

Nepal Rastra Bank
Bank Supervision Department
Key Financial Indicators of Commercial Banks (Provisional)
As on Chaitra end, 2082 (Mid-April 2026)

Rs. In Million

S. No.	Banks	Solvency				Liquidity							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 %)	Base Rate* (In %)	Spread* (In %)	NPL (In %)	Net NPL (In %)	Agriculture (In %)	Tourism (In %)	MCSMI (In %)	Energy (In %)	IT & Communication (In %)	Export Industries (Domestic Raw Materials) (In %)		Total Prescribed Sector Loan (In %)	
1	Nepal Bank Limited	25,769	32,442	10.37	13.05	387,730	385,092	255,569	255,566	66.76	41.03	38.12	4.71	3.70	4.96	1.32	11.92	3.61	14.04	7.11	-	-	-	36.68	322,370
2	Rastriya Banliya Bank	31,105	39,179	9.21	11.60	601,181	592,307	339,057	339,048	57.71	47.01	44.50	4.21	3.44	4.48	1.35	12.44	5.78	15.14	8.15	-	-	-	41.51	411,789
3	Agriculture Development Bank	31,825	37,738	11.32	13.42	332,115	331,665	230,962	230,962	64.32	38.29	38.90	5.01	3.47	5.06	1.31	26.71	3.78	21.73	7.07	1.06	-	-	60.34	192,551
	Sub Total	88,698	109,359	10.22	12.61	1,321,027	1,309,063	825,587	825,576	62.10	43.06	41.16	4.57	3.54	4.79	1.33	16.28	4.55	16.65	7.52	0.30	0.00	45.30	926,710	
4	Nabil Bank Limited	58,006	74,883	9.69	12.51	588,835	566,477	472,392	458,462	79.50	28.92	26.57	4.58	3.31	4.37	0.98	12.04	2.51	10.37	11.54	0.41	0.02	36.89	386,279	
5	Nepal Investment Mega Bank Limited	47,671	60,981	9.70	12.41	529,213	484,644	361,816	346,559	68.51	40.58	36.40	4.68	2.79	8.41	2.28	15.46	6.44	6.35	9.25	-	-	-	37.49	317,876
6	Standard Chartered Bank Nepal Limited	20,821	22,985	16.14	17.82	147,395	119,645	78,046	76,959	53.84	53.84	48.48	4.37	3.67	1.81	0.37	13.42	0.98	8.31	7.43	0.90	-	-	31.04	85,366
7	Himalayan Bank Limited	23,693	34,642	7.70	11.26	344,139	319,297	259,486	249,025	75.01	34.53	28.40	5.46	2.84	7.98	1.48	17.27	4.86	2.76	7.11	0.47	-	-	32.47	174,056
8	Nepal SBI Bank Limited	18,741	27,866	9.25	13.76	219,960	195,964	152,473	147,635	67.68	38.75	36.16	5.40	3.31	2.53	0.23	19.80	4.44	7.67	7.47	-	0.10	-	39.48	112,466
9	Everest Bank Limited	29,246	37,184	9.58	12.18	304,946	296,528	262,757	254,363	82.61	26.74	25.36	4.48	3.12	0.61	0.22	11.84	2.61	10.54	9.99	1.00	-	-	35.97	170,667
10	NIC ASIA Bank Limited	15,458	27,307	6.48	11.45	336,710	336,444	220,181	220,181	66.47	43.91	42.50	6.20	3.40	8.85	0.49	12.80	1.08	17.01	1.23	-	0.02	-	32.15	219,200
11	Machhapuchhre Bank Limited	20,605	27,139	10.17	13.40	216,033	209,599	165,909	158,397	77.64	32.36	27.53	5.14	3.53	4.01	1.22	12.84	4.27	11.49	10.02	-	-	-	38.63	152,581
12	Kumari Bank Limited	33,495	47,113	9.12	12.82	390,747	374,646	305,287	301,698	77.17	33.68	33.90	5.35	3.13	6.94	2.69	11.08	5.80	18.01	17.01	-	-	-	51.90	229,689
13	Laxmi Sunrise Bank Limited	38,105	47,248	9.59	11.90	408,344	399,786	315,049	307,000	77.06	30.11	28.22	5.20	3.40	5.29	1.39	12.42	3.79	8.31	10.63	1.37	-	-	36.52	279,176
14	Siddhartha Bank Limited	30,786	37,887	10.66	13.11	307,634	304,746	244,293	239,053	78.06	31.78	30.37	5.24	3.71	3.71	1.18	11.36	3.37	13.79	9.71	0.25	0.04	-	38.51	205,728
15	Global IME Bank Limited	54,607	67,826	9.71	12.06	654,071	646,184	474,544	459,569	71.03	40.39	35.30	4.91	3.30	4.97	0.69	12.69	5.26	10.98	6.71	0.52	-	-	36.16	464,309
16	Citizens Bank International Limited	20,359	28,374	8.93	12.45	215,861	211,211	177,200	176,932	82.27	28.60	24.93	5.27	3.55	6.82	2.37	10.84	4.79	9.20	12.67	1.40	-	-	38.90	154,914
17	Prime Commercial Bank Limited	28,339	34,277	9.69	11.72	275,501	270,755	237,781	231,712	83.12	25.63	24.17	5.27	3.79	6.39	1.94	10.82	9.75	8.55	11.85	-	-	-	40.96	166,736
18	NMB Bank Limited	31,548	41,297	9.76	12.77	300,468	288,281	261,585	256,505	84.68	26.32	20.89	5.23	3.50	4.95	1.77	11.23	4.53	6.94	12.33	0.11	0.06	-	35.19	175,183
19	Prabhu Bank Limited	26,080	37,295	8.57	12.25	340,669	338,745	236,903	234,774	70.61	40.01	36.21	5.14	3.44	8.84	1.71	12.38	9.18	8.43	7.29	0.09	-	-	37.36	217,129
20	Sanima Bank Limited	22,732	29,827	10.03	13.16	234,620	224,198	201,901	199,091	82.78	27.55	22.05	5.11	3.48	3.99	1.49	12.02	3.66	7.03	14.21	-	-	-	36.93	162,695
	Sub Total	520,292	684,129	9.52	12.51	5,815,146	5,587,152	4,427,605	4,317,914	75.32	34.33	30.99	5.11	3.33	5.52	1.36	12.84	4.70	9.89	9.87	0.38	0.01	37.68	3,674,051	
	Grand Total	608,991	793,488	9.61	12.53	7,136,173	6,896,215	5,253,193	5,143,490	72.89	35.95	32.90	5.01	3.37	5.41	1.36	13.37	4.67	10.92	9.51	0.36	0.01	38.85	4,600,761	

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, Tourism, Micro, Cottage, Small and Medium Industries (MCSMI), Energy, Industries based on Information Technology (IT) and Communication, and Export Industries based on Domestic Raw Materials.

* Monthly Average