# Nepal Rastra Bank
## Bank Supervision Department
## Key Financial Indicators of Commercial Banks (Provisional)
### As on Asadh end, 2082 (Mid-July 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 | 24,341 | 31,622 | 10.05 | 13.06 | 336,875 | 334,242 | 236,158 | 236,155 | 71.10 | 38.33 | 35.40 | 5.58 | 3.90 | 4.47 | 0.79 | 12.26 | 7.12 | 17.59 | 36.97 | 283,520 |
| 2 | Rastriya Banijya Bank | 30,037 | 37,622 | 9.46 | 11.84 | 502,791 | 495,179 | 308,904 | 308,895 | 62.27 | 44.24 | 40.33 | 4.78 | 3.75 | 3.59 | 0.88 | 12.01 | 8.77 | 15.69 | 36.46 | 342,650 |
| 3 | Agriculture Development Bank | 32,977 | 36,932 | 11.93 | 13.36 | 293,733 | 293,292 | 216,018 | 216,018 | 72.82 | 37.76 | 38.95 | 5.61 | 3.96 | 3.26 | 0.42 | 28.55 | 6.36 | 24.64 | 59.55 | 175,326 |
| | **Sub Total** | **87,355** | **106,176** | **10.45** | **12.70** | **1,133,399** | **1,122,713** | **761,080** | **761,068** | **67.73** | **40.80** | **38.22** | **5.25** | **3.87** | **3.77** | **0.72** | **16.76** | **7.57** | **18.82** | **43.15** | **801,496** |
| 4 | Nabil Bank Limited | 51,029 | 64,000 | 9.52 | 11.94 | 532,234 | 516,158 | 433,680 | 418,097 | 82.48 | 27.31 | 25.10 | 5.71 | 3.57 | 4.27 | 0.95 | 12.12 | 10.06 | 9.47 | 31.65 | 343,384 |
| 5 | Nepal Investment Mega Bank Limited | 51,787 | 64,091 | 11.09 | 13.73 | 476,291 | 454,726 | 356,576 | 351,632 | 75.72 | 37.36 | 33.02 | 5.83 | 3.01 | 5.85 | 1.35 | 15.76 | 8.96 | 5.98 | 30.70 | 284,222 |
| 6 | Standard Chartered Bank Nepal Limited | 20,710 | 23,366 | 15.80 | 17.82 | 127,408 | 109,156 | 88,520 | 83,580 | 70.50 | 46.33 | 35.29 | 4.96 | 3.53 | 1.47 | 0.29 | 18.03 | 10.50 | 4.55 | 33.08 | 75,852 |
| 7 | Himalayan Bank Limited | 25,103 | 33,727 | 8.31 | 11.16 | 313,060 | 289,081 | 254,337 | 245,773 | 81.34 | 30.00 | 22.11 | 6.57 | 3.29 | 7.28 | 1.10 | 17.41 | 8.30 | 4.51 | 30.21 | 164,583 |
| 8 | Nepal SBI Bank Limited | 18,127 | 23,669 | 9.74 | 12.71 | 199,512 | 183,847 | 142,848 | 138,876 | 71.52 | 37.32 | 34.00 | 6.21 | 3.52 | 3.35 | 1.20 | 19.06 | 7.15 | 6.91 | 33.12 | 101,006 |
| 9 | Everest Bank Limited | 28,112 | 35,816 | 10.42 | 13.28 | 301,154 | 295,704 | 223,673 | 216,229 | 77.44 | 38.94 | 32.12 | 5.36 | 3.48 | 0.38 | 0.09 | 13.01 | 8.50 | 9.36 | 30.87 | 153,881 |
| 10 | NIC ASIA Bank Limited | 22,784 | 34,495 | 8.87 | 13.42 | 323,560 | 323,326 | 239,328 | 239,328 | 76.72 | 36.19 | 33.05 | 7.04 | 3.99 | 6.28 | 1.87 | 11.51 | 2.61 | 16.74 | 30.85 | 198,123 |
| 11 | Machhapuchhre Bank Limited | 16,833 | 23,670 | 9.41 | 13.23 | 185,856 | 183,333 | 147,057 | 141,292 | 80.65 | 31.18 | 26.75 | 6.25 | 3.79 | 3.83 | 1.19 | 13.04 | 10.30 | 11.14 | 34.48 | 131,702 |
| 12 | Kumari Bank Limited | 31,134 | 44,500 | 8.94 | 12.77 | 379,620 | 370,741 | 292,313 | 290,507 | 77.35 | 36.59 | 27.90 | 6.44 | 3.59 | 6.42 | 0.67 | 11.46 | 11.38 | 13.15 | 35.99 | 213,977 |
| 13 | Laxmi Sunrise Bank Limited | 37,037 | 46,009 | 10.12 | 12.57 | 371,763 | 365,306 | 287,257 | 281,959 | 78.63 | 31.35 | 28.36 | 6.49 | 3.51 | 4.25 | 1.05 | 11.47 | 10.37 | 7.81 | 29.65 | 250,689 |
| 14 | Siddhartha Bank Limited | 26,380 | 31,422 | 9.88 | 11.77 | 283,414 | 281,951 | 225,539 | 222,251 | 81.03 | 34.02 | 26.20 | 6.42 | 3.98 | 2.62 | 0.66 | 11.92 | 9.45 | 10.32 | 31.69 | 176,128 |
| 15 | Global IME Bank Limited | 56,040 | 68,182 | 10.66 | 12.97 | 575,052 | 566,990 | 440,622 | 431,726 | 76.06 | 37.75 | 31.17 | 5.58 | 3.63 | 4.87 | 1.23 | 12.14 | 6.02 | 10.86 | 29.03 | 377,855 |
| 16 | Citizens Bank International Limited | 20,093 | 27,989 | 8.94 | 12.45 | 214,082 | 210,702 | 175,160 | 174,897 | 84.45 | 28.06 | 23.50 | 6.25 | 3.64 | 4.94 | 1.44 | 11.77 | 12.24 | 9.59 | 33.61 | 144,463 |
| 17 | Prime Commercial Bank Limited | 28,342 | 32,030 | 10.39 | 11.74 | 268,021 | 262,727 | 224,948 | 221,401 | 83.37 | 27.37 | 25.41 | 6.49 | 3.69 | 5.56 | 1.92 | 11.80 | 11.41 | 8.55 | 31.76 | 150,022 |
| 18 | NMB Bank Limited | 28,012 | 36,685 | 9.18 | 12.03 | 283,656 | 276,577 | 243,300 | 237,676 | 84.31 | 27.39 | 22.92 | 6.03 | 3.82 | 3.72 | 1.37 | 12.04 | 13.05 | 6.86 | 31.95 | 152,233 |
| 19 | Prabhu Bank Limited | 31,366 | 42,772 | 10.19 | 13.90 | 348,088 | 346,462 | 241,176 | 239,242 | 70.78 | 39.81 | 36.40 | 6.67 | 3.73 | 4.96 | 1.06 | 14.07 | 7.93 | 9.27 | 31.27 | 211,608 |
| 20 | Sanima Bank Limited | 19,762 | 26,077 | 9.86 | 13.01 | 225,482 | 220,754 | 185,732 | 183,065 | 81.03 | 30.95 | 24.56 | 6.12 | 3.68 | 3.01 | 0.94 | 11.92 | 13.14 | 7.88 | 32.95 | 151,243 |
| | **Sub Total** | **512,651** | **658,500** | **9.96** | **12.80** | **5,408,251** | **5,257,543** | **4,202,066** | **4,117,532** | **78.48** | **33.86** | **28.70** | **6.14** | **3.60** | **4.56** | **1.11** | **13.12** | **9.22** | **9.27** | **31.62** | **3,280,970** |
| **Grand Total** | | **600,006** | **764,676** | **10.03** | **12.78** | **6,541,650** | **6,380,256** | **4,963,146** | **4,878,601** | **76.63** | **35.07** | **30.13** | **5.99** | **3.66** | **4.44** | **1.05** | **13.66** | **8.98** | **10.68** | **33.31** | **4,082,466** |

***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