

Key Financial Indicators of Commercial Banks (Provisional)
As on Chaitra end, 2078 (Mid-April 2022)

(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)	Hydro/Power/Energy (6% upto Ashadh 2078)	SME (11% upto Ashadh 2078)	Total Priority Sector Loan	
1	Nepal Bank Ltd.	23,864	30,011	12.07	15.17	187,971	187,462	178,341	178,338	90.60	20.47	18.25	8.19	3.39	2.06	13.44	6.33	24.19	43.95	143,929
2	Rastriya Baniya Bank Ltd.	26,210	32,122	11.01	13.49	245,814	244,764	225,768	225,586	86.58	21.43	20.77	7.31	3.62	3.07	11.21	6.06	19.67	36.94	174,972
3	Agriculture Dev. Bank Ltd.	30,788	36,169	13.49	15.85	160,552	160,260	178,165	178,165	94.46	21.89	20.32	8.28	4.33	2.32	36.43	3.12	25.75	65.30	101,278
	Sub Total	80,862	98,303	12.18	14.80	594,337	592,486	582,274	582,089	90.10	21.25	19.87	7.93	3.78	2.53	19.75	5.22	22.92	47.89	420,178
4	Nabil Bank Ltd.	29,980	37,456	11.03	13.78	237,387	226,967	228,243	222,609	92.22	20.72	18.31	8.58	3.73	1.14	11.42	5.00	5.63	22.05	127,559
5	Nepal Investment Bank Ltd.	27,932	36,688	11.26	14.79	181,261	169,591	177,808	171,083	93.16	24.72	18.10	8.38	3.27	2.20	9.59	8.28	3.60	21.46	101,986
6	Standard Chartered Bank Nepal Ltd.	16,352	18,131	14.34	15.90	109,616	80,175	89,591	87,665	82.31	33.18	21.92	7.55	2.96	0.36	11.00	7.97	1.35	20.33	51,537
7	Himalayan Bank Ltd.	19,283	23,742	10.07	12.40	168,065	156,477	158,809	154,315	90.93	20.09	26.88	9.73	3.39	0.99	20.69	1.96	1.76	24.41	86,163
8	Nepal SBI Bank Ltd.	15,360	19,360	10.54	13.29	114,547	113,014	112,834	112,621	93.17	18.14	16.90	8.98	4.06	0.14	12.78	5.73	6.27	24.78	64,467
9	Nepal Bangladesh Bank Ltd.	15,052	18,389	11.41	13.94	83,500	81,629	79,262	78,504	93.44	24.53	21.13	9.47	2.94	2.30	12.45	6.74	11.76	30.95	34,880
10	Everest Bank Ltd.	18,550	20,659	11.00	12.25	162,394	159,608	152,503	151,666	91.84	29.44	20.22	8.47	3.55	0.26	9.48	4.93	7.93	22.34	104,841
11	Bank of Kathmandu Ltd.	14,925	17,851	11.41	13.65	104,816	103,350	107,962	106,852	95.83	20.01	15.22	8.96	3.70	1.45	10.19	5.23	9.52	24.94	57,542
12	Nepal Credit and Commerce Bank Ltd.	14,555	19,268	9.52	12.60	132,390	131,062	122,324	121,192	93.80	23.65	14.42	9.28	3.33	1.52	6.81	4.46	10.08	21.35	59,408
13	NIC Asia Bank Ltd.	21,676	33,293	8.54	13.11	302,810	302,467	274,743	274,743	85.95	20.07	19.10	9.39	4.40	0.51	11.02	1.16	11.06	23.24	171,636
14	Machhapuchhre Bank Ltd.	13,076	20,277	8.83	13.70	143,769	138,834	132,389	131,333	89.13	21.06	13.78	9.63	4.19	0.87	9.24	5.17	10.12	24.52	92,773
15	Kumari Bank Ltd.	18,102	23,541	9.36	12.18	171,507	167,807	161,494	158,545	94.88	18.23	12.38	9.85	3.97	0.96	9.64	5.36	5.05	20.06	84,143
16	Laxmi Bank Ltd.	14,383	20,494	8.79	12.52	135,379	131,938	132,351	130,370	87.20	18.87	13.51	9.64	3.08	1.08	10.88	6.43	1.64	18.96	87,929
17	Siddharth Bank Ltd.	18,838	27,347	8.82	12.81	192,640	190,998	184,959	183,700	90.45	19.02	15.72	9.53	3.74	1.12	10.78	5.04	9.45	25.27	112,836
18	GlobalIME Bank Ltd.	31,843	39,877	10.10	12.65	279,506	276,590	274,303	272,561	93.19	20.04	15.76	9.42	3.44	1.45	10.38	6.69	8.31	25.39	175,826
19	Citizens Bank International Ltd.	18,230	22,292	11.14	13.62	146,617	141,571	136,726	136,726	92.02	20.41	14.65	9.81	3.71	1.72	11.32	6.15	10.70	28.18	89,117
20	Prime Commercial Bank Ltd.	24,589	26,913	12.06	13.20	158,611	157,487	161,613	161,077	99.69	15.91	13.06	9.68	4.10	0.94	11.12	6.55	8.71	26.38	72,051
21	Sunrise Bank Ltd.	14,075	19,494	9.27	12.84	130,430	128,161	125,488	125,437	92.40	19.04	16.10	10.11	3.57	1.37	12.21	7.45	11.58	31.24	83,716
22	NMB Bank Ltd.	24,066	31,630	10.73	14.10	186,148	182,439	184,482	179,617	87.55	24.40	18.99	9.20	3.54	1.46	11.00	8.13	11.61	30.74	113,972
23	Prabhu Bank Ltd.	15,809	23,779	8.70	13.08	171,270	168,868	148,989	147,839	81.70	21.63	18.24	9.29	3.87	1.21	11.68	4.95	6.36	22.99	101,245
24	Mega Bank Nepal Ltd.	20,152	22,260	11.69	12.91	149,401	148,675	150,019	148,269	94.49	20.17	12.50	10.10	3.25	0.72	11.52	4.90	11.28	27.70	92,446
25	Civil Bank Ltd.	10,996	15,261	11.39	15.81	91,949	90,006	87,977	82,030	93.29	20.91	15.03	10.24	3.85	0.99	9.36	5.67	8.49	23.52	42,551
26	Century Commercial Bank Ltd.	11,295	12,534	10.54	11.70	92,962	91,856	89,653	89,653	93.61	18.08	15.30	9.63	3.94	1.60	9.77	6.65	6.16	22.58	43,529
27	Sanima Bank Ltd.	14,663	21,281	9.31	13.51	147,871	144,422	141,076	138,215	87.44	20.68	15.49	9.01	3.20	0.38	12.55	7.72	6.91	27.19	98,256
	Sub Total	443,782	571,818	10.32	13.29	3,794,845	3,683,989	3,615,598	3,566,621	90.96	21.22	16.86	9.33	3.62	1.10	11.13	5.56	7.85	24.54	2,150,410
	Grand Total	524,645	670,121	10.56	13.49	4,389,182	4,276,475	4,197,872	4,148,710	90.84	21.22	17.28	9.17	3.63	1.30	12.28	5.51	9.85	27.64	2,570,588

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)

CD Ratio % = Total Credit to Total Deposit with adjustments as per NRB Directives (Monthly Average; should be within 90%)

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