

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

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	24,160	30,920	9.49	12.15	366,154	364,155	247,157	247,154	68.37	39.13	37.87	4.96	3.80	5.34	1.27	11.47	7.18	16.66	35.31	302,799
2	Rastriya Banijya Bank	30,161	38,214	8.94	11.33	563,060	554,402	327,667	327,659	59.31	45.42	43.93	4.36	3.54	4.36	1.01	12.06	8.21	14.96	35.24	387,632
3	Agriculture Development Bank	31,175	37,062	11.04	13.12	324,731	324,092	222,273	222,273	64.83	39.61	39.38	5.02	3.89	4.65	0.96	25.34	6.49	22.74	54.57	184,901
	Sub Total	85,496	106,196	9.78	12.15	1,253,944	1,242,649	797,097	797,085	63.43	42.08	40.95	4.72	3.72	4.74	1.08	15.65	7.41	17.70	40.75	875,333
4	Nabil Bank Limited	56,088	73,397	9.76	12.77	575,588	553,538	459,093	446,171	78.12	29.60	29.65	4.89	3.54	4.25	0.88	11.58	10.93	9.22	31.73	376,305
5	Nepal Investment Mega Bank Limited	46,560	60,168	9.72	12.56	522,558	475,047	363,835	353,678	69.51	40.73	35.94	5.16	3.04	7.90	1.88	14.99	9.11	5.67	29.78	306,204
6	Standard Chartered Bank Nepal Limited	20,109	22,436	15.88	17.72	140,288	117,172	84,157	83,178	58.70	55.61	45.56	4.76	3.35	1.88	0.37	17.25	10.26	5.62	33.13	81,955
7	Himalayan Bank Limited	24,975	35,762	8.19	11.73	337,906	314,237	259,008	251,596	74.89	29.54	28.65	5.62	3.07	7.96	1.01	17.23	8.60	3.39	29.21	166,663
8	Nepal SBI Bank Limited	18,524	27,746	9.42	14.12	216,032	191,780	150,020	144,530	66.68	37.91	38.52	5.57	3.54	2.64	0.32	19.99	7.34	6.73	34.06	108,598
9	Everest Bank Limited	28,065	35,858	9.60	12.27	307,547	302,357	247,430	243,001	77.64	32.57	30.17	4.73	3.24	0.68	0.25	11.80	9.65	9.68	31.14	165,269
10	NIC ASIA Bank Limited	21,477	34,599	8.74	14.07	333,782	332,762	223,980	223,980	67.70	42.64	39.67	6.41	3.85	7.47	1.57	12.27	1.52	16.77	30.56	210,884
11	Machhapuchhre Bank Limited	17,062	23,540	8.82	12.16	205,898	200,961	160,157	154,553	78.01	31.87	28.07	5.31	3.83	4.25	1.41	13.17	10.07	10.87	34.10	145,219
12	Kumari Bank Limited	31,939	45,808	8.93	12.81	385,249	373,947	298,133	295,500	77.95	36.83	32.82	5.60	3.27	6.92	2.42	11.74	13.22	12.29	37.25	225,842
13	Laxmi Sunrise Bank Limited	36,112	44,945	9.47	11.79	389,139	381,830	301,781	297,088	76.68	29.30	29.03	5.47	3.54	5.50	1.46	11.54	10.74	7.26	29.54	266,507
14	Siddhartha Bank Limited	26,621	33,586	9.66	12.18	294,619	291,432	238,624	234,408	79.42	30.40	29.13	5.60	3.90	3.45	1.04	11.37	9.51	10.33	31.21	194,335
15	Global IME Bank Limited	53,634	67,246	9.71	12.17	635,560	626,742	465,913	455,489	71.55	39.80	34.73	5.08	3.43	4.91	0.88	11.94	6.84	10.47	29.26	431,677
16	Citizens Bank International Limited	19,414	27,780	8.69	12.43	212,475	208,078	175,477	175,320	81.56	26.43	25.62	5.62	3.69	6.86	2.22	11.07	12.23	8.77	32.07	149,970
17	Prime Commercial Bank Limited	27,727	33,540	9.66	11.68	270,998	265,446	232,331	226,288	82.85	28.13	24.92	5.72	3.79	6.38	1.90	11.10	11.76	7.75	30.61	162,235
18	NMB Bank Limited	27,791	37,305	8.79	11.81	293,776	281,175	256,340	250,796	85.09	25.47	20.73	5.37	3.78	4.56	1.59	11.44	12.64	6.39	30.47	164,374
19	Prabhu Bank Limited	26,738	38,103	8.68	12.38	346,412	344,332	242,648	240,803	70.91	39.31	36.39	5.36	3.80	7.94	2.71	12.61	7.55	8.88	29.04	211,436
20	Sanima Bank Limited	19,895	26,821	9.32	12.57	231,918	222,273	194,788	191,958	79.42	28.22	25.02	5.25	3.32	3.63	1.22	11.39	13.87	7.30	32.56	158,375
	Sub Total	502,732	668,641	9.44	12.55	5,699,745	5,483,109	4,353,715	4,268,338	75.18	34.36	31.49	5.36	3.51	5.35	1.38	12.75	9.64	8.82	31.22	3,525,848
	Grand Total	588,228	774,837	9.48	12.49	6,953,689	6,725,758	5,150,812	5,065,424	73.08	35.75	33.21	5.25	3.55	5.26	1.34	13.20	9.30	10.18	32.68	4,401,181

Note : This Statistics is based on regulatory requirement format, and so, the NFRS based statistics 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