

Key Financial Indicators of Commercial Banks (Provisional)

As on Ashadh end, 2070 (Mid-July 2013)

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.	-346	-346	-0.49	-0.49	62989	62763	37855	37848	60.48	36.20	26.21	4.53
2	Rastriya Banijya Bank Ltd.	1115	1959	1.89	3.33	91094	91032	49045	49025	53.19	46.99	45.32	5.31
3	Agriculture Dev. Bank Ltd.	15298	18125	15.10	17.89	54397	54386	54959	54959	75.44	34.12	30.17	5.72
	Sub Total	16067	19738	6.94	8.53	208480	208180	141859	141833	63.04	40.37	35.56	5.26
4	Nabil Bank Ltd.	7315	8338	11.55	13.17	63611	54279	47646	45846	74.43	30.39	24.85	2.13
5	Nepal Investment Bank Ltd.	7852	8849	11.53	12.99	62429	56124	47701	47418	73.60	37.02	24.55	1.91
6	Standard Chartered Bank Nepal Ltd.	5013	5574	13.02	14.48	39466	28084	23138	22440	67.80	39.67	40.86	0.77
7	Himalayan Bank Ltd.	5541	6774	9.94	12.15	53072	48339	41057	38992	72.41	32.49	26.43	2.19
8	Nepal SBI Bank Ltd.	3960	5071	10.04	12.86	58920	34728	29194	29144	75.18	33.28	22.93	0.37
9	Nepal Bangladesh Bank Ltd.	2451	2672	11.09	12.09	17880	17379	13138	13117	66.38	45.59	42.50	3.14
10	Everest Bank Ltd.	5449	6587	10.93	13.22	57720	54262	44198	42869	71.84	30.84	31.19	0.62
11	Bank of Kathmandu Ltd.	2983	3944	9.54	12.62	27701	26141	23050	21675	74.42	32.29	28.37	1.50
12	Nepal Credit & Com. Bank Ltd.	2160	2328	11.09	11.95	21651	21176	16013	15920	68.62	40.17	38.62	2.60
13	NIC Asia Bank Ltd.	4831	5173	13.42	14.37	39912	39670	32413	32413	72.35	29.32	28.38	2.32
14	Lumbini Bank Ltd.	2180	2274	20.67	21.57	10817	10755	9175	9175	70.98	35.29	31.19	0.86
15	Machhapuchhre Bank Ltd.	2775	3002	11.70	12.66	27138	26753	21648	21643	72.37	27.20	22.75	2.86
16	Kumari Bank Ltd.	2657	2862	11.35	12.23	25319	24102	20120	19981	75.19	31.19	27.52	3.86
17	Laxmi Bank Ltd.	2569	3297	9.57	12.27	25961	23509	20100	19013	72.92	32.58	28.37	1.26
18	Siddharth Bank Ltd.	2646	3685	8.82	12.28	28393	27661	23722	23198	76.53	28.31	22.15	2.36
19	GlobalIME Bank Ltd.	3532	4220	10.06	12.02	34133	32957	26992	26992	74.15	32.23	24.88	1.29
20	Citizens Bank Int'l Ltd.	2662	2846	12.70	13.58	22725	22198	17941	17941	72.05	31.00	25.77	2.02
21	Prime Commercial Bank Ltd.	3070	3283	12.93	13.82	28814	28401	21747	21747	69.10	35.58	33.40	2.23
22	Sunrise Bank Ltd.	2437	2619	11.06	11.89	23271	22195	18403	18368	74.71	33.51	26.75	3.74
23	Grand Bank Nepal Ltd.	2360	2502	13.22	14.02	19322	18109	14526	14304	69.95	34.93	23.97	3.52
24	NMB Bank Ltd.	2507	2689	11.82	12.68	22186	20609	16905	16905	68.70	34.47	27.94	1.80
25	KIST Bank Ltd.	2138	2297	10.94	11.75	21093	20883	16827	16809	73.09	29.96	26.91	6.59
26	Janata Bank Nepal Ltd.	2256	2376	15.16	15.97	13546	13496	12076	11400	72.92	25.30	26.53	0.23
27	Mega Bank Nepal Ltd.	2660	2776	18.71	19.53	12533	12417	11729	11490	76.21	24.59	15.09	2.08
28	Commerz and Trust Bank Nepal Ltd.	2096	2185	19.28	20.11	9961	9514	9031	8993	76.19	29.62	20.21	1.33
29	Civil Bank Ltd.	2153	2278	14.78	15.64	15633	15086	12526	12408	70.63	30.55	22.41	0.50
30	Century Commercial Bank Ltd.	1223	1314	11.78	12.66	11362	11258	9087	9085	72.83	25.11	24.96	0.49
31	Sanima Bank Ltd.	2410	2576	13.97	14.93	17782	17597	15248	15248	73.94	30.97	24.32	0.03
	Sub Total	91887	104393	11.77	13.37	812351	737683	615348	604531	72.48	32.63	27.36	1.94
	Grand Total	107954	124132	10.66	12.26	1020831	945863	757208	746364	71.57	34.25	29.14	2.56

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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 15%

After Supervisory Review

As on Jestha end, 2070 (Mid-June 2013)

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.	-2330	-2330	-3.46	-3.46	57862	57539	36599	36592	65.07	23.86	22.96	5.19
2	Rastriya Banijya Bank Ltd.	-104	-104	-0.19	-0.19	82327	82252	44808	44788	53.11	56.46	43.65	5.95
3	Agriculture Dev. Bank Ltd.	13696	17236	13.91	17.51	49279	49180	54293	54293	81.33	29.49	28.14	6.27
	Sub Total	11262	14802	5.10	6.70	189468	188972	135700	135673	66.50	39.49	33.42	5.87
4	Nabil Bank Ltd.	6734	7695	11.20	12.80	60145	51428	46283	44075	76.33	29.63	24.65	3.40
5	Nepal Investment Bank Ltd.	7412	8403	10.64	12.07	61277	55131	47784	46854	77.10	35.12	21.71	2.53
6	Standard Chartered Bank Nepal Ltd.	4790	5313	12.78	14.18	38396	27131	21549	21091	69.50	42.26	36.36	0.88
7	Himalayan Bank Ltd.	5102	5823	9.45	10.79	51352	46894	40102	38426	78.66	30.73	25.85	3.91
8	Nepal SBI Bank Ltd.	3615	4715	9.35	12.20	57159	34328	28978	28940	79.89	30.46	22.15	0.48
9	Nepal Bangladesh Bank Ltd.	2341	2566	10.55	11.57	15451	14959	12915	12883	76.99	38.11	33.86	3.50
10	Everest Bank Ltd.	5355	6507	10.96	13.32	51411	47708	41838	40462	77.91	27.94	24.54	0.70
11	Bank of Kathmandu Ltd.	3179	3853	10.25	12.42	26474	25087	22701	20955	77.94	29.86	27.21	1.86
12	Nepal Credit & Com. Bank Ltd.	1945	2111	10.16	11.02	18839	18433	15791	15768	78.15	30.30	28.75	3.69
13	Nepal Ind. and Com. Bank Ltd.	2550	2792	11.08	12.14	23154	22391	19367	19367	75.76	24.06	24.94	1.10
14	Lumbini Bank Ltd.	2051	2145	17.92	18.74	10171	10043	9309	9308	77.30	29.30	25.09	1.37
15	Machhapuchhre Bank Ltd.	2568	2780	11.30	12.23	24818	24392	20794	20761	73.07	23.80	22.47	2.73
16	Kumari Bank Ltd.	2466	2666	10.37	11.21	23131	21951	19914	19779	77.95	25.44	24.19	4.83
17	Laxmi Bank Ltd.	2383	3142	9.44	12.45	24467	21982	19445	18672	77.94	30.20	25.01	1.41
18	Siddharth Bank Ltd.	2355	3385	8.08	11.62	26644	26050	22954	22519	77.26	26.00	21.48	2.46
19	GlobalIME Bank Ltd.	3017	3687	9.24	11.29	31303	30190	25222	25222	77.27	26.27	22.95	2.30
20	Citizens Bank Int'l Ltd.	2461	2640	11.63	12.48	20616	20099	18281	18281	76.91	22.22	19.71	2.45
21	Prime Commercial Bank Ltd.	2844	3056	11.40	12.25	26038	25644	21747	21747	77.95	28.25	24.66	2.92
22	Bank of Asia Nepal Ltd.	2076	2214	12.88	13.74	14705	14447	13631	13631	76.26	22.89	30.59	3.54
23	Sunrise Bank Ltd.	2272	2455	10.57	11.42	21594	20519	17855	17828	78.26	30.27	23.34	3.74
24	Grand Bank Nepal Ltd.	2154	2294	12.47	13.28	16608	15867	14051	13849	75.31	27.42	21.06	1.45
25	NMB Bank Ltd.	2458	2637	11.42	12.25	18748	16878	16895	16895	76.71	20.88	20.87	1.90
26	KIST Bank Ltd.	1906	2065	9.46	10.25	20283	20079	16904	16903	74.57	25.88	25.95	7.89
27	Janata Bank Nepal Ltd.	2120	2230	15.85	16.67	11695	11645	10969	10431	78.09	22.81	27.07	0.97
28	Mega Bank Nepal Ltd.	1964	2082	13.87	14.70	12680	12334	11426	11185	79.34	24.29	16.31	1.84
29	Commerz and Trust Bank Nepal Ltd.	2033	2122	18.95	19.77	9808	9445	8982	8942	77.54	28.47	16.50	1.04
30	Civil Bank Ltd.	2031	2143	15.15	15.98	12716	12158	11265	11180	78.08	24.89	18.50	0.61
31	Century Commercial Bank Ltd.	1096	1177	12.11	13.01	9870	9773	8613	8613	78.23	20.52	24.03	1.19
32	Sanima Bank Ltd.	2268	2415	13.31	14.17	16762	16576	15104	15104	78.47	22.01	21.12	0.06
	Sub Total	85544	97111	11.12	12.62	756312	683561	600672	589674	77.06	28.84	24.33	2.41
	Grand Total	96806	111913	9.78	11.30	945780	872533	736372	725347	76.07	31.02	26.27	3.04

Note :

Core Capital = Tier I 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. Minimum Required 20%

CD Ratio % = LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

* As of 2069 Chaitra End

After Supervisory Review

As on Baisakh end, 2070 (Mid-May 2013)

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.	-2533	-2533	-3.82	-3.82	56174	55881	35722	35715	65.07	34.55	22.99	5.19
2	Rastriya Banijya Bank Ltd.	-287	-287	-0.52	-0.52	81164	81001	43839	43819	53.11	53.17	42.01	5.95
3	Agriculture Dev. Bank Ltd.	13981	17496	14.49	18.14	46177	46084	53198	53198	81.33	26.44	28.03	6.27
	Sub Total	11161	14676	5.12	6.73	183515	182966	132758	132732	66.50	40.75	32.84	5.87
4	Nabil Bank Ltd.	6685	7646	11.16	12.77	60564	51158	44907	42708	76.33	33.16	25.90	3.40
5	Nepal Investment Bank Ltd.	7434	8425	10.79	12.23	59047	53228	47668	47134	77.10	31.48	19.95	2.53
6	Standard Chartered Bank Nepal Ltd.	4707	5226	13.67	15.17	37063	26295	21228	20983	69.50	43.76	36.38	0.88
7	Himalayan Bank Ltd.	5162	5887	9.73	11.10	49074	44940	40222	38709	78.66	27.93	24.72	3.91
8	Nepal SBI Bank Ltd.	3674	4774	9.91	12.88	55843	33879	28643	28603	79.89	30.55	22.15	0.48
9	Nepal Bangladesh Bank Ltd.	2351	2576	10.79	11.82	14917	14437	12900	12886	76.99	36.10	32.14	3.50
10	Everest Bank Ltd.	5191	5874	10.62	12.01	50284	45980	41372	40096	77.91	25.02	22.80	0.70
11	Bank of Kathmandu Ltd.	3123	3397	10.58	11.51	25355	24030	21762	20390	77.94	28.73	26.39	1.86
12	Nepal Credit & Com. Bank Ltd.	1990	2156	10.37	11.23	18151	17802	15800	15782	78.15	26.31	26.94	3.69
13	Nepal Ind. and Com. Bank Ltd.	2499	2741	10.99	12.05	22821	22290	19382	19381	75.76	24.13	25.47	1.10
14	Lumbini Bank Ltd.	2095	2189	18.44	19.26	9876	9743	9205	9205	77.30	27.81	20.37	1.37
15	Machhapuchhre Bank Ltd.	2656	2868	11.95	12.91	25135	24650	19974	19938	73.07	29.69	21.48	2.73
16	Kumari Bank Ltd.	2509	2709	10.62	11.47	22798	21696	19691	19536	77.95	28.39	24.13	4.83
17	Laxmi Bank Ltd.	2393	3153	9.32	12.28	24462	21508	19181	18519	77.94	31.17	22.73	1.41
18	Siddharth Bank Ltd.	2392	3183	8.21	10.93	26992	26334	22991	22510	77.26	24.18	21.33	2.46
19	GlobalIME Bank Ltd.	2938	3608	9.52	11.69	30459	29356	24820	24820	77.27	29.58	23.76	2.30
20	Citizens Bank Int'l Ltd.	2439	2618	11.59	12.44	20907	20490	18241	18241	76.91	23.45	20.55	2.45
21	Prime Commercial Bank Ltd.	2914	3142	11.83	12.75	25598	25224	21593	21593	77.95	27.11	21.08	2.92
22	Bank of Asia Nepal Ltd.	2184	2326	13.24	14.10	15262	14975	14015	14015	76.26	23.32	34.13	3.54
23	Sunrise Bank Ltd.	2301	2483	10.64	11.49	21506	20457	18098	18074	78.26	28.85	18.23	3.74
24	Grand Bank Nepal Ltd.	2228	2368	12.89	13.71	16481	15603	14057	13901	75.31	27.91	21.15	1.45
25	NMB Bank Ltd.	2504	2679	12.27	13.13	18443	16927	16551	16551	76.71	21.59	19.28	1.90
26	KIST Bank Ltd.	2089	2248	10.11	10.88	20976	20759	17025	17024	74.57	27.53	23.79	7.89
27	Janata Bank Nepal Ltd.	2146	2256	16.17	17.00	11797	11741	10949	10487	78.09	24.11	23.26	0.97
28	Mega Bank Nepal Ltd.	1938	2056	14.53	15.41	13016	12748	11656	11433	79.34	25.66	15.47	1.84
29	Commerz and Trust Bank Nepal Ltd.	2079	2165	19.88	20.70	9231	8891	8652	8614	77.54	27.32	17.26	1.04
30	Civil Bank Ltd.	2081	2193	15.85	16.70	12368	11799	11272	11192	78.08	24.07	18.09	0.61
31	Century Commercial Bank Ltd.	1142	1223	13.05	13.98	9979	9880	8532	2896	78.23	22.81	21.79	1.19
32	Sanima Bank Ltd.	2284	2431	13.91	14.80	16664	16481	14750	14750	78.47	23.17	21.74	0.06
	Sub Total	86130	96600	11.40	12.78	745069	673303	595137	579969	77.06	28.78	26.81	2.41
	Grand Total	97291	111277	9.99	11.43	928584	856269	727896	712701	76.07	31.20	27.86	3.04

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. Minimum Required 20%

CD Ratio %= LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

* As of 2069 Chaitra End

After Supervisory Review

As on Chaitra end, 2069 (Mid-April 2013)

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.	-2905	-2905	-4.50	-4.50	57063	56768	35208	35201	65.07	32.65	24.99	5.19
2	Rastriya Banijya Bank Ltd.	-971	-971	-1.68	-1.68	85887	85763	45097	44883	53.11	46.98	44.00	5.95
3	Agriculture Dev. Bank Ltd.	13820	17311	14.63	18.33	47234	47141	52272	52272	81.33	28.71	27.82	6.27
	Sub Total	9945	13435	4.58	6.19	190184	189671	132577	132357	66.50	38.14	34.22	5.87
4	Nabil Bank Ltd.	6661	7622	11.23	12.85	57598	49243	45100	42672	76.33	28.09	24.45	3.40
5	Nepal Investment Bank Ltd.	7207	8200	10.38	11.81	58525	52960	46930	46616	77.10	31.11	21.37	2.53
6	Standard Chartered Bank Nepal Ltd.	4560	5165	12.66	14.34	38255	26262	21574	21420	69.50	43.63	38.69	0.88
7	Himalayan Bank Ltd.	5235	5952	9.70	11.03	47916	43787	40181	38237	78.66	26.70	27.98	3.91
8	Nepal SBI Bank Ltd.	3734	4834	10.15	13.14	53667	32504	28956	28866	79.89	26.88	22.05	0.48
9	Nepal Bangladesh Bank Ltd.	2365	2590	11.01	12.06	14708	14280	12814	12783	76.99	34.53	33.41	3.50
10	Everest Bank Ltd.	5025	5707	10.20	11.59	51293	46924	41854	40101	77.91	25.98	24.39	0.70
11	Bank of Kathmandu Ltd.	3066	3340	10.49	11.43	24153	22867	21627	20163	77.94	23.56	26.29	1.86
12	Nepal Credit & Com. Bank Ltd.	2026	2191	10.52	11.38	18535	18338	15915	15895	78.15	29.33	26.87	3.69
13	Nepal Ind. and Com. Bank Ltd.	2446	2688	10.59	11.64	23362	22829	19149	19149	75.76	28.35	22.76	1.10
14	Lumbini Bank Ltd.	2102	2230	18.82	19.97	9660	9519	8982	8955	77.30	28.73	24.25	1.37
15	Machhapuchhre Bank Ltd.	2725	2937	12.31	13.27	24741	24333	20070	20061	73.07	25.59	22.30	2.73
16	Kumari Bank Ltd.	2533	2733	10.67	11.52	23924	22819	19762	19564	77.95	29.22	24.98	4.83
17	Laxmi Bank Ltd.	2425	3185	9.83	12.91	24208	21294	19151	18479	77.94	32.22	22.53	1.41
18	Siddharth Bank Ltd.	2430	3231	8.36	11.12	27232	26530	22814	22374	77.26	24.61	20.73	2.46
19	GlobalIME Bank Ltd.	2849	3548	9.00	11.21	30335	29332	24907	24907	77.27	28.04	22.88	2.30
20	Citizens Bank Int'l Ltd.	2483	2663	11.85	12.70	21421	21001	18064	18064	76.91	26.33	20.00	2.45
21	Prime Commercial Bank Ltd.	2979	3192	12.05	12.91	25670	25145	21922	21922	77.95	26.36	21.45	2.92
22	Bank of Asia Nepal Ltd.	2279	2430	12.82	13.67	15772	15638	14570	14570	76.26	22.63	33.96	3.54
23	Sunrise Bank Ltd.	2340	2523	10.48	11.30	22171	21211	18431	18396	78.26	29.41	19.15	3.74
24	Grand Bank Nepal Ltd.	2319	2459	13.45	14.26	16482	15987	14036	13775	75.31	27.41	21.27	1.45
25	NMB Bank Ltd.	2416	2585	12.00	12.84	19641	18303	15894	15894	76.71	29.44	20.34	1.90
26	KIST Bank Ltd.	2171	2330	10.45	11.21	21020	20801	17131	17131	74.57	24.04	23.75	7.89
27	Janata Bank Nepal Ltd.	2184	2294	16.55	17.38	12008	11962	11115	10663	78.09	23.14	24.31	0.97
28	Mega Bank Nepal Ltd.	1912	2031	13.95	14.82	12842	12671	11876	11566	79.34	22.17	17.74	1.84
29	Commerz and Trust Bank Nepal Ltd.	2094	2178	20.22	21.03	8963	8674	8470	8433	77.54	27.38	19.07	1.04
30	Civil Bank Ltd.	2116	2222	17.23	18.09	11536	10909	10678	10599	78.08	24.52	19.56	0.61
31	Century Commercial Bank Ltd.	1179	1261	13.70	14.65	9355	9322	8214	8214	78.23	21.40	21.79	1.19
32	Sanima Bank Ltd.	2312	2458	14.33	15.23	16178	15974	14349	14349	78.47	21.58	24.54	0.06
	Sub Total	86175	96780	11.36	12.76	741172	671421	594538	583816	77.06	28.07	24.10	2.41
	Grand Total	96120	110216	9.85	11.30	931356	861092	727115	716172	76.07	30.18	26.33	3.04

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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

After Supervisory Review

As on Falgun end, 2069 (Mid-March 2013)

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.	-2932	-2932	-4.78	-4.78	56398	56125	33475	33448	60.18	36.71	25.09	5.40
2	Rastriya Banijya Bank Ltd.	-1288	-1288	-2.25	-2.25	83479	83277	41996	41975	50.96	51.72	39.89	6.53
3	Agriculture Dev. Bank Ltd.	14225	17687	15.43	19.18	46791	46701	50693	50693	79.95	32.12	28.31	6.64
	Sub Total	10006	13468	4.75	6.39	186668	186104	126163	126116	63.70	42.27	32.55	6.28
4	Nabil Bank Ltd.	6258	7230	10.60	12.24	59166	50821	45351	42612	74.63	27.62	27.69	2.68
5	Nepal Investment Bank Ltd.	6693	7758	9.71	11.25	57763	51751	46288	45884	81.20	31.00	19.73	3.17
6	Standard Chartered Bank Nepal Ltd.	4370	4970	12.67	14.41	38466	26030	20950	20812	66.23	47.23	43.03	0.75
7	Himalayan Bank Ltd.	4885	5590	9.30	10.65	47148	41712	38987	37211	76.29	27.62	26.14	3.20
8	Nepal SBI Bank Ltd.	3455	4550	9.62	12.66	52470	32166	27365	27297	76.75	30.17	23.14	0.43
9	Nepal Bangladesh Bank Ltd.	2193	2417	10.18	11.22	14727	14273	12790	12751	73.12	34.84	37.87	3.57
10	Everest Bank Ltd.	4940	5604	10.14	11.50	52048	48279	41148	39790	79.65	30.89	23.18	0.70
11	Bank of Kathmandu Ltd.	3038	3307	10.47	11.40	25385	23596	21382	19763	78.20	28.44	28.14	2.02
12	Nepal Credit & Com. Bank Ltd.	1855	2018	9.58	10.42	18423	18311	15701	15686	76.49	24.55	25.87	2.98
13	Nepal Ind. and Com. Bank Ltd.	2390	2622	10.60	11.62	22559	21959	18994	18988	77.05	26.50	22.60	1.20
14	Lumbini Bank Ltd.	2004	2127	18.88	20.04	9140	8984	8484	8483	75.33	29.40	21.71	1.52
15	Machhapuchhre Bank Ltd.	2487	2678	11.36	12.23	23296	22948	19814	19783	73.83	21.53	19.62	3.07
16	Kumari Bank Ltd.	2404	2599	10.43	11.28	22952	21997	19161	18949	77.07	30.96	25.76	4.29
17	Laxmi Bank Ltd.	2246	2997	8.94	11.93	23804	21008	18907	18180	75.66	27.79	19.46	1.30
18	Siddharth Bank Ltd.	2180	2908	7.61	10.15	27460	26827	22731	22468	78.04	23.91	21.32	3.11
19	GlobalIME Bank Ltd.	2844	3535	9.11	11.32	29507	28480	24458	24458	77.32	28.04	23.58	2.10
20	Citizens Bank Int'l Ltd.	2287	2453	11.02	11.82	20340	19909	17837	17837	78.28	22.79	19.91	3.60
21	Prime Commercial Bank Ltd.	2634	2840	11.26	12.14	24701	24253	21368	21368	78.75	25.09	21.27	3.51
22	Bank of Asia Nepal Ltd.	1939	2084	11.24	12.08	15193	15095	14491	14491	75.41	20.35	30.11	3.72
23	Sunrise Bank Ltd.	2164	2342	9.76	10.57	22193	21235	18101	18074	76.25	30.32	18.12	2.94
24	Grand Bank Nepal Ltd.	2079	2212	12.14	12.92	15965	15340	14000	13633	74.19	24.91	19.81	1.70
25	NMB Bank Ltd.	2313	2478	11.80	12.64	18552	16803	15739	15739	77.06	27.06	20.43	1.82
26	KIST Bank Ltd.	2006	2217	9.70	10.73	21011	20802	16864	16863	76.01	25.49	23.42	7.83
27	Janata Bank Nepal Ltd.	2070	2168	17.47	18.30	10603	10582	10107	10044	78.71	22.29	23.67	1.28
28	Mega Bank Nepal Ltd.	1934	2046	14.17	14.99	12308	12138	11495	11185	78.59	22.78	18.07	1.83
29	Commerz and Trust Bank Nepal Ltd.	1405	1494	13.33	14.17	9350	9096	8386	8346	78.93	24.64	17.77	0.32
30	Civil Bank Ltd.	1992	2091	16.64	17.47	10273	9833	10120	10116	75.13	19.92	17.65	1.48
31	Century Commercial Bank Ltd.	1109	1182	14.18	15.11	8665	8657	7734	7734	77.15	20.36	22.18	0.45
32	Sanima Bank Ltd.	2175	2309	14.48	15.36	15149	14939	13598	13598	79.34	23.00	23.58	0.19
	Sub Total	80348	90827	10.79	12.20	728618	657825	582350	572142	76.57	28.25	23.99	2.41
	Grand Total	90354	104294	9.46	10.92	915286	843929	708514	698258	75.37	31.17	25.90	3.10

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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

* Based on 2nd Quarter of F.Y. 2069/70

After Supervisory Review

As on Magh end, 2069 (Mid-February 2013)

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.	-2998	-2998	-5.01	-5.01	57472	57192	32284	32260	60.18	34.17	24.12	5.40
2	Rastriya Banijya Bank Ltd.	-1274	-1274	-2.22	-2.22	84259	84190	41337	41317	50.96	52.32	41.02	6.53
3	Agriculture Dev. Bank Ltd.	13735	17176	15.17	18.97	45214	45212	49357	49357	79.95	30.85	26.11	6.64
	Sub Total	9463	12904	4.56	6.21	186945	186594	122978	122933	63.70	41.55	32.23	6.28
4	Nabil Bank Ltd.	6252	7223	10.70	12.36	56163	48435	44837	42341	74.63	24.42	29.42	2.68
5	Nepal Investment Bank Ltd.	6752	7817	9.97	11.54	55709	50178	45400	44967	81.20	29.88	21.56	3.17
6	Standard Chartered Bank Nepal Ltd.	4332	4930	12.54	14.27	37442	25314	20821	20640	66.23	47.92	41.17	0.75
7	Himalayan Bank Ltd.	4967	5674	9.44	10.79	46738	42569	38455	36558	76.29	27.93	23.89	3.20
8	Nepal SBI Bank Ltd.	3503	4599	9.67	12.69	53096	33110	27940	27902	76.75	29.48	22.52	0.43
9	Nepal Bangladesh Bank Ltd.	2201	2425	10.40	11.46	15162	14819	12624	12560	73.12	37.46	38.09	3.57
10	Everest Bank Ltd.	4843	5507	10.20	11.60	50134	46564	40689	39453	79.65	30.82	26.60	0.70
11	Bank of Kathmandu Ltd.	2995	3263	10.36	11.29	23783	22141	21391	19801	78.20	22.74	28.45	2.02
12	Nepal Credit & Com. Bank Ltd.	1895	2058	9.82	10.67	18094	17996	15579	15568	76.49	26.34	24.51	2.98
13	Nepal Ind. and Com. Bank Ltd.	2332	2564	10.61	11.66	22278	21481	18893	18887	77.05	25.86	22.21	1.20
14	Lumbini Bank Ltd.	2035	2158	19.85	21.05	9073	8944	8506	8506	75.33	29.23	25.94	1.52
15	Machhapuchhre Bank Ltd.	2569	2761	11.90	12.79	22720	22486	19275	19264	73.83	23.16	20.49	3.07
16	Kumari Bank Ltd.	2444	2639	10.80	11.66	22309	21379	19196	18968	77.07	28.78	24.48	4.29
17	Laxmi Bank Ltd.	2281	3032	9.21	12.25	23448	20633	18820	18096	75.66	27.86	19.80	1.30
18	Siddharth Bank Ltd.	2221	2949	7.87	10.45	26382	25756	22505	22377	78.04	21.02	19.16	3.11
19	Global Bank Ltd.	2781	3471	9.01	11.25	29138	28198	24193	24193	77.32	27.84	24.06	2.10
20	Citizens Bank Int'l Ltd.	2339	2483	11.48	12.19	19978	19571	17441	17441	78.28	23.21	19.24	3.60
21	Prime Commercial Bank Ltd.	2692	2895	11.48	12.34	24596	24159	21051	21051	78.75	25.92	22.97	3.51
22	Bank of Asia Nepal Ltd.	1914	2058	11.19	12.04	15169	15081	14469	14469	75.41	20.43	19.64	3.72
23	Sunrise Bank Ltd.	2200	2379	9.85	10.65	21897	20956	18418	18389	76.25	27.72	19.86	2.94
24	Grand Bank Nepal Ltd.	2152	2283	12.76	13.54	15658	15227	13853	13837	74.19	25.06	21.63	1.70
25	NMB Bank Ltd.	2360	2518	12.49	13.33	16358	15562	15226	15226	77.06	20.49	20.12	1.82
26	KIST Bank Ltd.	2079	2290	10.00	11.01	21058	20852	16761	16755	76.01	26.25	20.36	7.83
27	Janata Bank Nepal Ltd.	2109	2208	17.89	18.73	10618	10610	9991	9990	78.71	22.41	23.72	1.28
28	Mega Bank Nepal Ltd.	1913	2025	14.14	14.96	12126	11963	11361	10981	78.59	21.66	18.58	1.83
29	Commerz and Trust Bank Nepal Ltd.	1454	1534	14.19	14.97	9008	8811	8272	8232	78.93	23.42	16.14	0.32
30	Civil Bank Ltd.	2040	2137	17.47	18.31	10639	10205	9859	9859	75.13	23.95	17.11	1.48
31	Century Commercial Bank Ltd.	1150	1222	14.16	15.05	8181	8176	7564	7564	77.15	16.95	21.72	0.45
32	Sanima Bank Ltd.	2202	2336	14.92	15.83	15249	15104	13347	13347	79.34	25.30	25.12	0.19
	Sub Total	81005	91438	11.00	12.41	712204	646277	576738	567222	76.57	27.54	24.03	2.41
	Grand Total	90468	104342	9.58	11.05	899149	832870	699716	690155	75.37	30.51	25.89	3.10

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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

* Based on 2nd Quarter of F.Y. 2069/70

After Supervisory Review

As on Poush end, 2069 (Mid-January 2013)

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.	-3234	-3234	-5.39	-5.39	57014	56738	32417	32383	60.18	37.99	26.01	5.40
2	Rastriya Banijya Bank Ltd.	-1392	-1392	-2.44	-2.44	86167	86123	43214	43192	50.96	46.76	40.72	6.53
3	Agriculture Dev. Bank Ltd.	13420	16841	15.08	18.92	44972	44937	48520	48520	79.95	32.53	29.18	6.64
	Sub Total	8794	12215	4.26	5.92	188152	187798	124150	124095	63.70	40.70	33.40	6.28
4	Nabil Bank Ltd.	6246	7217	10.43	12.05	58996	51243	45455	42592	74.63	27.08	29.20	2.68
5	Nepal Investment Bank Ltd.	6752	7817	9.94	11.51	55137	49842	46449	46036	81.20	26.91	21.91	3.17
6	Standard Chartered Bank Nepal Ltd.	4270	4858	12.57	14.30	37050	25457	19824	19549	66.23	47.31	45.33	0.75
7	Himalayan Bank Ltd.	5017	5726	9.46	10.80	47537	43474	38963	36636	76.29	27.90	25.52	3.20
8	Nepal SBI Bank Ltd.	3567	4263	9.63	11.51	54100	33617	28478	28121	76.75	27.10	23.81	0.43
9	Nepal Bangladesh Bank Ltd.	2215	2439	10.36	11.41	15105	14734	12394	12241	73.12	38.23	38.96	3.57
10	Everest Bank Ltd.	4633	5297	9.70	11.09	49223	46649	42193	40368	79.65	24.70	26.92	0.70
11	Bank of Kathmandu Ltd.	2942	3210	10.05	10.97	23974	22218	21160	19443	78.20	23.98	30.82	2.02
12	Nepal Credit & Com. Bank Ltd.	1938	2101	10.22	11.08	18586	18483	15622	15563	76.49	26.00	26.78	2.98
13	Nepal Ind. and Com. Bank Ltd.	2283	2515	10.66	11.74	22138	21287	18159	18153	77.05	28.69	27.67	1.20
14	Lumbini Bank Ltd.	2047	2169	20.12	21.32	9201	9063	8369	8368	75.33	31.67	28.00	1.52
15	Machhapuchhre Bank Ltd.	2660	2852	12.62	13.53	22552	22233	18613	18606	73.83	25.53	24.06	3.07
16	Kumari Bank Ltd.	2462	2657	10.76	11.61	23423	22418	19175	18819	77.07	31.68	25.88	4.29
17	Laxmi Bank Ltd.	2304	2929	9.43	11.99	23717	20913	18222	17383	75.66	35.76	22.77	1.30
18	Siddharth Bank Ltd.	2262	2990	8.06	10.66	26714	26002	22183	22056	78.04	24.17	20.16	3.11
19	Global Bank Ltd.	2731	3422	8.83	11.07	29372	28197	23917	23825	77.32	30.16	24.85	2.10
20	Citizens Bank Int'l Ltd.	2353	2497	11.83	12.56	19636	19227	16895	16895	78.28	24.13	20.95	3.60
21	Prime Commercial Bank Ltd.	2752	2954	11.83	12.70	24396	23948	21027	20909	78.75	26.44	24.04	3.51
22	Bank of Asia Nepal Ltd.	2282	2433	12.37	13.19	16083	16001	14709	14632	75.41	24.51	27.25	3.72
23	Sunrise Bank Ltd.	2245	2423	10.33	11.15	22158	21175	17858	17735	76.25	31.29	22.10	2.94
24	Grand Bank Nepal Ltd.	2245	2381	13.54	14.36	16300	15724	13674	13657	74.19	28.42	23.50	1.70
25	NMB Bank Ltd.	2317	2475	12.53	13.39	17052	16124	14771	14719	77.06	27.16	21.77	1.82
26	KIST Bank Ltd.	2152	2363	9.93	10.90	20984	20778	17587	17542	76.01	21.91	21.02	7.83
27	Janata Bank Nepal Ltd.	2129	2228	17.83	18.66	10425	10421	10004	10004	78.71	19.08	22.30	1.28
28	Mega Bank Nepal Ltd.	1865	1977	14.39	15.25	11827	11637	11098	10611	78.59	22.37	19.01	1.83
29	Commerz and Trust Bank Nepal Ltd.	1478	1556	15.44	16.26	8397	8209	7860	7820	78.93	22.59	17.04	0.32
30	Civil Bank Ltd.	2065	2163	18.06	18.91	11002	10558	9916	9476	75.13	26.76	18.82	1.48
31	Century Commercial Bank Ltd.	1182	1255	15.40	16.36	8161	8143	7209	7209	77.15	22.06	23.59	0.45
32	Sanima Bank Ltd.	2232	2367	15.35	16.28	14471	14322	13133	13107	79.34	22.80	25.56	0.19
	Sub Total	81626	91535	11.08	12.43	717715	652097	574916	562073	76.57	28.11	25.69	2.41
	Grand Total	90420	103750	9.59	11.01	905868	839895	699066	686168	75.37	30.78	27.42	3.10

Note :

Core Capital = Tier I Capital

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

CD Ratio %= LCY Credit to Core Capital and LCY Deposit (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

After Supervisory Review

As on Marga end, 2069 (Mid-December 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.	-2761	-2761	-4.77	-4.77	56105	55823	30730	30704	56.03	36.35	23.84	5.85
2	Rastriya Banijya Bank Ltd.	-4353	-4353	-8.04	-8.04	83566	83506	39534	39514	47.06	48.13	40.89	6.95
3	Agriculture Dev. Bank Ltd.	13702	17091	15.86	19.79	43949	43912	47110	47110	74.42	33.15	32.85	5.88
	Sub Total	6588	9977	3.32	5.03	183619	183241	117374	117329	59.17	40.95	33.83	6.25
4	Nabil Bank Ltd.	5769	6711	9.90	11.52	57636	48799	43306	40542	71.68	30.95	28.97	2.99
5	Nepal Investment Bank Ltd.	6856	7942	10.16	11.77	56227	50930	46021	45338	76.00	29.72	21.96	2.27
6	Standard Chartered Bank Nepal Ltd.	4125	4703	11.13	12.69	38374	26135	18911	18600	62.94	50.91	49.21	0.81
7	Himalayan Bank Ltd.	4958	5662	9.43	10.77	49145	44544	37858	35866	70.53	32.04	28.98	2.76
8	Nepal SBI Bank Ltd.	3241	3935	8.82	10.70	53617	33414	27959	27759	80.05	28.71	23.27	0.49
9	Nepal Bangladesh Bank Ltd.	2119	2340	10.10	11.15	15740	15400	11994	11832	65.21	43.37	43.82	3.95
10	Everest Bank Ltd.	4616	5260	10.15	11.56	49962	47530	39078	37853	70.88	32.12	28.19	0.71
11	Bank of Kathmandu Ltd.	2889	3136	10.30	11.18	23524	21937	19826	18310	68.34	28.57	34.58	2.44
12	Nepal Credit & Com. Bank Ltd.	1749	1898	9.54	10.35	17636	17352	14931	14905	75.95	30.07	27.43	3.13
13	Nepal Ind. and Com. Bank Ltd.	2255	2463	11.09	12.11	20376	19291	16772	16766	72.68	29.68	29.25	1.23
14	Lumbini Bank Ltd.	1909	2028	18.70	19.86	8751	8607	8150	8149	77.28	30.21	27.97	1.17
15	Machhapuchhre Bank Ltd.	2626	2803	12.89	13.76	22159	21853	17703	17687	69.37	26.36	27.44	2.88
16	Kumari Bank Ltd.	2266	2460	10.25	11.13	22588	21553	18443	18115	78.93	32.55	24.74	4.42
17	Laxmi Bank Ltd.	2262	2613	9.32	10.76	23424	20581	18528	17657	78.27	30.30	27.26	1.21
18	Siddharth Bank Ltd.	2077	2846	7.44	10.19	26064	25357	21544	21205	77.70	24.32	19.95	1.91
19	Global Bank Ltd.	2717	3396	9.00	11.25	28557	27711	23168	23077	75.56	30.22	25.85	2.20
20	Citizens Bank Int'l Ltd.	2318	2462	12.28	13.04	18407	18002	15808	15808	79.79	25.68	21.84	2.40
21	Prime Commercial Bank Ltd.	2649	2850	11.25	12.10	25721	25285	20859	20741	79.80	30.22	24.11	3.29
22	Bank of Asia Nepal Ltd.	2172	2314	12.30	13.10	17117	17041	14264	14187	77.43	30.65	31.76	4.43
23	Sunrise Bank Ltd.	2065	2241	9.31	10.10	21440	20497	17919	17887	79.07	28.01	23.60	2.12
24	Grand Bank Nepal Ltd.	2029	2155	12.73	13.52	15020	14530	13045	12966	72.02	26.39	23.31	1.07
25	NMB Bank Ltd.	2211	2361	12.10	12.92	16615	15663	14212	14159	77.11	28.70	20.09	2.19
26	KIST Bank Ltd.	2084	2245	9.84	10.61	20389	20251	17172	17129	74.63	21.29	21.40	3.98
27	Janata Bank Nepal Ltd.	2034	2124	17.19	17.95	10258	10256	9459	9459	79.24	23.37	23.22	0.40
28	Mega Bank Nepal Ltd.	1886	1992	15.05	15.90	11499	11307	10678	10164	79.59	22.00	19.47	0.97
29	Commerz and Trust Bank Nepal Ltd.	1393	1465	15.32	16.12	7774	7606	6929	6889	77.42	27.73	17.53	0.00
30	Civil Bank Ltd.	1171	1266	10.32	11.16	10737	10213	9545	9090	78.65	27.54	19.33	0.00
31	Century Commercial Bank Ltd.	1093	1158	15.61	16.54	7480	7460	6770	6770	78.51	20.09	19.60	0.00
32	Sanima Bank Ltd.	2105	2226	15.24	16.12	13793	13650	12234	12207	77.42	25.10	25.32	0.47
	Sub Total	77643	87055	10.73	12.03	710030	642754	553088	541115	75.24	30.46	26.87	2.09
	Grand Total	84231	97031	9.14	10.52	893650	825995	670462	658443	73.74	32.66	33.83	2.83

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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

* Based on 1st Quarter of F.Y. 2069/70

After Supervisory Review

As on Kartik end, 2069 (Mid-November 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.	-2841	-2841	-5.03	-5.03	55751	55483	30180	30135	56.03	32.57	26.82	5.85
2	Rastriya Banijya Bank Ltd.	-4332	-4332	-8.12	-8.12	84965	84918	38962	38942	47.06	56.82	42.14	6.95
3	Agriculture Dev. Bank Ltd.	13461	16849	15.59	19.51	46502	46465	46234	46234	74.42	39.35	35.03	5.88
	Sub Total	6288	9676	3.21	4.93	187218	186867	115376	115312	59.17	45.26	35.90	6.25
4	Nabil Bank Ltd.	5930	6872	10.33	11.97	56400	47858	42964	40328	71.68	28.97	27.67	2.99
5	Nepal Investment Bank Ltd.	6683	7769	9.88	11.49	56690	50581	46256	45487	76.00	29.20	23.01	2.27
6	Standard Chartered Bank Nepal Ltd.	4112	4689	12.23	13.95	36411	26041	18751	18167	62.94	50.64	48.13	0.81
7	Himalayan Bank Ltd.	4983	5684	9.47	10.81	48443	44081	37768	35681	70.53	31.66	29.47	2.76
8	Nepal SBI Bank Ltd.	3287	3981	8.90	10.78	53359	32945	27985	27797	80.05	27.94	23.91	0.49
9	Nepal Bangladesh Bank Ltd.	2148	2367	10.22	11.26	15485	15182	11683	11546	65.21	42.04	42.30	3.95
10	Everest Bank Ltd.	4483	5127	9.88	11.30	48978	46934	38477	37238	70.88	29.64	30.75	0.71
11	Bank of Kathmandu Ltd.	2839	3086	10.07	10.95	23792	22162	20051	18363	68.34	27.79	36.55	2.44
12	Nepal Credit & Com. Bank Ltd.	1784	1933	9.69	10.50	17619	17336	14866	14851	75.95	27.45	25.58	3.13
13	Nepal Ind. and Com. Bank Ltd.	2205	2413	11.10	12.14	20328	19256	15727	15719	72.68	33.77	29.53	1.23
14	Lumbini Bank Ltd.	1961	2080	19.01	20.17	8369	8223	8137	3180	77.28	28.18	25.29	1.17
15	Machhapuchhre Bank Ltd.	2512	2689	12.79	13.69	21850	21530	17215	17176	69.37	27.64	26.69	2.88
16	Kumari Bank Ltd.	2451	2737	11.09	12.38	22297	21321	18642	18472	78.93	30.81	22.74	4.42
17	Laxmi Bank Ltd.	2305	2656	9.34	10.76	23823	20997	18176	17331	78.27	35.39	23.65	1.21
18	Siddharth Bank Ltd.	2281	3035	8.20	10.91	25758	25076	21356	20929	77.70	25.14	20.46	1.91
19	Global Bank Ltd.	2649	3328	8.58	10.78	28363	27512	23311	23220	75.56	28.81	26.00	2.20
20	Citizens Bank Int'l Ltd.	2316	2460	12.67	13.46	16928	16525	15586	15586	79.79	20.32	21.75	2.40
21	Prime Commercial Bank Ltd.	2801	3000	11.92	12.77	23516	23387	20582	20464	79.80	25.05	22.00	3.29
22	Bank of Asia Nepal Ltd.	2282	2423	12.88	13.68	14775	14704	14054	13976	77.43	22.35	21.86	4.43
23	Sunrise Bank Ltd.	2108	2284	9.28	10.06	20912	20059	17501	17297	79.07	28.71	20.63	2.12
24	Grand Bank Nepal Ltd.	2109	2233	13.67	14.48	14964	14469	12625	12591	72.02	29.06	24.68	1.07
25	NMB Bank Ltd.	2247	2397	12.61	13.45	15667	14866	14274	14221	77.11	24.30	18.79	2.19
26	KIST Bank Ltd.	2155	2316	10.15	10.91	20087	19947	17050	16988	74.63	20.37	21.31	3.98
27	Janata Bank Nepal Ltd.	2055	2145	18.14	18.94	9872	9871	9200	9198	79.24	26.31	21.27	0.40
28	Mega Bank Nepal Ltd.	1857	1963	14.44	15.26	11138	10863	10515	10026	79.59	21.48	17.92	0.97
29	Commerz and Trust Bank Nepal Ltd.	1428	1500	15.43	16.21	7704	7588	7209	6973	77.42	23.83	16.74	0.00
30	Civil Bank Ltd.	1275	1370	11.32	12.16	10985	10451	9520	9006	78.65	23.22	18.90	0.00
31	Century Commercial Bank Ltd.	1124	1189	15.89	16.80	7140	7127	6501	6501	78.51	20.36	18.84	0.00
32	Sanima Bank Ltd.	2125	2246	15.25	16.12	12922	12778	11859	11832	77.42	23.77	24.79	0.47
	Sub Total	78494	87973	10.92	12.24	694578	629668	547843	530146	75.24	29.41	26.38	2.09
	Grand Total	84782	97649	9.27	10.67	881796	816534	663219	645458	73.74	32.85	28.57	2.83

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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan

* Based on 1st Quarter of F.Y. 2069/70

After Supervisory Review

As on Aswin end, 2069 (Mid-October 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.	-2980	-2980	-5.36	-5.36	56114	55566	29819	29721	56.03	36.57	29.50	5.85
2	Rastriya Banijya Bank Ltd.	-4533	-4533	-8.26	-8.26	87660	86938	41255	41235	47.06	45.06	44.53	6.95
3	Agriculture Dev. Bank Ltd.	13204	16669	14.28	18.03	45983	45947	45760	45760	74.42	38.94	36.63	5.88
	Sub Total	5691	9156	2.80	4.51	189756	188451	116834	116716	59.17	41.06	38.06	6.25
4	Nabil Bank Ltd.	5730	6672	9.87	11.49	59489	50787	42417	40167	71.68	33.97	29.03	2.99
5	Nepal Investment Bank Ltd.	6490	7576	9.87	11.52	54435	50522	44407	43813	76.00	31.69	26.39	2.27
6	Standard Chartered Bank Nepal Ltd.	4040	4623	13.08	14.97	34994	25424	19291	18416	62.94	48.71	44.91	0.81
7	Himalayan Bank Ltd.	5039	5733	9.86	11.21	48153	44628	37216	35012	70.53	31.26	30.70	2.76
8	Nepal SBI Bank Ltd.	3452	4146	9.33	11.21	51698	31963	28356	28142	80.05	23.76	24.15	0.49
9	Nepal Bangladesh Bank Ltd.	2172	2391	10.83	11.92	15763	15415	11503	11360	65.21	46.19	48.47	3.95
10	Everest Bank Ltd.	4319	4966	9.68	11.13	50051	47939	37810	36991	70.88	32.01	33.21	0.71
11	Bank of Kathmandu Ltd.	2792	3039	10.26	11.17	24593	22920	19029	17336	68.34	34.82	36.17	2.44
12	Nepal Credit & Com. Bank Ltd.	1825	1973	10.22	11.06	17699	17468	14653	14636	75.95	27.14	26.13	3.13
13	Nepal Ind. and Com. Bank Ltd.	2170	2378	11.16	12.23	20607	19481	15736	15731	72.68	35.33	29.92	1.23
14	Lumbini Bank Ltd.	2008	2128	19.86	21.05	8598	8480	8105	1136	77.28	30.84	26.56	1.17
15	Machhapuchhre Bank Ltd.	2573	2777	13.26	14.31	21858	21456	16997	16982	69.37	28.83	29.70	2.88
16	Kumari Bank Ltd.	2501	2787	11.47	12.78	22543	21492	19015	18836	78.93	29.62	22.67	4.42
17	Laxmi Bank Ltd.	2400	2751	9.86	11.31	22645	19874	18179	17306	78.27	28.91	22.27	1.21
18	Siddharth Bank Ltd.	2319	3073	8.38	11.10	25319	24591	21392	20898	77.70	23.70	22.33	1.91
19	Global Bank Ltd.	2592	3271	8.80	11.10	28101	27414	22969	22877	75.56	29.41	25.19	2.20
20	Citizens Bank Int'l Ltd.	2314	2458	12.52	13.30	17599	17206	15597	15574	79.79	22.77	20.82	2.40
21	Prime Commercial Bank Ltd.	2846	3045	12.30	13.16	23207	23081	20688	20571	79.80	24.22	25.09	3.29
22	Bank of Asia Nepal Ltd.	2428	2568	14.24	15.06	15264	14648	13410	13333	77.43	27.85	26.13	4.43
23	Sunrise Bank Ltd.	2171	2347	9.75	10.55	20583	19854	17429	17146	79.07	26.59	21.21	2.12
24	Grand Bank Nepal Ltd.	2446	2569	16.21	17.03	14889	14261	12251	12204	72.02	31.65	31.46	1.07
25	NMB Bank Ltd.	2241	2393	12.47	13.31	15963	15000	14296	14243	77.11	25.24	20.53	2.19
26	KIST Bank Ltd.	2229	2390	10.76	11.54	20130	19952	16687	16648	74.63	22.68	22.03	3.98
27	Janata Bank Nepal Ltd.	2085	2175	18.62	19.43	9204	9201	9068	9064	79.24	23.41	21.91	0.40
28	Mega Bank Nepal Ltd.	1808	1914	14.43	15.27	10925	10646	10381	9930	79.59	20.63	16.81	0.97
29	Commerz and Trust Bank Nepal Ltd.	1459	1529	16.02	16.79	7382	7287	6996	6771	77.42	23.12	17.64	0.00
30	Civil Bank Ltd.	1255	1347	11.54	12.39	10336	9810	9242	8694	78.65	21.29	22.60	0.00
31	Century Commercial Bank Ltd.	1159	1224	16.51	17.43	6998	6972	6406	6406	78.51	20.51	21.42	0.00
32	Sanima Bank Ltd.	2155	2275	16.06	16.95	12746	12614	11772	11745	77.42	26.28	24.96	0.47
	Sub Total	79016	88517	11.23	12.58	691773	630385	541297	521965	75.24	30.25	27.77	2.09
	Grand Total	84707	97673	9.34	10.77	881529	818836	658131	638681	73.74	32.63	30.09	2.83

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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan.

After Supervisory Review

As on Bhadra end, 2069 (Mid-September 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.	-2760	-2760	-5.12	-5.12	54339	53815	29470	29371	55.89	29.70	22.58	5.83
2	Rastriya Banijya Bank Ltd.	-4767	-4767	-9.30	-9.30	81581	80930	37066	37046	48.71	51.02	41.91	7.27
3	Agriculture Dev. Bank Ltd.	13246	16675	14.64	18.42	44910	44863	44694	44694	80.76	40.72	37.14	6.35
	Sub Total	5719	9148	2.92	4.67	180829	179608	111230	111111	61.79	42.05	34.95	6.54
4	Nabil Bank Ltd.	5542	6489	9.84	11.52	57720	49548	41237	38970	74.65	33.42	29.45	2.26
5	Nepal Investment Bank Ltd.	6581	7690	10.03	11.72	53994	50200	44039	43446	71.89	29.55	26.01	1.98
6	Standard Chartered Bank Nepal Ltd.	3840	4423	10.86	12.51	35853	24973	19334	18060	59.53	49.17	44.75	0.74
7	Himalayan Bank Ltd.	5018	5704	10.20	11.59	48896	44884	35770	33382	67.99	34.13	39.01	2.06
8	Nepal SBI Bank Ltd.	3070	3744	8.41	10.26	53844	33751	27271	27095	73.09	30.08	28.10	0.54
9	Nepal Bangladesh Bank Ltd.	1988	2204	10.05	11.14	15735	15424	11200	11059	57.34	48.07	47.52	4.29
10	Everest Bank Ltd.	4241	4824	9.84	11.19	50620	47953	36667	35815	69.84	34.41	34.73	0.84
11	Bank of Kathmandu Ltd.	2753	3003	10.48	11.43	24515	22798	19026	17380	69.19	34.07	36.33	2.30
12	Nepal Credit & Com. Bank Ltd.	1638	1771	9.45	10.22	17313	17081	13969	13952	71.51	27.70	30.00	2.80
13	Nepal Ind. and Com. Bank Ltd.	2143	2370	11.01	12.18	20477	19330	15866	15864	73.77	33.29	30.25	0.73
14	Lumbini Bank Ltd.	1898	2011	20.31	21.52	7635	7488	7400	2270	73.09	29.00	28.68	0.47
15	Machhapuchhre Bank Ltd.	2702	2866	14.06	14.92	21911	21564	15882	15870	66.63	32.69	32.11	2.69
16	Kumari Bank Ltd.	2405	2684	10.87	12.13	21679	20906	18553	18397	75.63	28.16	24.70	2.24
17	Laxmi Bank Ltd.	2371	2708	9.73	11.11	22561	19754	17944	16941	71.43	24.32	24.52	0.62
18	Siddharth Bank Ltd.	2361	3108	8.76	11.53	26214	25479	20352	19796	75.40	29.80	29.02	2.25
19	Global Bank Ltd.	2653	3314	9.34	11.66	27809	27101	21797	21705	71.37	32.37	26.10	1.55
20	Citizens Bank Int'l Ltd.	2246	2390	12.93	13.76	16754	16351	14711	14689	74.40	23.44	24.61	2.01
21	Prime Commercial Bank Ltd.	2886	3084	12.64	13.51	24423	24272	19920	19920	72.51	30.53	29.64	0.47
22	Bank of Asia Nepal Ltd.	2133	2261	13.12	13.90	14977	14363	12630	12553	71.69	30.81	28.06	3.22
23	Sunrise Bank Ltd.	2181	2331	10.11	10.81	19108	18359	16497	1205	72.81	24.76	22.80	3.03
24	Grand Bank Nepal Ltd.	2223	2336	15.90	16.71	14793	14261	11592	11564	67.82	35.38	33.43	1.25
25	NMB Bank Ltd.	2023	2153	11.98	12.75	14945	13777	13394	13341	65.76	25.67	22.48	2.45
26	KIST Bank Ltd.	2062	2207	10.69	11.44	19311	19112	15117	15062	66.89	26.18	26.06	3.94
27	Janata Bank Nepal Ltd.	2057	2132	20.25	20.99	8204	8201	8181	8176	74.56	23.99	25.82	0.00
28	Mega Bank Nepal Ltd.	1833	1916	15.46	16.17	10393	10079	9852	9359	72.82	20.17	16.77	0.08
29	Commerz and Trust Bank Nepal Ltd.	1356	1420	15.09	15.80	6812	6728	6538	6354	72.12	22.77	19.03	0.00
30	Civil Bank Ltd.	1253	1338	12.10	12.93	10006	9481	8573	8014	75.07	25.02	20.48	0.00
31	Century Commercial Bank Ltd.	1096	1139	17.74	18.43	5704	5693	5395	5393	74.02	19.99	19.93	0.00
32	Sanima Bank Ltd.	2012	2111	16.09	16.88	11967	11834	11084	11057	72.19	25.55	25.61	0.48
	Sub Total	76565	85730	11.14	12.47	684176	620747	519792	486690	70.86	31.56	29.99	1.70
	Grand Total	82284	94878	9.32	10.74	865005	800355	631022	597801	70.01	33.80	31.11	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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan.

* Based on 4th Quarter of F.Y. 2068/69

After Supervisory Review

As on Shrawan end, 2069 (Mid-August 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.	-2810	-2810	-5.22	-5.22	54246	53724	29314	29163	55.89	28.45	22.47	5.83
2	Rastriya Banijya Bank Ltd.	-4679	-4679	-9.19	-9.19	82174	81533	37479	37460	48.71	48.57	42.50	7.27
3	Agriculture Dev. Bank Ltd.	13245	16682	14.52	18.29	44012	43975	44130	44130	80.76	40.16	39.72	6.35
	Sub Total	5756	9193	2.94	4.69	180433	179231	110923	110753	61.79	40.47	35.87	6.54
4	Nabil Bank Ltd.	5370	6317	9.46	11.13	57117	48810	42014	39295	74.65	30.51	26.55	2.26
5	Nepal Investment Bank Ltd.	6445	7554	9.86	11.56	56128	52129	43571	42803	71.89	33.36	29.34	1.98
6	Standard Chartered Bank Nepal Ltd.	4511	5099	12.21	13.80	36423	26706	19803	18230	59.53	48.68	50.58	0.74
7	Himalayan Bank Ltd.	4951	5626	10.26	11.66	48643	44838	35213	33101	67.99	34.70	33.16	2.06
8	Nepal SBI Bank Ltd.	3165	3839	8.91	10.81	54880	34172	26454	26288	73.09	32.96	28.51	0.54
9	Nepal Bangladesh Bank Ltd.	2018	2230	10.46	11.56	17858	17611	10725	10500	57.34	56.90	57.09	4.29
10	Everest Bank Ltd.	4141	4773	9.84	11.35	50640	48221	34809	33969	69.84	38.27	39.09	0.84
11	Bank of Kathmandu Ltd.	2697	2947	10.25	11.20	24388	22331	19082	17576	69.19	33.01	35.52	2.30
12	Nepal Credit & Com. Bank Ltd.	1769	1902	10.75	11.56	17080	16835	13043	13009	71.51	33.07	33.09	2.80
13	Nepal Ind. and Com. Bank Ltd.	2424	2650	12.34	13.49	21315	20132	16299	16296	73.77	33.11	27.97	0.73
14	Lumbini Bank Ltd.	1939	2052	20.97	22.19	7729	7603	7348	7290	73.09	30.22	31.32	0.47
15	Machhapuchhre Bank Ltd.	2649	2813	14.32	15.21	21317	21088	15830	15811	66.63	30.70	27.30	2.69
16	Kumari Bank Ltd.	2487	2766	11.39	12.67	21706	20828	18531	18376	75.63	28.31	28.95	2.24
17	Laxmi Bank Ltd.	2351	2682	10.11	11.53	23043	19477	16820	15773	71.43	30.97	29.74	0.62
18	Siddharth Bank Ltd.	2327	3074	8.73	11.53	26359	25471	20306	20042	75.40	32.35	28.55	2.25
19	Global Bank Ltd.	2562	3222	9.36	11.77	27218	26551	22066	22066	71.37	28.72	27.70	1.55
20	Citizens Bank Int'l Ltd.	2246	2391	13.26	14.11	17286	16878	14679	14666	74.40	27.23	28.28	2.01
21	Prime Commercial Bank Ltd.	2886	3079	13.16	14.04	24500	24377	19365	7345	72.51	33.18	30.83	0.47
22	Bank of Asia Nepal Ltd.	2189	2313	13.99	14.79	15433	14801	12297	12297	71.69	34.76	32.01	3.22
23	Sunrise Bank Ltd.	2134	2284	10.56	11.30	18681	18013	15131	14840	72.81	30.25	33.41	3.03
24	Grand Bank Nepal Ltd.	2301	2416	16.39	17.20	14849	14299	11578	11545	67.82	35.62	33.02	1.25
25	NMB Bank Ltd.	2057	2187	12.12	12.89	15530	14503	13148	13095	65.76	29.87	29.73	2.45
26	KIST Bank Ltd.	2127	2272	11.28	12.05	19607	19487	14909	14852	66.89	28.64	27.94	3.94
27	Janata Bank Nepal Ltd.	2057	2132	20.90	21.66	8290	8285	7825	7825	74.56	28.93	30.49	0.00
28	Mega Bank Nepal Ltd.	1817	1897	15.93	16.63	10015	9712	9324	8887	72.82	22.30	17.65	0.08
29	Commerz and Trust Bank Nepal Ltd.	1399	1463	16.49	17.24	6607	6476	6341	6151	72.12	23.41	22.73	0.00
30	Civil Bank Ltd.	1243	1327	11.93	12.73	9346	8945	8409	7828	75.07	21.51	26.03	0.00
31	Century Commercial Bank Ltd.	1124	1167	19.70	20.44	4955	4946	4701	4701	74.02	23.01	24.43	0.00
32	Sanima Bank Ltd.	2048	2146	18.40	19.28	11310	11173	9870	9870	72.19	29.10	30.06	0.48
	Sub Total	77435	86618	11.47	12.83	688251	624697	509491	484328	70.86	33.38	31.86	1.70
	Grand Total	83191	95812	9.55	11.00	868684	803928	620414	595081	70.01	34.89	35.87	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 (as published in form No. 9.14). Should Not Exceed 80%

NPL% = Non Performing Loan to Total Loan.

* Based on 4th Quarter of F.Y. 2068/69

After Supervisory Review