

## Key Financial Indicators of Commercial Banks (Provisional)

As on Ashwin end, 2078 (Mid-October 2021)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Base Rate (In %)	Spread (In %)	NPL* (In %)	Priority Sector				Public Deposit
		Core Capital	Total Capital Fund	CCAR# (In %)	CAR# (In %)	Total Deposit	LCY Deposit	Total Loan	LCY Loan	CD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)				Agriculture (11% upto Ashadh 2078)	Hydropro wer/En ergy (6% upto 2078)	SME (11% upto Ashadh 2078)	Total Priority Sector Loan	
1	Nepal Bank Ltd.	23,246	28,772	13.27	16.42	173,610	173,058	157,591	157,589	85.40	22.78	22.20	6.26	3.69	2.00	11.85	6.72	36.84	55.41	121,540
2	Rastriya Baniya Bank Ltd.	25,617	31,217	11.62	14.16	242,513	242,250	206,649	206,140	84.70	29.65	28.52	5.63	3.99	3.01	11.59	5.87	21.59	39.05	167,517
3	Agriculture Dev. Bank Ltd.	29,083	33,994	13.41	15.67	153,412	152,562	165,526	165,526	91.86	23.61	23.80	7.12	4.36	2.09	41.49	5.62	30.12	77.23	97,352
	<b>Sub Total</b>	<b>77,946</b>	<b>93,984</b>	<b>12.72</b>	<b>15.34</b>	<b>569,535</b>	<b>567,871</b>	<b>529,766</b>	<b>529,255</b>	<b>87.04</b>	<b>25.93</b>	<b>25.33</b>	<b>6.33</b>	<b>4.01</b>	<b>2.42</b>	<b>20.47</b>	<b>6.05</b>	<b>28.73</b>	<b>55.25</b>	<b>386,409</b>
4	Nabil Bank Ltd.	28,050	35,645	10.69	13.58	231,141	216,712	214,169	200,598	89.53	23.16	19.74	6.80	3.18	1.13	12.77	5.38	8.69	26.84	117,962
5	Nepal Investment Bank Ltd.	26,850	35,769	10.90	14.52	172,720	163,218	173,615	156,950	95.59	25.65	17.89	6.77	2.59	2.27	12.28	8.51	2.82	23.61	99,074
6	Standard Chartered Bank Nepal Ltd.	15,458	17,197	14.46	16.09	94,021	75,220	83,774	76,695	83.52	28.03	17.93	5.18	4.04	0.67	10.26	7.15	1.05	18.46	51,036
7	Himalayan Bank Ltd.	19,153	23,430	10.37	12.69	150,898	133,716	145,822	129,973	91.68	19.15	19.03	7.73	2.64	0.58	21.87	1.87	1.81	25.55	83,625
8	Nepal SBI Bank Ltd.	14,631	18,491	10.39	13.13	108,728	106,686	109,797	98,638	94.50	18.35	22.36	8.11	3.09	0.17	13.68	5.59	5.01	24.28	61,208
9	Nepal Bangladesh Bank Ltd.	14,641	17,893	11.41	13.94	80,142	79,544	74,528	73,618	88.25	29.15	24.48	7.92	2.84	1.71	12.90	7.09	12.19	32.18	35,918
10	Everest Bank Ltd.	17,941	19,932	11.26	12.51	164,481	159,343	143,942	137,509	86.61	29.84	24.61	7.00	2.61	0.13	9.78	5.06	9.12	23.96	99,955
11	Bank of Kathmandu Ltd.	14,728	17,644	11.18	13.40	104,355	100,864	104,649	100,197	92.83	23.37	19.13	8.56	2.89	1.72	11.55	4.95	10.37	26.86	55,973
12	Nepal Credit and Commerce Bank Ltd.	13,605	18,255	9.33	12.51	122,199	118,332	114,300	110,487	90.14	22.45	16.02	8.12	3.33	1.48	8.70	6.71	11.65	27.06	50,200
13	NIC Asia Bank Ltd.	19,410	32,506	7.30	12.23	311,437	294,082	277,847	277,839	87.32	20.10	10.69	7.48	4.08	0.49	11.53	1.11	11.34	23.99	156,470
14	Machhapuchhre Bank Ltd.	12,311	19,353	8.05	12.65	134,652	127,241	128,418	123,119	87.78	19.62	15.52	7.63	3.38	0.50	10.38	5.49	10.75	26.63	83,202
15	Kumari Bank Ltd.	17,341	22,716	9.27	12.14	166,344	161,009	157,617	148,267	92.13	18.80	18.69	7.88	2.71	0.82	11.07	5.28	8.80	25.15	84,420
16	Laxmi Bank Ltd.	13,770	19,627	9.03	12.87	120,665	115,362	117,351	112,837	91.85	19.11	12.02	7.56	3.00	0.49	11.98	6.88	2.53	21.39	78,822
17	Siddharth Bank Ltd.	17,681	27,093	8.51	13.05	192,201	184,647	180,859	174,182	87.99	21.15	18.15	7.57	3.47	0.54	11.79	5.47	10.92	28.18	108,138
18	GlobalIME Bank Ltd.	30,092	38,397	9.91	12.65	277,047	273,757	265,713	250,196	88.31	21.13	20.62	7.41	2.81	1.62	12.32	7.54	9.63	29.49	166,173
19	Citizens Bank International Ltd.	17,058	21,074	10.51	12.99	145,610	142,806	132,755	132,755	87.62	21.48	20.42	7.80	3.53	1.91	11.63	6.78	9.69	28.10	87,832
20	Prime Commercial Bank Ltd.	23,336	28,142	12.08	14.56	164,667	162,793	150,809	149,630	90.20	21.57	18.15	8.27	3.08	0.62	11.01	7.42	7.92	26.35	71,896
21	Sunrise Bank Ltd.	13,280	18,627	9.02	12.65	132,094	129,900	118,653	114,828	84.24	26.03	22.78	8.40	2.46	1.13	13.57	9.15	12.13	34.85	81,696
22	NMB Bank Ltd.	23,132	30,506	10.98	14.48	175,666	170,202	172,819	165,448	91.55	22.16	15.02	7.96	3.02	1.85	11.90	8.17	12.46	32.53	103,355
23	Prabhu Bank Ltd.	15,421	23,105	8.63	12.92	168,345	166,492	145,922	145,922	81.22	24.76	21.75	7.63	3.38	1.61	11.21	4.87	5.38	21.46	96,887
24	Mega Bank Nepal Ltd.	19,770	21,759	11.59	12.76	148,276	143,561	144,934	140,463	91.93	21.34	13.27	9.81	3.48	0.89	11.29	4.08	11.75	27.11	87,983
25	Civil Bank Ltd.	10,384	11,596	10.38	11.59	94,587	91,047	86,101	78,588	89.20	21.57	16.69	8.26	3.29	0.96	10.31	4.13	9.01	23.45	42,586
26	Century Commercial Bank Ltd.	10,685	11,870	10.45	11.61	96,708	95,041	87,212	86,332	89.25	21.19	18.81	8.09	2.74	1.88	10.77	7.22	6.71	24.70	44,385
27	Sanima Bank Ltd.	13,844	20,541	9.06	13.45	143,944	139,409	132,136	126,748	85.63	23.63	18.53	7.45	2.69	0.11	11.50	7.31	8.06	26.87	92,670
	<b>Sub Total</b>	<b>422,573</b>	<b>551,169</b>	<b>10.08</b>	<b>13.14</b>	<b>3,700,927</b>	<b>3,550,986</b>	<b>3,463,743</b>	<b>3,311,818</b>	<b>89.05</b>	<b>22.38</b>	<b>18.14</b>	<b>7.72</b>	<b>3.10</b>	<b>1.05</b>	<b>12.00</b>	<b>5.76</b>	<b>8.55</b>	<b>26.31</b>	<b>2,041,465</b>
	<b>Grand Total</b>	<b>500,519</b>	<b>645,153</b>	<b>10.41</b>	<b>13.42</b>	<b>4,270,463</b>	<b>4,118,857</b>	<b>3,993,510</b>	<b>3,841,073</b>	<b>88.78</b>	<b>22.85</b>	<b>19.13</b>	<b>7.57</b>	<b>3.20</b>	<b>1.23</b>	<b>13.07</b>	<b>5.80</b>	<b>11.09</b>	<b>29.96</b>	<b>2,427,875</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