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

Rs. In Million

		Solvency				Liquidity											Prescribed Sector Lending				
No.	Code of Bank	Core Capital	Total Capital Fund	CCAR *(In %)*	CAR *(In %)*	Total Deposits	LCY Deposits	Total Loan	LCY Loan	CD Ratio* *(In %)*	Net Liquidity *(In %)*	SLR* *(In %)*	Base Rate* *(In %)*	Spread* *(In %)*	NPL *(In %)*	Net NPL (In %)	Agriculture % (Min 11%)	Energy % (Min 6.5%)	MCSME % (Min 11%)	Total Prescribed Sector Loan %	Individual Deposit
1	Nepal Bank Limited	24,874	31,965	10.08	12.95	307,836	305,643	222,918	222,915	72.96	36.34	32.30	6.16	3.91	4.99	1.79	11.71	6.84	13.74	32.30	259,316
2	Rastriya Banijya Bank	27,315	32,376	9.33	11.06	449,979	446,803	284,369	284,336	61.99	40.12	38.99	5.44	3.96	4.96	1.92	12.31	8.27	16.14	36.72	302,969
3	Agriculture Development Bank	30,789	35,170	11.47	13.10	251,662	250,568	207,759	207,759	75.96	31.63	30.45	6.60	3.89	4.90	1.70	29.69	5.15	23.25	58.09	154,637
	Sub Total	**82,977**	**99,511**	**10.27**	**12.32**	**1,009,477**	**1,003,013**	**715,046**	**715,010**	**68.96**	**36.85**	**34.81**	**5.97**	**3.93**	**4.95**	**1.82**	**17.43**	**6.88**	**17.58**	**41.89**	**716,922**
4	Nabil Bank Limited	46,748	60,973	9.04	11.78	489,122	472,466	410,241	399,204	82.80	25.94	24.85	6.17	3.74	4.93	1.70	12.04	9.07	9.18	30.28	297,362
5	Nepal Investment Mega Bank Limited	47,049	60,619	10.05	12.95	445,146	421,142	355,417	338,393	77.98	33.75	29.67	6.43	3.96	5.86	1.62	16.67	9.13	6.87	32.66	259,063
6	Standard Chartered Bank Nepal Limited	19,315	22,396	14.61	16.94	124,882	105,918	88,411	85,059	67.61	47.36	39.19	5.13	4.00	1.71	0.58	12.69	6.61	4.00	23.31	69,901
7	Himalayan Bank Limited	25,823	34,724	8.63	11.60	304,545	279,678	247,363	238,185	78.25	27.02	24.79	7.02	3.98	4.98	1.06	17.48	6.13	4.92	28.52	156,012
8	Nepal SBI Bank Limited	17,707	23,425	9.73	12.87	189,175	175,063	139,500	134,908	72.04	36.57	36.59	6.96	3.77	3.55	1.75	20.22	7.26	7.17	34.65	93,404
9	Everest Bank Limited	25,121	29,911	9.50	11.32	252,590	248,708	217,318	208,303	82.91	29.26	24.45	5.66	3.99	0.66	0.22	13.62	9.26	10.30	33.18	155,406
10	NIC ASIA Bank Limited	24,617	32,390	8.86	11.65	313,911	313,519	261,110	261,110	83.57	25.67	25.36	7.52	4.00	4.61	1.47	11.14	1.03	16.95	29.12	189,828
11	Machhapuchhre Bank Limited	15,566	22,437	9.20	13.26	167,219	164,770	139,501	136,223	82.75	27.34	25.79	6.88	3.99	4.54	1.97	11.93	9.84	12.14	33.91	124,568
12	Kumari Bank Limited	26,570	43,060	7.23	11.72	366,641	356,293	305,292	302,058	83.13	30.61	28.26	7.14	3.51	6.96	1.90	11.12	14.05	16.76	41.93	198,050
13	Laxmi Sunrise Bank Limited	33,484	42,431	9.61	12.18	345,198	337,730	276,958	270,705	79.25	30.11	28.01	7.17	3.92	5.67	2.11	12.46	9.41	8.62	30.49	235,005
14	Siddhartha Bank Limited	22,774	28,166	9.05	11.19	247,123	245,626	216,342	213,327	83.68	25.69	24.92	6.93	3.99	4.50	2.11	12.48	9.39	11.09	32.95	162,310
15	Global IME Bank Limited	52,396	64,925	10.16	12.59	534,074	528,422	430,502	421,711	78.53	33.46	28.48	6.75	3.98	4.86	1.80	13.42	6.95	11.29	31.67	353,938
16	Citizens Bank International Limited	19,342	27,577	9.03	12.87	197,625	194,062	166,731	165,617	83.79	24.90	23.86	7.30	3.97	4.85	1.68	12.00	10.84	12.02	34.86	138,547
17	Prime Commercial Bank Limited	27,010	30,670	10.28	11.67	235,747	232,053	211,703	208,254	86.09	26.43	25.75	7.12	3.94	4.96	1.36	11.12	11.45	9.55	32.12	126,612
18	NMB Bank Limited	26,891	35,863	9.46	12.62	249,413	242,175	229,479	221,978	86.76	24.68	19.95	6.73	3.97	3.96	1.78	11.90	13.50	7.18	32.58	144,882
19	Prabhu Bank Limited	25,914	38,273	8.70	12.84	309,725	307,757	231,202	229,618	74.95	33.51	32.55	7.06	3.98	5.06	0.62	12.18	7.16	10.07	29.40	189,729
20	Sanima Bank Limited	18,381	24,946	9.58	13.01	209,423	204,109	174,516	171,777	79.68	28.27	26.43	6.79	4.00	3.22	1.51	11.38	13.25	8.42	33.05	138,341
	Sub Total	**474,707**	**622,785**	**9.41**	**12.35**	**4,981,560**	**4,829,491**	**4,101,587**	**4,006,431**	**80.50**	**29.76**	**27.25**	**6.79**	**3.91**	**4.69**	**1.54**	**13.12**	**8.90**	**10.14**	**32.17**	**3,032,957**
Grand Total		**557,685**	**722,296**	**9.53**	**12.34**	**5,991,037**	**5,832,504**	**4,816,633**	**4,721,441**	**78.55**	**30.95**	**28.56**	**6.65**	**3.91**	**4.73**	**1.58**	**13.76**	**8.60**	**11.24**	**33.61**	**3,749,880**

Note : This Statistics is based on regulatory requirement format. 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