

Key Financial Indicators of Commercial Banks (Provisional)

As on Poush end, 2077 (Mid-January 2021)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							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%)	SME (11% upto Ashadh 2078)	Total Priority Sector Loan	
1	Nepal Bank Ltd.	22,129	23,628	15.11	16.13	151,225	150,720	122,741	120,111	68.82	31.01	28.61	2.88	10.01	6.73	29.61	46.35	94,136
2	Rastriya Banijya Bank Ltd.	20,946	23,087	11.53	12.70	241,155	238,072	174,460	174,460	65.54	45.59	45.29	4.23	11.96	5.22	27.53	44.72	185,208
3	Agriculture Dev. Bank Ltd.	27,747	32,121	16.17	18.73	144,368	144,362	132,259	132,259	75.48	32.51	26.30	3.14	33.35	3.70	9.00	46.06	85,821
	Sub Total	70,822	78,836	14.17	15.78	536,748	533,155	429,461	426,831	69.34	37.98	35.51	3.50	18.20	5.16	22.24	45.60	365,165
4	Nabil Bank Ltd.	22,804	27,228	10.32	12.32	203,524	192,205	178,532	167,131	77.37	22.97	20.94	0.60	9.48	5.62	8.01	23.11	105,077
5	Nepal Investment Bank Ltd.	25,232	29,670	11.89	13.98	169,112	157,517	147,718	136,176	73.01	29.65	25.56	2.75	11.61	10.08	1.75	23.44	90,305
6	Standard Chartered Bank Nepal Ltd.	14,513	15,737	17.85	19.36	86,832	71,190	55,976	53,720	62.22	54.56	38.22	1.54	3.71	0.29	0.26	4.26	45,189
7	Himalayan Bank Ltd.	16,353	20,374	11.11	13.84	138,592	126,730	115,281	103,678	70.03	31.66	23.12	2.13	16.10	1.24	1.71	19.04	76,128
8	Nepal SBI Bank Ltd.	14,090	17,641	11.66	14.60	103,224	102,093	92,888	84,464	67.61	28.59	31.00	0.19	10.94	4.60	1.88	17.41	56,502
9	Nepal Bangladesh Bank Ltd.	12,835	15,864	11.47	14.17	72,840	72,128	62,217	61,344	71.78	33.37	25.99	2.37	10.42	6.68	2.47	19.57	29,180
10	Everest Bank Ltd.	16,347	18,134	12.07	13.39	151,329	147,249	119,830	115,176	67.06	44.24	33.37	0.19	6.84	4.59	2.52	13.95	87,107
11	Bank of Kathmandu Ltd.	13,626	14,571	12.02	12.85	95,250	93,959	91,506	88,595	79.36	24.45	22.63	2.42	12.39	4.71	2.32	19.42	50,252
12	Nepal Credit and Commerce Bank Ltd.	12,843	13,943	11.70	12.71	102,206	100,932	82,806	81,542	69.24	28.54	31.05	2.42	8.37	8.00	8.67	25.04	41,754
13	NIC Asia Bank Ltd.	17,028	27,839	7.44	12.16	277,302	276,195	233,084	233,084	75.49	24.69	23.77	0.43	12.01	0.99	3.79	16.79	143,305
14	Machhapuchhre Bank Ltd.	11,190	15,484	8.64	11.96	121,285	114,321	107,324	101,676	78.51	23.83	18.39	0.76	10.03	5.95	9.43	25.40	72,926
15	Kumari Bank Ltd.	16,393	20,986	11.65	14.91	129,847	127,834	120,411	114,130	76.66	24.25	21.10	1.06	7.63	6.05	2.21	15.90	72,440
16	Laxmi Bank Ltd.	12,795	16,242	10.10	12.82	106,716	103,903	95,523	90,305	72.38	25.39	21.16	0.76	9.96	7.15	5.32	22.43	65,953
17	Siddharth Bank Ltd.	15,167	24,259	8.65	13.84	162,019	159,983	144,124	139,564	75.01	25.79	22.33	1.91	9.45	4.59	11.50	25.54	89,330
18	GlobalIME Bank Ltd.	27,398	31,671	10.94	12.65	251,296	248,610	215,689	208,190	73.72	29.33	26.03	1.72	8.86	7.76	7.79	24.41	146,172
19	Citizens Bank International Ltd.	12,618	16,003	10.80	13.69	107,909	106,370	91,052	89,933	72.91	27.44	23.30	2.42	9.68	7.58	4.94	22.20	56,106
20	Prime Commercial Bank Ltd.	21,099	22,769	13.20	14.24	135,895	132,572	125,339	125,057	81.31	23.84	18.56	1.08	8.39	9.14	7.67	25.21	61,409
21	Sunrise Bank Ltd.	12,243	17,176	10.36	14.53	98,408	96,677	89,496	87,760	77.28	23.45	21.27	1.06	11.74	5.75	3.22	20.72	60,542
22	NMB Bank Ltd.	21,568	24,697	11.95	13.68	149,421	145,202	143,652	139,563	81.31	21.87	17.04	2.38	10.41	7.68	10.79	28.88	82,816
23	Prabhu Bank Ltd.	14,290	19,079	8.54	11.40	170,234	167,705	129,382	125,128	67.41	33.07	30.46	2.06	7.40	5.44	12.23	25.06	85,361
24	Mega Bank Nepal Ltd.	18,023	19,820	11.64	12.80	135,984	131,159	127,764	124,576	82.26	22.38	15.86	1.74	10.07	2.69	7.20	19.96	76,018
25	Civil Bank Ltd.	10,137	10,934	12.68	13.67	77,734	76,007	67,965	64,919	75.54	26.83	21.61	1.70	10.28	9.13	0.74	20.15	34,826
26	Century Commercial Bank Ltd.	10,118	11,061	12.12	13.25	86,253	85,981	72,034	71,426	71.83	28.09	26.88	1.67	9.51	8.42	5.45	23.38	41,651
27	Sanima Bank Ltd.	12,209	18,149	10.12	15.04	111,794	108,003	104,621	102,550	81.75	21.58	17.95	0.58	10.08	6.80	7.39	24.27	74,483
	Sub Total	380,919	469,332	10.93	13.46	3,245,006	3,144,524	2,814,214	2,709,687	74.47	27.94	23.90	1.44	9.91	5.81	5.75	21.46	1,744,832
	Grand Total	451,741	548,168	11.33	13.75	3,781,754	3,677,679	3,243,675	3,136,518	73.74	28.18	25.55	1.71	11.02	5.72	7.95	24.69	2,109,997

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