

## Key Financial Indicators of Commercial Banks (Provisional)

As on Poush end, 2075 (Mid-Jan 2019)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							NPL* (In %)	Priority Sector			Public Deposit
		Core Capital	Total Capital Fund	CCAR# (In %)	CAR# (In %)	Total Deposit	LCY Deposit	Total Loan	LCY Loan	CCD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)		Agriculture (In %)\$	Hydro/ Energy and Tourism (In %)\$	Total Priority Sector (In %)\$	
1	Nepal Bank Ltd.	16,643	17,703	15.03	15.98	105,678	105,359	87,199	86,898	70.80	27.26	22.96	2.74	9.48	16.73	26.22	50,757
2	Rastriya Banijya Bank Ltd.	14,468	15,993	10.62	11.73	181,144	181,029	134,111	134,093	67.62	37.37	36.07	4.22	10.06	12.84	22.91	124,901
3	Agriculture Dev. Bank Ltd.	26,137	27,590	17.97	18.97	110,133	110,127	112,028	112,028	79.63	28.23	17.85	4.29	27.43	11.27	38.69	62,040
	<b>Sub Total</b>	<b>57,248</b>	<b>61,287</b>	<b>14.59</b>	<b>15.61</b>	<b>396,955</b>	<b>396,515</b>	<b>333,337</b>	<b>333,018</b>	<b>72.05</b>	<b>32.14</b>	<b>27.47</b>	<b>3.86</b>	<b>15.69</b>	<b>13.35</b>	<b>29.04</b>	<b>237,699</b>
4	Nabil Bank Ltd.	17,337	19,208	10.78	11.95	149,379	137,631	128,082	121,650	77.68	23.36	19.75	0.62	13.98	18.27	32.26	68,458
5	Nepal Investment Bank Ltd.	21,128	22,950	10.95	11.90	142,107	132,666	128,954	120,369	77.84	24.80	18.02	2.04	10.98	22.29	33.28	66,257
6	Standard Chartered Bank Nepal Ltd.	14,113	15,113	20.58	22.03	65,984	52,487	50,838	49,551	73.36	43.99	30.85	0.20	10.01	17.66	27.68	29,950
7	Himalayan Bank Ltd.	13,221	14,546	10.33	11.36	109,245	98,607	99,535	90,275	79.14	20.43	15.71	1.25	19.85	17.92	37.77	62,588
8	Nepal SBI Bank Ltd.	12,162	13,843	11.25	12.80	97,838	95,730	90,482	85,127	77.99	21.96	18.72	0.19	7.80	15.41	23.20	47,991
9	Nepal Bangladesh Bank Ltd.	10,783	11,462	11.62	12.35	52,381	51,906	50,164	50,164	78.25	27.81	19.65	1.78	6.44	18.20	24.65	20,174
10	Everest Bank Ltd.	13,315	15,135	11.06	12.57	124,178	117,862	105,009	101,443	76.72	41.38	26.54	0.19	10.06	22.34	32.40	69,255
11	Bank of Kathmandu Lumbini Ltd.	12,205	13,354	13.36	14.61	79,823	78,779	75,544	74,701	77.66	23.80	21.86	3.17	10.64	15.01	25.65	40,283
12	Nepal Credit and Commerce Bank Ltd.	10,044	10,703	13.23	14.10	64,651	63,649	59,974	57,941	78.77	24.61	22.36	3.53	11.19	21.78	32.96	32,153
13	NIC Asia Bank Ltd.	12,201	18,859	7.74	11.97	175,764	165,495	148,988	148,988	77.95	20.81	16.21	0.30	12.84	15.92	28.77	92,001
14	Machhapuchhre Bank Ltd.	9,900	10,666	11.91	12.83	85,176	80,488	74,875	72,468	77.93	21.95	16.33	0.44	14.12	17.04	31.16	41,428
15	Kumari Bank Ltd.	10,375	11,144	11.93	12.81	75,352	73,042	71,188	67,949	78.88	20.11	17.15	1.22	11.78	13.32	25.10	35,691
16	Laxmi Bank Ltd.	10,568	11,552	10.67	11.66	74,901	70,821	70,775	67,488	79.98	22.05	15.13	1.11	15.28	20.31	35.59	40,898
17	Siddharth Bank Ltd.	12,524	16,082	10.25	13.16	106,385	105,313	97,573	95,108	79.22	21.06	15.21	1.64	8.84	17.31	26.14	48,427
18	GlobalIME Bank Ltd.	13,168	14,495	10.26	11.30	113,176	111,477	103,553	99,893	79.16	20.81	18.91	0.75	10.20	17.24	27.45	63,460
19	Citizens Bank International Ltd.	10,454	11,271	12.59	13.58	66,270	64,535	61,222	61,222	78.27	21.04	17.16	1.62	7.57	20.06	27.62	31,477
20	Prime Commercial Bank Ltd.	11,817	12,625	11.88	12.69	76,727	76,279	73,547	73,030	79.49	20.02	18.99	1.58	4.88	24.47	29.34	25,322
21	Sunrise Bank Ltd.	11,167	11,925	12.08	12.90	76,062	73,916	68,050	68,050	79.37	23.77	17.49	1.29	11.12	26.77	37.89	40,219
22	NMB Bank Ltd.	17,195	18,389	14.44	15.44	88,071	83,933	85,779	82,688	78.76	22.91	17.94	0.76	12.24	26.41	38.65	44,857
23	Prabhu Bank Ltd.	11,945	13,351	10.66	11.92	104,962	101,355	87,965	86,215	77.18	23.14	15.47	2.47	11.79	26.82	38.61	59,622
24	Janata Bank Nepal Ltd.	9,566	10,253	12.76	13.68	68,438	65,983	63,608	60,969	79.49	21.23	16.77	1.53	14.82	18.84	33.65	36,581
25	Mega Bank Nepal Ltd.	12,780	13,495	16.04	16.94	70,225	69,265	65,926	65,301	79.74	24.05	17.14	1.21	10.63	15.95	26.58	36,146
26	Civil Bank Ltd.	9,408	9,926	18.82	19.86	43,076	42,515	44,097	42,110	78.07	21.87	19.65	3.54	12.68	20.87	33.55	19,938
27	Century Commercial Bank Ltd.	9,886	10,555	13.76	14.69	64,128	63,965	59,615	58,527	78.76	21.57	16.28	0.84	9.22	19.96	29.18	29,834
28	Sanima Bank Ltd.	9,566	12,226	10.02	12.81	85,681	83,696	77,602	76,906	79.54	23.56	18.30	0.24	11.00	17.38	28.38	53,941
	<b>Sub Total</b>	<b>306,827</b>	<b>343,128</b>	<b>11.83</b>	<b>13.23</b>	<b>2,259,981</b>	<b>2,161,398</b>	<b>2,042,947</b>	<b>1,978,132</b>	<b>78.50</b>	<b>24.05</b>	<b>18.52</b>	<b>1.23</b>	<b>11.38</b>	<b>19.48</b>	<b>30.86</b>	<b>1,136,950</b>
	<b>Grand Total</b>	<b>364,075</b>	<b>404,415</b>	<b>12.19</b>	<b>13.54</b>	<b>2,656,937</b>	<b>2,557,913</b>	<b>2,376,285</b>	<b>2,311,150</b>	<b>77.51</b>	<b>25.26</b>	<b>19.89</b>	<b>1.60</b>	<b>11.99</b>	<b>18.61</b>	<b>30.60</b>	<b>1,374,649</b>

**Note :** This Statistics is based on regulatory requirement format, and so, the NFRS based statistic may differ

Core Capital = Tier I capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core capital to total risk weighted exposures.

CAR % = Total Capital Fund to Total Risk Weighted Exposures.

LCY = Local Currency (NPR)

CCD Ratio % = LCY Credit to Core Capital and LCY Deposit with adjustments as per NRB Directives (Monthly Average; should be within 80%)

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

SLR% = Statutory Liquidity Reserve and minimum requirement 10%

NPL% = Non Performing Loan to Total Loan

Priority Sector = Agriculture, Hydro/Energy and tourism industries related loan

\$ Figure is in limit

# After Supervisory Review