

**Nepal Rastra Bank**  
**Bank Supervision Department**  
**Key Financial Indicators of Commercial Banks (Provisional)**  
**As on Poush end, 2079 (Mid-January 2023)**

(Rs In Million)

S.No.	Banks	Solvency				Liquidity							Base Rate* (In %)	Spread Rate* (In %)	NPL (In %)	Prescribed Sector Lending				Public Deposit
		Core Capital	Total Capital Fund	CCAR # (In %)	CAR # (In %)	Total Deposit	LCY Deposits	Total Loan	LCY Loan	CD Ratio* (In %)	Net Liquidity (In %)	SLR # (In %)				Agriculture %	Hydropower / Energy%	MCSMI %	Total Prescribed Sector Loan %	
1	Nepal Bank Ltd.	23,640	29,842	11.37	14.35	213,717	213,226	178,406	178,403	82.91	25.58	24.07	10.70	4.26	3.11	12.33	6.16	10.66	29.15	186,010
2	Rastriya Banijya Bank Ltd.	29,675	35,683	10.98	13.20	282,114	281,797	235,530	235,521	81.59	22.29	25.42	9.70	4.06	2.79	12.16	6.89	17.93	36.98	180,659
3	Agriculture Dev. Bank Ltd.	30,298	35,340	12.71	14.83	172,971	172,737	179,727	179,727	87.50	24.10	23.93	11.06	3.74	4.52	28.35	4.79	24.36	57.50	112,756
	<b>Sub Total</b>	<b>83,613</b>	<b>100,866</b>	<b>11.67</b>	<b>14.08</b>	<b>668,801</b>	<b>667,760</b>	<b>593,662</b>	<b>593,650</b>	<b>83.66</b>	<b>23.81</b>	<b>23.65</b>	<b>10.46</b>	<b>4.23</b>	<b>3.41</b>	<b>12.37</b>	<b>6.67</b>	<b>13.82</b>	<b>32.86</b>	<b>479,424</b>
4	Nabil Bank Ltd.	43,079	53,165	10.05	12.40	354,182	343,100	324,840	319,586	89.36	22.77	20.91	10.34	4.48	2.98	11.91	6.41	5.27	23.58	195,222
5	Nepal Investment Mega Bank Ltd.	46,500	58,050	10.64	13.28	358,281	347,266	331,120	325,674	86.81	22.22	19.71	9.85	4.11	3.71	12.24	7.20	6.79	26.23	206,484
6	Standard Chartered Bank Nepal Ltd.	16,658	18,564	13.38	14.91	112,462	91,382	95,788	94,192	78.73	33.53	15.75	9.67	3.93	0.72	17.44	6.41	1.95	25.81	58,313
7	Himalayan Bank Ltd.	19,301	24,434	9.58	12.12	180,524	166,534	162,865	161,232	87.11	23.51	19.19	11.03	4.15	3.77	19.95	3.07	1.59	24.61	88,569
8	Nepal SBI Bank Ltd.	16,103	20,535	9.93	12.66	133,887	130,062	125,069	119,788	84.02	23.41	24.17	10.84	4.40	0.47	17.91	6.60	7.33	31.84	76,029
9	Everest Bank Ltd.	20,034	24,186	10.28	12.41	181,580	177,576	164,453	163,044	86.98	38.00	21.59	10.16	4.38	0.55	12.26	6.32	7.82	26.40	123,766
10	NIC Asia Bank Ltd.	24,080	34,804	9.12	13.18	308,698	308,164	266,667	266,667	84.11	22.47	19.88	11.02	4.39	0.61	12.11	1.47	12.69	26.26	185,026
11	Machhapuchhre Bank Ltd.	13,976	21,341	8.64	13.20	153,451	147,545	133,360	133,048	85.02	23.05	21.08	11.39	4.25	1.41	10.31	6.13	9.25	25.69	98,971
12	Kumari Bank Ltd.	32,161	45,957	8.91	12.73	302,966	297,055	282,648	281,074	90.70	20.09	17.82	11.73	4.42	3.15	11.56	6.69	12.66	30.91	160,181
13	Laxmi Bank Ltd.	15,864	22,058	9.31	12.94	146,147	142,778	134,281	132,731	87.87	21.83	14.46	11.37	4.31	1.56	10.92	5.87	5.75	22.53	94,029
14	Siddhartha Bank Ltd.	20,263	27,206	9.18	12.33	210,259	208,412	184,757	183,417	84.16	25.45	24.16	10.91	4.22	2.87	12.31	6.23	8.46	27.00	122,718
15	Global IME Bank Ltd.	47,123	58,265	10.17	12.57	413,689	408,983	379,882	379,282	89.41	23.05	22.37	10.85	4.38	2.92	10.69	6.60	8.36	25.65	255,665
16	Citizens Bank International Ltd.	17,673	21,789	9.60	11.84	161,448	157,002	142,540	142,130	87.47	22.04	19.89	11.39	4.31	2.99	12.79	6.97	11.07	30.83	100,147
17	Prime Commercial Bank Ltd.	24,243	26,878	11.27	12.49	168,072	164,175	156,850	156,055	88.88	25.53	21.75	11.34	4.33	2.81	11.45	6.80	8.88	27.13	77,663
18	Sunrise Bank Ltd.	14,541	19,822	9.30	12.67	134,781	131,530	122,513	122,423	87.27	24.82	21.40	11.62	4.08	3.36	13.07	8.10	11.27	32.44	88,567
19	NMB Bank Ltd.	24,006	30,174	10.14	12.74	194,931	192,484	190,313	187,115	87.24	25.40	22.12	10.78	4.19	2.24	12.74	8.94	11.22	32.90	121,018
20	Prabhu Bank Ltd.	27,514	39,691	8.90	12.84	276,494	274,155	250,273	250,206	85.83	21.64	24.85	11.44	4.34	1.98	10.72	6.19	5.65	22.55	160,532
21	Civil Bank Ltd.	11,725	16,085	11.68	16.02	95,414	93,360	87,572	87,261	85.68	22.11	23.20	12.13	4.00	2.41	11.45	6.89	7.75	26.08	46,333
22	Sanima Bank Ltd.	15,670	22,277	9.42	13.39	160,247	156,044	146,883	145,026	83.09	24.86	24.18	10.80	4.39	0.77	12.16	9.96	6.96	29.08	109,453
	<b>Sub Total</b>	<b>450,514</b>	<b>585,284</b>	<b>9.88</b>	<b>12.84</b>	<b>4,047,513</b>	<b>3,937,606</b>	<b>3,682,672</b>	<b>3,649,951</b>	<b>86.99</b>	<b>23.95</b>	<b>21.10</b>	<b>10.93</b>	<b>4.27</b>	<b>2.35</b>	<b>13.20</b>	<b>6.23</b>	<b>8.86</b>	<b>28.28</b>	<b>2,368,688</b>
	<b>Grand Total</b>	<b>534,127</b>	<b>686,149</b>	<b>10.13</b>	<b>13.01</b>	<b>4,716,314</b>	<b>4,605,366</b>	<b>4,276,334</b>	<b>4,243,601</b>	<b>86.53</b>	<b>23.93</b>	<b>21.47</b>	<b>10.86</b>	<b>4.28</b>	<b>2.49</b>	<b>13.09</b>	<b>6.29</b>	<b>9.51</b>	<b>28.88</b>	<b>2,848,113</b>

**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 Liquidity Assets to Total Deposits, Minimum Required 20%

SLR % = Statutory Liquidity Reserve and minimum requirement 10%

NPL%= Non Performing Loan to Total Loan

Total Prescribed Sector = Agriculture, Hydropower/ Energy and Micro, Cottage, Small and Medium Industries (MCSMI)

\*Monthly Average

#After Supervisory Review