

## Key Financial Indicators of Commercial Banks (Provisional)

As on Chaitra end, 2076 (Mid-April 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.	20,372	21,422	15.12	15.90	123,575	123,019	106,365	106,365	72.48	21.25	17.05	2.64%	10.03%	61.76%	71.79%	75,097
2	Rastriya Banijya Bank Ltd.	19,280	21,162	12.08	13.26	203,405	202,874	152,268	152,249	65.79	35.60	29.96	4.63%	14.02%	19.95%	33.97%	145,210
3	Agriculture Dev. Bank Ltd.	26,500	30,639	17.14	19.82	130,672	130,666	121,968	121,968	70.81	28.37	20.22	3.65%	26.29%	23.26%	49.54%	72,485
	<b>Sub Total</b>	<b>66,152</b>	<b>73,223</b>	<b>14.73</b>	<b>16.31</b>	<b>457,653</b>	<b>456,559</b>	<b>380,602</b>	<b>380,583</b>	<b>69.16</b>	<b>29.66</b>	<b>23.63</b>	<b>3.76%</b>	<b>16.76%</b>	<b>32.51%</b>	<b>49.27%</b>	<b>292,792</b>
4	Nabil Bank Ltd.	19,506	21,571	10.10	11.17	174,511	161,888	151,282	143,240	76.50	21.62	19.13	0.63%	12.59%	40.43%	53.02%	82,689
5	Nepal Investment Bank Ltd.	22,572	26,199	10.85	12.59	158,229	144,834	145,219	132,024	72.85	24.33	21.24	2.67%	11.10%	34.20%	45.30%	79,176
6	Standard Chartered Bank Nepal Ltd.	13,923	15,009	15.82	17.05	86,148	60,949	59,918	58,530	77.98	46.01	21.18	0.22%	11.84%	24.79%	36.63%	39,199
7	Himalayan Bank Ltd.	15,218	19,125	10.68	13.42	122,240	109,408	110,346	99,052	75.16	24.40	18.48	1.11%	20.77%	34.21%	54.98%	69,169
8	Nepal SBI Bank Ltd.	13,886	17,320	11.81	14.74	107,003	104,891	98,436	91,820	73.72	23.19	21.26	0.19%	10.10%	27.12%	37.22%	54,192
9	Nepal Bangladesh Bank Ltd.	11,392	14,160	10.36	12.88	63,300	62,674	61,382	60,449	76.13	20.57	11.88	2.76%	11.52%	25.69%	37.21%	24,662
10	Everest Bank Ltd.	15,242	16,988	11.33	12.62	141,818	134,072	118,676	113,925	75.88	42.30	26.77	0.20%	10.90%	24.14%	35.04%	75,677
11	Bank of Kathmandu Ltd.	12,669	13,995	12.51	13.82	90,379	89,216	84,163	83,319	78.11	23.46	20.36	2.52%	23.43%	25.40%	48.83%	45,082
12	Nepal Credit and Commerce Bank Ltd.	11,411	12,215	11.92	12.76	74,470	73,699	69,349	66,866	77.51	23.69	19.14	2.75%	10.08%	29.17%	39.25%	35,273
13	NIC Asia Bank Ltd.	13,803	22,517	7.42	12.11	195,780	191,079	175,102	175,098	79.08	20.37	15.61	0.75%	10.86%	19.43%	30.28%	117,370
14	Machhapuchhre Bank Ltd.	10,043	13,999	9.18	12.80	101,935	98,064	93,666	89,327	77.71	21.38	16.26	0.45%	13.87%	23.34%	37.21%	55,857
15	Kumari Bank Ltd.	10,792	14,764	9.54	13.06	96,112	91,224	91,687	86,475	79.37	20.03	17.50	0.98%	10.92%	42.01%	52.92%	44,617
16	Laxmi Bank Ltd.	12,029	15,124	10.09	12.69	100,035	94,098	91,299	85,356	76.89	20.74	14.46	1.78%	18.42%	25.60%	44.02%	55,353
17	Siddharth Bank Ltd.	12,603	18,584	8.04	11.86	140,948	135,824	128,073	123,720	78.57	20.42	17.17	2.24%	10.79%	20.37%	31.16%	67,469
18	GlobalIME Bank Ltd.	24,425	27,642	9.90	11.20	213,795	205,420	201,152	192,028	78.52	20.07	15.99	1.14%	10.41%	24.97%	35.37%	115,577
19	Citizens Bank International Ltd.	10,882	14,313	10.80	14.21	82,394	81,072	75,978	75,233	75.23	22.81	17.20	0.97%	10.00%	40.21%	50.21%	37,631
20	Prime Commercial Bank Ltd.	18,277	19,385	12.24	12.98	127,012	123,893	115,023	114,482	78.94	22.69	15.18	0.97%	10.37%	25.33%	35.70%	51,519
21	Sunrise Bank Ltd.	10,738	16,178	9.60	14.47	89,563	87,443	83,021	82,673	76.47	24.70	18.74	1.32%	12.93%	31.28%	44.21%	50,078
22	NMB Bank Ltd.	18,132	21,739	11.89	14.26	129,895	122,902	121,206	116,732	77.23	23.13	15.04	2.48%	11.21%	33.75%	44.96%	70,364
23	Prabhu Bank Ltd.	13,034	15,401	9.78	11.56	121,621	118,337	101,045	98,277	73.96	24.06	17.39	2.95%	10.18%	32.76%	42.94%	70,286
24	Mega Bank Nepal Ltd.	12,054	12,936	11.71	12.56	89,597	86,765	81,301	80,086	79.76	24.84	17.10	1.32%	10.47%	31.81%	42.28%	41,930
25	Civil Bank Ltd.	8,758	9,414	13.72	14.75	54,270	52,471	52,669	48,436	78.16	21.12	19.27	2.96%	10.40%	28.64%	39.04%	23,335
26	Century Commercial Bank Ltd.	9,937	10,502	13.71	14.49	64,196	63,976	60,118	59,624	77.81	22.07	19.03	2.19%	9.57%	28.38%	37.95%	30,530
27	Sanima Bank Ltd.	10,839	13,742	9.82	12.46	105,974	101,116	93,898	91,643	78.83	20.98	17.09	0.36%	13.16%	25.98%	39.14%	63,217
	<b>Sub Total</b>	<b>332,167</b>	<b>402,823</b>	<b>10.65</b>	<b>12.91</b>	<b>2,731,225</b>	<b>2,595,314</b>	<b>2,464,008</b>	<b>2,369,160</b>	<b>77.07</b>	<b>23.98</b>	<b>18.01</b>	<b>1.42%</b>	<b>12.21%</b>	<b>28.89%</b>	<b>41.10%</b>	<b>1,400,250</b>
	<b>Grand Total</b>	<b>398,318</b>	<b>476,046</b>	<b>11.16</b>	<b>13.34</b>	<b>3,188,878</b>	<b>3,051,873</b>	<b>2,844,610</b>	<b>2,749,743</b>	<b>75.88</b>	<b>24.79</b>	<b>18.84</b>	<b>1.73%</b>	<b>12.82%</b>	<b>29.37%</b>	<b>42.19%</b>	<b>1,693,042</b>

**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