53535	74.62	37.36	21.03	1.63
6	Standard Chartered Bank Nepal Ltd.	5292	5891	11.53	12.83	47292	34585	26342	26240	74.10	47.73	34.94	0.52
7	Himalayan Bank Ltd.	5732	7218	9.04	11.38	61631	53117	44995	42366	70.56	34.62	27.98	2.84
8	Nepal SBI Bank Ltd.	4394	5746	10.40	13.60	52922	40874	33613	33094	76.40	31.94	25.36	0.35
9	Nepal Bangladesh Bank Ltd.	3121	3359	10.53	11.33	23832	23290	17757	17667	67.42	40.29	38.96	1.80
10	Everest Bank Ltd.	5998	7139	10.48	12.47	57843	53579	49516	48405	78.84	29.74	19.02	0.62
11	Bank of Kathmandu Ltd.	3374	4365	9.45	12.22	31404	29581	26833	24855	77.36	27.51	25.00	1.52
12	Nepal Credit & Com. Bank Ltd.	2283	2466	10.65	11.50	20840	20445	17226	17203	71.94	29.79	27.71	3.40
13	NIC Asia Bank Ltd.	4959	5331	12.68	13.63	40783	39550	35352	35352	76.72	25.64	22.76	2.77
14	Lumbini Bank Ltd.	2261	2387	15.64	16.51	14098	13956	12481	12481	76.94	28.64	23.56	1.53
15	Machhapuchhre Bank Ltd.	2988	3273	9.52	10.43	33969	33105	28074	28014	74.75	23.60	21.12	2.19
16	Kumari Bank Ltd.	2797	3033	10.84	11.76	26849	25631	21649	21481	77.10	32.56	26.01	3.69
17	Laxmi Bank Ltd.	2633	3486	8.17	10.81	30457	27115	23263	22293	75.59	30.50	21.64	2.21
18	Siddharth Bank Ltd.	2782	3806	8.40	11.49	31817	31252	26469	26181	75.28	26.17	20.50	3.17
19	GlobalIME Bank Ltd.	6077	6909	11.54	13.12	48357	46959	41697	41697	76.53	27.26	22.21	2.82
20	Citizens Bank Int'l Ltd.	2616	3332	9.88	12.58	24763	24554	22232	22195	77.63	21.25	17.99	2.41
21	Prime Commercial Bank Ltd.	3458	3720	11.15	12.00	32022	31933	26683	26683	77.43	28.86	25.71	2.01
22	Sunrise Bank Ltd.	2656	2865	10.41	11.23	24912	23934	20890	20786	75.51	28.23	25.02	3.62
23	Grand Bank Nepal Ltd.	2156	2310	11.39	12.21	18804	17971	15547	15374	73.53	26.74	24.12	4.55
24	NMB Bank Ltd.	2623	2935	10.24	11.46	23123	20230	19611	19572	75.43	22.38	16.81	1.32
25	KIST Bank Ltd.	1149	1261	7.53	8.27	19598	19494	13999	13999	70.07	36.93	31.88	23.72
26	Janata Bank Nepal Ltd.	2121	2263	12.58	13.42	16961	16901	14886	14720	76.71	24.31	22.33	1.39
27	Mega Bank Nepal Ltd.	2749	2904	14.34	15.15	16927	16570	15535	15239	78.87	21.58	14.14	1.99
28	Civil Bank Ltd.	2983	3168	13.72	14.58	20334	19468	18642	18542	79.09	22.39	20.60	1.57
29	Century Commercial Bank Ltd.	2158	2301	13.45	14.35	17238	17206	15197	15146	76.49	20.03	20.03	0.67
30	Sanima Bank Ltd.	2699	2897	11.86	12.73	21365	20379	18785	18785	78.96	24.06	19.83	0.05
	Sub Total	98459	113221	10.72	12.33	904685	826235	715229	703785	75.52	30.64	23.74	2.51
	Grand Total	116669	135562	9.95	11.56	1133753	1054939	867586	856119	74.02	33.20	27.27	3.04

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 3rd Quarter end of F.Y. 2070/71

After Supervisory Review

Key Financial Indicators of Commercial Banks (Provisional)
As on Chaitra end, 2070 (Mid-April 2014)

S. No.	Banks	Solvency				Liquidity						NPL (In %)	
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR # (In %)	CAR # (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio (In %)	Net Liquidity (In %)		SLR (In %)
1	Nepal Bank Ltd.	330	660	0.44	0.88	65902	65644	38608	38603	58.36	41.48	36.54	5.14
2	Rastriya Banijya Bank Ltd.	2161	3006	3.66	5.09	99548	99425	53495	53476	52.60	51.45	49.93	4.77
3	Agriculture Dev. Bank Ltd.	14924	17792	12.71	15.15	66348	66321	59662	59662	70.69	40.46	36.77	6.43
	Sub Total	17415	21458	6.93	8.54	231798	231390	151765	151741	60.55	45.47	42.25	5.52
4	Nabil Bank Ltd.	7984	9066	10.95	12.44	73904	60160	53513	51257	75.22	31.90	25.90	2.96
5	Nepal Investment Bank Ltd.	8202	9611	10.13	11.87	71324	61798	53567	53278	74.62	36.79	21.49	1.63
6	Standard Chartered Bank Nepal Ltd.	5250	5856	12.63	14.08	42936	31068	27016	26918	74.10	39.11	31.24	0.52
7	Himalayan Bank Ltd.	5765	7253	8.91	11.21	62917	54923	45716	42762	70.56	36.68	29.22	2.84
8	Nepal SBI Bank Ltd.	4461	5613	10.59	13.32	51437	39591	34024	33515	76.40	28.08	24.32	0.35
9	Nepal Bangladesh Bank Ltd.	3151	3389	10.70	11.51	23524	22962	17606	17511	67.42	40.98	39.95	1.80
10	Everest Bank Ltd.	5761	6902	9.95	11.92	62764	57103	50643	49475	78.84	24.92	25.17	0.62
11	Bank of Kathmandu Ltd.	3326	4317	9.47	12.29	29680	28347	26105	24475	77.36	27.58	24.44	1.52
12	Nepal Credit & Com. Bank Ltd.	2340	2522	10.97	11.82	22067	21507	17155	17124	71.94	33.28	33.02	3.40
13	NIC Asia Bank Ltd.	4978	5339	12.90	13.84	40570	39324	34279	34279	76.72	27.10	24.31	2.77
14	Lumbini Bank Ltd.	2318	2439	16.71	17.58	13401	13285	12005	10958	76.94	28.16	23.71	1.53
15	Machhapuchhre Bank Ltd.	3032	3317	9.74	10.66	33811	33163	27535	27512	74.75	25.10	23.12	2.19
16	Kumari Bank Ltd.	2826	3062	10.83	11.73	27424	26139	22331	22162	77.10	32.76	23.75	3.69
17	Laxmi Bank Ltd.	2674	3527	8.62	11.37	29559	26469	22982	22017	75.59	28.16	22.56	2.21
18	Siddharth Bank Ltd.	2812	3836	8.59	11.71	32482	31620	26200	25922	75.28	28.24	21.86	3.17
19	GlobalIME Bank Ltd.	5958	6789	11.45	13.04	49399	47901	41285	41285	76.53	29.15	26.16	2.82
20	Citizens Bank Int'l Ltd.	2667	3369	10.27	12.97	25044	24826	21770	21770	77.63	24.67	17.75	2.41
21	Prime Commercial Bank Ltd.	3513	3768	11.44	12.27	30154	30068	26003	26003	77.43	26.39	29.43	2.01
22	Sunrise Bank Ltd.	2692	2901	10.50	11.32	26093	25036	20938	20785	75.51	32.02	26.74	3.62
23	Grand Bank Nepal Ltd.	2267	2420	11.65	12.43	19007	18221	15439	15064	73.53	27.93	25.88	4.55
24	NMB Bank Ltd.	2510	2821	9.84	11.06	25256	22949	20032	19992	75.43	25.60	20.48	1.32
25	KIST Bank Ltd.	1217	1329	7.73	8.44	19680	19504	14520	14518	70.07	34.75	28.95	23.72
26	Janata Bank Nepal Ltd.	2167	2309	13.58	14.46	16413	16350	14345	14241	76.71	25.18	23.85	1.39
27	Mega Bank Nepal Ltd.	2708	2863	14.50	15.33	17050	16695	15585	15298	78.87	22.20	14.49	1.99
28	Civil Bank Ltd.	2153	2313	11.06	11.88	18432	17410	15821	15821	79.09	24.94	21.34	1.57
29	Century Commercial Bank Ltd.	2200	2344	14.34	15.27	16706	16593	14375	14374	76.49	22.43	21.55	0.67
30	Sanima Bank Ltd.	2720	2918	12.32	13.21	20361	19230	18442	18349	78.96	21.05	19.23	0.05
	Sub Total	97649	112193	10.78	12.38	901398	822241	709234	696663	75.52	30.32	25.09	2.51
	Grand Total	115064	133651	9.94	11.55	1133195	1053631	860999	848405	74.02	33.24	28.93	3.04

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

After Supervisory Review

Key Financial Indicators of Commercial Banks (Provisional)
As on Falgun end, 2070 (Mid-March 2014)

S. No.	Banks	Solvency				Liquidity							NPL* (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)*	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	356	711	0.49	0.98	65661	65438	38200	38195	60.30	40.97	35.51	5.64
2	Rastriya Banijya Bank Ltd.	1900	2708	3.39	4.83	96417	96281	50096	50077	52.90	54.23	48.61	4.92
3	Agriculture Dev. Bank Ltd.	15078	18141	13.33	16.04	66624	66592	59006	59006	69.09	39.04	36.90	6.05
	Sub Total	17333	21560	7.17	8.92	228702	228312	147301	147278	60.76	46.00	41.41	5.55
4	Nabil Bank Ltd.	7452	8519	10.44	11.93	75749	61128	52275	49991	76.52	33.91	23.13	3.05
5	Nepal Investment Bank Ltd.	8058	9490	9.99	11.77	70223	60404	53269	52703	73.38	34.69	22.36	1.76
6	Standard Chartered Bank Nepal Ltd.	5014	5628	11.48	12.88	39416	29279	26381	26229	70.72	39.50	28.33	0.63
7	Himalayan Bank Ltd.	5739	7222	9.19	11.56	62433	54954	45445	42309	69.51	34.63	27.78	3.46
8	Nepal SBI Bank Ltd.	4118	5257	9.51	12.14	56968	38333	33046	32517	76.64	27.04	23.51	0.32
9	Nepal Bangladesh Bank Ltd.	2983	3205	10.26	11.02	23571	23052	17078	17031	60.50	42.41	41.10	1.50
10	Everest Bank Ltd.	5705	6831	10.10	12.10	59075	53361	48911	47666	78.38	23.08	22.77	0.60
11	Bank of Kathmandu Ltd.	3307	4286	9.43	12.22	30409	28862	25524	24161	75.39	30.20	25.74	1.33
12	Nepal Credit & Com. Bank Ltd.	2241	2424	10.53	11.40	22034	21518	17056	17028	74.15	32.47	27.86	2.46
13	NIC Asia Bank Ltd.	4722	5068	12.93	13.88	39213	37350	33477	33476	77.39	26.90	23.11	2.96
14	Lumbini Bank Ltd.	2144	2262	15.63	16.49	13149	13044	11777	11777	75.63	26.50	23.25	2.18
15	Machhapuchhre Bank Ltd.	2816	3078	9.55	10.44	32232	31564	25978	25942	74.29	22.53	18.93	2.67
16	Kumari Bank Ltd.	2602	2829	10.06	10.94	27254	25914	21964	21803	74.79	31.83	22.70	4.26
17	Laxmi Bank Ltd.	2536	3375	8.01	10.66	27447	24349	21815	20782	75.61	31.68	22.24	2.14
18	Siddharth Bank Ltd.	2606	3623	7.98	11.10	31230	30303	25770	25348	75.40	25.53	20.28	3.55
19	GlobalIME Bank Ltd.	3831	4549	9.75	11.57	37977	36524	30365	30365	76.06	31.63	25.16	3.22
20	Citizens Bank Int'l Ltd.	2499	3201	10.12	12.97	23723	23345	20656	20656	75.46	23.96	17.96	2.46
21	Prime Commercial Bank Ltd.	3159	3403	10.76	11.59	30729	30651	24878	24878	79.19	29.74	27.66	2.21
22	Sunrise Bank Ltd.	2574	2784	9.91	10.71	26529	25466	21272	21141	75.84	31.70	23.87	2.91
23	Grand Bank Nepal Ltd.	2072	2224	10.90	11.69	18795	17874	15287	14970	70.91	28.68	22.09	4.29
24	NMB Bank Ltd.	2454	2744	9.70	10.85	23857	21459	19403	19363	73.64	24.58	18.59	1.58
25	KIST Bank Ltd.	1305	1436	8.07	8.88	19361	19254	14995	14995	75.64	30.87	23.96	17.54
26	Janata Bank Nepal Ltd.	2025	2153	12.29	13.07	15088	15033	13517	13419	76.75	23.29	25.48	1.10
27	Mega Bank Nepal Ltd.	2690	2829	14.43	15.17	16187	15894	15000	14735	79.85	22.39	15.34	1.93
28	Commerz and Trust Bank Nepal Ltd.	1991	2095	15.87	16.70	11518	11187	10219	10028	77.15	29.07	18.36	2.40
29	Civil Bank Ltd.	1915	2069	10.17	10.99	18137	17145	15163	15067	75.78	26.73	21.71	1.45
30	Century Commercial Bank Ltd.	2071	2194	13.62	14.43	17105	16971	14299	14299	79.75	34.49	25.82	0.91
31	Sanima Bank Ltd.	2558	2744	12.03	12.91	21372	20203	17881	17881	78.38	21.10	17.43	0.10
	Sub Total	93186	107521	10.40	12.00	890779	804420	692701	680557	75.10	30.19	23.66	2.53
	Grand Total	110519	129081	9.71	11.35	1119481	1032732	840003	827835	73.71	33.40	27.64	3.07

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 2nd Quarter of F.Y. 2070/71

After Supervisory Review

**Key Financial Indicators of Commercial Banks (Provisional)
As on Magh end, 2070 (Mid-February 2014)**

S. No.	Banks	Solvency				Liquidity							NPL* (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	381	762	0.52	1.04	66159	65961	38413	38408	60.30	44.68	34.49	5.64
2	Rastriya Banijya Bank Ltd.	1875	2688	3.32	4.76	95564	95357	49383	49365	52.90	51.96	46.19	4.92
3	Agriculture Dev. Bank Ltd.	14768	17822	13.22	15.95	66099	66069	58289	58289	69.09	40.23	34.98	6.05
	Sub Total	17024	21272	7.05	8.81	227822	227386	146085	146061	60.76	46.45	39.65	5.55
4	Nabil Bank Ltd.	7414	8481	10.34	11.83	71472	58355	52755	50361	76.52	29.10	19.66	3.05
5	Nepal Investment Bank Ltd.	7898	9330	9.92	11.71	70228	60086	52508	52165	73.38	36.51	23.27	1.76
6	Standard Chartered Bank Nepal Ltd.	4948	5553	11.04	12.39	41219	30868	25467	25161	70.72	41.75	33.19	0.63
7	Himalayan Bank Ltd.	5742	7208	9.28	11.65	60444	53852	45399	42534	69.51	34.61	28.45	3.46
8	Nepal SBI Bank Ltd.	4180	5319	9.72	12.36	57502	38220	32767	32238	76.64	28.30	23.26	0.32
9	Nepal Bangladesh Bank Ltd.	2997	3219	10.44	11.22	22957	22462	16502	16466	60.50	43.21	41.74	1.50
10	Everest Bank Ltd.	5539	6665	9.98	12.00	60033	54542	47157	45865	78.38	26.09	23.68	0.60
11	Bank of Kathmandu Ltd.	3263	4242	9.54	12.40	29549	28049	25237	23832	75.39	29.21	26.64	1.33
12	Nepal Credit & Com. Bank Ltd.	2280	2464	10.38	11.22	21998	21477	17698	17666	74.15	30.18	27.92	2.46
13	NIC Asia Bank Ltd.	4713	5059	12.53	13.45	38107	36289	32952	32950	77.39	26.57	21.56	2.96
14	Lumbini Bank Ltd.	2175	2290	15.99	16.84	12668	12468	11554	11363	75.63	27.29	23.06	2.18
15	Machhapuchhre Bank Ltd.	2846	3108	9.95	10.86	30889	30188	25807	25769	74.29	22.54	19.79	2.67
16	Kumari Bank Ltd.	2662	2890	10.42	11.31	27324	25989	21753	21566	74.79	30.54	24.39	4.26
17	Laxmi Bank Ltd.	2570	3409	8.13	10.78	26871	23846	21897	20747	75.61	25.48	21.70	2.14
18	Siddharth Bank Ltd.	2690	3706	8.26	11.38	30598	29584	25603	25197	75.40	24.86	18.13	3.55
19	GlobalIME Bank Ltd.	3809	4526	9.78	11.62	36804	35378	30283	30283	76.06	29.32	23.91	3.22
20	Citizens Bank Int'l Ltd.	2541	3243	10.11	12.91	23650	23350	20574	20516	75.46	22.44	17.19	2.46
21	Prime Commercial Bank Ltd.	3211	3445	11.11	11.92	28209	28128	23823	23823	79.19	28.38	22.65	2.21
22	Sunrise Bank Ltd.	2607	2817	10.02	10.83	25422	24333	21072	20943	75.84	29.49	25.22	2.91
23	Grand Bank Nepal Ltd.	2172	2326	11.27	12.07	18131	17407	15481	15101	70.91	24.72	22.65	4.29
24	NMB Bank Ltd.	2473	2762	9.93	11.10	22334	20035	19072	19031	73.64	21.56	15.98	1.58
25	KIST Bank Ltd.	1187	1313	6.89	7.62	19140	19036	15580	15580	75.64	26.95	22.02	17.54
26	Janata Bank Nepal Ltd.	2076	2204	12.62	13.40	14672	14586	13070	12311	76.75	24.35	21.88	1.10
27	Mega Bank Nepal Ltd.	2654	2794	14.82	15.60	15487	15322	14600	14306	79.85	20.82	15.88	1.93
28	Commerz and Trust Bank Nepal Ltd.	2058	2162	15.88	16.68	11223	10897	10504	10196	77.15	26.35	15.77	2.40
29	Civil Bank Ltd.	1993	2145	10.79	11.61	17354	16565	14943	14846	75.78	25.55	20.44	1.45
30	Century Commercial Bank Ltd.	1259	1382	9.30	10.21	17201	17077	13190	13190	79.75	28.93	23.43	0.91
31	Sanima Bank Ltd.	2575	2761	12.34	13.24	20744	19828	17401	17401	78.38	21.91	18.56	0.10
	Sub Total	92531	106823	10.38	11.98	872230	788215	684649	671408	75.10	29.74	23.32	2.53
	Grand Total	109555	128094	9.67	11.31	1100052	1015601	830734	817469	73.71	32.85	26.96	3.07

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

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CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 2nd Quarter of F.Y. 2070/71

After Supervisory Review

Key Financial Indicators of Commercial Banks (Provisional)
As on Poush end, 2070 (Mid-January 2014)

S. No.	Banks	Solvency				Liquidity							NPL (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	302	603	0.42	0.84	64326	64125	38903	38898	60.30	38.96	33.05	5.64
2	Rastriya Banijya Bank Ltd.	1623	2444	2.84	4.28	97007	96867	52178	15901	52.90	47.83	49.05	4.92
3	Agriculture Dev. Bank Ltd.	15811	18665	14.08	16.62	64966	64953	57976	57976	69.09	40.11	37.18	6.05
	Sub Total	17736	21712	7.35	8.99	226298	225945	149057	112775	60.76	43.09	40.99	5.55
4	Nabil Bank Ltd.	7397	8464	10.46	11.97	69097	59879	51397	49315	76.52	30.00	23.64	3.05
5	Nepal Investment Bank Ltd.	7749	9181	9.73	11.52	71996	60917	52251	51722	73.38	38.93	26.32	1.76
6	Standard Chartered Bank Nepal Ltd.	4883	5484	12.02	13.50	40026	30115	25116	24750	70.72	42.50	33.19	0.63
7	Himalayan Bank Ltd.	5793	7261	9.74	12.21	59767	53435	43957	42019	69.51	35.56	29.90	3.46
8	Nepal SBI Bank Ltd.	4245	5384	9.96	12.63	56446	37730	32733	32168	76.64	27.08	25.31	0.32
9	Nepal Bangladesh Bank Ltd.	3020	3242	10.82	11.61	23700	23398	15982	15946	60.50	48.09	50.68	1.50
10	Everest Bank Ltd.	5359	6485	9.68	11.71	59922	54316	47965	46617	78.38	24.83	30.06	0.60
11	Bank of Kathmandu Ltd.	3221	4200	9.71	12.66	29318	27903	24834	23470	75.39	30.15	26.38	1.33
12	Nepal Credit & Com. Bank Ltd.	2327	2510	10.63	11.46	22017	21420	17608	17567	74.15	31.16	19.74	2.46
13	NIC Asia Bank Ltd.	4735	5081	12.83	13.77	38441	36714	32802	32793	77.39	27.74	27.47	2.96
14	Lumbini Bank Ltd.	2240	2352	17.58	18.46	12543	12370	11045	11045	75.63	30.48	29.97	2.18
15	Machhapuchhre Bank Ltd.	2899	3162	10.48	11.43	31114	30496	25270	25251	74.29	25.82	22.25	2.67
16	Kumari Bank Ltd.	2720	2936	10.95	11.82	27402	26043	21511	21321	74.79	30.46	27.64	4.26
17	Laxmi Bank Ltd.	2586	3425	8.24	10.92	28190	25046	21907	20932	75.61	27.78	23.58	2.14
18	Siddharth Bank Ltd.	2708	3725	8.35	11.48	31420	30572	25525	25092	75.40	27.40	20.68	3.55
19	GlobalIME Bank Ltd.	3739	4456	9.65	11.50	37023	35553	30116	30116	76.06	29.95	25.03	3.22
20	Citizens Bank Int'l Ltd.	2597	3299	10.66	13.54	24186	23591	20417	20379	75.46	25.18	17.66	2.46
21	Prime Commercial Bank Ltd.	3261	3495	11.34	12.15	26947	26868	23858	23858	79.19	26.26	26.97	2.21
22	Sunrise Bank Ltd.	2645	2853	10.46	11.28	25330	24265	20819	4537	75.84	30.29	24.62	2.91
23	Grand Bank Nepal Ltd.	2271	2423	11.67	12.45	19939	18855	15390	14980	70.91	31.59	22.76	4.29
24	NMB Bank Ltd.	2407	2696	10.14	11.36	23192	21246	17822	17782	73.64	29.84	24.98	1.58
25	KIST Bank Ltd.	1664	1796	9.36	10.10	19404	19323	15875	15875	75.64	26.39	21.49	17.54
26	Janata Bank Nepal Ltd.	2129	2257	13.15	13.94	14902	14846	12950	12150	76.75	25.50	26.84	1.10
27	Mega Bank Nepal Ltd.	2617	2756	15.44	16.27	15092	14577	14017	13729	79.85	23.84	17.78	1.93
28	Commerz and Trust Bank Nepal Ltd.	2109	2211	16.70	17.51	10685	10415	10248	9861	77.15	24.74	20.32	2.40
29	Civil Bank Ltd.	2068	2226	10.78	11.60	18486	17701	15566	15469	75.78	26.31	24.48	1.45
30	Century Commercial Bank Ltd.	1303	1426	10.08	11.03	14286	14168	12337	12336	79.75	41.83	16.29	0.91
31	Sanima Bank Ltd.	2594	2781	13.01	13.94	19890	19091	17352	17352	78.38	22.54	18.56	0.10
	Sub Total	93286	107568	10.68	12.32	870760	790852	676672	648433	75.10	31.20	25.86	2.53
	Grand Total	111022	129280	9.96	11.60	1097059	1016797	825728	761208	73.71	33.35	29.19	3.07

Note :

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NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

After Supervisory Review

As on Marga end, 2070 (Mid-December 2013)

S. No.	Banks	Solvency				Liquidity							NPL* (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	332	663	0.46	0.93	63555	63348	37663	37650	58.97	34.62	33.15	5.08
2	Rastriya Banijya Bank Ltd.	1715	2514	3.10	4.54	93053	92914	46626	46607	51.68	53.36	48.01	5.55
3	Agriculture Dev. Bank Ltd.	16100	18938	14.79	17.40	64337	64324	57079	57079	70.51	42.05	39.40	5.57
	Sub Total	18147	22116	7.70	9.38	220944	220586	141368	141337	60.39	44.67	41.16	5.43
4	Nabil Bank Ltd.	6870	7912	9.90	11.41	71470	57890	49842	47355	70.89	34.73	26.71	3.31
5	Nepal Investment Bank Ltd.	7605	9095	9.39	11.23	70432	59518	51873	51290	73.40	39.32	24.72	1.70
6	Standard Chartered Bank Nepal Ltd.	4733	5311	10.99	12.33	41418	28821	22831	22563	67.82	49.49	43.40	0.83
7	Himalayan Bank Ltd.	5566	6781	9.31	11.34	61231	53094	42951	40514	68.13	37.11	32.13	2.65
8	Nepal SBI Bank Ltd.	3901	5017	9.46	12.16	54357	37264	31404	30858	74.67	30.02	26.97	0.35
9	Nepal Bangladesh Bank Ltd.	2843	3042	11.19	11.98	23953	23456	14001	13963	58.51	57.10	57.21	1.40
10	Everest Bank Ltd.	5308	6420	10.28	12.43	58929	54033	44232	42800	74.00	30.41	29.72	0.60
11	Bank of Kathmandu Ltd.	3182	4153	9.61	12.54	30463	28805	24442	22934	75.12	34.89	30.40	1.43
12	Nepal Credit & Com. Bank Ltd.	2082	2258	9.59	10.40	21052	20488	17508	17487	69.01	28.34	31.07	2.82
13	NIC Asia Bank Ltd.	4469	4814	12.10	13.04	39095	37440	33056	33048	77.57	28.51	24.21	2.90
14	Lumbini Bank Ltd.	2102	2209	17.24	18.11	11879	11758	10580	10345	73.60	31.57	29.35	1.67
15	Machhapuchhre Bank Ltd.	2614	2854	9.34	10.20	30511	30087	24892	24825	74.87	26.47	21.94	2.60
16	Kumari Bank Ltd.	2583	2794	10.60	11.47	27380	26118	20381	20191	76.45	36.38	32.26	4.52
17	Laxmi Bank Ltd.	2338	3232	7.38	10.21	28937	25518	21558	20187	78.59	34.41	24.74	2.27
18	Siddharth Bank Ltd.	2671	3667	8.16	11.20	30656	29926	25114	24605	76.46	25.22	20.53	3.10
19	GlobalIME Bank Ltd.	3611	4315	9.48	11.33	36650	35252	29416	29416	74.84	27.37	28.02	2.59
20	Citizens Bank Int'l Ltd.	2592	2783	10.75	11.54	23827	23245	19802	19802	75.72	21.99	15.22	2.66
21	Prime Commercial Bank Ltd.	2976	3202	10.75	11.57	28561	28483	23068	23068	76.31	33.01	29.56	2.27
22	Sunrise Bank Ltd.	2463	2674	9.70	10.53	25203	24064	20657	20559	77.53	28.06	24.94	3.11
23	Grand Bank Nepal Ltd.	2207	2359	11.27	12.05	19301	18448	15410	15059	71.72	30.41	23.67	2.92
24	NMB Bank Ltd.	2240	2517	9.48	10.66	22611	20819	17541	17500	75.68	31.89	19.67	1.83
25	KIST Bank Ltd.	2029	2184	10.77	11.60	19886	19746	16445	16445	73.62	25.61	23.41	7.73
26	Janata Bank Nepal Ltd.	1891	2009	12.24	13.00	14060	14000	12538	11754	75.59	23.79	23.45	1.49
27	Mega Bank Nepal Ltd.	2824	2956	17.04	17.84	15031	14429	13547	13291	78.29	28.67	19.47	1.68
28	Commerz and Trust Bank Nepal Ltd.	1982	2092	15.60	16.46	11053	10677	10161	9726	77.74	28.46	23.37	2.15
29	Civil Bank Ltd.	2006	2147	11.12	11.90	16683	15978	14287	14191	78.58	25.07	28.42	1.50
30	Century Commercial Bank Ltd.	1146	1246	9.37	10.18	14010	13891	11365	11364	70.68	22.93	13.52	0.63
31	Sanima Bank Ltd.	2436	2605	12.21	13.06	18950	18354	16510	16510	73.24	20.89	20.44	0.09
	Sub Total	89271	102649	10.33	11.88	867589	781601	655413	641649	73.88	32.72	27.39	2.25
	Grand Total	107417	124765	9.76	11.34	1088533	1002187	796781	782986	72.57	35.15	30.44	2.82

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 1st Quarter of F.Y. 2070/71

After Supervisory Review

As on Kartik end, 2070 (Mid-November 2013)

S. No.	Banks	Solvency				Liquidity							NPL* (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	282	564	0.39	0.79	63992	63808	37607	37595	58.97	42.78	34.42	5.08
2	Rastriya Banijya Bank Ltd.	1684	2486	3.03	4.47	91076	90991	46302	46282	51.68	52.03	46.21	5.55
3	Agriculture Dev. Bank Ltd.	15812	18649	15.37	18.12	63782	63767	56321	56321	70.51	44.39	41.39	5.57
	Sub Total	17777	21699	7.72	9.43	218850	218566	140230	140198	60.39	47.10	41.43	5.43
4	Nabil Bank Ltd.	6821	7864	9.91	11.43	70370	56217	49301	46417	70.89	34.03	25.96	3.31
5	Nepal Investment Bank Ltd.	7443	8933	9.27	11.13	69772	59297	51357	50897	73.40	39.44	27.03	1.70
6	Standard Chartered Bank Nepal Ltd.	4684	5258	11.02	12.37	42128	29445	22471	22297	67.82	52.20	44.29	0.83
7	Himalayan Bank Ltd.	5650	6894	9.53	11.63	58320	52303	42710	39327	68.13	35.31	32.56	2.65
8	Nepal SBI Bank Ltd.	3955	5071	9.95	12.75	55205	37115	30395	29991	74.67	34.18	27.69	0.35
9	Nepal Bangladesh Bank Ltd.	2869	3068	11.62	12.43	22546	22023	13552	13522	58.51	56.84	56.10	1.40
10	Everest Bank Ltd.	5171	6283	9.83	11.95	58131	53327	44527	43060	74.00	29.69	28.54	0.60
11	Bank of Kathmandu Ltd.	3138	4109	9.51	12.45	28328	26669	24558	22814	75.12	28.92	25.80	1.43
12	Nepal Credit & Com. Bank Ltd.	2145	2321	9.96	10.77	22726	22283	17126	17121	69.01	34.88	36.67	2.82
13	NIC Asia Bank Ltd.	4468	4813	12.14	13.07	38176	36504	33238	33232	77.57	25.56	24.61	2.90
14	Lumbini Bank Ltd.	2156	2263	17.81	18.69	11685	11554	10507	10507	73.60	29.63	28.57	1.67
15	Machhapuchhre Bank Ltd.	2699	2938	10.20	11.11	29526	29084	24218	24164	74.87	27.31	22.78	2.60
16	Kumari Bank Ltd.	2650	2861	10.78	11.64	26196	25034	20752	20564	76.45	32.50	27.09	4.52
17	Laxmi Bank Ltd.	2489	3285	7.93	10.46	27470	24828	22094	20642	78.59	29.32	25.21	2.27
18	Siddharth Bank Ltd.	2754	3796	8.48	11.69	29984	29266	24694	24144	76.46	25.01	20.52	3.10
19	GlobalIME Bank Ltd.	3534	4237	9.59	11.50	36327	35341	28301	28301	74.84	29.23	27.44	2.59
20	Citizens Bank Int'l Ltd.	2537	2729	10.60	11.40	23546	22832	19859	19859	75.72	22.66	16.44	2.66
21	Prime Commercial Bank Ltd.	3042	3265	11.22	12.04	27994	27576	22812	22812	76.31	30.53	27.20	2.27
22	Sunrise Bank Ltd.	2487	2698	9.63	10.45	25680	24772	21192	21107	77.53	28.40	25.99	3.11
23	Grand Bank Nepal Ltd.	2300	2455	11.61	12.40	19020	18225	15753	15745	71.72	27.22	26.46	2.92
24	NMB Bank Ltd.	2582	2761	11.03	11.79	19433	17451	17264	17222	75.68	21.05	17.47	1.83
25	KIST Bank Ltd.	2101	2255	11.13	11.95	20649	20517	16569	16568	73.62	27.69	26.09	7.73
26	Janata Bank Nepal Ltd.	1943	2061	12.81	13.58	13978	13912	11983	11409	75.59	29.14	21.57	1.49
27	Mega Bank Nepal Ltd.	2791	2923	17.06	17.87	15015	14220	13171	12826	78.29	30.72	18.83	1.68
28	Commerz and Trust Bank Nepal Ltd.	2025	2134	15.11	15.93	11645	11189	10765	10295	77.74	26.85	22.43	2.15
29	Civil Bank Ltd.	1951	2088	11.31	12.10	16114	15606	13857	13759	78.58	26.69	27.16	1.50
30	Century Commercial Bank Ltd.	1202	1301	10.26	11.11	13375	13243	10471	10469	70.68	26.12	12.50	0.63
31	Sanima Bank Ltd.	2460	2629	13.48	14.41	18315	17717	16045	16045	73.24	23.03	23.68	0.09
	Sub Total	90045	103295	10.54	12.09	851654	767552	649544	635115	73.88	32.37	27.35	2.25
	Grand Total	107822	124994	9.94	11.53	1070504	986118	789774	775313	72.57	35.35	30.46	2.82

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 1st Quarter of F.Y. 2070/71

After Supervisory Review

As on Aswin end, 2070 (Mid- October 2013)

S. No.	Banks	Solvency				Liquidity							NPL (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR # (In %)	CAR # (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	16	31	0.02	0.04	63035	62779	37130	37102	58.97	33.36	35.66	5.08
2	Rastriya Banijya Bank Ltd.	1374	2213	2.35	3.78	92782	92712	48656	48636	51.68	48.63	49.18	5.55
3	Agriculture Dev. Bank Ltd.	15588	18426	15.17	17.94	60686	60666	55994	55994	70.51	42.78	39.46	5.57
	Sub Total	16978	20671	7.33	8.93	216502	216157	141779	141731	60.39	42.54	42.42	5.43
4	Nabil Bank Ltd.	6799	7841	9.91	11.43	71929	58715	48820	46445	70.89	35.22	29.21	3.31
5	Nepal Investment Bank Ltd.	7271	8761	9.39	11.32	71146	60933	50220	49717	73.40	42.86	27.95	1.70
6	Standard Chartered Bank Nepal Ltd.	4581	5159	11.66	13.13	40017	28695	22802	22567	67.82	52.54	40.74	0.83
7	Himalayan Bank Ltd.	5697	6934	9.79	11.91	59361	51649	41726	39050	68.13	38.06	32.77	2.65
8	Nepal SBI Bank Ltd.	4008	5125	9.76	12.48	56373	36787	30463	30198	74.67	33.10	25.89	0.35
9	Nepal Bangladesh Bank Ltd.	2891	3090	12.09	12.93	20868	20400	13602	13597	58.51	52.73	51.65	1.40
10	Everest Bank Ltd.	5031	6142	9.66	11.79	58693	54232	45116	43716	74.00	29.30	33.21	0.60
11	Bank of Kathmandu Ltd.	3093	4064	9.53	12.53	27775	26174	24068	21974	75.12	29.57	25.20	1.43
12	Nepal Credit & Com. Bank Ltd.	2201	2377	10.49	11.33	22638	22203	16841	16833	69.01	35.55	33.39	2.82
13	NIC Asia Bank Ltd.	4956	5301	13.36	14.29	37856	36452	32732	32726	77.57	25.86	23.84	2.90
14	Lumbini Bank Ltd.	2196	2302	18.30	19.18	12020	11927	10395	10394	73.60	32.82	32.83	1.67
15	Machhapuchhre Bank Ltd.	2843	3082	11.18	12.13	28898	28536	23493	23453	74.87	27.01	21.36	2.60
16	Kumari Bank Ltd.	2704	2915	11.06	11.92	25899	24588	20864	20677	76.45	31.15	27.09	4.52
17	Laxmi Bank Ltd.	2544	3340	8.18	10.74	26593	24070	22465	20900	78.59	26.89	24.91	2.27
18	Siddharth Bank Ltd.	2752	3794	8.74	12.05	29170	28462	24203	23867	76.46	26.37	18.48	3.10
19	GlobalIME Bank Ltd.	3425	4128	9.11	10.98	35355	34150	28596	28596	74.84	27.34	24.49	2.59
20	Citizens Bank Int'l Ltd.	2461	2653	9.79	10.55	23276	22725	19335	19335	75.72	22.85	20.36	2.66
21	Prime Commercial Bank Ltd.	3075	3294	11.34	12.15	26258	25860	22384	22384	76.31	28.45	23.98	2.27
22	Sunrise Bank Ltd.	2531	2743	9.86	10.68	26011	24869	21243	21151	77.53	29.34	22.97	3.11
23	Grand Bank Nepal Ltd.	2407	2562	12.27	13.06	19855	19032	15717	15376	71.72	30.47	23.04	2.92
24	NMB Bank Ltd.	2598	2777	11.43	12.22	20204	18387	16602	16562	75.68	28.38	19.52	1.83
25	KIST Bank Ltd.	2114	2269	11.18	12.00	20565	20431	16595	16594	73.62	29.43	28.12	7.73
26	Janata Bank Nepal Ltd.	1999	2117	13.05	13.82	13596	13536	11985	11483	75.59	27.15	23.66	1.49
27	Mega Bank Nepal Ltd.	2762	2894	16.97	17.78	13922	13786	13258	12956	78.29	22.03	14.20	1.68
28	Commerz and Trust Bank Nepal Ltd.	2082	2190	15.38	16.18	11645	11199	11011	10526	77.74	24.93	21.09	2.15
29	Civil Bank Ltd.	2165	2303	13.50	14.36	15704	15121	13964	13869	78.58	25.11	23.74	1.50
30	Century Commercial Bank Ltd.	1242	1341	10.95	11.82	12927	12798	9923	9923	70.68	22.82	13.59	0.63
31	Sanima Bank Ltd.	2485	2654	13.10	14.00	18103	17670	15617	15617	73.24	27.26	21.94	0.09
	Sub Total	90912	104152	10.77	12.34	846657	763384	644039	630487	73.88	32.64	27.14	2.25
	Grand Total	107889	124823	10.03	11.61	1063159	979541	785818	772219	72.57	34.69	30.39	2.82

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

After Supervisory Review

As on Bhadra end, 2070 (Mid- September 2013)

S. No.	Banks	Solvency				Liquidity							NPL* (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR # (In %)	CAR # (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	-107	-107	-0.16	-0.16	60063	59839	37027	36995	60.48	36.68	30.93	4.53
2	Rastriya Banijya Bank Ltd.	1288	2078	2.36	3.81	85475	85379	45666	45647	53.19	53.90	44.49	5.31
3	Agriculture Dev. Bank Ltd.	15741	19195	15.54	18.95	58361	58347	55070	55070	75.44	40.97	37.08	5.72
	Sub Total	16922	21166	7.64	9.55	203899	203565	137763	137712	63.04	45.08	38.38	5.26
4	Nabil Bank Ltd.	6379	7402	9.78	11.35	67975	56104	48025	45663	74.43	32.38	25.65	2.13
5	Nepal Investment Bank Ltd.	8187	9683	11.13	13.16	65901	59851	48568	48135	73.60	38.15	27.26	1.91
6	Standard Chartered Bank Nepal Ltd.	5141	5700	12.33	13.66	40354	28604	22991	22516	67.80	51.16	39.27	0.77
7	Himalayan Bank Ltd.	5368	6600	9.47	11.64	56313	50854	41145	38715	72.41	35.13	19.22	2.19
8	Nepal SBI Bank Ltd.	3804	4907	9.66	12.46	55193	35447	28869	28716	75.18	33.72	26.23	0.37
9	Nepal Bangladesh Bank Ltd.	2905	3096	12.35	13.16	20951	20435	13249	13226	66.38	54.59	54.00	3.14
10	Everest Bank Ltd.	5707	6845	11.34	13.60	60292	56513	42148	40595	71.84	38.81	35.99	0.62
11	Bank of Kathmandu Ltd.	3070	4031	9.30	12.22	27687	26385	24426	22412	74.42	27.19	25.58	1.50
12	Nepal Credit & Com. Bank Ltd.	1981	2149	9.85	10.68	20837	20459	16257	16071	68.62	32.89	36.54	2.60
13	NIC Asia Bank Ltd.	4696	5040	13.21	14.17	37577	36394	32274	31748	72.35	25.43	25.24	2.32
14	Lumbini Bank Ltd.	2063	2163	17.94	18.81	11551	11466	9769	9657	70.98	34.39	35.14	0.86
15	Machhapuchhre Bank Ltd.	2652	2880	10.47	11.37	28702	28338	22713	22668	72.37	27.13	25.37	2.86
16	Kumari Bank Ltd.	2476	2681	10.33	11.19	25642	24317	20114	19906	75.19	33.07	31.31	3.86
17	Laxmi Bank Ltd.	2426	3154	8.21	10.67	26267	23669	21354	19870	72.92	27.89	28.44	1.26
18	Siddharth Bank Ltd.	2546	3585	8.29	11.67	28113	27375	23335	23079	76.53	25.20	20.23	2.36
19	GlobalIME Bank Ltd.	3476	4160	9.53	11.41	34566	33267	27596	27596	74.15	27.61	25.65	1.29
20	Citizens Bank Int'l Ltd.	2565	2744	10.19	10.90	22872	22318	19193	19193	72.05	25.74	20.09	2.02
21	Prime Commercial Bank Ltd.	2866	3078	10.92	11.73	27340	26926	21683	21683	69.10	32.50	28.25	2.23
22	Sunrise Bank Ltd.	2265	2447	8.94	9.66	25324	24187	20786	20750	74.71	30.34	26.19	3.74
23	Grand Bank Nepal Ltd.	2169	2317	11.04	11.80	18520	17840	15120	14795	69.95	28.58	23.85	3.52
24	NMB Bank Ltd.	2407	2594	10.80	11.64	19787	17622	16320	16320	68.70	28.55	15.90	1.80
25	KIST Bank Ltd.	1972	2130	10.23	11.06	21166	20926	16274	16268	73.09	32.43	31.07	6.59
26	Janata Bank Nepal Ltd.	2123	2243	13.85	14.64	13377	13324	11977	11262	72.92	26.01	24.38	0.23
27	Mega Bank Nepal Ltd.	2736	2851	16.98	17.69	13847	13731	12905	12613	76.21	22.41	14.16	2.08
28	Commerz and Trust Bank Nepal Ltd.	1980	2080	15.96	16.77	10750	10395	10121	9734	76.19	24.48	23.99	1.33
29	Civil Bank Ltd.	1960	2093	12.36	13.20	15975	15392	13404	13283	70.63	28.13	23.55	0.50
30	Century Commercial Bank Ltd.	1131	1222	10.40	11.24	12525	12414	9665	9665	72.83	20.45	17.22	0.49
31	Sanima Bank Ltd.	2304	2470	12.82	13.74	17602	17110	15264	15264	73.94	21.74	20.96	0.03
	Sub Total	89355	102348	10.85	12.43	827004	751662	625545	611402	72.48	32.56	27.11	1.94
	Grand Total	106277	123514	10.17	11.82	1030904	955227	763308	749114	71.57	35.07	29.49	2.56

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 4th Quarter of F.Y. 2069/70

After Supervisory Review

As on Shrawan end, 2070 (Mid- August 2013)

S. No.	Banks	Solvency				Liquidity							NPL* (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR # (In %)	CAR # (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	-191	-191	-0.27	-0.27	60178	59932	37044	37034	60.48	42.79	39.39	4.53
2	Rastriya Banijya Bank Ltd.	1343	2128	2.47	3.92	84915	84829	45491	45472	53.19	47.70	41.65	5.31
3	Agriculture Dev. Bank Ltd.	15410	18867	15.29	18.72	54661	54648	54301	54301	75.44	37.17	32.76	5.72
	Sub Total	16561	20805	7.35	9.23	199754	199408	136836	136807	63.04	43.34	38.65	5.26
4	Nabil Bank Ltd.	6349	7372	9.83	11.41	66915	57107	47212	45195	74.43	34.07	28.62	2.13
5	Nepal Investment Bank Ltd.	8073	9569	11.21	13.29	65922	59049	48331	47830	73.60	39.30	28.15	1.91
6	Standard Chartered Bank Nepal Ltd.	5077	5640	12.73	14.14	40293	27870	23252	22561	67.80	45.71	35.22	0.77
7	Himalayan Bank Ltd.	5482	6713	9.68	11.86	54496	49602	41255	38655	72.41	32.96	29.50	2.19
8	Nepal SBI Bank Ltd.	3903	5013	10.02	12.87	54948	35495	28612	28440	75.18	34.74	26.44	0.37
9	Nepal Bangladesh Bank Ltd.	2366	2587	10.23	11.19	19794	19303	13161	13142	66.38	51.48	49.31	3.14
10	Everest Bank Ltd.	5588	6726	11.21	13.49	53228	50001	42937	41380	71.84	28.09	27.26	0.62
11	Bank of Kathmandu Ltd.	3023	3984	9.36	12.34	27542	26508	24033	22010	74.42	28.42	28.71	1.50
12	Nepal Credit & Com. Bank Ltd.	2066	2234	10.63	11.49	22895	22535	15671	15577	68.62	44.40	43.03	2.60
13	NIC Asia Bank Ltd.	4767	5110	13.58	14.55	38649	37323	31747	31665	72.35	29.38	25.78	2.32
14	Lumbini Bank Ltd.	2117	2215	18.64	19.50	11173	11093	9551	9292	70.98	33.57	32.86	0.86
15	Machhapuchhre Bank Ltd.	2936	3163	12.14	13.09	27397	27044	22008	21939	72.37	26.98	24.35	2.86
16	Kumari Bank Ltd.	2549	2754	10.97	11.86	26156	24884	19492	19349	75.19	36.52	33.26	3.86
17	Laxmi Bank Ltd.	2504	3231	8.90	11.49	26097	23619	20305	18915	72.92	31.80	31.00	1.26
18	Siddharth Bank Ltd.	2614	3653	8.62	12.05	29049	28407	23146	22779	76.53	29.93	22.45	2.36
19	GlobalIME Bank Ltd.	3390	4074	9.51	11.43	34596	33313	26945	26945	74.15	30.23	28.56	1.29
20	Citizens Bank Int'l Ltd.	2599	2778	11.42	12.20	23050	22499	18759	18759	72.05	29.19	24.49	2.02
21	Prime Commercial Bank Ltd.	2923	3134	11.51	12.34	27461	27058	21531	21531	69.10	34.03	34.78	2.23
22	Sunrise Bank Ltd.	2343	2526	9.85	10.62	24185	23070	19572	19538	74.71	31.06	25.21	3.74
23	Grand Bank Nepal Ltd.	2379	2525	12.69	13.47	18759	17960	14863	14558	69.95	31.87	26.08	3.52
24	NMB Bank Ltd.	2458	2640	10.98	11.79	19192	17230	16430	16430	68.70	23.94	19.06	1.80
25	KIST Bank Ltd.	2055	2214	10.51	11.33	21000	20777	16464	16457	73.09	31.52	29.70	6.59
26	Janata Bank Nepal Ltd.	2221	2341	14.69	15.49	12982	12931	11794	11123	72.92	24.30	25.95	0.23
27	Mega Bank Nepal Ltd.	2704	2819	16.37	17.07	13907	13786	12772	12489	76.21	23.80	20.35	2.08
28	Commerz and Trust Bank Nepal Ltd.	2035	2126	18.10	18.92	10596	10249	9231	8963	76.19	31.77	27.26	1.33
29	Civil Bank Ltd.	2179	2307	13.96	14.78	15318	14747	12842	12738	70.63	26.83	18.87	0.50
30	Century Commercial Bank Ltd.	1180	1272	10.75	11.58	12266	12148	9338	9338	72.83	22.89	20.89	0.49
31	Sanima Bank Ltd.	2350	2515	13.42	14.36	17543	17450	15040	15040	73.94	22.60	24.05	0.03
	Sub Total	90229	103234	11.22	12.83	815407	743059	616295	602638	72.48	32.86	28.42	1.94
	Grand Total	106790	124039	10.37	12.05	1015161	942467	753132	739445	71.57	34.96	30.67	2.56

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

* Based on 4th Quarter of F.Y. 2069/70

After Supervisory Review