

Nepal Rastra Bank
Bank Supervision Department
Key Financial Indicators of Commercial Banks (Provisional)
As on Chaitra end, 2079 (Mid-April 2023)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Base Rate* (In %)	Spread* (In %)	NPL (In %)	Prescribed Sector Lending				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 (In %)	Hydropower/Energy (In %)	MCSMI (In %)	Total Prescribed Sector Loan (In %)	
1	Nepal Bank Ltd.	23,740	29,426	11.21	13.90	230,057	229,473	181,761	181,759	78.60	29.98	27.27	9.69	4.10	4.16	12.07	6.61	19.47	38.14	198,346
2	Rastriya Banijya Bank Ltd.	29,858	35,784	11.57	13.86	304,389	304,001	243,432	243,432	79.83	26.93	25.25	8.47	4.06	3.88	12.52	7.46	18.73	38.71	186,552
3	Agriculture Dev. Bank Ltd.	30,966	35,547	12.92	14.83	181,664	181,521	180,603	180,603	86.29	25.28	23.66	10.27	4.13	4.20	30.87	4.13	27.09	62.09	118,506
	Sub Total	84,565	100,758	11.92	14.20	716,111	714,995	605,796	605,794	81.23	27.49	25.49	9.48	4.10	4.06	17.98	6.18	21.51	45.68	503,404
4	Nabil Bank Ltd.	44,184	54,141	10.07	12.34	369,566	356,961	332,002	327,939	87.68	22.93	21.70	9.81	5.15	3.87	12.55	6.62	6.28	25.46	207,158
5	Nepal Investment Mega Bank Ltd.	47,268	59,132	11.18	13.99	353,625	344,170	323,898	319,398	87.18	24.94	19.21	10.16	4.98	3.94	11.27	7.11	5.77	24.15	209,537
6	Standard Chartered Bank Nepal Ltd.	17,752	21,615	13.66	16.63	112,393	96,177	95,328	93,597	80.13	36.95	21.87	9.27	4.20	0.90	14.57	6.93	2.02	23.52	61,393
7	Himalayan Bank Ltd.	29,009	39,153	9.58	12.93	269,446	253,043	251,143	251,104	90.48	20.13	17.98	11.15	4.72	4.56	16.74	4.91	3.92	25.56	137,038
8	Nepal SBI Bank Ltd.	16,546	21,059	9.99	12.71	140,265	136,600	124,580	118,664	82.18	29.56	24.20	10.94	4.17	0.97	19.44	6.93	6.95	33.32	79,026
9	Everest Bank Ltd.	20,546	24,736	10.15	12.22	186,879	182,686	167,403	166,587	86.78	29.58	25.29	9.87	4.20	0.70	11.83	6.70	2.05	20.58	127,262
10	NIC Asia Bank Ltd.	23,941	34,200	8.85	12.64	316,545	315,617	277,700	277,700	85.01	20.51	19.18	10.48	4.19	0.85	13.08	1.51	13.70	28.29	189,732
11	Machhapuchhre Bank Ltd.	13,999	21,145	8.70	13.13	154,229	148,757	131,067	130,971	81.86	26.05	23.35	11.17	4.18	2.37	10.10	6.46	8.52	25.08	100,917
12	Kumari Bank Ltd.	32,016	45,582	9.01	12.82	312,352	306,946	286,983	285,416	90.11	20.90	18.67	10.93	5.19	3.97	12.03	7.96	11.30	31.29	160,617
13	Laxmi Bank Ltd.	15,849	22,468	9.27	13.14	150,415	146,822	136,161	134,529	85.38	21.10	16.02	11.08	4.19	1.82	11.31	6.38	6.17	23.86	96,925
14	Siddharth Bank Ltd.	20,123	27,025	8.95	12.02	216,964	213,759	189,542	188,086	83.00	27.84	25.24	10.45	4.19	3.95	12.22	6.85	8.31	27.38	128,226
15	GlobalIME Bank Ltd.	47,646	58,528	10.34	12.70	419,571	414,024	379,543	378,949	87.17	25.79	21.97	10.60	5.20	3.96	11.21	6.77	9.11	27.10	264,384
16	Citizens Bank International Ltd.	17,969	22,050	9.67	11.87	162,258	157,940	143,118	143,012	87.06	21.79	18.66	11.14	4.20	3.98	12.05	7.17	11.00	30.22	102,536
17	Prime Commercial Bank Ltd.	24,706	27,307	11.27	12.46	169,143	165,612	158,801	158,801	89.13	25.10	20.60	11.01	4.19	3.06	11.71	6.89	9.00	27.60	80,765
18	Sunrise Bank Ltd.	14,800	20,153	9.59	13.06	134,563	130,944	123,009	123,005	87.33	24.06	21.66	11.34	4.15	3.62	13.28	8.67	11.14	33.09	89,792
19	NMB Bank Ltd.	24,169	30,313	10.12	12.70	200,065	197,379	192,663	189,529	87.07	27.13	21.31	10.51	4.19	2.96	11.50	9.47	11.02	31.99	126,231
20	Prabhu Bank Ltd.	27,104	36,607	8.61	11.63	282,118	279,860	246,046	245,987	87.72	22.20	19.03	11.07	5.16	3.48	8.85	5.94	6.90	21.69	163,663
21	Sanima Bank Ltd.	15,798	22,503	9.44	13.45	165,301	160,531	147,047	145,133	82.45	26.33	25.55	10.63	4.20	2.26	11.89	9.74	6.54	28.17	113,569
	Sub Total	453,424	587,716	9.89	12.81	4,115,696	4,007,829	3,706,035	3,678,407	86.52%	24.46	20.92	10.65	4.48	3.10	12.31	6.63	7.99	26.93	2,438,770
	Grand Total	537,989	688,473	10.16	13.00	4,831,807	4,722,824	4,311,832	4,284,200	85.75%	24.91	21.61	10.48	4.43	3.23	13.09	6.57	9.85	29.51	2,942,174

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 (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

Total Prescribed Sector = Agriculture, Hydropower/Energy and Micro, Cottage, Small and Medium Industries (MCSMI)

* Monthly Average

After Supervisory Review