Nepal Rastra Bank

Bank Supervision Department

Key Financial Indicators of Commercial Banks (Provisional)

As on Asadh End, 2083 (Mid-July 2026)

Rs. In Million

		Solvency				Liquidity											Prescribed Sector Lending							
S. No.	Banks	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 %)	Hydropower/ Energy (In %)	Tourism (In %)	MCSMI (In %)	IT & Cmmunication (In %)	Export Industries (Domestic Raw Materials) (In %)	Total Prescribed Sector Loan (In %)	Individual Deposit
1	Nepal Bank Limited	28,211	34,191	11.27	13.66	416,383	413,718	261,771	261,769	65.04	45.22	40.26	4.45	3.54	4.18	0.98	10.55	7.00	3.51	12.91	-	-	33.97	327,401
2	Rastriya Banijya Bank	32,454	40,267	9.19	11.40	689,593	681,593	346,719	346,711	53.77	53.37	49.40	4.06	3.44	3.95	0.94	12.35	8.27	5.63	13.91	-	-	40.17	450,644
3	Agriculture Development Bank	32,109	37,092	11.35	13.11	347,502	347,225	245,794	245,794	67.79	37.45	37.98	4.56	3.66	4.07	0.83	29.13	7.60	4.76	21.31	-	-	62.81	207,582
	Sub Total	**92,774**	**111,550**	**10.47**	**12.58**	**1,453,479**	**1,442,537**	**854,284**	**854,273**	**60.60**	**47.23**	**32.49**	**4.31**	**3.53**	**4.06**	**0.92**	**16.47**	**7.69**	**4.73**	**15.66**	**0.00**	**0.00**	**44.56**	**985,627**
4	Nabil Bank Limited	59,502	76,026	9.68	12.37	601,927	579,113	487,981	473,223	80.18	28.87	25.82	4.32	3.18	4.20	0.44	12.29	11.90	2.49	10.01	0.36	0.02	37.07	405,362
5	Nepal Investment Mega Bank Limited	45,874	59,503	9.46	12.27	529,160	483,446	360,731	348,526	68.77	41.77	36.39	4.53	3.15	8.66	1.56	15.30	9.57	6.54	5.94	-	-	37.35	323,102
6	Standard Chartered Bank Nepal Limited	21,628	23,511	16.68	18.13	149,992	121,130	70,860	67,984	47.31	58.92	52.65	4.42	3.77	2.03	0.39	8.83	7.41	0.99	8.64	0.40	-	26.27	88,196
7	Himalayan Bank Limited	24,683	35,222	8.19	11.69	356,686	332,145	256,584	246,124	72.74	35.32	31.23	5.19	2.83	7.96	0.88	16.65	7.20	5.04	2.02	0.44	-	31.36	183,021
8	Nepal SBI Bank Limited	19,187	28,128	9.37	13.74	212,749	192,287	153,108	146,576	70.05	37.84	33.63	5.18	3.21	2.92	0.51	20.43	7.82	4.54	7.70	-	0.08	40.56	119,168
9	Everest Bank Limited	30,905	37,977	9.88	12.15	318,377	307,502	247,657	240,778	79.72	31.91	26.16	4.25	3.05	0.49	0.17	11.02	11.15	2.66	9.95	0.91	-	35.68	173,544
10	NIC ASIA Bank Limited	14,711	26,042	6.27	11.10	345,723	344,420	211,128	211,128	62.30	47.82	45.89	5.83	3.50	9.26	0.57	12.46	1.30	1.27	16.32	-	0.02	31.37	224,952
11	Machhapuchhre Bank Limited	21,025	27,673	10.04	13.21	222,096	216,440	171,253	161,491	78.45	32.93	28.09	5.02	3.48	3.98	1.14	13.12	10.21	4.28	11.01	-	-	38.62	160,681
12	Kumari Bank Limited	37,124	50,702	9.92	13.55	412,717	398,651	302,386	299,010	71.58	39.82	33.37	5.08	3.11	7.46	1.94	10.23	17.52	5.54	15.60	-	-	48.89	244,466
13	Laxmi Sunrise Bank Limited	39,681	48,211	9.90	12.03	428,728	420,347	321,014	314,454	75.89	30.32	29.79	5.05	3.22	5.23	1.11	12.47	11.23	3.95	8.13	1.70	0.01	37.49	295,107
14	Siddhartha Bank Limited	32,227	39,066	10.88	13.19	331,494	325,056	248,125	245,262	75.14	34.71	32.79	5.02	3.69	3.53	1.06	10.76	9.97	3.45	12.36	0.22	0.05	36.80	220,366
15	Global IME Bank Limited	56,646	68,289	10.04	12.10	700,441	691,614	476,840	462,761	68.42	44.48	38.48	4.67	3.29	4.96	0.59	12.77	6.57	5.02	10.41	0.52	0.01	35.30	501,810
16	Citizens Bank International Limited	21,298	28,766	9.23	12.47	233,818	228,955	177,332	177,025	77.99	33.04	29.12	5.04	3.48	5.88	1.56	10.44	13.51	2.54	9.25	1.38	-	37.12	162,667
17	Prime Commercial Bank Limited	29,675	38,660	9.88	12.87	283,340	278,224	244,597	238,301	83.34	27.76	24.76	4.95	3.66	6.69	2.17	10.22	11.63	9.81	8.44	-	-	40.10	171,935
18	NMB Bank Limited	32,905	42,341	9.90	12.73	317,975	306,013	267,955	260,778	82.76	28.99	23.50	5.01	3.43	4.91	1.66	10.31	11.79	4.26	7.12	0.12	0.09	33.69	188,168
19	Prabhu Bank Limited	24,155	34,964	8.17	11.83	353,235	350,781	232,190	230,943	67.86	43.22	38.53	4.99	3.28	15.55	6.21	11.55	7.44	9.26	7.85	0.08	-	36.18	227,914
20	Sanima Bank Limited	23,906	30,797	10.17	13.10	249,930	239,713	206,522	204,089	80.77	30.68	22.94	4.91	3.39	2.87	0.71	12.93	13.89	3.67	8.11	-	-	38.60	168,240
	Sub Total	**535,133**	**695,877**	**9.69**	**12.60**	**6,048,388**	**5,815,835**	**4,436,263**	**4,328,454**	**73.45**	**36.84**	**34.90**	**4.88**	**3.30**	**5.85**	**1.31**	**12.51**	**10.10**	**4.59**	**9.38**	**0.38**	**0.02**	**36.97**	**3,858,699**
	Grand Total	**627,906**	**807,427**	**9.80**	**12.60**	**7,501,867**	**7,258,372**	**5,290,548**	**5,182,727**	**71.03**	**38.85**	**34.60**	**4.77**	**3.35**	**5.56**	**1.24**	**13.12**	**9.72**	**4.62**	**10.35**	**0.32**	**0.01**	**38.14**	**4,844,326**

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

* Monthly Average