

## Key Financial Indicators of Commercial Banks (Provisional)

As on Pouch end, 2076 (Mid-Jan 2020)

(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 %)\$	Non-Agriculture (In %)\$	Total Priority Sector (In %)\$	
1	Nepal Bank Ltd.	20,988	22,032	16.58	17.41	118,096	117,685	103,906	99,810	74.30	23.46	19.96	2.66	10.23%	59.23%	69.46%	65,123
2	Rastriya Banijya Bank Ltd.	19,692	21,567	12.37	13.55	196,440	195,927	152,514	152,496	66.54	33.72	33.17	4.76	13.66%	20.20%	33.86%	136,364
3	Agricultural Development Bank Ltd.	28,536	30,137	19.30	20.39	127,420	127,414	117,756	117,756	71.91	29.63	21.19	3.91	21.22%	23.65%	44.87%	70,735
	<b>Sub Total</b>	<b>69,216</b>	<b>73,736</b>	<b>15.96</b>	<b>17.01</b>	<b>441,955</b>	<b>441,026</b>	<b>374,177</b>	<b>370,062</b>	<b>70.28</b>	<b>29.80</b>	<b>26.43</b>	<b>3.91</b>	<b>15.09%</b>	<b>31.93%</b>	<b>47.02%</b>	<b>272,221</b>
4	Nabil Bank Ltd.	19,320	21,317	10.45	11.53	169,342	156,121	144,548	137,426	76.16	22.25	19.56	0.75	12.82%	43.19%	56.02%	78,829
5	Nepal Investment Bank Ltd.	23,073	26,696	11.56	13.37	151,527	140,616	140,878	129,423	76.29	23.27	16.86	2.90	11.25%	23.45%	34.70%	76,302
6	Standard Chartered Bank Nepal Ltd.	13,278	14,330	14.89	16.08	81,109	56,567	56,676	55,270	68.40	47.68	31.13	0.17	11.14%	28.40%	39.53%	36,558
7	Himalayan Bank Ltd.	16,098	19,829	11.96	14.73	116,771	107,328	102,912	93,898	73.26	26.63	20.66	1.28	21.28%	34.95%	56.23%	65,969
8	Nepal SBI Bank Ltd.	13,450	15,011	11.63	12.98	104,647	102,561	98,051	91,365	75.00	20.80	20.32	0.17	10.81%	25.72%	36.53%	50,441
9	Nepal Bangladesh Bank Ltd.	11,669	14,450	10.45	12.95	63,128	62,669	60,015	59,474	74.80	23.41	17.74	1.92	11.36%	25.91%	37.27%	23,401
10	Everest Bank Ltd.	14,950	16,677	11.06	12.33	141,959	136,900	120,253	116,028	74.21	43.48	28.35	0.16	11.69%	25.72%	37.41%	73,729
11	Bank of Kathmandu Ltd.	12,681	13,717	12.99	14.06	90,118	88,764	82,495	81,651	75.06	26.04	23.45	2.55	10.06%	25.55%	35.61%	43,889
12	Nepal Credit and Commerce Bank Ltd.	11,609	12,413	12.35	13.20	76,389	75,670	68,911	66,392	75.44	27.08	20.53	2.82	10.03%	29.75%	39.78%	34,576
13	NIC Asia Bank Ltd.	14,236	23,030	7.88	12.75	186,272	179,769	165,247	165,247	78.29	21.97	15.03	0.49	11.23%	17.00%	28.23%	110,366
14	Machhapuchhre Bank Ltd.	10,439	14,357	9.83	13.52	101,616	96,878	90,055	86,991	78.13	20.65	17.32	0.46	15.34%	25.19%	40.53%	53,389
15	Kumari Bank Ltd.	11,370	12,271	10.67	11.52	91,770	88,025	84,719	80,416	78.29	21.13	24.57	1.04	10.40%	41.32%	51.72%	42,769
16	Laxmi Bank Ltd.	11,838	14,831	10.51	13.17	92,738	84,760	86,332	81,921	78.38	20.04	13.10	0.88	16.85%	24.99%	41.84%	51,588
17	Siddharth Bank Ltd.	13,056	19,117	8.79	12.86	133,844	130,868	123,056	120,052	76.76	20.96	18.41	1.55	13.12%	21.56%	34.68%	64,373
18	Global IME Bank Ltd.	24,757	28,047	10.08	11.42	210,744	201,853	198,679	191,496	79.18	20.08	16.08	1.20	11.03%	33.70%	44.74%	111,008
19	Citizens Bank International Ltd.	11,018	11,911	11.82	12.78	80,042	78,582	71,357	71,357	76.56	22.40	18.66	0.99	10.63%	40.98%	51.61%	36,034
20	Prime Commercial Bank Ltd.	14,516	15,519	12.37	13.23	89,615	86,033	85,050	84,287	76.62	20.83	17.83	1.45	12.60%	36.43%	49.03%	30,604
21	Sunrise Bank Ltd.	11,371	16,231	10.61	15.14	84,787	83,177	77,488	77,471	75.72	26.33	19.66	1.69	12.09%	24.86%	36.95%	47,561
22	NMB Bank Ltd.	20,398	23,749	13.79	16.05	128,957	121,631	119,919	116,216	77.07	24.19	16.26	1.96	10.39%	31.10%	41.50%	68,897
23	Prabhu Bank Ltd.	13,234	15,478	10.17	11.90	118,866	113,872	98,681	95,912	75.17	24.98	18.02	3.12	10.10%	25.88%	35.98%	67,991
24	Mega Bank Nepal Ltd.	12,297	13,180	12.89	13.82	84,634	82,794	78,110	77,099	78.69	22.29	18.59	1.62	10.89%	31.37%	42.26%	39,845
25	Civil Bank Ltd.	9,137	9,718	14.97	15.92	51,999	50,614	50,016	46,758	77.81	22.57	21.14	2.76	11.21%	26.86%	38.07%	22,822
26	Century Commercial Bank Ltd.	10,134	10,734	13.92	14.74	65,794	65,631	62,562	62,211	78.87	20.60	18.39	1.67	10.32%	29.22%	39.54%	30,140
27	Sanima Bank Ltd.	11,089	13,820	10.25	12.78	102,169	99,104	91,488	89,973	78.13	23.30	19.33	0.41	12.20%	26.11%	38.32%	60,718
	<b>Sub Total</b>	<b>335,019</b>	<b>396,435</b>	<b>11.18</b>	<b>13.23</b>	<b>2,618,837</b>	<b>2,490,788</b>	<b>2,357,498</b>	<b>2,278,336</b>	<b>76.20</b>	<b>24.19</b>	<b>19.05</b>	<b>1.36</b>	<b>12.08%</b>	<b>29.05%</b>	<b>41.13%</b>	<b>1,321,798</b>
	<b>Grand Total</b>	<b>404,235</b>	<b>470,171</b>	<b>11.79</b>	<b>13.71</b>	<b>3,060,792</b>	<b>2,931,811</b>	<b>2,731,675</b>	<b>2,648,398</b>	<b>75.31</b>	<b>24.19</b>	<b>20.22</b>	<b>1.62</b>	<b>12.51%</b>	<b>29.46%</b>	<b>41.97%</b>	<b>1,594,019</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