

## Key Financial Indicators of Commercial Banks (Provisional)

As on Aswin end, 2071 (Mid-October 2014)

S. No.	Banks	Solvency				Liquidity							NPL (In %)	Average of Productive Sector (In %)	Average of Agri and Energy (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.	3842	4347	4.67	5.28	70825	70575	42138	42133	56.40	37.06	38.78	4.64	<b>14.27</b>	<b>9.03</b>
2	Rastriya Banijya Bank Ltd.	3353	4275	5.11	6.52	105017	104754	60865	60847	56.16	47.67	43.27	3.95		
3	Agriculture Dev. Bank Ltd.	15848	18756	12.99	15.38	65477	65462	63357	63357	75.15	30.26	25.26	5.62		
	<b>Sub Total</b>	<b>23043</b>	<b>27378</b>	<b>8.54</b>	<b>10.15</b>	<b>241319</b>	<b>240790</b>	<b>166361</b>	<b>166337</b>	<b>62.57</b>	<b>39.83</b>	<b>36.93</b>	<b>4.76</b>		
4	Nabil Bank Ltd.	7698	8879	9.59	11.06	80608	68300	61798	58426	76.88	28.07	23.37	2.10		
5	Nepal Investment Bank Ltd.	8086	10502	9.24	12.00	74941	66199	59818	59049	78.10	32.29	23.30	1.55		
6	Standard Chartered Bank Nepal Ltd.	5061	5717	10.72	12.11	52161	34714	29554	29376	73.86	49.00	34.66	0.25		
7	Himalayan Bank Ltd.	6214	7652	8.95	11.03	68912	56917	50549	47960	75.99	34.28	25.15	2.18		
8	Nepal SBI Bank Ltd.	4965	6354	10.30	13.18	55067	41997	37665	36620	78.17	27.27	26.03	0.23		
9	Nepal Bangladesh Bank Ltd.	3406	3678	10.18	10.99	26963	26453	21070	20954	70.56	34.89	33.45	1.93		
10	Everest Bank Ltd.	5699	6854	9.21	11.08	66165	59659	53553	51924	79.45	25.37	19.91	0.63		
11	Bank of Kathmandu Ltd.	3376	4400	9.08	11.83	34375	32847	28910	27480	76.05	28.37	23.21	1.16		
12	Nepal Credit and Commerce Bank Ltd.	2527	2711	11.13	11.94	22376	21921	18089	18082	73.98	31.49	26.90	2.70		
13	NIC Asia Bank Ltd.	4982	5891	11.74	13.88	46885	45381	38525	38117	75.71	29.82	33.55	2.62		
14	Lumbini Bank Ltd.	2617	2788	15.10	16.08	17098	16950	14783	14783	75.15	28.48	16.09	1.02		
15	Machhapuchhre Bank Ltd.	3343	3654	10.07	11.01	37371	36192	30459	29430	74.79	27.82	23.59	2.06		
16	Kumari Bank Ltd.	2959	3227	10.35	11.29	29641	28575	23846	23559	75.62	32.11	23.18	4.38		
17	Laxmi Bank Ltd.	3041	3782	8.73	10.86	31483	28246	26446	24118	77.00	25.10	30.24	1.69		
18	Siddharth Bank Ltd.	3087	4152	8.19	11.01	36471	35700	29833	29576	76.25	28.23	21.28	2.74		
19	GlobalIME Bank Ltd.	6473	7296	11.43	12.89	53895	52293	45535	45535	77.12	29.00	24.50	2.88		
20	Citizens Bank International Ltd.	2857	3604	9.90	12.49	29609	29214	24972	24972	76.61	25.84	22.77	2.35		
21	Prime Commercial Bank Ltd.	3804	4088	11.39	12.24	34332	34248	29070	28997	76.39	26.16	20.10	2.62		
22	Sunrise Bank Ltd.	2938	3160	10.93	11.75	27724	26799	22483	22354	75.61	31.95	27.90	4.25		
23	Grand Bank Nepal Ltd.	294	405	1.85	2.55	15548	14688	14061	13546	90.65	22.03	17.44	25.49		
24	NMB Bank Ltd.	2762	3089	9.75	10.91	27351	24246	21433	21377	77.74	26.46	16.66	0.53		
25	Prabhu Bank Ltd.	2658	2871	9.51	10.27	31676	31480	23979	23979	70.24	29.89	23.83	15.65		
26	Janata Bank Nepal Ltd.	2213	2384	11.22	12.09	19836	19673	17252	17088	78.08	25.11	14.24	1.08		
27	Mega Bank Nepal Ltd.	2841	3011	13.12	13.90	18975	18436	17151	16789	78.91	23.55	20.66	2.15		
28	Civil Bank Ltd.	3066	3279	12.46	13.32	23985	23236	21023	20919	77.39	25.47	19.92	2.57		
29	Century Commercial Bank Ltd.	2287	2477	10.47	11.34	22119	21867	18984	18828	78.64	21.29	12.70	0.40		
30	Sanima Bank Ltd.	2950	3225	10.72	11.72	26590	24838	23110	22747	77.66	22.56	18.55	0.05		
	<b>Sub Total</b>	<b>102204</b>	<b>119130</b>	<b>10.07</b>	<b>11.74</b>	<b>1012160</b>	<b>921067</b>	<b>803951</b>	<b>786586</b>	<b>76.76</b>	<b>29.52</b>	<b>23.77</b>	<b>2.65</b>		
	<b>Grand Total</b>	<b>125248</b>	<b>146508</b>	<b>9.75</b>	<b>11.40</b>	<b>1253479</b>	<b>1161857</b>	<b>970312</b>	<b>952923</b>	<b>75.34</b>	<b>31.52</b>	<b>26.48</b>	<b>3.01</b>		

**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 12%

Productive Sector = Agriculture, energy, tourism and cottage & small industries related loan

Agri and Energy = Agriculture and energy related loan

# After Supervisory Review

**Key Financial Indicators of Commercial Banks (Provisional)**  
**As on Bhadra end, 2071 (Mid-September 2014)**

S. No.	Banks	Solvency				Liquidity							NPL* (In %)	Average of Productive Sector (In %)	Average of Agri and Energy (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.	3489	4401	4.42	5.57	66002	65760	41922	41917	56.43	34.18	37.33	5.82	13.15	8.30
2	Rastriya Banijya Bank Ltd.	2915	3825	4.65	6.10	102131	102019	58217	56936	55.37	47.87	45.92	3.95		
3	Agriculture Dev. Bank Ltd.	15951	18811	13.23	15.61	65864	65863	62399	62399	73.97	28.38	26.89	5.34		
	<b>Sub Total</b>	<b>22355</b>	<b>27036</b>	<b>8.53</b>	<b>10.31</b>	<b>233998</b>	<b>233642</b>	<b>162538</b>	<b>161252</b>	<b>61.92</b>	<b>38.52</b>	<b>38.14</b>	<b>4.94</b>		
4	Nabil Bank Ltd.	7216	8326	9.26	10.69	79996	67158	59143	56391	77.52	30.74	24.17	2.23		
5	Nepal Investment Bank Ltd.	7908	10307	9.17	11.95	73264	64748	57819	57015	70.85	35.40	22.64	1.68		
6	Standard Chartered Bank Nepal Ltd.	5709	6362	10.70	11.93	47966	32221	29178	28876	70.74	44.30	30.40	0.48		
7	Himalayan Bank Ltd.	5829	7252	8.57	10.66	65543	56489	49353	46639	70.67	32.13	25.40	2.58		
8	Nepal SBI Bank Ltd.	4532	5901	9.53	12.40	55584	42604	36926	35795	75.23	28.49	26.46	0.26		
9	Nepal Bangladesh Bank Ltd.	3500	3753	10.80	11.58	26925	26465	19953	19865	65.47	39.89	39.21	1.35		
10	Everest Bank Ltd.	6497	7518	10.89	12.60	62411	56396	50681	49095	75.06	26.01	24.68	0.62		
11	Bank of Kathmandu Ltd.	3325	4348	8.62	11.28	35427	33938	29371	28093	75.18	28.70	23.49	1.06		
12	Nepal Credit and Commerce Bank Ltd.	2201	2390	9.76	10.60	22624	22184	18048	18044	74.10	31.12	29.02	2.65		
13	NIC Asia Bank Ltd.	5065	5964	12.46	14.67	46135	44492	37214	37214	74.92	31.98	30.83	2.25		
14	Lumbini Bank Ltd.	2435	2600	13.89	14.83	16438	16292	14478	14478	72.22	26.20	20.86	0.88		
15	Machhapuchhre Bank Ltd.	3125	3431	9.42	10.35	37660	36496	29988	29128	73.29	27.30	24.10	1.67		
16	Kumari Bank Ltd.	2778	3037	9.89	10.81	28987	27876	23482	23274	77.37	32.94	26.31	4.04		
17	Laxmi Bank Ltd.	2882	3592	8.59	10.71	31582	27971	25031	22922	72.05	26.37	25.90	1.15		
18	Siddharth Bank Ltd.	3061	4111	8.48	11.39	35087	34302	28705	28434	73.34	26.23	23.97	1.69		
19	GlobalIME Bank Ltd.	6440	7236	11.70	13.14	53630	52043	44195	44195	73.35	30.96	26.38	2.37		
20	Citizens Bank International Ltd.	2929	3661	10.00	12.50	28362	27943	24583	24574	74.98	25.25	23.61	2.40		
21	Prime Commercial Bank Ltd.	3552	3831	10.45	11.27	32889	32814	28280	28149	73.84	25.05	22.72	1.50		
22	Sunrise Bank Ltd.	2705	2913	10.40	11.20	26688	25770	21936	21795	73.97	27.10	27.14	4.51		
23	Grand Bank Nepal Ltd.	655	779	9.90	4.64	17078	16021	14677	14164	71.19	25.86	26.83	19.09		
24	NMB Bank Ltd.	2549	2870	9.27	10.44	24698	21603	20727	20686	75.02	22.66	15.92	0.55		
25	Prabhu Bank Ltd.	2706	2914	9.44	10.16	32074	31985	23471	23471	65.67	31.44	24.33	24.19		
26	Janata Bank Nepal Ltd.	2053	2212	10.81	11.64	19329	19165	16587	16429	77.33	25.08	22.46	1.02		
27	Mega Bank Nepal Ltd.	2825	2973	13.65	14.36	18570	18034	16889	16477	75.42	23.97	18.82	2.18		
28	Civil Bank Ltd.	2898	3105	12.09	12.95	22825	21939	20252	20156	77.02	24.14	22.12	1.96		
29	Century Commercial Bank Ltd.	2138	2289	10.47	11.21	20359	20121	17788	17633	72.95	20.26	19.43	0.51		
30	Sanima Bank Ltd.	2767	3017	10.50	11.45	26086	24464	22198	21839	75.20	21.82	15.76	0.02		
	<b>Sub Total</b>	<b>100280</b>	<b>116690</b>	<b>10.00</b>	<b>11.63</b>	<b>988214</b>	<b>901534</b>	<b>780954</b>	<b>764830</b>	<b>73.48</b>	<b>29.69</b>	<b>24.89</b>	<b>2.47</b>		
	<b>Grand Total</b>	<b>122635</b>	<b>143727</b>	<b>9.69</b>	<b>11.36</b>	<b>1222212</b>	<b>1135176</b>	<b>943492</b>	<b>926082</b>	<b>72.32</b>	<b>31.39</b>	<b>27.61</b>	<b>2.92</b>		

**Note :**

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CCAR % = Core capital to total risk weighted exposures. Minimum required by NRB regulation is 6%

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NPL% = Non Performing Loan to Total Loan

SLR% = Statutory Liquidity Reserve and minimum requirement 12%

Productive Sector = Agriculture, energy, tourism and cottage & small industries related loan

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# After Supervisory Review

\* Based on 4th Quarter of F.Y. 2070/71

**Key Financial Indicators of Commercial Banks (Provisional)**  
**As on Shrawan end, 2071 (Mid-August 2014)**

S. No.	Banks	Solvency				Liquidity							NPL* (In %)	Average of Productive Sector (In %)	Average of Agri and Energy (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.	3697	4425	4.74	5.67	66879	66598	40903	40898	56.43	37.52	38.32	5.82	13.16	8.43
2	Rastriya Banijya Bank Ltd.	2860	3737	4.64	6.07	100731	100623	57394	57375	55.37	50.21	46.06	3.95		
3	Agriculture Dev. Bank Ltd.	15809	18828	13.11	15.61	64743	64725	61463	61463	73.97	30.89	26.91	5.34		
	<b>Sub Total</b>	<b>22366</b>	<b>26990</b>	<b>8.59</b>	<b>10.37</b>	<b>232354</b>	<b>231946</b>	<b>159760</b>	<b>159736</b>	<b>61.92</b>	<b>41.17</b>	<b>38.64</b>	<b>4.94</b>		
4	Nabil Bank Ltd.	7212	8322	9.29	10.72	77606	64497	58000	55540	77.52	30.54	28.58	2.23		
5	Nepal Investment Bank Ltd.	8891	11185	10.75	13.52	74760	66052	55224	54481	70.85	39.96	28.97	1.68		
6	Standard Chartered Bank Nepal Ltd.	5655	6288	12.38	13.77	44174	30633	27148	26753	70.74	41.91	31.06	0.48		
7	Himalayan Bank Ltd.	5869	7273	8.99	11.14	65918	56201	46966	44407	70.67	37.46	28.92	2.58		
8	Nepal SBI Bank Ltd.	4625	5993	10.06	13.04	56438	43519	36224	35388	75.23	31.49	28.05	0.26		
9	Nepal Bangladesh Bank Ltd.	3553	3806	11.27	12.07	26364	25880	19168	19115	65.47	40.72	40.68	1.35		
10	Everest Bank Ltd.	6362	7383	11.06	12.84	62571	56770	48626	47092	75.06	26.13	27.96	0.62		
11	Bank of Kathmandu Ltd.	3263	4287	8.75	11.50	33592	32055	28488	27009	75.18	27.64	24.31	1.06		
12	Nepal Credit and Commerce Bank Ltd.	2282	2471	10.02	10.86	22436	21911	17868	17846	74.10	31.18	29.69	2.65		
13	NIC Asia Bank Ltd.	5098	5996	12.61	14.83	46057	44672	36947	36947	74.92	30.93	28.45	2.25		
14	Lumbini Bank Ltd.	2485	2640	14.37	15.26	16926	16780	14547	14547	72.22	28.30	25.97	0.88		
15	Machhapuchhre Bank Ltd.	3097	3403	9.29	10.21	36904	35729	29080	28521	73.29	26.82	22.66	1.67		
16	Kumari Bank Ltd.	2871	3130	10.43	11.37	29046	27962	22919	22635	77.37	32.94	27.37	4.04		
17	Laxmi Bank Ltd.	2923	3633	8.96	11.14	30543	27104	23980	22380	72.05	28.69	29.49	1.15		
18	Siddharth Bank Ltd.	3141	4191	8.86	11.82	34881	34087	28069	27780	73.34	28.27	26.06	1.69		
19	GlobalIME Bank Ltd.	6314	7108	11.46	12.90	53986	52241	43836	43836	73.35	31.43	27.95	2.37		
20	Citizens Bank International Ltd.	2928	3660	10.47	13.09	28653	28012	23327	23318	74.98	31.28	24.54	2.40		
21	Prime Commercial Bank Ltd.	3601	3875	11.10	11.95	33280	33200	27782	27782	73.84	27.60	28.54	1.50		
22	Sunrise Bank Ltd.	2652	2860	10.16	10.96	26778	25782	21973	21873	73.97	29.89	29.60	4.51		
23	Grand Bank Nepal Ltd.	613	738	3.66	4.40	21271	20276	14802	14396	71.19	39.66	36.27	19.09		
24	NMB Bank Ltd.	2574	2895	9.64	10.84	24178	21682	20262	20222	75.02	23.31	17.26	0.55		
25	KIST Bank Ltd.	1186	1291	8.17	8.89	19489	19360	13486	13486	65.67	39.19	36.51	24.19		
26	Janata Bank Nepal Ltd.	2125	2284	11.48	12.33	18435	18266	16183	16031	77.33	23.47	23.04	1.02		
27	Mega Bank Nepal Ltd.	2794	2941	14.11	14.86	18048	17532	16325	15930	75.42	23.38	21.33	2.18		
28	Civil Bank Ltd.	2979	3177	12.83	13.69	22920	22395	19425	19322	77.02	28.23	24.56	1.96		
29	Century Commercial Bank Ltd.	2201	2352	11.79	12.59	19581	19354	16310	16175	72.95	24.03	23.53	0.51		
30	Sanima Bank Ltd.	2788	3038	10.84	11.81	24821	23444	21458	21458	75.20	21.39	18.13	0.02		
	<b>Sub Total</b>	<b>100081</b>	<b>116221</b>	<b>10.44</b>	<b>12.13</b>	<b>969656</b>	<b>885395</b>	<b>748424</b>	<b>734270</b>	<b>73.48</b>	<b>31.44</b>	<b>27.62</b>	<b>2.47</b>		
	<b>Grand Total</b>	<b>122447</b>	<b>143211</b>	<b>10.05</b>	<b>11.75</b>	<b>1202010</b>	<b>1117341</b>	<b>908184</b>	<b>894007</b>	<b>72.32</b>	<b>33.34</b>	<b>30.03</b>	<b>2.92</b>		

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Productive Sector = Agriculture, energy, tourism and cottage & small industries related loan

Agri and Energy = Agriculture and energy related loan

# After Supervisory Review

\* Based on 4th Quarter of F.Y. 2070/71