

Key Financial Indicators of Commercial Banks (Provisional)
As on Ashoj end, 2079 (Mid-October 2022)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Base Rate* (In %)	Spread* (In %)	NPL (In %)	Prescribed 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	Hydropower/ Energy	MCSMI	Total Prescribed Sector Loan	
1	Nepal Bank Ltd.	25,219	31,312	12.43	15.43	197,164	196,816	175,768	175,765	84.93	20.06	23.65	9.47	3.66	2.36	12.05	6.19	19.49	37.73	164,750
2	Rastriya Banijya Bank Ltd.	29,963	35,449	11.88	14.06	261,748	261,519	228,014	228,005	84.69	24.79	23.16	8.85	4.26	2.48	12.00	6.65	18.14	36.79	177,795
3	Agriculture Dev. Bank Ltd.	32,647	37,708	13.88	16.03	164,548	164,235	177,502	177,502	88.64	22.98	25.36	9.83	3.89	2.38	30.09	4.70	23.94	58.72	108,608
	Sub Total	87,828	104,468	12.72	15.13	623,460	622,570	581,284	581,272	85.90	22.82	23.89	9.34	4.01	2.41	17.55	5.91	20.33	43.79	451,154
4	Nabil Bank Ltd.	45,341	55,608	10.69	13.11	339,331	326,045	314,395	309,558	90.40	22.13	20.58	9.72	4.03	2.33	11.29	5.93	4.97	22.18	184,824
5	Nepal Investment Bank Ltd.	30,059	38,890	11.93	15.44	193,578	181,074	178,505	173,553	86.12	26.88	24.22	9.39	3.89	1.57	10.30	8.47	3.66	22.43	105,316
6	Standard Chartered Bank Nepal Ltd	17,748	19,590	14.11	15.57	109,296	87,096	89,857	87,521	83.95	37.98	13.69	9.26	3.87	0.77	10.61	6.29	1.93	18.82	55,318
7	Himalayan Bank Ltd.	20,427	25,465	10.16	12.67	174,079	160,631	161,439	158,749	88.83	23.21	20.96	10.65	3.90	2.31	18.79	2.61	1.52	22.92	87,426
8	Nepal SBI Bank Ltd.	16,345	20,809	10.28	13.09	127,347	123,354	116,399	112,197	83.25	25.61	23.74	10.61	4.01	0.36	13.04	6.11	6.76	25.91	71,763
9	Everest Bank Ltd.	20,760	24,808	11.21	13.39	174,420	170,810	156,301	155,311	86.01	26.41	24.48	9.72	4.17	0.33	9.80	6.03	7.71	23.54	114,830
10	Bank of Kathmandu Ltd.	16,144	18,537	12.21	14.02	110,119	108,902	105,594	105,407	88.91	23.72	23.06	10.87	4.24	2.46	9.40	5.43	8.37	23.20	60,445
11	Nepal Credit and Commerce Bank	14,692	19,474	9.05	12.00	130,971	128,028	118,855	117,199	88.26	22.94	18.06	10.95	3.85	2.46	13.00	3.15	10.08	26.23	63,615
12	NIC Asia Bank Ltd.	23,770	34,668	8.95	13.05	308,176	307,778	273,103	273,103	83.84	21.85	21.38	10.67	4.39	0.59	11.08	1.40	11.14	23.61	182,676
13	Machhapuchhre Bank Ltd.	14,015	21,214	8.71	13.19	147,558	141,434	134,313	133,392	86.33	21.45	20.07	10.77	4.19	1.30	10.76	5.27	8.92	24.96	95,928
14	Kumari Bank Ltd.	19,910	28,553	9.56	13.70	177,466	173,865	161,538	159,944	88.36	22.82	20.80	10.99	4.13	1.28	9.92	6.16	10.02	26.10	85,697
15	Laxmi Bank Ltd.	15,457	21,623	9.13	12.77	140,349	137,028	131,890	130,203	87.10	21.14	14.46	10.65	4.09	1.72	9.97	5.65	5.81	21.44	90,319
16	Siddharth Bank Ltd.	19,985	27,372	9.13	12.51	196,785	195,355	187,273	185,956	88.22	21.38	21.50	10.44	3.93	2.15	11.93	5.59	8.00	25.52	117,132
17	GlobalIME Bank Ltd.	33,752	42,040	10.26	12.78	289,254	286,493	274,733	274,327	90.58	22.40	18.57	10.61	3.86	2.10	10.57	6.64	8.62	25.83	181,033
18	Citizens Bank International Ltd.	18,670	22,724	10.18	12.39	156,568	150,870	139,685	139,660	87.66	21.82	18.51	11.15	3.80	2.89	12.27	6.48	11.46	30.21	96,889
19	Prime Commercial Bank Ltd.	25,587	27,958	12.00	13.11	162,220	158,876	154,322	152,677	88.57	24.41	21.50	10.91	4.31	1.80	10.81	5.85	8.31	24.98	75,434
20	Sunrise Bank Ltd.	14,314	19,635	9.18	12.60	128,511	125,370	123,246	123,103	89.48	21.90	19.87	10.94	4.13	2.94	12.48	7.63	11.30	31.41	84,652
21	NMB Bank Ltd.	24,866	30,998	10.92	13.61	182,201	179,607	186,097	182,719	86.94	25.23	19.62	10.28	3.79	1.90	12.10	8.32	11.02	31.45	115,013
22	Prabhu Bank Ltd.	17,062	24,957	8.66	12.67	173,828	172,767	154,630	154,564	85.10	22.85	22.41	10.51	3.98	1.68	11.48	5.22	4.43	21.14	109,192
23	Mega Bank Nepal Ltd.	19,277	21,943	9.89	11.26	157,443	155,792	153,956	152,636	88.37	22.83	18.59	10.84	4.05	2.65	12.21	5.06	10.66	27.93	97,234
24	Civil Bank Ltd.	11,780	16,013	11.77	16.00	94,356	92,531	86,984	81,208	86.73	24.33	23.14	11.40	4.32	1.41	11.32	6.32	8.20	25.84	45,153
25	Century Commercial Bank Ltd.	11,372	14,930	10.04	13.18	97,296	95,850	87,451	87,445	88.40	22.46	21.46	11.12	3.72	1.88	9.84	7.37	6.41	23.62	45,781
26	Sanima Bank Ltd.	15,066	21,729	9.03	13.03	153,185	148,780	147,944	145,678	86.17	22.89	21.87	10.50	3.91	0.91	12.85	10.06	6.72	29.63	105,066
	Sub Total	466,399	599,540	10.26	13.19	3,924,340	3,808,337	3,638,511	3,596,112	87.42	23.53	20.63	10.51	4.03	1.74	11.55	5.83	7.74	25.12	2,270,737
	Grand Total	554,228	704,009	10.59	13.45	4,547,800	4,430,907	4,219,795	4,177,385	87.21	23.43	21.09	10.34	4.03	1.83	12.38	5.84	9.49	27.71	2,721,890

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 (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

Total Prescribed Sector = Agriculture, Hydropower/Energy and Micro, Cottage, Small and Medium Industries (MCSMI)

* Monthly Average

After Supervisory Review