

### Key Financial Indicators of Commercial Banks (Provisional)

As on Ashad end, 2079 (Mid-July 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 (12% upto Ashadh 2079)	Hydropower/Energy (6% upto Ashadh 2079)	SME (11% upto Ashadh 2079)	Total Priority Sector Loan	
1	Nepal Bank Ltd.	25,059	31,155	12.09	15.04	197,155	196,831	180,828	180,825	87.56	22.98	22.77	8.25	4.08	1.90	12.48	6.40	16.22	35.10	162,810
2	Rastriya Banijya Bank Ltd.	29,452	35,359	11.63	13.97	259,381	259,143	229,527	229,527	85.89	28.59	21.78	7.63	4.29	2.00	12.39	6.64	18.77	37.80	177,459
3	Agricultural Development Bank Ltd.	32,207	37,536	14.02	16.34	166,711	166,575	178,394	178,394	88.78	25.96	25.12	8.90	4.37	1.68	31.08	4.61	24.31	60.00	107,405
	<b>Sub Total</b>	<b>86,719</b>	<b>104,050</b>	<b>12.57</b>	<b>15.08</b>	<b>623,247</b>	<b>622,548</b>	<b>588,750</b>	<b>588,747</b>	<b>87.25</b>	<b>26.11</b>	<b>22.99</b>	<b>8.26</b>	<b>4.25</b>	<b>1.86</b>	<b>18.24</b>	<b>5.93</b>	<b>19.71</b>	<b>43.88</b>	<b>447,673</b>
4	Nabil Bank Ltd.	44,037	54,343	10.89	13.44	329,571	317,638	309,071	303,639	90.13**	22.79	22.78	8.69	4.22	1.54	11.29	5.76	7.44	24.50	168,109
5	Nepal Investment Bank Ltd.	29,560	38,103	12.41	15.99	186,212	173,368	168,160	163,140	85.14	32.15	23.61	8.59	4.00	1.47	8.84	8.16	3.47	20.47	103,449
6	Standard Chartered Bank Nepal Ltd.	16,910	18,729	14.45	16.00	81,294	81,294	89,616	88,110	87.44	28.24	15.39	8.81	4.23	0.59	11.00	6.41	1.82	19.23	52,806
7	Himalayan Bank Ltd.	20,567	22,889	10.45	11.63	171,488	159,518	156,446	153,277	88.80	23.48	25.21	9.96	4.02	0.77	18.85	2.10	1.63	22.59	85,532
8	Nepal SBI Bank Ltd.	15,965	20,359	10.44	13.32	119,658	118,255	110,694	106,549	86.87	27.80	21.51	9.70	4.36	0.15	12.56	5.75	6.27	24.59	68,146
9	Everest Bank Ltd.	19,928	21,960	10.84	11.95	173,472	170,896	154,557	153,687	85.77	33.67	22.79	9.67	4.06	0.24	9.24	5.21	7.22	21.67	109,659
10	Bank of Kathmandu Ltd.	15,833	17,165	11.93	12.94	110,962	109,646	106,724	105,699	88.91	26.27	18.40	9.83	3.61	1.96	9.40	5.38	8.69	23.46	59,226
11	Nepal Credit and Commerce Bank Ltd.	15,172	19,992	9.20	12.12	141,486	138,957	126,927	125,662	86.30	24.39	16.26	9.54	4.22	1.93	12.84	5.86	10.66	29.36	66,290
12	NIC Asia Bank Ltd.	22,863	34,573	8.93	13.51	294,977	294,529	268,236	268,236	86.26	20.30	19.70	9.25	4.40	0.49	11.38	1.26	11.02	23.66	171,610
13	Machhapuchhre Bank Ltd.	13,704	20,965	8.81	13.47	148,698	142,398	129,555	128,705	81.60	25.99	17.65	9.93	4.33	0.84	10.96	5.10	9.03	25.08	92,188
14	Kumari Bank Ltd.	19,297	25,013	10.01	12.98	182,962	178,657	159,444	157,581	85.12	24.81	15.79	10.57	4.36	0.96	9.50	5.78	9.60	24.88	86,679
15	Laxmi Bank Ltd.	15,179	21,294	9.09	12.76	139,945	136,912	132,569	131,093	86.72	21.88	13.68	9.98	3.94	0.89	10.38	5.75	5.98	22.12	88,169
16	Siddharth Bank Ltd.	19,722	28,327	9.14	13.09	196,484	195,150	186,091	184,662	86.78	21.51	18.29	9.45	4.37	1.03	11.66	5.45	8.21	25.32	114,733
17	Global JME Bank Ltd.	33,595	41,492	10.30	12.72	286,560	283,430	272,212	271,521	89.31	23.55	18.11	9.54	4.15	1.22	10.78	6.72	6.28	23.78	177,992
18	Citizens Bank International Ltd.	19,016	23,093	10.73	13.02	155,140	149,383	135,776	135,776	85.12	25.25	18.01	10.09	4.25	1.87	12.16	6.13	11.42	29.72	91,248
19	Prime Commercial Bank Ltd.	25,729	27,980	12.26	13.33	165,418	163,063	154,920	154,632	87.24	26.87	17.46	9.99	4.37	1.40	10.39	6.18	7.74	24.31	74,266
20	Sunrise Bank Ltd.	14,565	19,745	9.18	12.45	134,783	131,696	123,771	123,734	86.77	25.13	18.11	10.01	4.37	1.40	12.28	7.63	11.03	30.94	85,374
21	NMB Bank Ltd.	24,900	32,539	10.53	13.76	186,400	182,841	182,090	178,535	85.55	27.99	18.79	9.40	4.05	1.33	12.43	8.28	11.06	31.78	113,865
22	Prabhu Bank Ltd.	16,612	24,557	8.90	13.16	182,141	181,484	150,406	150,283	78.35	26.66	22.07	9.24	4.32	1.20	11.85	5.08	5.80	22.73	106,837
23	Mega Bank Nepal Ltd.	21,187	23,304	11.20	12.32	156,488	154,974	150,043	148,988	86.96	25.59	16.51	10.01	4.36	0.78	11.46	4.99	11.13	27.59	100,284
24	Civil Bank Ltd.	11,476	15,661	11.76	16.05	96,039	94,270	87,092	80,979	88.15	25.68	20.55	10.69	4.29	1.08	11.04	6.00	8.38	25.43	67,694
25	Century Commercial Bank Ltd.	11,533	15,016	10.40	13.54	101,402	99,518	91,467	91,467	87.73	25.06	18.89	10.67	4.03	1.59	10.05	7.18	6.47	23.69	76,686
26	Sanima Bank Ltd.	15,282	21,752	9.66	13.75	158,883	154,998	140,829	138,913	82.39	27.07	21.19	9.71	3.86	0.35	12.01	7.91	5.94	25.85	99,720
	<b>Sub Total</b>	<b>462,682</b>	<b>588,847</b>	<b>10.45</b>	<b>13.29</b>	<b>3,921,116</b>	<b>3,812,876</b>	<b>3,586,694</b>	<b>3,544,869</b>	<b>86.34</b>	<b>25.38</b>	<b>19.37</b>	<b>9.71</b>	<b>4.18</b>	<b>1.09</b>	<b>11.41</b>	<b>5.68</b>	<b>7.77</b>	<b>24.86</b>	<b>2,260,565</b>
	<b>Grand Total</b>	<b>549,400</b>	<b>692,897</b>	<b>10.73</b>	<b>13.53</b>	<b>4,544,362</b>	<b>4,435,425</b>	<b>4,175,443</b>	<b>4,133,616</b>	<b>86.47</b>	<b>25.48</b>	<b>19.88</b>	<b>9.54</b>	<b>4.19</b>	<b>1.20</b>	<b>12.34</b>	<b>5.71</b>	<b>9.39</b>	<b>27.44</b>	<b>2,708,238</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)

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

\* Based on quarter end data

\*\* Regulatory exemption

# After Supervisory Review