

Key Financial Indicators of Commercial Banks (Provisional)
As on Ashwin end, 2077 (Mid-October 2020)

(Rs. In Million)

| S. No. | Banks | Solvency | | | | Liquidity | | | | | | | 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 %) | NPL* (In %) | Agriculture (11% upto Ashadh 2078) | Hydropower/Energy (6% upto Ashadh 2078) | SME (11% upto Ashadh 2078) | | Total Priority Sector Loan |
| 1 | Nepal Bank Ltd. | 22,831 | 24,319 | 15.98 | 17.03 | 146,496 | 146,114 | 114,013 | 112,272 | 66.70 | 31.02 | 27.25 | 3.02 | 7.81 | 8.27 | 29.78 | 45.86 | 90,294 |
| 2 | Rastriya Banijya Bank Ltd. | 20,378 | 22,342 | 11.55 | 12.66 | 238,957 | 238,845 | 159,900 | 159,900 | 62.72 | 47.93 | 48.94 | 4.11 | 11.13 | 4.08 | 30.47 | 45.69 | 183,010 |
| 3 | Agriculture Dev. Bank Ltd. | 27,391 | 31,991 | 17.41 | 20.33 | 141,017 | 141,012 | 123,606 | 123,606 | 71.79 | 31.44 | 25.67 | 2.37 | 28.61 | 3.85 | 8.33 | 40.80 | 82,188 |
| | Sub Total | 70,600 | 78,652 | 14.81 | 16.50 | 526,470 | 525,971 | 397,519 | 395,779 | 66.49 | 38.83 | 36.51 | 3.24 | 15.81 | 5.18 | 23.17 | 44.17 | 355,492 |
| 4 | Nabil Bank Ltd. | 20,940 | 25,215 | 10.26 | 12.35 | 199,651 | 189,830 | 165,528 | 156,083 | 75.01 | 25.81 | 21.97 | 0.65 | 8.94 | 5.48 | 7.78 | 22.20 | 99,498 |
| 5 | Nepal Investment Bank Ltd. | 23,575 | 26,850 | 11.09 | 12.63 | 188,317 | 162,063 | 148,545 | 138,465 | 74.08 | 35.25 | 23.60 | 2.80 | 8.43 | 10.04 | 0.24 | 18.72 | 87,039 |
| 6 | Standard Chartered Bank Nepal Ltd. | 14,546 | 15,884 | 18.53 | 20.23 | 85,188 | 68,944 | 53,399 | 51,782 | 63.91 | 56.53 | 35.75 | 0.87 | 3.62 | 0.02 | 0.25 | 3.89 | 44,347 |
| 7 | Himalayan Bank Ltd. | 16,387 | 20,711 | 11.96 | 15.12 | 137,052 | 125,548 | 104,778 | 93,792 | 63.88 | 35.01 | 28.34 | 0.66 | 13.55 | 1.02 | 3.05 | 17.62 | 74,293 |
| 8 | Nepal SBI Bank Ltd. | 14,019 | 17,611 | 12.15 | 15.27 | 112,330 | 110,770 | 90,948 | 84,644 | 64.51 | 33.88 | 33.90 | 0.25 | 5.44 | 4.15 | 0.51 | 10.10 | 55,795 |
| 9 | Nepal Bangladesh Bank Ltd. | 11,927 | 14,915 | 11.04 | 13.80 | 71,177 | 70,489 | 60,212 | 59,374 | 70.62 | 30.97 | 27.04 | 2.40 | 9.09 | 6.06 | 2.51 | 17.66 | 28,727 |
| 10 | Everest Bank Ltd. | 16,074 | 18,085 | 11.58 | 13.03 | 157,660 | 151,120 | 122,159 | 117,951 | 68.06 | 33.08 | 35.55 | 0.22 | 6.44 | 4.26 | 2.31 | 13.01 | 85,370 |
| 11 | Bank of Kathmandu Ltd. | 13,376 | 14,264 | 13.29 | 14.17 | 95,347 | 94,258 | 83,920 | 81,467 | 72.68 | 28.53 | 29.59 | 3.17 | 11.41 | 4.49 | 2.14 | 18.05 | 48,333 |
| 12 | Nepal Credit and Commerce Bank Ltd. | 12,141 | 13,218 | 12.34 | 13.43 | 83,751 | 82,697 | 71,893 | 70,702 | 73.40 | 28.71 | 24.58 | 2.83 | 7.93 | 7.45 | 16.91 | 32.29 | 39,151 |
| 13 | NIC Asia Bank Ltd. | 15,981 | 26,509 | 7.42 | 12.31 | 246,151 | 244,876 | 203,561 | 203,558 | 76.51 | 25.09 | 21.27 | 0.40 | 10.77 | 0.93 | 3.66 | 15.36 | 115,930 |
| 14 | Machhapuchhre Bank Ltd. | 11,031 | 15,358 | 9.05 | 12.60 | 114,272 | 110,771 | 100,842 | 96,358 | 76.94 | 23.42 | 17.12 | 0.42 | 9.97 | 5.59 | 9.89 | 25.45 | 68,258 |
| 15 | Kumari Bank Ltd. | 15,832 | 20,325 | 11.63 | 14.93 | 122,293 | 120,805 | 115,192 | 109,747 | 75.84 | 21.08 | 18.44 | 1.43 | 8.77 | 6.83 | 2.88 | 18.49 | 65,254 |
| 16 | Laxmi Bank Ltd. | 12,192 | 15,649 | 10.32 | 13.24 | 103,347 | 100,502 | 89,326 | 84,312 | 71.91 | 27.98 | 20.16 | 0.97 | 9.50 | 6.93 | 5.05 | 21.48 | 63,440 |
| 17 | Siddharth Bank Ltd. | 14,029 | 22,472 | 8.75 | 14.02 | 154,408 | 152,193 | 131,180 | 127,595 | 74.26 | 27.34 | 21.19 | 1.32 | 8.02 | 4.60 | 0.61 | 13.23 | 80,140 |
| 18 | GlobalIME Bank Ltd. | 26,602 | 30,385 | 10.95 | 12.50 | 240,530 | 237,872 | 206,567 | 198,589 | 72.62 | 27.26 | 24.92 | 1.83 | 8.34 | 7.56 | 1.66 | 17.56 | 138,089 |
| 19 | Citizens Bank International Ltd. | 12,312 | 15,721 | 11.26 | 14.38 | 100,284 | 98,805 | 84,928 | 84,445 | 73.54 | 27.52 | 21.49 | 1.43 | 7.73 | 7.85 | 4.37 | 19.94 | 50,010 |
| 20 | Prime Commercial Bank Ltd. | 19,880 | 21,550 | 12.99 | 14.08 | 131,969 | 127,891 | 118,574 | 118,361 | 79.99 | 23.95 | 19.37 | 1.37 | 7.55 | 9.25 | 5.95 | 22.75 | 56,521 |
| 21 | Sunrise Bank Ltd. | 11,809 | 16,688 | 10.09 | 14.27 | 98,937 | 97,086 | 87,843 | 86,901 | 76.69 | 25.49 | 21.46 | 1.58 | 10.68 | 5.30 | 3.65 | 19.63 | 57,480 |
| 22 | NMB Bank Ltd. | 20,393 | 23,635 | 12.31 | 14.26 | 143,069 | 138,528 | 133,926 | 130,102 | 79.71 | 23.73 | 17.28 | 2.26 | 7.19 | 6.24 | 2.52 | 15.95 | 80,526 |
| 23 | Prabhu Bank Ltd. | 13,347 | 18,009 | 8.62 | 11.63 | 143,045 | 140,684 | 118,565 | 114,832 | 73.31 | 26.22 | 21.71 | 2.67 | 7.50 | 5.90 | 0.07 | 13.47 | 83,607 |
| 24 | Mega Bank Nepal Ltd. | 17,103 | 18,785 | 11.64 | 12.79 | 133,058 | 130,762 | 121,893 | 120,366 | 81.34 | 22.36 | 16.71 | 1.06 | 11.67 | 3.71 | 5.73 | 21.10 | 74,104 |
| 25 | Civil Bank Ltd. | 9,895 | 10,685 | 13.63 | 14.72 | 70,613 | 69,197 | 58,981 | 54,794 | 68.22 | 29.64 | 28.30 | 1.50 | 8.87 | 8.47 | 0.73 | 18.07 | 30,493 |
| 26 | Century Commercial Bank Ltd. | 10,092 | 10,990 | 12.90 | 14.05 | 82,424 | 82,114 | 66,931 | 66,281 | 72.50 | 30.63 | 26.94 | 2.08 | 8.10 | 8.79 | 1.66 | 18.55 | 37,178 |
| 27 | Sanima Bank Ltd. | 11,373 | 14,321 | 9.96 | 12.54 | 113,207 | 109,415 | 97,472 | 95,204 | 78.36 | 24.30 | 19.44 | 0.40 | 6.44 | 8.32 | 6.06 | 20.82 | 70,322 |
| | Sub Total | 364,858 | 447,837 | 11.06 | 13.57 | 3,128,079 | 3,017,220 | 2,637,162 | 2,545,704 | 73.66 | 28.38 | 23.58 | 1.39 | 8.66 | 5.74 | 3.61 | 18.01 | 1,633,907 |
| | Grand Total | 435,458 | 526,488 | 11.53 | 13.94 | 3,654,549 | 3,543,191 | 3,034,681 | 2,941,483 | 72.61 | 29.89 | 25.47 | 1.63 | 9.62 | 5.67 | 6.23 | 21.51 | 1,989,399 |

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