

Key Financial Indicators of Commercial Banks (Provisional)

As on Poush end, 2078 (Mid-January 2022)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Base Rate (In %)	Spread (In %)	NPL* (In %)	Priority 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 (11% upto Ashadh 2078)	Hydropro wer/En ergy (6% upto 2078)	SME (11% upto Ashadh 2078)	Total Priority Sector Loan		
1	Nepal Bank Ltd.	23,338	29,032	12.37	15.39	183,342	182,985	172,912	170,194	91.49	23.72	19.91	7.08	2.91	1.91	14.06	6.54	40.91	61.51	143,352	
2	Rastriya Baniya Bank Ltd.	25,791	31,567	11.21	13.72	244,515	244,298	213,892	213,288	86.89	26.30	22.13	6.60	3.61	3.06	11.20	5.81	20.61	37.62	171,556	
3	Agriculture Dev. Bank Ltd.	30,512	35,789	13.90	16.30	157,684	157,528	175,014	175,014	96.19	23.12	19.08	7.53	4.38	2.08	38.28	4.75	27.64	70.68	98,101	
	Sub Total	79,641	96,387	12.48	15.10	585,541	584,810	561,818	558,497	91.04	24.64	20.61	7.07	3.64	2.40	20.37	5.70	28.75	54.82	413,009	
4	Nabil Bank Ltd.	29,267	36,986	10.75	13.58	235,276	223,240	221,332	212,899	89.24	22.18	18.47	7.76	3.44	1.11	12.19	5.28	8.43	25.89	122,517	
5	Nepal Investment Bank Ltd.	27,274	36,123	10.92	14.47	174,975	165,938	178,513	164,870	95.17	20.78	16.82	7.47	2.69	2.06	164.870	11.05	8.38	3.41	22.83	100,892
6	Standard Chartered Bank Nepal Ltd.	15,846	17,583	14.38	15.95	94,619	72,120	87,523	84,798	87.77	25.63	19.09	6.83	2.66	0.44	10.82	8.19	1.17	20.18	50,448	
7	Himalayan Bank Ltd.	18,896	23,292	9.41	11.60	167,858	155,475	159,142	145,899	91.53	18.86	21.84	8.94	2.28	-	23.62	2.03	1.79	27.45	86,258	
8	Nepal SBI Bank Ltd.	14,840	18,805	10.48	13.28	112,867	111,649	113,340	107,889	93.96	18.55	21.27	8.95	3.13	0.14	14.10	5.75	6.22	26.06	61,891	
9	Nepal Bangladesh Bank Ltd.	14,745	18,050	11.24	13.75	82,225	81,701	77,531	76,708	89.68	27.66	24.80	8.69	2.38	1.74	12.75	6.86	12.61	32.21	35,968	
10	Everest Bank Ltd.	18,048	20,156	10.85	12.12	165,918	163,213	152,381	148,731	88.42	30.06	25.63	7.61	2.70	0.26	10.04	5.06	8.68	23.77	104,767	
11	Bank of Kathmandu Ltd.	14,816	17,785	11.17	13.41	103,687	102,628	108,219	106,370	92.53	21.62	19.30	8.45	2.95	1.60	10.68	5.08	10.02	25.78	57,001	
12	Nepal Credit and Commerce Bank Ltd.	14,161	18,815	9.36	12.43	126,091	124,327	118,910	116,728	92.95	21.55	15.19	9.15	2.31	1.33	8.46	6.61	11.98	27.05	54,317	
13	NIC Asia Bank Ltd.	20,436	32,553	7.80	12.43	299,338	298,122	273,458	273,458	88.98	18.92	15.62	9.44	3.61	0.47	11.34	1.15	11.36	23.85	169,716	
14	Machhapuchhre Bank Ltd.	12,786	19,901	8.09	12.59	140,062	135,528	133,529	129,642	90.17	19.44	16.89	8.79	2.87	0.57	10.10	5.58	11.12	26.80	88,285	
15	Kumari Bank Ltd.	17,245	22,705	8.88	11.69	166,614	163,674	161,738	155,506	95.55	16.27	13.47	8.93	3.37	1.06	10.75	5.15	5.78	21.68	82,212	
16	Laxmi Bank Ltd.	13,879	19,893	8.51	12.20	131,574	128,166	129,639	126,213	92.08	19.01	12.04	8.74	2.88	0.83	12.52	6.85	1.85	21.22	85,760	
17	Siddharth Bank Ltd.	18,355	27,386	8.63	12.88	192,831	190,539	184,618	180,005	89.22	20.12	17.63	8.58	2.68	0.37	11.57	5.37	10.65	27.59	112,010	
18	GlobalIME Bank Ltd.	30,958	39,250	10.02	12.70	280,630	277,846	271,026	259,807	91.01	22.91	18.14	8.27	3.43	1.13	12.09	7.38	9.04	28.51	171,389	
19	Citizens Bank International Ltd.	17,967	22,004	11.07	13.56	143,020	138,773	132,408	132,408	91.74	20.91	15.54	9.08	3.11	1.87	10.29	6.45	8.94	25.69	86,381	
20	Prime Commercial Bank Ltd.	23,847	26,261	11.78	12.97	162,630	162,308	162,343	161,141	94.76	18.62	17.15	8.98	3.46	0.78	11.72	7.75	8.23	27.70	72,705	
21	Sunrise Bank Ltd.	13,739	19,121	9.13	12.70	131,695	129,831	125,375	123,668	89.65	21.21	18.98	8.94	2.90	1.41	13.45	7.74	13.39	34.58	82,673	
22	NMB Bank Ltd.	23,336	30,850	10.65	14.08	182,775	178,495	179,232	173,261	90.55	24.61	17.55	8.58	2.64	1.49	12.26	8.47	12.62	33.35	109,268	
23	Prabhu Bank Ltd.	15,467	23,329	8.55	12.89	167,449	166,896	148,403	145,975	84.82	23.88	19.32	8.68	3.27	1.23	11.42	4.71	5.44	21.57	99,861	
24	Mega Bank Nepal Ltd.	19,887	21,914	11.64	12.83	143,803	143,530	146,985	144,907	94.30	20.15	14.32	8.77	2.64	1.05	8.85	3.32	14.03	26.20	87,819	
25	Civil Bank Ltd.	10,617	14,868	10.79	15.12	92,721	90,690	87,572	80,665	90.86	20.09	17.25	9.74	3.05	0.94	9.48	5.19	8.40	23.08	41,835	
26	Century Commercial Bank Ltd.	11,172	12,409	10.75	11.94	94,735	94,568	88,171	87,061	90.83	21.06	19.25	8.82	2.57	1.30	10.19	7.18	6.54	23.91	44,400	
27	Sanima Bank Ltd.	14,301	20,916	9.08	13.28	145,644	143,241	140,495	136,070	86.86	20.70	16.21	8.08	2.91	0.31	12.92	8.32	6.84	28.08	96,361	
	Sub Total	431,883	560,955	10.04	13.04	3,739,035	3,642,318	3,581,882	3,474,679	90.84	21.33	17.79	8.59	2.91	0.96	11.83	5.77	8.46	26.06	2,104,734	
	Grand Total	511,524	657,343	10.36	13.31	4,324,576	4,227,128	4,143,700	4,033,176	90.87	21.78	18.16	8.42	2.99	1.15	12.96	5.76	11.15	29.87	2,517,743	

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 (Monthly Average; 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

Priority Sector = Agriculture, Hydro/Energy and tourism industries related loan

\$ Figure is in limit

After Supervisory Review