

Key Financial Indicators of Commercial Banks (Unaudited)

As on Ashadh end, 2069 (Mid-July 2012)

S. No.	Banks	Solvency				Liquidity							NPL (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	-3008	-3008	-5.46	-5.46	56043	55518	29699	29551	55.89	32.19	21.10	5.83
2	Rastriya Banijya Bank Ltd.	-4738	-4738	-9.35	-9.35	87775	87163	40448	40213	48.71	50.33	40.88	7.27
3	Agriculture Dev. Bank Ltd.	12897	16324	14.42	18.25	43239	43228	45338	45338	80.76	39.50	36.19	6.35
	Sub Total	5151	8578	2.64	4.39	187057	185909	115485	115101	N/A	42.39	33.81	6.54
4	Nabil Bank Ltd.	6050	6921	11.11	12.71	55024	47564	42868	39682	74.65	27.31	26.31	2.26
5	Nepal Investment Bank Ltd.	6302	7397	10.07	11.82	57011	53213	42912	42630	71.89	37.19	28.13	1.98
6	Standard Chartered Bank Nepal Ltd.	4486	5019	14.55	16.28	35966	26297	19829	18194	59.53	47.68	53.50	0.74
7	Himalayan Bank Ltd.	5008	5701	10.45	11.90	47731	43969	35969	33446	67.99	27.76	29.43	2.06
8	Nepal SBI Bank Ltd.	3285	3999	9.34	11.37	53337	32777	26464	26263	73.09	30.70	28.22	0.54
9	Nepal Bangladesh Bank Ltd.	2108	2323	10.77	11.86	16998	16696	10943	10864	57.34	51.52	52.70	4.29
10	Everest Bank Ltd.	4011	4643	9.57	11.08	50006	47473	36617	35909	69.84	32.86	36.31	0.84
11	Bank of Kathmandu Ltd.	2982	3241	11.58	12.58	24991	23109	19319	17898	69.19	34.24	33.67	2.30
12	Nepal Credit & Com. Bank Ltd.	1790	1923	10.99	11.81	16485	16249	12901	12875	71.51	32.76	30.68	2.80
13	Nepal Ind. and Com. Bank Ltd.	2352	2643	11.44	12.85	22112	21403	17523	17518	73.77	28.84	29.73	0.73
14	Lumbini Bank Ltd.	2003	2112	22.33	23.55	7669	7568	6979	6979	73.09	34.76	32.98	0.47
15	Machhapuchhre Bank Ltd.	2625	2789	13.74	14.60	21545	21289	16106	16102	66.63	30.70	25.25	2.69
16	Kumari Bank Ltd.	2481	2760	11.93	13.27	21985	21125	17878	17862	75.63	29.77	27.96	2.24
17	Laxmi Bank Ltd.	2319	2650	10.33	11.81	22832	19700	16697	15742	71.43	31.54	24.84	0.62
18	Siddharth Bank Ltd.	2275	3022	8.63	11.47	26019	24717	20607	20245	75.40	30.62	21.87	2.25
19	Global Bank Ltd.	2726	3386	10.04	12.47	26934	26318	20764	20764	71.37	28.28	23.75	1.55
20	Citizens Bank Int'l Ltd.	2423	2571	14.65	15.54	17355	16945	14415	14391	74.40	29.11	28.01	2.01
21	Prime Commercial Bank Ltd.	2827	3019	13.91	14.85	23991	23783	19315	19315	72.51	32.18	31.32	0.47
22	Bank of Asia Nepal Ltd.	2363	2494	15.93	16.81	15351	14731	12519	12519	71.69	33.67	30.03	3.22
23	Sunrise Bank Ltd.	2262	2409	11.98	12.75	18757	18084	14824	14532	72.81	32.41	26.63	3.03
24	Grand Bank Nepal Ltd.	2298	2413	17.50	18.38	15023	14470	11427	11394	67.82	37.64	32.66	1.25
25	NMB Bank Ltd.	2158	2289	13.82	14.65	15983	14775	12468	12416	65.76	36.62	34.08	2.45
26	KIST Bank Ltd.	2215	2360	11.76	12.53	20174	20061	14967	14925	66.89	30.32	27.99	3.94
27	Janata Bank Nepal Ltd.	2136	2211	23.57	24.39	7723	7715	7461	7460	74.56	30.32	26.80	0.00
28	Mega Bank Nepal Ltd.	1782	1862	18.29	19.11	9193	8808	8048	7747	72.82	27.68	19.40	0.08
29	Commerz and Trust Bank Nepal Ltd.	1439	1495	20.03	20.80	6282	6153	5599	5475	72.12	31.87	24.32	0.00
30	Civil Bank Ltd.	1228	1306	13.34	14.19	8808	8417	7830	7237	75.07	24.88	25.59	0.00
31	Century Commercial Bank Ltd.	1158	1200	22.25	23.06	4461	4453	4202	4202	74.02	25.76	25.10	0.00
32	Sanima Bank Ltd.	2228	2334	20.82	21.81	11179	11126	9640	9640	72.19	30.36	27.80	0.48
	Sub Total	79320	88491	12.22	13.63	680922	618988	507090	494226	N/A	32.73	30.38	1.70
	Grand Total	84471	97069	10.00	11.50	867978	804896	622575	609328	70.01	34.87	31.15	2.60

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit. Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

As on Jestha end, 2069 (Mid-June 2012)

S. No.	Banks	Solvency				Liquidity								NPL* (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	CCD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)	
1	Nepal Bank Ltd.	-4243	-4243	-7.72	-7.72	51521	50960	29402	29395	58.93	64.60	32.21	21.20	5.95
2	Rastriya Banijya Bank Ltd.	-9613	-9613	-20.46	-20.46	78412	78343	37342	37322	46.85	53.38	51.13	39.28	10.58
3	Agriculture Dev. Bank Ltd.	12639	16034	14.55	18.46	41575	41570	43802	43802	102.95	78.33	41.16	35.46	8.44
	Sub Total	-1217	2178	-0.64	1.15	171508	170874	110545	110519	63.90	N/A	43.02	33.12	8.52
4	Nabil Bank Ltd.	5831	6698	10.46	12.01	56038	48172	42572	39724	76.12	75.49	29.34	25.82	2.96
5	Nepal Investment Bank Ltd.	6051	7186	9.06	10.76	55936	52070	43729	43493	79.49	77.03	34.03	26.60	2.30
6	Standard Chartered Bank Nepal Ltd.	4320	4842	12.50	14.01	36996	27624	18899	17517	52.53	55.19	50.82	55.27	0.97
7	Himalayan Bank Ltd.	4666	5497	9.65	11.37	47024	43192	36649	35706	74.41	66.93	30.27	27.01	4.36
8	Nepal SBI Bank Ltd.	2892	3618	8.46	10.58	52650	32863	25530	25506	48.60	68.72	33.31	26.35	0.84
9	Nepal Bangladesh Bank Ltd.	2136	2296	11.07	11.90	15477	15244	10890	10831	78.85	67.66	50.35	50.56	10.32
10	Everest Bank Ltd.	3992	4741	9.93	11.79	49436	47251	34263	33746	76.85	73.18	34.25	31.43	0.49
11	Bank of Kathmandu Ltd.	2894	3156	11.43	12.47	25341	23386	19183	19111	83.34	76.12	33.54	35.76	2.73
12	Nepal Credit & Com. Bank Ltd.	1608	1722	10.48	11.22	14878	14684	11971	11954	78.27	71.18	28.71	30.70	4.02
13	Nepal Ind. and Com. Bank Ltd.	2309	2585	11.57	12.95	20975	20266	16465	16464	81.12	75.83	30.97	30.18	1.16
14	Lumbini Bank Ltd.	1864	1994	21.44	22.93	7545	7433	6828	6827	97.72	77.95	34.79	29.06	0.93
15	Machhapuchhre Bank Ltd.	1800	1939	10.44	11.25	18128	17855	13855	13833	75.13	68.46	27.29	26.31	3.80
16	Kumari Bank Ltd.	2247	2512	10.89	12.18	21247	20393	17460	17441	81.41	75.91	29.14	27.19	4.46
17	Laxmi Bank Ltd.	2293	2671	9.85	11.48	21004	19059	16579	16438	84.25	77.77	30.38	22.70	1.73
18	Siddharth Bank Ltd.	2190	2932	8.34	11.17	24528	23301	19871	19598	85.94	79.12	29.47	19.75	1.97
19	Global Bank Ltd.	1917	2097	9.43	10.31	19949	19335	15580	15580	80.28	75.77	30.95	28.39	1.90
20	Citizens Bank Int'l Ltd.	2290	2425	14.57	15.43	16127	15729	13813	13796	88.47	78.44	26.71	26.54	3.10
21	Prime Commercial Bank Ltd.	2828	3012	13.64	14.52	23007	22673	18625	18624	90.75	79.37	31.06	31.66	1.25
22	Bank of Asia Nepal Ltd.	2040	2162	13.04	13.82	14779	14158	12206	12206	87.62	76.33	31.59	29.90	1.68
23	Sunrise Bank Ltd.	2233	2376	11.96	12.73	18075	17455	14804	14626	82.32	75.60	29.55	27.03	4.01
24	Grand Bank Nepal Ltd.	2064	2174	16.08	16.93	13437	13085	10981	10961	89.40	77.17	32.86	29.35	1.14
25	NMB Bank Ltd.	2090	2218	12.92	13.71	15346	14136	12516	12516	82.84	74.16	32.54	28.81	2.77
26	KIST Bank Ltd.	1790	1929	9.80	10.56	19639	19523	14717	14714	77.16	69.78	29.78	27.31	4.81
27	Janata Bank Nepal Ltd.	2098	2164	23.67	24.42	7042	7039	7287	7286	95.84	76.63	27.09	25.04	0.03
28	Mega Bank Nepal Ltd.	1794	1882	17.13	17.97	9357	8823	8761	8365	93.04	78.81	25.20	15.26	0.00
29	Commerz and Trust Bank Nepal Ltd.	1354	1409	19.65	20.45	5894	5764	5480	5355	94.09	76.29	28.67	25.81	0.00
30	Civil Bank Ltd.	1114	1186	13.14	13.99	7876	7574	7231	7167	91.96	77.64	21.00	19.09	0.00
31	Century Commercial Bank Ltd.	1075	1104	20.86	21.43	4287	4233	4163	4163	98.67	73.82	22.37	23.06	0.00
32	Sanima Bank Ltd.	2131	2217	21.30	22.16	9914	9829	9013	9013	92.35	75.05	27.21	24.52	0.87
	Sub Total	73911	82745	11.48	12.85	651932	592150	489921	482564	77.17	N/A	32.43	29.23	2.40
	Grand Total	72694	84922	8.73	10.20	823440	763024	600466	593083	74.33	73.37	34.69	30.11	3.53

Note :

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CD Ratio % = Total Credit to Total Deposit

CCD Ratio % = LCY Credit to Core Capital and LCY Deposit. Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan.

* 2068 Chaitra End

After Supervisory Review

As on Baisakh end, 2069 (Mid-May 2012)

S. No.	Banks	Solvency				Liquidity							NPL* (In %)	
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total Deposit (Rs. In Million)	LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	LCY Loan (Rs. In Million)	CD Ratio* (In %)	CCD Ratio* (In %)	Net Liquidity (In %)		SLR (In %)
1	Nepal Bank Ltd.	-4318	-4318	-7.63	-7.63	48973	48692	29174	29160	58.93	64.60	36.09	20.19	5.95
2	Rastriya Baniya Bank Ltd.	-9589	-9589	-20.50	-20.50	78340	78262	37070	37049	46.85	53.38	54.07	37.66	10.58
3	Agriculture Dev. Bank Ltd.	12259	15623	14.53	18.51	41219	41212	42759	42759	102.95	78.33	40.48	34.95	8.44
	Sub Total	-1648	1716	-0.88	0.91	168532	168167	109003	108968	63.90	N/A	45.52	31.99	8.52
4	Nabil Bank Ltd.	5624	6499	10.40	12.02	53929	46166	42113	39604	76.12	75.49	27.03	24.68	2.96
5	Nepal Investment Bank Ltd.	5917	7052	9.01	10.74	54933	51096	43348	43114	79.49	77.03	32.27	27.03	2.30
6	Standard Chartered Bank Nepal Ltd.	4236	4761	12.87	14.46	37107	27827	19200	17787	52.53	55.19	49.99	53.61	0.97
7	Himalayan Bank Ltd.	4600	5421	9.57	11.28	46203	42306	35721	34798	74.41	66.93	30.86	26.47	4.36
8	Nepal SBI Bank Ltd.	2988	3714	8.29	10.30	53730	34636	25192	25162	48.60	68.72	37.46	27.75	0.84
9	Nepal Bangladesh Bank Ltd.	2,415	2,572	12.88	13.72	14063	13810	10798	10714	78.85	67.66	47.03	47.08	10.32
10	Everest Bank Ltd.	3859	4612	9.51	11.37	46349	44615	34852	34368	76.85	73.18	29.28	30.25	0.49
11	Bank of Kathmandu Ltd.	2831	3100	11.37	12.45	24244	22226	18897	18800	83.34	76.12	33.54	35.77	2.73
12	Nepal Credit & Com. Bank Ltd.	1647	1761	11.22	12.00	14479	14168	11276	11250	78.27	71.18	32.60	30.55	4.02
13	Nepal Ind. & Com. Bank Ltd.	2263	2539	11.66	13.09	19873	19016	16265	16265	81.12	75.83	28.34	29.90	1.16
14	Lumbini Bank Ltd.	1845	1975	21.35	22.85	7342	7230	6826	6826	97.72	77.95	32.39	29.57	0.93
15	Machhapuchhre Bank Ltd.	1785	1924	10.61	11.44	18375	18072	13639	13598	75.13	68.46	29.66	28.77	3.80
16	Kumari Bank Ltd.	2307	2572	11.23	12.52	20587	19760	17149	17134	81.41	75.91	28.83	24.69	4.46
17	Laxmi Bank Ltd.	2255	2633	9.71	11.34	20435	18518	16641	16529	84.25	77.77	27.47	18.73	1.73
18	Siddharth Bank Ltd.	2147	2934	8.21	11.22	23809	22583	19851	19460	85.94	79.12	27.93	20.17	1.97
19	Global Bank Ltd.	1875	2055	9.51	10.42	19019	18425	15267	15267	80.28	75.77	29.57	25.21	1.90
20	Citizens Bank Int'l Ltd.	2267	2400	14.74	15.61	16184	15799	13668	13640	88.47	78.44	28.26	25.94	3.10
21	Prime Commercial Bank Ltd.	2777	2962	13.47	14.37	21939	21617	18762	18762	90.75	79.37	27.16	24.29	1.25
22	Bank of Asia Nepal Ltd.	2042	2163	13.10	13.88	14684	14083	12222	12222	87.62	76.33	31.16	27.02	1.68
23	Sunrise Bank Ltd.	2213	2356	11.94	12.71	17710	17080	14905	14905	82.32	75.60	27.44	24.10	4.01
24	Grand Bank Nepal Ltd.	2161	2270	16.84	17.69	13003	12626	10845	10829	89.40	77.17	31.63	27.37	1.14
25	NMB Bank Ltd.	2132	2260	13.45	14.26	13861	12797	12100	12100	82.84	74.16	27.56	20.77	2.77
26	KIST Bank Ltd.	1887	2026	10.35	11.11	19068	18949	14603	14602	77.16	69.78	27.65	25.52	4.81
27	Janata Bank Nepal Ltd.	1511	1577	18.66	19.47	7309	7309	6705	6704	95.84	76.63	25.65	27.17	0.03
28	Mega Bank Nepal Ltd.	1778	1866	16.70	17.53	9410	8989	8870	8429	93.04	78.81	20.15	16.09	0.00
29	Commerz & Trust Bank Nepal Ltd.	1393	1444	20.21	20.95	5562	5417	5054	4946	94.09	76.29	32.06	21.17	0.00
30	Civil Bank Ltd.	1164	1230	14.17	14.97	7135	6849	6582	6270	91.96	77.64	22.92	18.70	0.00
31	Century Commercial Bank Ltd.	1096	1125	23.69	24.32	3346	3339	3545	3545	98.67	73.82	19.01	20.68	0.00
32	Sanima Bank Ltd.	2157	2243	22.33	23.22	9165	9084	8667	8667	92.35	75.05	24.27	22.52	0.87
	Sub Total	73172	82047	11.52	12.91	632851	574392	483566	476296	77.17	N/A	31.23	27.91	2.40
	Grand Total	71524	83763	8.69	10.18	801383	742559	592569	585264	74.33	73.37	34.30	28.85	3.53

Note :

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CD Ratio % = Total Credit to Total Deposit

CCD Ratio % = LCY Credit to Core Capital and LCY Deposit. Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan.

* 2068 Chaitra End

After Supervisory Review

As on Chaitra end, 2068 (Mid-April 2012)

S. No.	Banks	Solvency				Liquidity						NPL (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	Net Liquidity (In %)	CD Ratio (In %)	CCD Ratio (In %)	SLR (In %)	
1	Nepal Bank Ltd.	-4349	-4349	-7.89	-7.89	48659	28825	29.61	59.24	65.05	21.56	5.95
2	Rastriya Baniya Bank Ltd.	-9768	-9768	-20.89	-20.89	79742	37391	41.39	46.89	53.44	37.44	10.58
3	Agriculture Dev. Bank Ltd.	12909	16279	15.21	19.18	41057	42275	39.14	102.97	78.34	36.15	8.44
	Sub Total	-1208	2162	-0.65	1.16	169458	108491	33.91	64.02	64.48	36.48	8.52
4	Nabil Bank Ltd.	5449	6316	10.21	11.83	47005	41589	26.05	88.48	79.29	24.42	2.96
5	Nepal Investment Bank Ltd.	5779	6914	9.10	10.89	50060	43154	31.79	86.20	77.28	29.36	2.30
6	Standard Chartered Bank Nepal Ltd.	4168	4691	12.89	14.51	27249	18987	50.69	69.68	60.43	54.30	0.97
7	Himalayan Bank Ltd.	4487	5301	9.51	11.23	43226	34972	34.32	80.91	73.30	29.16	4.36
8	Nepal SBI Bank Ltd.	3096	3822	8.72	10.76	33838	25387	37.09	75.02	68.74	29.58	0.84
9	Nepal Bangladesh Bank Ltd.	2439	2596	13.13	13.98	13359	10689	44.36	80.01	67.66	45.37	10.32
10	Everest Bank Ltd.	3713	4468	9.12	10.98	44285	35340	28.62	79.80	73.63	33.64	0.49
11	Bank of Kathmandu Ltd.	2778	3047	11.40	12.51	20382	18568	29.47	91.10	80.17	34.12	2.73
12	Nepal Credit & Com. Bank Ltd.	1703	1817	11.78	12.57	13891	11099	31.59	79.90	71.18	32.35	4.02
13	Nepal Ind. & Com. Bank Ltd.	2221	2497	11.41	12.83	19115	16180	29.05	84.64	75.83	31.31	1.16
14	Lumbini Bank Ltd.	1895	2026	21.91	23.42	6948	6893	29.42	99.21	77.95	28.06	0.93
15	Machhapuchhre Bank Ltd.	1770	1909	10.66	11.50	17901	13631	29.08	76.15	69.30	30.39	3.80
16	Kumari Bank Ltd.	2291	2556	11.40	12.72	19880	16823	29.69	84.62	75.88	27.78	4.46
17	Laxmi Bank Ltd.	2213	2590	10.00	11.71	17863	16573	25.28	92.78	82.55	21.94	1.73
18	Siddharth Bank Ltd.	2115	2823	8.36	11.16	22410	20188	25.15	90.09	82.32	19.57	1.97
19	Global Bank Ltd.	1841	2021	9.68	10.63	18364	15212	29.45	82.83	75.29	18.59	1.90
20	Citizens Bank Int'l Ltd.	2320	2452	15.31	16.18	14923	13527	26.23	90.64	78.45	26.18	3.10
21	Prime Commercial Bank Ltd.	2658	2847	13.10	14.04	20824	19179	25.21	92.10	81.68	18.45	1.25
22	Bank of Asia Nepal Ltd.	2259	2388	14.48	15.31	13403	12246	29.12	91.37	78.19	25.33	1.68
23	Sunrise Bank Ltd.	2193	2336	12.08	12.87	17035	14534	30.90	85.32	75.59	21.73	4.01
24	DCBL Bank Ltd.	2254	2362	17.94	18.80	11583	10686	27.07	92.26	77.23	26.32	1.14
25	NMB Bank Ltd.	2170	2297	13.76	14.57	13561	12356	31.41	91.12	78.55	20.38	2.77
26	KIST Bank Ltd.	1971	2110	11.03	11.81	18718	14530	27.74	77.63	70.23	26.89	4.81
27	Janata Bank Nepal Ltd.	1521	1587	18.82	19.63	6887	6601	23.57	95.84	78.51	25.29	0.03
28	Mega Bank Nepal Ltd.	1751	1840	16.28	17.11	8965	8844	21.57	98.65	82.53	16.59	0.00
29	Commerz & Trust Bank Nepal Ltd.	1428	1478	22.67	23.46	5121	4996	30.45	97.55	76.28	29.09	0.00
30	Civil Bank Ltd.	1211	1276	15.73	16.58	6666	6465	23.04	96.99	82.08	20.04	0.00
31	Century Commercial Bank Ltd.	1122	1151	17.70	18.16	2866	2944	31.30	102.72	73.82	24.04	0.00
32	Sanima Bank Ltd.	2185	2272	23.63	24.58	9051	8433	26.32	93.17	75.05	27.29	0.87
	Sub Total	73001	81790	11.68	13.09	565379	480627	31.97	85.01	75.29	27.41	2.40
	Grand Total	71793	83952	8.84	10.34	734837	589118	32.33	80.17	73.03	28.66	3.53

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits

CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

As on Falgun end, 2068 (Mid-March 2012)

S. No.	Banks	Solvency				Liquidity						NPL * (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	Net Liquidity (In %)	CD Ratio (In %)	CCD Ratio (In %)	SLR (In %)	
1	Nepal Bank Ltd.	-4235	-4235	-7.99	-7.99	48192	28112	37.11	58.33	63.95	23.70	7.93
2	Rastriya Baniya Bank Ltd.	-9869	-9869	-22.13	-22.13	76242	35407	48.26	46.44	53.35	36.19	10.85
3	Agriculture Dev. Bank Ltd.	12877	16203	15.84	19.93	39530	41537	42.89	105.08	79.26	35.40	8.83
	Sub Total	-1226	2099	-0.69	1.17	163965	105057	43.68	64.07	64.56	32.29	9.30
4	Nabil Bank Ltd.	5270	6138	9.88	11.50	47518	41361	25.87	87.04	78.35	24.42	3.33
5	Nepal Investment Bank Ltd.	5689	6844	9.08	10.93	50057	41711	33.15	83.33	74.82	28.55	2.11
6	Standard Chartered Bank Nepal Ltd.	3998	4527	12.09	13.68	26968	19547	53.56	72.48	63.12	48.84	0.98
7	Himalayan Bank Ltd.	4405	5224	9.14	10.84	42810	35319	32.10	82.50	74.81	28.89	4.50
8	Nepal SBI Bank Ltd.	2864	3567	8.43	10.50	31825	23878	37.49	75.03	68.84	31.65	1.18
9	Nepal Bangladesh Bank Ltd.	2235	2387	11.43	12.22	13061	10461	45.59	80.09	68.39	45.70	18.58
10	Everest Bank Ltd.	3634	4373	9.23	11.11	45352	34326	31.80	75.69	70.07	31.60	0.37
11	Bank of Kathmandu Ltd.	2744	3045	11.42	12.67	21168	18382	32.00	86.84	76.88	34.26	1.83
12	Nepal Credit & Com. Bank Ltd.	1558	1674	11.35	12.20	13095	10403	31.99	79.44	71.00	32.93	4.39
13	Nepal Ind. & Com. Bank Ltd.	2190	2458	11.55	12.96	18908	15329	30.44	81.07	72.65	31.47	1.51
14	Lumbini Bank Ltd.	1755	1882	21.09	22.62	7121	6606	33.85	92.77	74.43	33.39	1.60
15	Machhapuchhre Bank Ltd.	1801	1942	10.76	11.60	17510	13618	28.49	77.78	70.52	28.60	4.19
16	Kumari Bank Ltd.	2176	2440	11.00	12.33	18537	16711	24.98	90.15	80.68	23.96	4.04
17	Laxmi Bank Ltd.	2209	2595	9.86	11.58	17862	16291	25.60	91.20	81.17	23.99	1.26
18	Siddharth Bank Ltd.	2128	2517	8.81	10.42	22116	19600	25.27	88.62	80.84	19.20	1.79
19	Global Bank Ltd.	1831	2005	9.71	10.64	17857	15087	28.39	84.48	76.63	26.74	2.86
20	Citizens Bank Int'l Ltd.	2220	2345	15.09	15.94	14775	12782	29.08	86.51	75.21	25.61	2.89
21	Prime Commercial Bank Ltd.	2695	2885	12.96	13.88	21824	19213	28.27	88.03	78.36	26.41	1.12
22	Bank of Asia Nepal Ltd.	2069	2194	13.29	14.10	13543	12137	28.98	89.62	77.74	25.38	1.77
23	Sunrise Bank Ltd.	2167	2301	12.06	12.81	16076	14090	28.67	87.64	77.23	26.32	3.81
24	DCBL Bank Ltd.	2042	2144	16.86	17.71	10914	10226	26.80	93.69	78.93	23.56	1.63
25	NMB Bank Ltd.	2073	2197	13.07	13.86	12977	12449	26.08	95.93	82.71	18.37	2.70
26	KIST Bank Ltd.	1933	2065	10.86	11.61	18350	14207	28.77	77.42	70.04	27.70	3.54
27	Janata Bank Nepal Ltd.	1485	1544	19.19	19.94	6518	6346	21.65	97.36	79.29	24.41	0.01
28	Mega Bank Nepal Ltd.	1715	1792	16.33	17.06	8592	8583	23.34	99.89	83.27	18.61	1.45
29	Commerz & Trust Bank Nepal Ltd.	1358	1403	16.42	16.97	4325	4520	29.83	104.52	79.54	22.05	0.00
30	Civil Bank Ltd.	1099	1159	15.26	16.09	6063	5993	21.00	98.85	83.67	17.62	0.00
31	Century Commercial Bank Ltd.	1100	1119	22.80	23.21	2787	2390	48.32	85.75	61.48	34.16	0.00
32	Sanima Bank Ltd.	2127	2198	25.51	26.36	7601	7462	25.21	98.17	76.70	26.22	0.00
	Sub Total	70570	78967	11.40	12.76	556111	469026	31.41	84.34	74.84	28.77	2.66
	Grand Total	69344	81067	8.69	10.16	720075	574083	34.06	79.73	72.72	29.58	3.90

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

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CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits

CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

* Based on 2nd Quarter of F/Y 2068/69

As on Magh end, 2068 (Mid-February 2012)

S. No.	Banks	Solvency				Liquidity						NPL * (In %)
		Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	Net Liquidity (In %)	CD Ratio (In %)	CCD Ratio (In %)	SLR (In %)	
1	Nepal Bank Ltd.	-4281	-4281	-7.99	-7.99	48771	27880	37.76	57.17	62.67	25.83	7.93
2	Rastriya Baniya Bank Ltd.	-9823	-9823	-22.28	-22.28	75512	35222	49.17	46.64	53.62	35.05	10.85
3	Agriculture Dev. Bank Ltd.	12681	16019	15.41	19.46	40012	41071	40.94	102.65	77.94	37.79	8.83
	Sub Total	-1423	1915	-0.79	1.06	164295	104173	43.77	63.41	63.96	32.93	9.30
4	Nabil Bank Ltd.	5119	5986	9.61	11.24	48307	41344	26.71	85.59	77.39	24.44	3.33
5	Nepal Investment Bank Ltd.	5584	6738	9.02	10.88	48940	41447	32.00	84.69	76.02	25.99	2.11
6	Standard Chartered Bank Nepal Ltd.	3953	4476	12.05	13.64	27531	19003	55.16	69.02	60.36	50.08	0.98
7	Himalayan Bank Ltd.	4331	5150	9.11	10.83	42190	35094	32.14	83.18	75.44	31.39	4.50
8	Nepal SBI Bank Ltd.	2956	3660	8.80	10.90	34089	23656	40.81	69.39	63.86	20.40	1.18
9	Nepal Bangladesh Bank Ltd.	2131	2282	11.02	11.81	12786	10562	44.89	82.61	70.81	44.65	18.58
10	Everest Bank Ltd.	3535	4279	8.87	10.73	44838	35528	28.59	79.24	73.45	26.15	0.37
11	Bank of Kathmandu Ltd.	2699	3003	11.23	12.49	21407	18725	30.48	87.47	77.68	33.66	1.83
12	Nepal Credit & Com. Bank Ltd.	1614	1730	12.17	13.04	12888	9940	34.86	77.13	68.54	34.16	4.39
13	Nepal Ind. & Com. Bank Ltd.	2152	2419	11.65	13.10	19374	15172	32.79	78.31	70.48	31.16	1.51
14	Lumbini Bank Ltd.	1797	1924	21.68	23.22	6864	6628	31.85	96.57	76.54	29.88	1.60
15	Machhapuchhre Bank Ltd.	1785	1926	10.60	11.44	17270	13800	26.15	79.91	72.43	26.01	4.19
16	Kumari Bank Ltd.	2235	2500	11.30	12.64	18569	16685	25.74	89.86	80.20	23.84	4.04
17	Laxmi Bank Ltd.	2167	2553	10.11	11.91	17753	16311	25.58	91.88	81.89	22.78	1.26
18	Siddharth Bank Ltd.	2102	2495	8.83	10.48	22450	19379	26.91	86.32	78.93	21.38	1.79
19	Global Bank Ltd.	1802	1977	9.71	10.65	17400	14902	27.80	85.64	77.61	25.12	2.86
20	Citizens Bank Int'l Ltd.	2230	2355	15.43	16.29	13986	12763	25.97	91.26	78.71	25.70	2.89
21	Prime Commercial Bank Ltd.	2644	2831	13.38	14.33	21859	18947	28.14	86.68	77.33	23.97	1.12
22	Bank of Asia Nepal Ltd.	2089	2212	13.55	14.35	13300	12109	33.89	91.05	78.69	24.46	1.77
23	Sunrise Bank Ltd.	2158	2292	12.27	13.03	16280	13821	30.00	84.89	74.96	27.21	3.81
24	DCBL Bank Ltd.	2121	2224	17.55	18.40	10920	10265	26.23	94.00	78.71	26.36	1.63
25	NMB Bank Ltd.	2137	2261	13.52	14.30	12724	12235	24.54	96.15	82.33	20.66	2.70
26	KIST Bank Ltd.	2030	2163	11.61	12.37	18247	13843	29.50	75.87	68.27	28.77	3.54
27	Janata Bank Nepal Ltd.	1477	1536	20.42	21.22	6179	5726	25.55	92.67	74.79	25.47	0.01
28	Mega Bank Nepal Ltd.	1688	1764	16.31	17.05	8382	8394	21.60	100.15	83.36	19.98	1.45
29	Commerz & Trust Bank Nepal Ltd.	1389	1431	17.89	18.43	4277	4163	31.86	97.34	73.47	24.25	0.00
30	Civil Bank Ltd.	1149	1205	16.84	17.66	6249	5602	29.41	89.65	75.73	35.19	0.00
31	Century Commercial Bank Ltd.	1088	1107	24.63	25.07	2468	2215	50.29	89.75	62.29	41.92	0.00
	Sub Total	68160	76480	11.32	12.70	547524	458260	31.74	83.70	74.43	32.93	2.66
	Grand Total	66737	78395	8.53	10.03	711818	562433	34.39	79.01	72.24	28.99	3.90

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

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CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

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After Supervisory Review

* Based on 2nd Quarter of F/Y 2068/69

As on Poush end, 2068 (Mid, January 2012)

		Solvency				Liquidity					
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S. No.	Banks	Core Capital (Rs. In Million)	Total Capital Fund (Rs. In Million)	CCAR# (In %)	CAR# (In %)	Total LCY Deposit (Rs. In Million)	Total Loan (Rs. In Million)	Net Liquidity (In %)	CD Ratio (In %)	CCD Ratio (In %)	SLR (In %)	NPL (In %)
1	Nepal Bank Ltd.	-4521	-4521	-8.53%	-8.53%	48484	27457	30.91%	56.63	62.46	26.37%	7.93%
2	Rastriya Banijya Bank Ltd.	-9877	-9877	-21.79%	-21.79%	75362	36463	44.31%	48.38	55.68	35.47%	10.85%
3	Agriculture Dev. Bank Ltd.	12451	15758	15.59%	19.73%	37927	40970	40.14%	108.02	81.33	37.75%	8.83%
	Sub Total	-1947	1360	-1.09%	0.76%	161773	104890	39.30%	64.84	65.63	33.26%	9.30%
4	Nabil Bank Ltd.	4977	5845	9.37%	11.01%	48635	41616	27.52%	85.57	77.62	26.33%	3.33%
5	Nepal Investment Bank Ltd.	5564	6718	9.20%	11.11%	48450	41254	31.24%	85.15	76.38	28.07%	2.11%
6	Standard Chartered Bank Nepal Ltd.	3873	4396	12.17%	13.81%	28586	19123	57.00%	66.90	58.92	39.41%	0.98%
7	Himalayan Bank Ltd.	4257	5070	9.03%	10.76%	41804	35058	32.60%	83.86	76.11	33.95%	4.50%
8	Nepal SBI Bank Ltd.	3039	3343	9.18%	10.10%	32401	23202	52.85%	71.61	65.47	33.51%	1.18%
9	Nepal Bangladesh Bank Ltd.	1775	1922	9.25%	10.02%	12742	10745	44.03%	84.33	74.02	43.40%	18.58%
10	Everest Bank Ltd.	3414	4166	8.44%	10.30%	44190	36269	25.75%	82.08	76.19	29.56%	0.37%
11	Bank of Kathmandu Ltd.	2648	2955	10.92%	12.19%	21244	19153	28.67%	90.16	80.16	33.63%	1.83%
12	Nepal Credit & Com. Bank Ltd.	1649	1766	12.51%	13.39%	12770	9821	36.33%	76.91	68.11	34.89%	4.39%
13	Nepal Ind. & Com. Bank Ltd.	2112	2379	11.32%	12.75%	18972	15323	30.33%	80.77	72.68	33.51%	1.51%
14	Lumbini Bank Ltd.	1843	1971	22.09%	23.62%	6884	6636	31.61%	96.40	76.04	31.70%	1.60%
15	Machhapuchhre Bank Ltd.	1770	1911	10.59%	11.43%	17017	13774	25.07%	80.94	73.32	27.14%	4.19%
16	Kumari Bank Ltd.	2230	2494	11.38%	12.73%	19310	16715	28.60%	86.56	77.60	25.87%	4.04%
17	Laxmi Bank Ltd.	2139	2525	9.46%	11.17%	17705	16325	26.97%	92.21	82.27	24.96%	1.26%
18	Siddharth Bank Ltd.	2059	2440	8.77%	10.39%	22174	19479	25.38%	87.85	80.38	21.65%	1.79%
19	Global Bank Ltd.	1774	1949	9.67%	10.63%	16879	14858	26.48%	88.02	79.65	27.05%	2.86%
20	Citizens Bank Int'l Ltd.	2292	2416	15.63%	16.47%	15306	12616	33.47%	82.43	71.69	32.38%	2.89%
21	Prime Commercial Bank Ltd.	2557	2744	13.08%	14.03%	20843	18863	28.83%	90.50	80.61	19.79%	1.12%
22	Bank of Asia Nepal Ltd.	2258	2388	14.51%	15.34%	13724	12128	31.59%	88.37	75.88	24.39%	1.77%
23	Sunrise Bank Ltd.	2166	2301	12.29%	13.06%	15751	13643	30.93%	86.61	76.14	25.88%	3.81%
24	DCBL Bank Ltd.	2214	2311	19.17%	20.01%	11276	9685	34.57%	85.89	71.80	28.09%	1.63%
25	NMB Bank Ltd.	2188	2312	14.56%	15.38%	12736	11999	27.83%	94.21	80.40	22.11%	2.70%
26	KIST Bank Ltd.	2127	2260	12.40%	13.17%	18109	13657	30.41%	75.42	67.49	30.83%	3.54%
27	Janata Bank Nepal Ltd.	1470	1528	22.27%	23.15%	5794	5822	22.83%	100.50	80.16	24.61%	0.01%
28	Mega Bank Nepal Ltd.	1673	1750	17.66%	18.47%	7932	7761	21.01%	97.84	80.80	15.12%	1.45%
29	Commerz & Trust Bank Nepal Ltd.	1424	1465	18.72%	19.25%	3974	4038	30.77%	101.61	74.80	26.70%	0.00%
30	Civil Bank Ltd.	1201	1255	18.17%	18.98%	5794	5342	28.85%	92.20	76.37	36.53%	0.00%
31	Century Commercial Bank Ltd.	1118	1138	29.29%	29.80%	2289	1924	60.06%	84.06	56.47	63.52%	0.00%
	Sub Total	67814	75719	11.38%	12.71%	543290	456832	32.73%	84.09	74.76	29.70%	2.66%
	Grand Total	65867	77079	8.51%	9.96%	705063	561722	34.16%	79.67	72.86	30.47%	3.90%

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NPL % = Non Performing Loan to Total Loan.

After Supervisory Review

As on Marga end, 2068 (Mid, December 2011)

Rs. in Million

S. No.	Banks	Solvency				Liquidity						NPL %
		Core Capital	Total Capital Fund	CCAR# %	CAR# %	Total LCY Deposit	Total Loan	Net Liquidity %	CD Ratio %	CCD Ratio %	SLR %	
1	Nepal Bank Ltd.	(4,459)	(4,459)	-8.61%	-8.61%	46519	27171	47.39%	58.41	64.60	26.68%	5.46%
2	Rastriya Baniya Bank Ltd.	(9,962)	(9,962)	-22.29%	-22.29%	72004	34938	42.50%	48.52	56.31	35.49%	11.46%
3	Agriculture Dev. Bank Ltd.	12,661	16,086	15.30%	19.44%	37154	40817	32.03%	109.86	81.94	38.35%	11.05%
	Sub Total	-1760	1665	-0.98%	0.93%	155677	102926	41.47%	66.11	66.87	33.45%	9.77%
4	Nabil Bank Ltd.	4,880	5,740	9.09%	10.70%	49637	41237	30.22%	83.08	75.64	27.93%	2.83%
5	Nepal Investment Bank Ltd.	5,438	6,646	8.91%	10.88%	49214	40967	33.51%	83.24	74.96	27.72%	1.03%
6	Standard Chartered Bank Nepal Ltd.	3,801	4,317	12.48%	14.18%	28829	18386	58.13%	63.78	56.35	39.54%	0.75%
7	Himalayan Bank Ltd.	4,571	5,380	9.65%	11.36%	42298	34269	35.51%	81.02	73.12	31.01%	4.74%
8	Nepal SBI Bank Ltd.	2,830	3,091	9.30%	10.16%	31467	22274	38.77%	70.78	64.94	29.20%	1.59%
9	Nepal Bangladesh Bank Ltd.	1,681	1,833	8.69%	9.48%	12563	10762	43.71%	85.67	75.56	43.95%	18.62%
10	Everest Bank Ltd.	3,391	4,123	8.74%	10.62%	44960	33728	32.68%	75.02	69.75	31.65%	0.37%
11	Bank of Kathmandu Ltd.	2,625	2,903	10.84%	11.99%	20757	18053	30.84%	86.97	77.21	31.82%	1.94%
12	Nepal Credit & Com. Bank Ltd.	1,508	1,596	11.80%	12.49%	12612	9619	33.35%	76.27	68.12	32.96%	4.11%
13	Nepal Ind. & Com. Bank Ltd.	2,104	2,366	11.72%	13.18%	18505	14802	33.46%	79.99	71.82	32.14%	1.40%
14	Lumbini Bank Ltd.	1,715	1,841	20.67%	22.19%	7090	6551	33.87%	92.39	74.40	30.87%	1.87%
15	Machhapuchhre Bank Ltd.	1,787	1,928	10.93%	11.79%	17738	13448	31.98%	75.82	68.88	29.89%	4.14%
16	Kumari Bank Ltd.	2,148	2,407	11.22%	12.58%	18543	16046	28.84%	86.53	77.55	26.88%	2.20%
17	Laxmi Bank Ltd.	2,128	2,499	9.54%	11.20%	17373	16089	24.71%	92.61	82.50	23.73%	1.01%
18	Siddharth Bank Ltd.	2,038	2,411	8.80%	10.41%	20989	18585	25.03%	88.54	80.71	19.71%	1.80%
19	Global Bank Ltd.	1,774	1,935	10.26%	11.19%	16438	13786	29.24%	83.87	75.70	25.64%	3.23%
20	Citizens Bank Int'l Ltd.	2,220	2,342	15.38%	16.22%	15300	12508	32.98%	81.75	71.39	33.30%	3.06%
21	Prime Commercial Bank Ltd.	2,534	2,717	12.61%	13.52%	21040	18560	27.09%	88.21	78.73	24.30%	0.77%
22	Bank of Asia Nepal Ltd.	1,943	2,065	12.86%	13.67%	13809	11820	33.63%	85.60	75.04	26.93%	1.24%
23	Sunrise Bank Ltd.	2,146	2,273	11.50%	12.18%	15353	13541	29.38%	88.20	77.38	27.38%	3.80%
24	DCBL Bank Ltd.	2,036	2,136	17.31%	18.16%	10558	9978	25.63%	94.51	79.23	24.76%	1.69%
25	NMB Bank Ltd.	2,092	2,213	14.28%	15.11%	12403	11621	29.98%	93.69	80.17	25.68%	0.71%
26	KIST Bank Ltd.	2,022	2,154	11.92%	12.69%	18636	13384	34.32%	71.82	64.79	30.47%	1.62%
27	Janata Bank Nepal Ltd.	1,504	1,556	24.67%	25.51%	5061	5055	25.41%	99.87	76.99	25.13%	0.00%
28	Mega Bank Nepal Ltd.	1,728	1,794	18.54%	19.25%	7795	7413	24.81%	95.10	77.84	16.35%	0.88%
29	Commerz & Trust Bank Nepal Ltd.	1,351	1,389	19.28%	19.82%	3881	3815	37.13%	98.28	72.90	40.34%	0.00%
30	Civil Bank Ltd.	1,129	1,176	18.77%	19.55%	5207	4667	32.03%	89.63	73.65	35.66%	0.00%
31	Century Commercial Bank Ltd.	1,103	1,121	34.72%	35.29%	2340	1540	77.52%	65.81	44.73	57.70%	0.00%
	Sub Total	66225	73954	11.30%	12.62%	540399	442502	33.88%	81.88	72.95	29.73%	2.38%
	Grand Total	64465	75619	8.42%	9.88%	696076	545428	35.48%	78.36	71.72	30.54%	3.80%

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits

CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

As on Kartik end, 2068 (Mid, November 2011)

Rs. in Million

S. No.	Banks	Solvency				Liquidity						NPL %
		Core Capital	Total Capital Fund	CCAR# %	CAR# %	Total LCY Deposit	Total Loan	Net Liquidity %	CD Ratio %	CCD Ratio %	SLR %	
1	Nepal Bank Ltd.	(4,222)	(4,222)	-8.12%	-8.12%	46,104	26355	38.46%	57.16	62.93	25.06%	5.46%
2	Rastriya Baniya Bank Ltd.	(10,165)	(10,165)	-22.35%	-22.35%	71,387	35371	42.44%	49.55	57.77	25.72%	11.46%
3	Agriculture Dev. Bank Ltd.	12,317	15,670	15.99%	20.34%	34,862	42081	37.76%	120.71	89.20	33.51%	11.05%
	Sub Total	-2070	1282	-1.19%	0.73%	152353	103807	40.16%	68.14	69.07	27.29%	9.77%
4	Nabil Bank Ltd.	4,708	5,571	8.98%	10.63%	46,858	40351	30.01%	86.11	78.25	26.45%	2.83%
5	Nepal Investment Bank Ltd.	5,342	6,550	8.86%	10.86%	48,677	42546	30.85%	87.41	78.76	26.01%	1.03%
6	Standard Chartered Bank Nepal Ltd.	3,718	4,231	11.65%	13.26%	29,640	18638	60.48%	62.88	55.87	50.06%	0.75%
7	Himalayan Bank Ltd.	4,516	5,277	9.72%	11.36%	39,920	34442	32.62%	86.28	77.51	31.01%	4.74%
8	Nepal SBI Bank Ltd.	2,967	3,228	9.71%	10.57%	30,118	21495	37.42%	71.37	64.97	30.62%	1.59%
9	Nepal Bangladesh Bank Ltd.	1,678	1,830	8.87%	9.67%	12,351	10601	43.36%	85.83	75.56	44.48%	18.62%
10	Everest Bank Ltd.	3,285	3,999	8.77%	10.68%	43,274	32690	31.19%	75.54	70.21	31.69%	0.37%
11	Bank of Kathmandu Ltd.	2,572	2,854	10.95%	12.15%	20,097	18404	29.08%	91.58	81.19	30.90%	1.94%
12	Nepal Credit & Com. Bank Ltd.	1,553	1,641	12.49%	13.20%	12,119	9114	33.08%	75.21	66.67	34.15%	4.11%
13	Nepal Ind. & Com. Bank Ltd.	2,090	2,366	11.25%	12.73%	17,993	14693	30.71%	81.66	73.16	30.64%	1.40%
14	Lumbini Bank Ltd.	1,759	1,885	21.38%	22.91%	6,951	6791	32.34%	97.70	77.97	30.84%	1.87%
15	Machhapuchhre Bank Ltd.	1,764	1,905	10.80%	11.67%	17,242	13831	28.55%	80.21	72.77	26.76%	4.14%
16	Kumari Bank Ltd.	2,223	2,483	11.51%	12.85%	17,970	15882	26.12%	88.38	78.65	25.80%	2.20%
17	Laxmi Bank Ltd.	2,089	2,460	9.48%	11.16%	17,000	15797	25.05%	92.92	82.76	20.15%	1.01%
18	Siddharth Bank Ltd.	2,011	2,382	8.88%	10.52%	20,469	18402	24.87%	89.90	81.86	18.59%	1.80%
19	Global Bank Ltd.	1,732	1,893	10.06%	10.99%	16,737	13442	31.26%	80.31	72.78	28.05%	3.23%
20	Citizens Bank Int'l Ltd.	2,198	2,315	15.26%	16.08%	15,493	12103	36.85%	78.12	68.41	35.44%	3.06%
21	Prime Commercial Bank Ltd.	2,613	2,791	13.63%	14.55%	20,733	17584	30.35%	84.81	75.32	27.22%	0.77%
22	Bank of Asia Nepal Ltd.	2,010	2,134	13.26%	14.08%	14,032	12261	32.91%	87.38	76.43	30.22%	1.24%
23	Sunrise Bank Ltd.	2,131	2,258	12.21%	12.94%	14,975	13003	31.40%	86.83	76.01	23.05%	3.80%
24	DCBL Bank Ltd.	2,161	2,257	18.98%	19.82%	10,127	9348	26.33%	92.31	76.07	24.29%	1.69%
25	NMB Bank Ltd.	2,141	2,263	15.35%	16.22%	12,172	11430	30.62%	93.90	79.86	25.71%	0.71%
26	KIST Bank Ltd.	2,127	2,258	12.36%	13.13%	18,371	13256	30.90%	72.16	64.67	28.80%	1.62%
27	Janata Bank Nepal Ltd.	1,499	1,550	25.58%	26.46%	4,850	4427	28.80%	91.27	69.73	22.91%	0.00%
28	Mega Bank Nepal Ltd.	1,724	1,789	19.92%	20.68%	7,190	6643	22.78%	92.39	74.53	15.28%	0.88%
29	Commerz & Trust Bank Nepal Ltd.	1,385	1,419	22.25%	22.80%	4,151	3314	52.30%	79.83	59.86	40.09%	0.00%
30	Civil Bank Ltd.	1,168	1,213	14.63%	15.19%	4,428	4123	24.57%	93.13	73.69	32.38%	0.00%
31	Century Commercial Bank Ltd.	1,116	1,134	34.51%	35.06%	2,109	1788	71.57%	84.79	55.45	42.78%	0.00%
	Sub Total	66276	73936	11.45%	12.77%	526046	436398	33.27%	82.96	73.68	29.57%	2.38%
	Grand Total	64205	75218	8.52%	9.98%	678399	540204	34.74%	79.63	72.74	29.05%	3.80%

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

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CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits

CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

As on Aswin end, 2068 (Mid, October 2011)

Rs. in Million

S. No.	Banks	Solvency				Liquidity						NPL %
		Core Capital	Total Capital Fund	CCAR# %	CAR# %	Total LCY Deposit	Total Loan	Net Liquidity %	CD Ratio %	CCD Ratio %	SLR %	
1	Nepal Bank Ltd.	-4512	-4512	-9.10%	-9.10%	46423	26355	29.47%	56.77	62.88	29.97%	5.46%
2	Rastriya Baniya Bank Ltd.	-10345	-10345	-22.94%	-22.94%	72072	35371	34.59%	49.08	57.30	29.88%	11.46%
3	Agriculture Dev. Bank Ltd.	12078	15483	14.89%	19.08%	34812	42081	37.18%	120.88	89.74	32.91%	11.05%
	Sub Total	-2779	626	-1.58%	0.36%	153306	103807	33.62%	67.71	68.96	30.62%	9.77%
4	Nabil Bank Ltd.	4623	5486	8.85%	10.51%	45506	40351	29.74%	88.67	80.49	26.19%	2.83%
5	Nepal Investment Bank Ltd.	5378	6588	8.89%	10.88%	48242	42546	30.05%	88.19	79.35	22.52%	1.03%
6	Standard Chartered Bank Nepal Ltd.	3648	4168	11.55%	13.20%	28716	18638	59.97%	64.90	57.59	53.45%	0.75%
7	Himalayan Bank Ltd.	4466	5225	9.59%	11.22%	40066	34442	32.84%	85.96	77.34	30.62%	4.74%
8	Nepal SBI Bank Ltd.	3048	3310	10.40%	11.29%	29651	21495	38.14%	72.49	65.74	30.86%	1.59%
9	Nepal Bangladesh Bank Ltd.	1698	1846	9.33%	10.14%	11834	10601	41.89%	89.58	78.33	39.02%	18.62%
10	Everest Bank Ltd.	3172	3887	8.46%	10.37%	42903	32690	30.72%	76.19	70.95	28.88%	0.37%
11	Bank of Kathmandu Ltd.	2512	2797	10.78%	12.01%	20404	18404	28.68%	90.20	80.31	31.79%	1.94%
12	Nepal Credit & Com. Bank Ltd.	1585	1674	13.13%	13.86%	11348	9114	32.92%	80.31	70.47	30.28%	4.11%
13	Nepal Ind. & Com. Bank Ltd.	2047	2323	11.36%	12.89%	18383	14693	33.53%	79.93	71.92	33.85%	1.40%
14	Lumbini Bank Ltd.	1793	1922	21.42%	22.96%	6946	6791	29.38%	97.77	77.71	28.94%	1.87%
15	Machhapuchhre Bank Ltd.	1758	1899	10.82%	11.69%	16275	13830	24.09%	84.98	76.69	18.41%	4.14%
16	Kumari Bank Ltd.	2277	2536	12.06%	13.43%	17088	15882	29.30%	92.94	82.02	26.07%	2.20%
17	Laxmi Bank Ltd.	2055	2427	9.84%	11.62%	17099	15797	28.28%	92.39	82.47	23.10%	1.01%
18	Siddharth Bank Ltd.	1992	2363	8.98%	10.66%	20721	18402	26.47%	88.81	81.02	18.43%	1.80%
19	Global Bank Ltd.	1730	1891	10.10%	11.04%	16058	13442	29.91%	83.71	75.57	26.35%	3.23%
20	Citizens Bank Int'l Ltd.	2271	2392	15.71%	16.54%	14505	12103	34.08%	83.44	72.14	27.57%	3.06%
21	Prime Commercial Bank Ltd.	2544	2591	13.79%	14.04%	19892	17584	29.06%	88.40	78.37	21.54%	0.77%
22	Bank of Asia Nepal Ltd.	2186	2317	14.83%	15.72%	13130	12261	30.18%	93.38	80.06	25.28%	1.24%
23	Sunrise Bank Ltd.	2163	2289	11.89%	12.59%	15039	13003	29.59%	86.46	75.59	24.90%	3.80%
24	DCBL Bank Ltd.	2221	2315	19.83%	20.67%	9486	9348	24.17%	98.54	79.85	24.50%	1.69%
25	NMB Bank Ltd.	2176	2297	15.93%	16.82%	12377	11430	30.51%	92.35	78.54	26.96%	0.71%
26	KIST Bank Ltd.	2254	2385	13.35%	14.13%	17548	13256	29.68%	75.54	66.94	25.20%	1.62%
27	Janata Bank Nepal Ltd.	1513	1564	27.59%	28.53%	4278	4427	26.92%	103.47	76.44	23.11%	0.00%
28	Mega Bank Nepal Ltd.	1714	1780	20.58%	21.37%	6655	6643	22.86%	99.82	79.38	17.28%	0.88%
29	Commerz & Trust Bank Nepal Ltd.	1428	1462	22.46%	23.00%	3388	3314	41.08%	97.80	68.80	26.72%	0.00%
30	Civil Bank Ltd.	1205	1247	16.43%	16.99%	4146	4123	27.40%	99.47	77.06	21.22%	0.00%
31	Century Commercial Bank Ltd.	1129	1147	31.61%	32.11%	1858	1788	58.31%	96.24	59.87	34.86%	0.00%
	Sub Total	66587	74127	11.65%	13.0%	513542	436397	32.89%	84.98	75.22	28.0%	2.4%
	Grand Total	63808	74753	8.54%	10.0%	666848	540204	33.04%	81.01	73.93	28.6%	3.8%

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

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CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits

CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

As on Bhadra end, 2068 (Mid, September 2011)

Rs. in Million

S. No.	Banks	Solvency				Liquidity						NPL %*
		Core Capital	Total Capital Fund	CCAR# %	CAR# %	Total LCY Deposit	Total Loan	Net Liquidity %	CD Ratio %	CCD Ratio %	SLR %	
1	Nepal Bank Ltd.	-4717	-4717	-9.56%	-9.56%	45389	26775	39.26%	58.99	65.83	30.74%	5.28
2	Rastriya Banijya Bank Ltd.	-10434	-10434	-23.63%	-23.63%	70035	34909	33.58%	49.85	58.57	29.88%	10.92
3	Agriculture Dev. Bank Ltd.	12195	15576	15.38%	19.65%	34812	39808	38.49%	114.35	84.68	33.03%	8.64
	Sub Total	-2956	425	-1.71%	0.25%	150236	101492	36.44%	67.55	68.91	30.62%	8.59
4	Nabil Bank Ltd.	4631	5485	8.88%	10.52%	45601	39680	29.80%	87.02	78.99	26.46%	1.77
5	Nepal Investment Bank Ltd.	6021	7225	9.92%	11.91%	48207	42258	28.71%	87.66	77.93	23.21%	0.59
6	Standard Chartered Bank Nepal Ltd.	3382	3955	11.32%	13.24%	26306	18853	55.62%	71.67	63.51	46.87%	0.62
7	Himalayan Bank Ltd.	4454	5203	9.64%	11.26%	38495	33976	30.91%	88.26	79.11	28.35%	3.92
8	Nepal SBI Bank Ltd.	2722	2987	9.48%	10.40%	28927	21066	37.62%	72.82	66.56	33.68%	1.13
9	Nepal Bangladesh Bank Ltd.	1649	1793	9.22%	10.02%	11243	10435	39.78%	92.81	80.94	37.99%	19.18
10	Everest Bank Ltd.	3109	3803	8.67%	10.61%	40520	31973	29.49%	78.91	73.28	29.25%	0.34
11	Bank of Kathmandu Ltd.	2486	2764	10.79%	11.99%	20400	17780	31.64%	87.15	77.69	31.84%	1.82
12	Nepal Credit & Com. Bank Ltd.	1453	1541	12.16%	12.91%	11170	9029	34.16%	80.83	71.52	31.48%	3.94
13	Nepal Ind. & Com. Bank Ltd.	2329	2611	13.51%	15.15%	17676	14092	35.65%	79.72	70.44	32.64%	0.60
14	Lumbini Bank Ltd.	1681	1806	20.93%	22.49%	6922	6390	33.78%	92.31	74.28	32.53%	0.96
15	Machhapuchhre Bank Ltd.	1798	1948	10.47%	11.35%	16137	14320	18.13%	88.74	79.84	17.86%	4.46
16	Kumari Bank Ltd.	2156	2499	11.99%	13.90%	16192	14869	28.60%	91.83	81.04	25.81%	1.12
17	Laxmi Bank Ltd.	1926	2304	9.32%	11.15%	16821	15527	27.10%	92.30	82.82	21.18%	0.90
18	Siddharth Bank Ltd.	2204	2576	9.89%	11.56%	20214	18357	23.03%	90.81	81.88	16.25%	0.59
19	Global Bank Ltd.	1724	1879	10.43%	11.36%	15481	13209	28.11%	85.32	76.77	28.22%	2.52
20	Citizens Bank Int'l Ltd.	2158	2279	15.20%	16.05%	14555	12067	34.94%	82.91	72.20	29.39%	1.17
21	Prime Commercial Bank Ltd.	2850	3023	14.87%	15.77%	18761	17361	23.78%	92.53	80.33	19.19%	0.48
22	Bank of Asia Nepal Ltd.	2163	2287	15.05%	15.92%	13081	11717	35.07%	89.57	76.86	29.29%	0.65
23	Sunrise Bank Ltd.	2396	2518	14.41%	15.14%	13737	12462	28.29%	90.72	77.24	22.13%	3.44
24	DCBL Bank Ltd.	2049	2140	18.94%	19.78%	9018	9109	23.41%	101.02	82.31	27.15%	1.64
25	NMB Bank Ltd.	1967	2091	14.50%	15.42%	11777	10959	29.33%	93.05	79.73	25.01%	0.27
26	KIST Bank Ltd.	2067	2201	12.33%	13.13%	16643	13248	25.84%	79.60	70.80	21.82%	0.99
27	Janata Bank Nepal Ltd.	1448	1491	28.99%	29.85%	3833	4054	28.62%	105.77	76.77	21.35%	0.00
28	Mega Bank Nepal Ltd.	1722	1770	22.35%	22.97%	5939	5944	24.81%	100.09	77.59	22.40%	0.00
29	Commerz & Trust Bank Nepal Ltd.	1371	1402	22.91%	23.43%	3447	3073	48.66%	89.16	63.79	29.94%	0.00
30	Civil Bank Ltd.	1140	1180	16.45%	17.03%	3400	3741	22.37%	110.03	82.41	22.14%	0.00
31	Century Commercial Bank Ltd.	1101	1113	31.05%	31.39%	1715	1736	54.06%	101.27	61.66	40.91%	0.00
	Sub Total	66155	73877	11.79%	13.17%	496218	427282	31.70%	86.11	75.98	28.00%	1.87
	Grand Total	63198	74301	8.61%	10.13%	646453	528774	32.74%	81.80	74.51	28.60%	3.19

Note :

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Net Liquidity % = Net Liquid Assets to Total Deposits

CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

* Based on 4th Quarter of F/Y 2067/68

As on Shrawan end, 2068 (Mid, August 2011)

Rs. in Million

S. No.	Banks	Solvency				Liquidity						NPL %*
		Core Capital	Total Capital Fund	CCAR# %	CAR# %	Total LCY Deposit	Total Loan	Net Liquidity %	CD Ratio %	CCD Ratio %	SLR %	
1	Nepal Bank Ltd.	-4661	-4661	-9.59	-9.59	45731	26666	37.78	58.31	64.93	27.86	5.28
2	Rastriya Banijya Bank Ltd.	-10257	-10257	-23.11	-23.11	69351	34846	36.27	50.25	58.97	23.68	10.92
3	Agriculture Dev. Bank Ltd.	11931	15303	15.19	19.48	34448	40154	37.56	116.56	86.58	30.89	8.64
	Sub Total	-2987	385	-1.74	0.22	149529	101666	37.03	67.99	69.38	26.54	8.59
4	Nabil Bank Ltd.	4493	5348	8.91	10.60	44290	39004	25.52	88.07	79.95	26.62	1.77
5	Nepal Investment Bank Ltd.	5926	7130	10.00	12.04	46418	42139	28.75	90.78	80.50	22.33	0.59
6	Standard Chartered Bank Nepal Ltd.	3347	3922	10.43	12.22	27114	18842	53.09	69.49	61.86	46.28	0.62
7	Himalayan Bank Ltd.	4401	5145	9.84	11.50	37528	33396	29.26	88.99	79.65	26.30	3.92
8	Nepal SBI Bank Ltd.	2839	3104	10.11	11.06	29749	21126	40.31	71.01	64.83	33.35	1.13
9	Nepal Bangladesh Bank Ltd.	1690	1833	9.40	10.20	10812	10301	38.70	95.28	82.40	25.05	19.18
10	Everest Bank Ltd.	3018	3697	8.71	10.67	38940	31023	29.52	79.67	73.94	31.27	0.34
11	Bank of Kathmandu Ltd.	2436	2717	10.87	12.12	19870	17584	32.14	88.50	78.83	29.51	1.82
12	Nepal Credit & Com. Bank Ltd.	1519	1607	12.67	13.41	10631	9027	31.33	84.91	74.29	30.41	3.94
13	Nepal Ind. & Com. Bank Ltd.	2289	2571	13.42	15.08	17433	14300	30.95	82.03	72.51	30.82	0.60
14	Lumbini Bank Ltd.	1714	1838	21.72	23.29	6644	6230	33.48	93.77	74.53	34.28	0.96
15	Machhapuchhre Bank Ltd.	1778	1928	10.00	10.84	15603	14397	14.90	92.27	82.83	17.93	4.46
16	Kumari Bank Ltd.	2147	2491	12.05	13.98	15638	14743	27.68	94.27	82.89	25.12	1.12
17	Laxmi Bank Ltd.	1924	2302	9.28	11.10	16803	15341	28.00	91.30	81.92	22.16	0.90
18	Siddharth Bank Ltd.	2184	2558	9.95	11.65	20283	18647	21.78	91.93	83.00	17.03	0.59
19	Global Bank Ltd.	1700	1855	10.57	11.54	14582	12872	25.96	88.27	79.06	24.04	2.52
20	Citizens Bank Int'l Ltd.	2158	2280	15.18	16.04	13483	12238	28.88	90.76	78.24	21.23	1.17
21	Prime Commercial Bank Ltd.	2838	3010	15.23	16.15	18620	17194	26.68	92.34	80.13	17.97	0.48
22	Bank of Asia Nepal Ltd.	2236	2359	15.82	16.69	12014	11590	31.63	96.47	81.33	24.52	0.65
23	Sunrise Bank Ltd.	2243	2365	14.21	14.98	13161	12420	24.70	94.37	80.63	19.24	3.44
24	DCBL Bank Ltd.	1943	2034	18.24	19.09	8465	8984	20.23	106.12	86.31	26.47	1.64
25	NMB Bank Ltd.	2028	2151	14.77	15.67	11353	10924	31.38	96.23	81.64	24.82	0.27
26	KIST Bank Ltd.	2182	2316	12.99	13.79	15759	13331	21.17	84.59	74.31	20.46	0.99
27	Janata Bank Nepal Ltd.	1473	1516	32.39	33.34	3806	3727	33.37	97.93	70.61	27.03	0.00
28	Mega Bank Nepal Ltd.	1716	1764	24.62	25.31	5719	5433	27.08	95.00	73.08	17.59	0.00
29	Commerz & Trust Bank Nepal Ltd.	1400	1427	26.10	26.59	2855	2650	54.37	92.81	62.27	37.41	0.00
30	Civil Bank Ltd.	1164	1197	19.17	19.71	3201	3275	32.76	102.31	75.03	18.86	0.00
31	Century Commercial Bank Ltd.	1090	1102	35.66	36.05	1426	1518	64.07	106.47	60.33	48.42	0.00
	Sub Total	65876	73565	11.96	13.35	482201	422257	30.57	87.57	77.04	26.47	1.87
	Grand Total	62888	73950	8.70	10.24	631730	523923	32.01	82.93	75.43	26.48	3.19

Note :

Core Capital = Tier I Capital

Total Capital Fund = Tier I and Tier II Capital

CCAR % = Core Capital to Total Risk Weighted Exposures. Minimum required by NRB regulation is 6%

CAR % = Total Capital Fund to Total Risk Weighted Exposures. Minimum required by NRB regulation is 10%

Net Liquidity % = Net Liquid Assets to Total Deposits

CD Ratio % = Credit to LCY Deposit

CCD Ratio % = Credit to Core Capital and LCY Deposit

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

* Based on 4th Quarter of F/Y 2067/68