

Key Financial Indicators of Commercial Banks (Provisional)
As on Asar end, 2078 (Mid-July 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	CCD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)				Agriculture upto Ashadh (11%)	Hydro/Energy upto (6%)	SME upto Ashadh 2078(1) (11%)	Total Priority Sector Loan	
1	Nepal Bank Ltd.	24,177	29,583	14.64	17.91	163,552	163,157	145,018	145,016	73.81	26.81	23.74	5.73	4.34	2.10	12.39	6.87	28.65	47.91	107,543
2	Rastriya Banijya Bank Ltd.	24,862	29,891	11.90	14.31	265,920	265,492	196,002	195,959	68.34	37.10	32.54	5.41	4.37	3.07	12.25	5.90	19.65	37.79	155,747
3	Agriculture Dev. Bank Ltd.	29,098	45,952	14.76	23.31	162,966	162,960	151,471	151,471	77.32	36.21	28.13	7.13	4.37	1.84	37.57	5.55	27.43	70.55	97,076
	Sub Total	78,137	105,426	13.68	18.46	592,438	591,609	492,491	492,446	72.52	34.02	28.89	6.09	4.36	2.41	20.15	6.07	24.66	50.89	360,365
4	Nabil Bank Ltd.	26,932	31,600	10.82	12.69	228,018	213,722	205,611	191,521	79.40	23.49	20.06	5.86	3.79	0.78	13.70	5.54	6.32	25.57	113,146
5	Nepal Investment Bank Ltd.	25,775	34,198	11.03	14.64	176,047	164,509	167,183	147,946	75.78	25.90	21.87	5.54	3.33	2.46	13.68	9.63	2.79	26.10	97,096
6	Standard Chartered Bank Nepal Ltd.	15,102	16,697	15.53	17.17	95,991	75,718	71,906	68,867	74.84	42.68	23.57	5.51	3.88	0.96	12.37	6.01	0.69	19.07	49,140
7	Himalayan Bank Ltd.	18,803	23,320	11.16	13.85	149,382	132,296	132,858	116,616	79.24	26.51	21.74	6.75	3.31	0.48	20.42	1.57	1.85	23.84	82,159
8	Nepal SBI Bank Ltd.	14,442	18,152	11.09	13.93	106,217	104,242	101,578	91,129	74.98	24.97	24.63	7.37	3.18	0.23	13.49	6.04	5.43	24.96	59,817
9	Nepal Bangladesh Bank Ltd.	14,272	17,447	11.40	13.94	89,383	88,790	71,202	70,342	69.76	39.25	27.76	7.34	3.55	1.55	13.33	7.24	11.89	32.46	35,919
10	Everest Bank Ltd.	17,196	19,095	11.26	12.51	160,899	158,878	134,954	127,780	73.44	42.69	25.26	5.99	3.24	0.12	10.40	4.86	2.28	17.55	94,293
11	Bank of Kathmandu Ltd.	14,485	17,311	11.73	14.02	104,324	103,222	98,888	93,856	80.03	28.36	23.03	7.44	3.03	2.51	11.42	5.37	9.59	26.38	53,759
12	Nepal Credit and Commerce Bank Ltd.	13,560	18,077	10.35	13.80	110,773	109,251	99,907	96,969	79.41	23.52	19.60	7.57	3.76	1.78	8.82	7.39	5.54	21.75	47,807
13	NIC Asia Bank Ltd.	18,510	30,575	7.51	12.41	300,252	297,773	264,840	264,832	81.96	20.64	17.27	6.84	3.73	0.46	11.06	1.13	12.63	24.83	152,652
14	Machhapuchhre Bank Ltd.	11,979	16,629	8.64	12.00	134,486	129,501	116,373	110,752	80.08	27.22	20.40	7.26	3.82	0.62	10.29	6.07	10.03	26.39	81,384
15	Kumari Bank Ltd.	17,189	22,355	10.53	13.69	157,178	151,918	143,772	133,963	81.35	23.25	21.42	7.90	3.13	1.08	11.48	6.23	8.96	26.67	78,842
16	Laxmi Bank Ltd.	13,211	16,880	9.27	11.85	117,013	113,043	108,655	102,334	79.63	22.40	13.80	7.04	3.42	1.21	12.11	7.62	1.85	21.58	73,516
17	Siddharth Bank Ltd.	16,600	26,094	8.56	13.45	185,197	182,356	165,679	159,612	80.12	25.46	22.29	7.16	3.70	1.16	11.51	4.96	13.18	29.65	101,305
18	GlobalIME Bank Ltd.	29,352	36,731	10.52	13.17	283,349	280,110	242,505	229,754	76.41	29.89	25.08	6.60	3.49	1.42	11.03	7.22	8.24	26.49	162,299
19	Citizens Bank International Ltd.	16,833	20,805	11.24	13.89	143,003	140,503	123,642	123,642	77.53	26.36	22.17	7.55	3.59	2.77	13.62	7.90	11.17	32.69	82,291
20	Prime Commercial Bank Ltd.	22,800	27,352	12.58	15.10	160,190	158,290	142,983	141,792	79.60	25.12	19.50	7.22	4.09	1.45	12.53	6.42	8.05	27.00	68,514
21	Sunrise Bank Ltd.	13,101	18,398	9.79	13.75	110,181	107,328	103,375	100,585	81.31	24.74	21.74	6.74	4.03	1.38	12.35	6.90	11.40	30.65	67,502
22	NMB Bank Ltd.	22,242	29,445	11.40	15.09	166,454	161,956	158,044	151,608	79.86	27.52	17.08	7.33	3.09	2.27	11.10	8.00	11.29	30.39	94,933
23	Prabhu Bank Ltd.	14,990	22,635	8.66	13.07	169,727	167,029	142,257	142,257	76.55	27.77	21.99	6.88	3.65	1.68	11.24	5.07	6.22	22.53	94,738
24	Mega Bank Nepal Ltd.	19,228	21,153	11.80	12.98	145,288	138,835	141,118	135,027	82.68	22.54	13.77	7.53	4.16	1.27	11.67	5.16	11.05	27.88	81,528
25	Civil Bank Ltd.	10,091	11,199	10.75	11.93	90,345	87,662	83,038	78,998	81.19	22.31	19.08	7.83	2.52	1.05	11.87	7.13	8.90	27.90	38,629
26	Century Commercial Bank Ltd.	10,472	11,558	11.18	12.34	96,997	96,828	81,389	80,769	79.34	27.68	21.64	7.80	3.26	1.95	10.35	9.52	4.89	24.76	43,694
27	Sanima Bank Ltd.	13,266	19,488	9.21	13.54	130,882	126,929	122,693	118,152	82.43	22.15	18.29	6.34	3.73	0.16	11.08	7.61	8.23	26.92	82,191
	Sub Total	410,430	527,195	10.52	13.51	3,611,578	3,490,689	3,224,450	3,079,106	78.78	26.74	20.81	6.98	3.52	1.25	12.10	5.99	7.93	26.02	1,937,153
	Grand Total	488,567	632,621	10.92	14.14	4,204,016	4,082,298	3,716,941	3,571,551	77.88	27.77	21.97	6.88	3.61	1.40	13.16	6.00	10.13	29.29	2,297,519

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