

Key Financial Indicators of Commercial Banks (Provisional)

As on Chaitra end, 2075 (Mid-Apr 2019)

(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 %)\$	Hydro/ Energy and Tourism (In %)\$	Total Priority Sector (In %)\$	
1	Nepal Bank Ltd.	19,268	20,536	15.97	17.02	105,939	105,558	92,773	92,678	76.98	25.12	18.54	2.71	10.17	15.70	25.88	51,957
2	Rastriya Banijya Bank Ltd.	15,794	17,452	10.91	12.05	175,697	175,123	140,428	140,409	71.38	37.36	29.49	4.28	13.82	12.06	25.88	124,744
3	Agriculture Dev. Bank Ltd.	25,387	26,890	18.64	19.74	113,049	113,044	110,143	110,143	77.92	26.17	16.39	4.22	30.24	14.68	44.93	65,524
	Sub Total	60,448	64,877	15.05	16.15	394,685	393,725	343,343	343,230	74.91	30.87	22.86	3.83	18.33	13.91	32.25	242,225
4	Nabil Bank Ltd.	18,576	20,478	11.34	12.50	153,675	139,768	131,181	124,855	78.09	23.95	17.76	0.64	13.68	16.41	30.08	69,849
5	Nepal Investment Bank Ltd.	21,716	23,476	11.07	11.97	143,493	134,161	130,056	120,572	76.01	23.44	18.05	3.04	10.65	22.41	33.06	67,434
6	Standard Chartered Bank Nepal Ltd.	13,304	14,345	17.52	18.89	71,301	56,324	55,655	54,849	77.13	37.53	20.15	0.20	11.02	16.97	27.99	30,300
7	Himalayan Bank Ltd.	13,902	15,230	10.86	11.90	112,266	100,143	98,532	90,692	77.61	24.19	16.80	1.31	17.51	16.20	33.72	62,858
8	Nepal SBI Bank Ltd.	12,805	14,325	11.89	13.30	100,083	97,739	90,223	84,905	76.21	25.27	18.59	0.19	10.46	15.47	25.93	49,134
9	Nepal Bangladesh Bank Ltd.	11,053	11,770	11.04	11.76	55,967	55,450	53,004	53,004	78.71	25.09	17.04	1.86	7.05	18.04	25.09	20,578
10	Everest Bank Ltd.	14,194	16,047	11.84	13.38	125,069	118,926	107,956	104,045	77.45	37.38	23.79	0.18	10.03	18.86	28.90	69,873
11	Bank of Kathmandu Lumbini Ltd.	11,902	13,008	12.59	13.76	80,672	79,572	76,225	75,381	77.38	24.29	20.64	3.19	10.58	16.06	26.64	40,080
12	Nepal Credit and Commerce Bank Ltd.	10,776	11,446	13.97	14.84	65,736	64,898	60,502	58,433	78.67	26.13	21.63	3.26	11.09	22.29	33.37	32,385
13	NIC Asia Bank Ltd.	12,887	20,968	8.04	13.09	178,095	165,302	149,359	149,000	79.01	25.99	15.08	0.45	13.43	17.29	30.72	95,040
14	Machhapuchhre Bank Ltd.	10,135	10,922	11.72	12.63	87,573	82,057	77,511	74,422	78.54	21.85	15.80	0.48	13.27	15.79	29.06	45,936
15	Kumari Bank Ltd.	10,629	11,428	11.84	12.73	77,290	74,621	73,135	69,083	78.85	20.60	16.80	1.41	10.58	22.25	32.83	36,547
16	Laxmi Bank Ltd.	10,814	11,858	10.58	11.60	77,778	71,847	72,162	68,806	79.35	21.21	13.81	1.20	15.52	20.18	35.71	43,060
17	Siddharth Bank Ltd.	12,633	16,083	9.71	12.37	112,338	110,211	104,559	102,071	79.17	21.77	15.75	1.36	9.09	17.20	26.30	51,844
18	GlobalIME Bank Ltd.	13,787	16,358	10.16	12.05	117,651	115,067	108,339	104,271	79.14	21.27	17.55	0.76	10.91	17.33	28.23	66,247
19	Citizens Bank International Ltd.	10,709	11,548	12.43	13.41	68,683	67,617	63,591	63,591	79.47	21.56	16.78	1.58	8.95	20.00	28.95	32,158
20	Prime Commercial Bank Ltd.	12,315	13,132	11.38	12.13	74,735	74,277	73,821	72,929	79.20	17.37	18.18	1.58	10.32	20.46	30.78	25,900
21	Sunrise Bank Ltd.	10,492	11,264	11.06	11.87	75,864	72,909	70,147	70,122	78.77	21.98	17.10	1.37	10.78	23.90	34.68	40,680
22	NMB Bank Ltd.	15,896	18,753	13.07	15.42	94,374	89,152	90,743	86,859	77.29	23.96	16.61	0.79	10.98	23.37	34.35	46,394
23	Prabhu Bank Ltd.	11,880	13,062	10.40	11.44	107,452	102,553	89,912	87,664	76.19	23.95	14.97	2.42	10.83	24.04	34.88	60,938
24	Janata Bank Nepal Ltd.	9,457	10,178	12.14	13.07	70,745	66,066	66,453	63,570	79.57	21.07	15.00	1.21	10.96	17.62	28.58	36,719
25	Mega Bank Nepal Ltd.	12,325	13,100	14.23	15.12	74,646	72,777	69,994	68,932	79.45	22.95	14.65	1.42	10.24	15.28	25.52	37,233
26	Civil Bank Ltd.	9,559	10,086	17.84	18.82	44,024	43,031	43,673	41,130	78.84	25.42	18.95	3.96	12.81	17.14	29.95	20,464
27	Century Commercial Bank Ltd.	9,799	10,556	13.34	14.38	64,703	63,637	60,399	59,630	79.24	22.01	16.72	1.53	7.48	19.90	27.39	30,369
28	Sanima Bank Ltd.	10,033	12,721	10.23	12.97	87,239	85,257	80,655	79,047	79.43	21.57	18.67	0.12	10.79	20.66	31.45	54,611
	Sub Total	311,577	352,142	11.62	13.13	2,321,453	2,203,364	2,097,787	2,027,861	78.24	24.28	17.44	1.32	11.36	18.98	30.34	1,166,630
	Grand Total	372,026	417,020	12.06	13.52	2,716,139	2,597,089	2,441,130	2,371,092	77.73	25.24	18.28	1.67	12.30	18.30	30.60	1,408,856

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