

Nepal Rastra Bank
Bank Supervision Department
Key Financial Indicators of Commercial Banks (Provisional)
As on Chaitra end, 2081 (Mid-April 2025)

Rs. In Million																					
S. No.	Banks	Solvency				Liquidity							Base Rate* (In %)	Spread* (In %)	NPL (In %)	Net NPL (In %)	Prescribed Sector Lending				Individual 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 Limited	24,809	31,884	10.09	12.97	315,574	313,388	229,508	229,506	72.87	36.05	31.77	5.96	3.86	5.45	1.75	11.51	6.72	12.81	31.04	264,072
2	Rastriya Banijya Bank	28,080	33,496	9.23	11.01	463,456	460,228	297,081	297,072	64.13	38.47	34.79	5.02	3.94	4.69	1.41	12.50	9.12	16.28	37.90	322,124
3	Agriculture Development Bank	31,423	35,364	11.65	13.12	254,952	254,234	211,102	211,102	76.23	33.43	32.38	6.09	3.93	4.98	1.66	27.85	5.54	23.52	56.91	161,960
	Sub Total	84,312	100,744	10.28	12.29	1,033,981	1,027,851	737,691	737,680	69.94	36.49	33.26	5.59	3.94	5.01	1.59	16.78	7.30	17.36	41.45	748,157
4	Nabil Bank Limited	48,443	62,276	9.12	11.72	510,677	492,556	421,525	409,334	82.31	26.38	24.58	5.94	3.57	4.96	1.59	12.12	9.48	9.02	30.62	315,523
5	Nepal Investment Mega Bank Limited	49,364	62,640	10.51	13.33	459,927	436,707	357,244	345,592	76.63	36.53	29.06	5.99	3.45	6.06	1.53	15.90	9.02	6.38	31.30	270,878
6	Standard Chartered Bank Nepal Limited	19,879	22,893	15.15	17.44	124,748	106,870	90,997	87,808	70.11	44.30	33.36	5.09	4.00	1.44	0.25	17.04	9.50	4.25	30.79	73,957
7	Himalayan Bank Limited	24,506	33,217	8.00	10.84	304,480	276,628	252,587	240,339	82.44	27.92	20.26	6.77	3.55	7.68	1.79	18.85	6.58	4.79	30.22	157,696
8	Nepal SBI Bank Limited	17,708	23,250	9.47	12.44	185,749	172,650	142,025	137,448	74.66	34.33	30.41	6.61	3.77	4.06	1.88	21.05	7.18	7.01	35.23	96,546
9	Everest Bank Limited	26,515	34,250	9.81	12.67	267,817	264,143	225,847	218,780	84.07	27.81	24.36	5.61	3.67	0.64	0.24	14.12	9.49	10.29	33.90	152,832
10	NIC ASIA Bank Limited	24,059	35,684	9.05	13.42	297,745	297,310	248,515	248,515	84.32	27.03	25.66	7.20	4.00	5.75	1.92	11.45	1.09	17.01	29.55	186,352
11	Machhapuchhre Bank Limited	15,638	22,526	8.80	12.68	171,331	168,796	146,187	138,910	84.75	23.82	25.08	6.38	3.87	4.59	1.76	13.08	9.69	11.69	34.45	125,520
12	Kumari Bank Limited	26,692	43,157	7.31	11.82	366,041	356,342	297,320	297,320	81.56	32.59	29.20	6.78	3.52	6.98	1.93	11.03	13.29	15.94	40.25	199,039
13	Laxmi Sunrise Bank Limited	34,096	43,120	9.30	11.76	348,291	341,358	286,454	280,032	79.89	26.32	24.04	6.72	3.67	5.86	2.07	12.47	9.94	8.42	30.83	238,187
14	Siddhartha Bank Limited	23,894	29,065	9.19	11.18	250,490	249,159	219,714	216,998	83.09	26.40	25.49	6.42	3.98	4.04	1.66	11.39	9.36	10.67	31.42	164,491
15	Global IME Bank Limited	53,783	65,405	10.17	12.36	537,694	531,510	438,832	428,960	78.04	33.03	28.11	6.21	3.79	4.98	1.71	12.27	6.47	11.06	29.80	350,449
16	Citizens Bank International Limited	19,567	27,315	8.84	12.34	202,254	198,958	173,567	173,308	85.52	24.49	22.45	6.57	3.83	5.71	2.17	12.03	11.21	10.43	33.67	137,889
17	Prime Commercial Bank Limited	26,947	30,611	10.02	11.39	249,009	244,252	220,749	217,062	84.80	27.81	25.67	6.82	3.65	5.65	1.47	11.04	11.32	9.15	31.51	136,313
18	NMB Bank Limited	27,089	35,739	9.23	12.18	272,566	265,848	237,672	231,936	83.96	27.35	22.34	6.44	3.80	4.47	2.02	11.93	13.71	6.70	32.35	147,213
19	Prabhu Bank Limited	26,224	38,812	8.67	12.84	325,479	323,939	234,101	232,086	73.30	36.84	34.13	6.73	3.90	5.09	2.16	12.88	7.38	9.91	30.17	197,070
20	Sanima Bank Limited	18,948	25,683	9.54	12.93	215,044	210,094	182,216	178,093	81.07	28.58	25.07	6.43	3.60	3.42	1.60	12.56	13.38	8.26	34.20	144,878
	Sub Total	483,353	635,642	9.39	12.35	5,089,341	4,937,121	4,175,552	4,082,520	80.60	30.11	26.39	6.41	3.72	5.05	1.68	13.26	9.06	9.80	32.13	3,094,834
	Grand Total	567,665	736,386	9.52	12.35	6,123,322	5,964,971	4,913,244	4,820,200	78.80	31.18	27.41	6.28	3.77	5.05	1.66	13.78	8.80	10.92	33.50	3,842,991

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 12%

NPL % = Non Performing Loan to Total Loan

Net NPL % = (NPL - Specific Provision)/Total Loan

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

* Monthly Average