

Key Financial Indicators of Commercial Banks (Provisional)

As on Ashoj end, 2076 (Mid-Oct 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.	20,716	21,954	17.00	18.01	116,805	116,440	98,456	97,972	70.36	24.50	21.71	2.75	10.56%	15.06%	25.62%	60,109
2	Rastriya Banijya Bank Ltd.	19,723	21,525	12.78	13.95	189,283	189,018	146,913	146,894	70.33	37.16	32.35	3.50	13.79%	15.31%	29.10%	131,800
3	Agriculture Dev. Bank Ltd.	28,009	29,578	19.67	20.77	122,944	122,939	111,954	111,954	74.11	27.31	21.78	3.70	22.23%	17.02%	39.25%	72,307
	Sub Total	68,448	73,058	16.35	17.45	429,033	428,396	357,323	356,820	71.48	30.89	26.43	3.36	15.56	15.78	31.34	264,216
4	Nabil Bank Ltd.	20,495	22,454	11.13	12.20	172,973	158,401	140,545	132,548	74.12	27.96	19.31	0.65	13.11%	15.92%	29.03%	75,052
5	Nepal Investment Bank Ltd.	23,165	26,853	11.29	13.08	152,713	140,892	138,251	127,298	74.60	25.26	17.62	2.84	10.91%	23.89%	34.80%	73,593
6	Standard Chartered Bank Nepal Ltd.	14,776	15,776	18.21	19.44	76,430	59,720	54,105	52,450	69.88	50.38	27.76	0.18	10.95%	15.07%	26.02%	36,386
7	Himalayan Bank Ltd.	15,086	18,844	11.27	14.08	119,026	105,166	102,989	93,785	76.11	28.14	20.15	1.16	22.55%	16.29%	38.83%	63,922
8	Nepal SBI Bank Ltd.	13,756	15,283	12.34	13.70	99,707	97,633	94,949	88,283	75.73	20.09	20.90	0.18	10.41%	16.88%	27.30%	48,810
9	Nepal Bangladesh Bank Ltd.	11,814	14,534	10.93	13.44	59,383	58,790	57,768	57,637	76.92	22.24	17.21	1.78	10.68%	17.18%	27.85%	22,867
10	Everest Bank Ltd.	15,964	17,663	12.46	13.79	135,665	130,473	115,642	110,679	75.18	29.59	25.58	0.17	10.02%	17.10%	27.11%	75,313
11	Bank of Kathmandu Ltd.	12,923	13,934	13.50	14.55	86,325	84,972	78,469	77,626	75.84	26.85	22.77	3.12	10.60%	16.95%	27.55%	41,353
12	Nepal Credit and Commerce Bank Ltd.	11,124	11,889	12.35	13.20	72,633	72,014	67,050	64,413	78.79	24.58	19.87	2.87	10.91%	23.10%	34.01%	35,056
13	NIC Asia Bank Ltd.	13,148	21,413	7.39	12.03	184,750	176,246	162,888	162,888	79.57	21.77	15.67	0.45	10.32%	15.28%	25.60%	107,107
14	Machhapuchhre Bank Ltd.	9,848	13,735	9.96	13.89	95,526	91,903	86,351	83,459	79.45	21.69	17.77	0.31	13.09%	16.65%	29.74%	51,241
15	Kumari Bank Ltd.	10,883	11,756	10.71	11.57	87,796	84,010	80,803	75,679	79.56	21.37	17.44	1.05	10.32%	23.75%	34.07%	40,778
16	Laxmi Bank Ltd.	11,726	12,661	11.02	11.90	88,305	82,601	79,630	74,703	77.72	21.09	13.26	1.04	16.38%	18.85%	35.23%	48,644
17	Siddharth Bank Ltd.	13,764	19,710	9.96	14.26	124,374	121,867	113,076	110,821	79.00	22.96	18.74	1.28	10.01%	15.40%	25.40%	59,640
18	GlobalIME Bank Ltd.	15,676	18,234	10.20	11.87	132,376	130,502	123,667	118,898	79.89	22.71	16.00	0.85	11.24%	17.03%	28.27%	73,711
19	Citizens Bank International Ltd.	10,517	11,379	11.78	12.75	76,886	75,576	69,598	69,598	77.53	21.72	19.82	0.98	10.62%	19.90%	30.52%	73,711
20	Prime Commercial Bank Ltd.	13,872	14,806	11.95	12.75	88,093	86,771	82,880	81,980	78.30	20.48	17.52	1.14	14.61%	24.51%	39.11%	34,450
21	Sunrise Bank Ltd.	11,240	13,129	10.91	12.75	80,301	78,682	74,161	74,130	78.19	25.08	19.80	1.27	10.85%	22.28%	33.13%	29,976
22	NMB Bank Ltd.	19,713	23,202	13.43	15.81	123,565	116,068	115,297	111,342	78.50	25.38	19.04	1.97	9.77%	20.60%	30.37%	45,686
23	Prabhu Bank Ltd.	12,266	13,533	10.00	11.03	114,078	107,405	95,787	94,108	76.87	24.49	17.36	3.32	11.09%	25.91%	37.01%	67,661
24	Janata Bank Nepal Ltd.	9,972	10,748	12.16	13.10	80,131	75,624	70,625	68,274	79.64	24.31	20.26	1.50	10.88%	17.22%	28.11%	65,122
25	Mega Bank Nepal Ltd.	12,950	13,831	14.30	15.27	82,541	81,136	74,479	72,670	77.80	24.62	19.77	1.42	10.20%	16.07%	26.27%	39,559
26	Civil Bank Ltd.	9,471	10,014	16.25	17.18	47,176	46,580	46,261	43,956	78.38	24.63	22.58	2.93	11.92%	19.19%	31.11%	39,199
27	Century Commercial Bank Ltd.	9,565	10,147	13.17	13.97	66,936	66,776	61,298	61,069	79.04	22.59	16.27	2.71	11.06%	19.68%	30.74%	22,269
28	Sanima Bank Ltd.	10,284	12,951	10.01	12.61	97,487	93,657	85,946	84,785	78.92	23.25	19.60	0.24	11.14%	17.60%	28.74%	30,904
	Sub Total	333,997	388,477	11.52	13.40	2,545,179	2,423,467	2,272,514	2,193,079	77.36	24.90	19.05	1.34	11.76%	18.75%	30.50%	1,302,008
	Grand Total	402,445	461,535	12.13	13.91	2,974,212	2,851,858	2,629,837	2,549,899	76.46	25.76	20.15	1.61	12.28%	18.34%	30.62%	1,550,994

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