

Nepal Rastra Bank
Bank Supervision Department
Key Financial Indicators of Commercial Banks (Provisional)
As on Asoj end, 2082 (Mid-October 2025)

Rs. In Million																					
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	24,405	31,458	10.10	13.02	341,723	339,609	237,272	237,270	69.39	39.36	36.37	5.16	3.91	5.49	1.44	11.47	7.03	19.22	37.71	289,091
2	Rastriya Banijya Bank	30,301	38,280	9.22	11.64	530,491	522,649	317,834	317,825	60.70	43.37	40.52	4.53	3.62	3.83	0.95	12.25	8.49	15.20	35.94	370,586
3	Agriculture Development Bank	32,311	38,137	11.54	13.63	310,166	309,742	216,378	216,378	67.32	39.17	38.17	5.42	3.92	4.78	1.08	26.86	6.41	22.45	55.72	178,464
	Sub Total	87,017	107,875	10.23	12.69	1,182,379	1,172,000	771,484	771,473	65.03	41.11	38.22	4.97	3.81	4.61	1.14	16.19	7.44	18.52	42.15	838,142
4	Nabil Bank Limited	52,693	69,935	9.55	12.67	566,802	547,880	442,645	431,736	78.15	30.79	30.08	5.46	3.51	4.31	0.97	11.47	10.17	9.18	30.82	370,909
5	Nepal Investment Mega Bank Limited	50,416	64,421	10.55	13.48	497,107	466,285	362,187	351,268	72.65	38.92	35.66	5.56	3.44	6.63	1.46	15.73	8.77	5.53	30.03	294,548
6	Standard Chartered Bank Nepal Limited	21,345	23,954	16.58	18.60	131,992	115,193	85,989	84,203	65.39	53.73	40.23	4.27	3.63	1.71	0.37	16.42	9.77	5.37	31.57	80,670
7	Himalayan Bank Limited	26,434	37,446	8.68	12.29	321,353	296,708	254,740	248,324	76.14	29.20	27.71	5.86	3.34	7.39	0.99	16.77	8.44	4.20	29.42	168,429
8	Nepal SBI Bank Limited	18,535	27,694	9.58	14.32	212,889	191,966	146,110	143,420	68.78	40.26	37.10	5.92	3.46	3.01	0.80	18.94	7.20	6.78	32.92	104,072
9	Everest Bank Limited	29,024	36,818	10.07	12.77	316,783	310,893	238,465	233,629	75.82	34.70	32.67	4.86	3.36	0.74	0.36	12.36	8.98	9.31	30.65	159,015
10	NIC ASIA Bank Limited	22,187	34,473	9.03	14.03	342,726	342,421	226,482	226,482	66.82	43.42	41.41	6.60	3.99	6.99	1.74	11.71	1.14	16.90	29.74	207,072
11	Machhapuchhre Bank Limited	16,273	22,668	8.73	12.17	195,142	192,247	154,482	148,176	79.25	30.55	27.91	5.81	3.65	4.13	1.23	13.06	10.06	10.87	33.99	139,822
12	Kumari Bank Limited	30,508	44,821	8.54	12.54	374,429	366,105	301,112	298,559	79.89	33.29	31.68	5.82	3.53	6.98	1.56	11.06	13.59	12.79	37.44	220,483
13	Laxmi Sunrise Bank Limited	36,966	46,605	9.90	12.49	380,152	373,602	293,483	290,102	77.07	31.06	29.46	5.89	3.66	5.42	1.57	11.21	10.57	7.27	29.05	258,211
14	Siddhartha Bank Limited	26,473	33,425	9.67	12.21	275,779	273,641	230,316	227,501	81.16	28.83	27.13	5.90	3.98	3.80	1.33	11.24	9.84	10.50	31.58	182,553
15	Global IME Bank Limited	55,592	69,305	10.41	12.98	608,864	598,108	452,282	443,991	73.34	39.56	33.78	5.32	3.48	4.98	0.95	11.41	6.14	11.45	29.00	402,216
16	Citizens Bank International Limited	19,109	27,556	8.53	12.31	215,225	211,254	176,080	175,770	82.43	28.69	25.05	5.90	3.79	6.84	2.28	11.09	11.93	9.02	32.05	146,781
17	Prime Commercial Bank Limited	28,855	34,480	10.18	12.17	265,062	260,017	228,654	223,625	82.65	28.45	24.57	6.08	3.90	5.86	2.16	11.09	11.95	8.01	31.05	157,531
18	NMB Bank Limited	28,292	37,886	9.01	12.07	293,950	284,128	249,508	245,424	81.88	26.86	24.12	5.66	3.89	4.58	1.86	11.22	12.94	6.83	30.98	156,863
19	Prabhu Bank Limited	31,055	42,839	9.86	13.60	350,670	348,950	241,590	239,922	69.49	40.15	37.64	5.68	3.28	5.78	1.59	13.02	7.27	8.85	29.14	215,937
20	Sanima Bank Limited	20,050	26,911	9.51	12.76	227,947	217,603	188,255	186,047	79.08	30.68	25.64	5.59	3.65	3.91	1.47	11.46	13.34	7.43	32.22	154,408
	Sub Total	513,805	681,237	9.76	12.94	5,576,871	5,397,001	4,272,378	4,198,178	75.88	34.55	28.70	5.67	3.61	5.11	1.34	12.61	9.36	9.06	31.03	3,419,521
	Grand Total	600,822	789,112	9.83	12.91	6,759,250	6,569,000	5,043,862	4,969,651	73.99	35.70	30.13	5.55	3.65	5.03	1.31	13.14	9.07	10.48	32.70	4,257,663

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 and Micro, Cottage, Small and Medium Industries (MCSMI)

* Monthly Average