

Key Financial Indicators of Commercial Banks (Provisional)

As on Asadh end, 2077 (Mid-July 2020)

(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 (In %)\$	Non-Agriculture (In %)\$	Total Priority Sector (In %)\$	
1	Nepal Bank Ltd.	22,636	23,696	15.93	16.68	142,989	142,652	109,216	109,213	63.53	29.54	30.17	2.59	10.02	63.03	73.06	82,237
2	Rastriya Banijya Bank Ltd.	19,507	20,606	12.00	12.68	232,985	232,457	156,519	156,519	57.61	41.41	41.42	4.08	13.40	19.29	32.69	172,008
3	Agriculture Dev. Bank Ltd.	27,930	32,415	17.63	20.46	143,881	143,875	123,377	123,377	68.36	33.98	26.13	2.71	28.88	19.07	47.96	78,914
	Sub Total	70,073	76,717	15.13	16.57	519,855	518,984	389,112	389,109	62.44	36.09	34.08	3.48	17.34	31.37	48.70	333,159
4	Nabil Bank Ltd.	20,551	24,627	10.69	12.81	193,035	182,850	153,011	144,711	70.51	29.20	23.00	0.97	12.67	39.58	52.25	86,473
5	Nepal Investment Bank Ltd.	23,118	26,545	11.52	13.23	168,592	155,843	144,335	132,495	71.51	28.79	23.62	2.91	11.19	33.96	45.15	83,703
6	Standard Chartered Bank Nepal Ltd.	14,115	15,463	16.92	18.54	99,117	66,738	57,028	55,652	69.21	57.44	30.99	0.44	12.58	24.36	36.93	42,004
7	Himalayan Bank Ltd.	16,208	20,520	11.76	14.89	131,860	119,245	107,295	95,743	68.90	31.39	22.92	1.01	19.80	31.03	50.83	72,520
8	Nepal SBI Bank Ltd.	13,805	17,335	12.28	15.42	110,409	107,978	94,313	88,235	62.75	29.70	29.09	0.23	10.30	26.54	36.83	54,783
9	Nepal Bangladesh Bank Ltd.	11,783	14,852	10.45	13.17	73,196	72,548	60,770	59,911	71.31	34.45	22.44	2.89	11.21	24.74	35.94	27,034
10	Everest Bank Ltd.	15,776	17,721	11.86	13.32	144,728	138,392	118,712	113,546	64.84	39.64	33.13	0.22	10.34	22.90	33.24	80,039
11	Bank of Kathmandu Ltd.	13,173	14,064	13.27	14.16	93,284	92,260	81,388	78,806	70.67	28.99	27.32	2.35	20.47	26.08	46.55	47,338
12	Nepal Credit and Commerce Bank Ltd.	12,029	13,025	12.38	13.40	79,587	77,480	69,399	66,828	75.89	29.36	20.42	2.79	10.08	38.10	48.18	37,015
13	NIC Asia Bank Ltd.	15,193	24,440	8.18	13.16	210,843	208,814	173,742	173,734	72.90	27.09	19.24	0.75	10.23	19.80	30.04	125,581
14	Machhapuchhre Bank Ltd.	10,783	14,695	9.54	13.00	106,748	103,105	94,537	89,560	72.62	23.79	18.08	0.54	13.46	22.23	35.69	60,604
15	Kumari Bank Ltd.	14,829	19,202	11.13	14.42	124,220	120,554	115,134	108,932	75.60	22.50	19.93	1.41	12.42	41.54	53.96	63,657
16	Laxmi Bank Ltd.	12,040	15,158	10.02	12.62	100,766	97,583	89,899	83,740	71.04	25.29	16.19	1.04	14.57	23.85	38.42	58,775
17	Siddharth Bank Ltd.	13,920	19,922	9.06	12.97	145,948	144,201	127,496	123,953	73.33	24.15	20.09	1.56	10.50	18.89	29.39	73,991
18	GlobalIME Bank Ltd.	26,060	29,512	10.96	12.41	226,643	222,836	199,994	191,437	74.80	24.58	19.29	1.80	10.37	23.50	33.88	129,786
19	Citizens Bank International Ltd.	12,054	15,387	12.10	15.45	92,205	90,678	81,283	81,283	71.59	26.14	19.30	1.46	10.30	37.13	47.43	43,547
20	Prime Commercial Bank Ltd.	19,312	20,361	12.71	13.40	129,800	125,909	115,470	114,969	74.90	24.04	18.50	1.54	11.04	24.84	35.88	53,513
21	Sunrise Bank Ltd.	11,603	16,605	10.21	14.60	94,718	92,753	83,830	83,240	71.25	29.47	21.49	1.86	13.08	30.37	43.45	53,249
22	NMB Bank Ltd.	19,163	22,295	12.51	14.56	134,810	129,325	121,778	117,624	73.05	27.33	20.39	2.68	10.58	31.68	42.26	74,573
23	Prabhu Bank Ltd.	13,323	15,818	9.76	11.59	136,526	133,341	103,134	99,471	61.39	31.72	24.14	2.81	10.38	34.69	45.06	78,247
24	Mega Bank Nepal Ltd.	16,346	17,519	12.02	12.88	131,892	130,122	113,813	112,851	76.47	28.36	22.30	1.20	10.75	27.50	38.25	70,097
25	Civil Bank Ltd.	9,271	10,054	13.83	15.00	60,143	58,239	53,838	49,197	73.15	25.17	21.81	2.38	10.08	26.55	36.63	26,319
26	Century Commercial Bank Ltd.	9,869	10,394	13.80	14.53	70,369	69,975	60,975	60,426	75.13	27.96	21.80	2.21	10.03	27.56	37.59	32,525
27	Sanima Bank Ltd.	11,347	14,237	10.33	12.97	110,096	104,978	93,300	90,963	74.88	24.01	20.14	0.48	12.54	24.55	37.10	66,722
	Sub Total	355,671	429,750	11.29	13.64	2,969,536	2,845,747	2,514,476	2,417,309	71.63	28.89	22.18	1.55	11.91	28.54	40.01	1,542,092
	Grand Total	425,744	506,467	11.78	14.01	3,489,390	3,364,731	2,903,588	2,806,418	70.14	29.96	24.02	1.81	12.63	28.10	41.18	1,875,252

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