

**FINANCIAL PERFORMANCE ANALYSIS OF JOINT  
VENTURE COMMERCIAL BANKS IN NEPAL IN THE  
FRAMEWORK OF CAMELS**

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## LIST OF ABBREVIATIONS USED

<b>A.D</b>	:	Anno. Domini
<b>AIG</b>	:	Accord Implementation Group
<b>APEC</b>	:	Asia Pacific Economic Cooperation
<b>B.S.</b>	:	Bikram Sambat
<b>BAFIO</b>	:	Banks and Financial Institutions Ordinance
<b>BCBS</b>	:	Basel Committee of Banking Supervision
<b>BCBS</b>	:	Basel Committee on Banking Supervision
<b>BIS</b>	:	Bank for International settlements
<b>CAMELS</b>	:	Capital, Assets, Management, Earnings, Liquidity, Sensitivity to Market Risk.
<b>CGAP</b>	:	Cumulative Gap
<b>CRR</b>	:	Cash Reserve Ratio
<b>E.Pra.Ni.No</b>	:	Licensed Financial Institution Directives Numbers
<b>EBL</b>	:	Everest Bank Ltd.
<b>EPS</b>	:	Earning Per Share
<b>EVE</b>	:	Economic Value of Equity
<b>EWS</b>	:	Early Warning System
<b>FDIC</b>	:	Federal Deposit Insurance Corporation, USA.
<b>HBL</b>	:	Himalaya Bank Ltd.
<b>JVBs</b>	:	Joint Venture Banks
<b>NABIL</b>	:	Nabil Bank Ltd.
<b>NIM</b>	:	Net Interest Margin
<b>NPL</b>	:	Non-Performing Loan.
<b>NRB</b>	:	Nepal Rastra Bank
<b>RAROC</b>	:	Risk-Adjustent Return on Capital
<b>ROA</b>	:	Return on Assets
<b>ROE</b>	:	Return on Equity
<b>SCBL</b>	:	Standard Chartered Bank Ltd.