

**Key Financial Indicators of Commercial Banks (Provisional)  
As on Chaitra end, 2077 (Mid-April 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 (11% upto Ashadh 2078)	Hydropower/Energy (6% upto Ashadh 2078)	SME (11% upto Ashadh 2078)	Total Priority Sector Loan	
1	Nepal Bank Ltd.	23,220	24,861	14.37	15.38	153,490	153,067	136,215	136,212	74.55	25.47	22.32	5.98	4.37	2.29	10.09	7.15	33.64	50.88	97,563
2	Rastriya Banijya Bank Ltd.	22,310	24,539	11.71	12.88	244,287	242,056	180,576	180,576	68.57	37.90	35.42	5.50	4.40	3.62	12.29	5.72	21.13	39.14	187,831
3	Agriculture Dev. Bank Ltd.	28,660	39,103	15.47	21.10	145,493	145,487	145,224	145,224	77.30	26.82	24.29	7.48	4.35	3.08	36.41	5.22	10.32	51.95	91,661
	<b>Sub Total</b>	<b>74,190</b>	<b>88,503</b>	<b>13.80</b>	<b>16.47</b>	<b>543,270</b>	<b>540,610</b>	<b>462,015</b>	<b>462,012</b>	<b>72.81</b>	<b>31.43</b>	<b>28.73</b>	<b>6.32</b>	<b>4.37</b>	<b>3.06</b>	<b>19.23</b>	<b>5.98</b>	<b>21.36</b>	<b>46.57</b>	<b>377,054</b>
4	Nabil Bank Ltd.	24,470	29,024	10.35	12.28	214,480	199,100	193,461	180,926	81.25	23.58	20.98	6.18	3.20	0.48	9.87	4.76	8.08	22.71	112,104
5	Nepal Investment Bank Ltd.	25,682	34,212	11.10	14.78	167,730	157,127	165,580	149,486	79.50	25.03	21.73	5.90	3.57	2.32	11.24	9.38	2.56	23.18	94,106
6	Standard Chartered Bank Nepal Ltd.	14,884	16,248	16.36	17.86	84,102	68,480	65,515	62,230	74.23	42.54	32.22	5.33	4.05	0.50	6.26	0.49	0.57	7.32	47,391
7	Himalayan Bank Ltd.	17,041	21,315	10.55	13.19	137,798	123,671	127,650	112,663	75.97	23.50	23.02	6.75	3.34	0.81	21.94	1.56	0.98	24.48	78,678
8	Nepal SBI Bank Ltd.	14,454	17,918	11.42	14.15	101,159	99,777	101,784	89,994	75.24	20.75	24.67	7.46	3.33	0.23	13.81	5.34	4.63	23.78	56,916
9	Nepal Bangladesh Bank Ltd.	13,578	16,555	11.30	13.77	75,281	74,576	68,831	67,865	76.15	29.81	23.48	7.45	4.02	1.91	12.85	6.56	9.14	28.55	30,941
10	Everest Bank Ltd.	16,890	18,681	11.59	12.82	156,348	153,137	127,095	121,578	69.75	41.03	28.95	6.09	3.36	0.12	9.01	4.35	2.54	15.90	89,639
11	Bank of Kathmandu Ltd.	14,089	16,678	11.72	13.88	97,820	96,500	97,953	92,201	83.28	25.16	21.97	7.60	3.26	1.86	14.10	5.07	1.62	20.78	52,225
12	Nepal Credit and Commerce Bank Ltd.	13,392	17,620	10.47	13.78	105,096	103,537	94,086	91,708	75.89	23.04	20.31	7.41	3.74	2.05	9.17	7.94	7.21	24.32	45,352
13	NIC Asia Bank Ltd.	17,943	28,287	7.26	11.44	295,613	286,427	259,999	259,992	82.87	20.24	15.63	6.77	4.38	0.47	11.20	0.96	12.35	24.52	148,303
14	Machhapuchhre Bank Ltd.	11,682	16,038	8.56	11.75	126,681	120,542	115,352	109,241	80.39	22.52	18.06	7.09	4.04	0.51	10.93	6.06	10.18	27.17	78,702
15	Kumari Bank Ltd.	16,964	21,686	10.94	13.98	138,858	134,840	134,705	125,056	81.60	20.15	22.13	7.63	3.19	1.09	11.03	6.15	6.67	23.85	74,838
16	Laxmi Bank Ltd.	12,937	16,405	9.24	11.72	110,678	106,144	105,986	99,071	78.56	20.73	15.36	6.79	3.59	0.71	14.69	7.60	6.23	28.52	69,149
17	Siddharth Bank Ltd.	16,026	25,186	8.51	13.37	175,752	173,512	159,228	153,010	77.83	24.70	15.82	6.99	3.90	0.88	12.73	4.96	12.04	29.73	95,688
18	GlobalIME Bank Ltd.	29,056	36,321	10.57	13.22	258,534	255,569	235,543	223,953	76.66	26.92	23.44	6.40	4.00	1.61	10.98	7.54	8.30	26.83	153,639
19	Citizens Bank International Ltd.	15,369	18,957	11.24	13.86	128,858	127,041	113,898	113,898	78.90	23.87	23.52	7.44	3.86	1.83	13.28	7.66	8.92	29.86	72,090
20	Prime Commercial Bank Ltd.	22,237	23,963	13.06	14.07	146,085	143,425	134,897	134,234	82.33	23.12	17.58	7.14	4.38	0.86	9.27	9.46	6.19	24.92	64,757
21	Sunrise Bank Ltd.	12,573	17,570	9.96	13.91	104,732	102,895	96,615	96,101	77.47	24.56	23.25	7.23	3.68	1.94	12.15	6.46	10.99	29.60	64,140
22	NMB Bank Ltd.	22,145	25,383	11.59	13.28	162,703	153,646	154,824	148,056	79.89	22.78	15.18	7.19	3.37	1.97	11.45	8.32	10.52	30.29	91,567
23	Prabhu Bank Ltd.	15,095	20,104	8.66	11.53	167,487	165,884	141,898	141,898	73.57	26.13	21.97	7.06	3.50	1.48	10.08	4.96	7.52	22.55	88,763
24	Mega Bank Nepal Ltd.	18,901	20,624	11.18	12.20	143,586	136,046	138,177	133,923	83.55	21.53	15.33	7.54	3.62	1.31	10.84	5.48	10.57	26.88	79,445
25	Civil Bank Ltd.	10,021	10,941	10.47	11.43	87,897	84,955	81,446	76,639	80.33	22.93	18.39	7.82	3.38	1.13	12.11	8.97	8.16	29.25	37,261
26	Century Commercial Bank Ltd.	10,056	10,936	11.34	12.33	89,200	88,950	77,005	76,374	76.27	26.55	23.28	7.77	3.60	2.96	10.03	8.21	4.91	23.15	43,880
27	Sanima Bank Ltd.	12,905	19,031	9.49	13.99	124,877	118,945	116,728	113,994	82.96	21.59	15.29	6.23	4.07	0.21	12.07	7.86	7.42	27.35	78,740
	<b>Sub Total</b>	<b>398,388</b>	<b>499,682</b>	<b>10.50</b>	<b>13.18</b>	<b>3,401,355</b>	<b>3,274,724</b>	<b>3,108,255</b>	<b>2,974,091</b>	<b>78.73</b>	<b>24.76</b>	<b>20.44</b>	<b>6.97</b>	<b>3.68</b>	<b>1.17</b>	<b>11.65</b>	<b>5.97</b>	<b>7.40</b>	<b>25.02</b>	<b>1,848,314</b>
	<b>Grand Total</b>	<b>472,579</b>	<b>588,185</b>	<b>10.91</b>	<b>13.58</b>	<b>3,944,625</b>	<b>3,815,334</b>	<b>3,570,270</b>	<b>3,436,103</b>	<b>77.88</b>	<b>0.26</b>	<b>21.64</b>	<b>6.90</b>	<b>3.76</b>	<b>1.41</b>	<b>12.63</b>	<b>5.97</b>	<b>9.22</b>	<b>27.82</b>	<b>2,225,368</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