

Nepal Rastra Bank
Bank Supervision Department
Key Financial Indicators of Commercial Banks (Provisional)

As on Asadh end, 2080 (Mid-July 2023)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Prescribed Sector Lending					Public 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 %)	Agriculture (In %)	Hydro power/ Energy (In %)		MCSMI (In %)	Total Prescribed Sector Loan (In %)
1	Nepal Bank Limited	24,959	31,298	11.56	14.49	245,789	245,285	186,381	186,378	75.23	33.49	30.92	9.92	3.95	2.85	11.60	6.70	22.11	40.42	210,670
2	Rastriya Banijya Bank	30,065	36,143	11.35	13.65	322,982	321,862	248,358	248,358	75.57	32.05	28.75	7.79	3.98	2.94	12.30	7.72	19.01	39.02	210,584
3	Agriculture Development Bank	30,689	35,250	12.78	14.68	199,662	199,483	182,815	182,815	83.17	30.10	27.39	10.06	3.94	2.48	32.21	5.07	26.83	64.11	130,264
	Sub Total	85,713	102,691	11.89	14.24	768,434	766,631	617,554	617,551	77.56	32.00	29.11	9.09	4.02	2.78	18.11	6.61	22.31	47.03	551,518
4	Nabil Bank Limited	47,073	56,946	10.46	12.65	402,657	391,344	341,455	337,705	87.12	27.86	22.52	9.45	4.99	3.20	12.32	6.84	6.13	25.29	221,550
5	Nepal Investment Mega Bank Limited	48,822	59,465	11.58	14.10	358,798	348,859	320,596	315,900	85.99	29.43	21.17	9.36	4.99	4.35	11.56	7.66	5.74	24.96	216,032
6	Standard Chartered Bank Nepal Limited	18,606	22,413	14.22	17.12	122,493	103,733	95,070	93,419	75.78	37.05	27.95	9.02	4.00	1.17	14.26	7.68	1.88	23.82	64,898
7	Himalayan Bank Limited	29,421	39,074	9.96	13.22	278,527	262,098	242,756	242,714	86.40	27.38	19.55	10.92	4.93	4.56	15.45	5.30	4.23	24.98	137,200
8	Nepal SBI Bank Limited	16,944	21,007	10.31	12.78	150,724	144,926	122,725	120,479	79.37	33.51	29.44	10.59	3.99	2.43	17.94	6.90	6.40	31.24	79,729
9	Everest Bank Limited	22,200	26,401	11.20	13.32	199,148	195,956	168,124	167,295	82.31	33.23	26.27	9.47	3.97	0.79	11.75	7.16	3.07	21.99	133,276
10	NIC ASIA Bank Limited	25,058	35,248	9.52	13.39	314,310	313,488	271,594	271,594	84.24	22.23	19.83	9.98	3.99	0.80	13.41	1.64	13.72	28.77	194,954
11	Machhapuchhre Bank Limited	14,386	21,434	9.10	13.57	158,285	153,327	128,768	128,599	80.61	29.43	23.78	10.64	3.95	2.12	9.73	6.75	8.47	24.95	105,550
12	Kumari Bank Limited	31,596	45,279	8.83	12.65	326,283	322,140	289,388	287,934	88.68	24.29	20.01	10.90	4.98	4.77	11.02	8.46	11.15	30.63	157,536
13	Laxmi Sunrise Bank Limited	31,865	41,890	10.22	13.43	300,310	293,237	255,858	254,268	82.85	27.89	21.87	10.78	4.52	2.81	11.78	7.75	8.60	28.13	195,060
14	Siddhartha Bank Limited	21,919	29,107	9.44	12.53	228,568	223,432	190,875	189,656	79.14	30.94	30.35	9.92	4.00	2.01	13.40	7.70	8.21	29.32	135,704
15	Global IME Bank Limited	50,332	61,499	10.94	13.37	439,349	435,134	374,356	373,325	83.47	30.34	25.24	10.08	4.96	3.08	11.04	7.07	8.21	26.32	282,473
16	Citizens Bank International Limited	19,059	23,155	10.14	12.32	171,957	167,981	143,574	143,574	84.73	26.27	22.02	10.51	4.00	3.19	11.24	7.79	11.14	30.18	107,233
17	Prime Commercial Bank Limited	24,570	26,785	11.26	12.28	178,570	174,708	163,070	162,980	88.72	29.08	21.94	10.57	3.98	4.23	11.44	7.31	8.77	27.52	84,936
18	NMB Bank Limited	25,064	31,279	10.26	12.80	213,042	210,420	197,466	193,577	83.45	29.85	25.31	10.24	3.99	2.72	11.39	9.95	11.03	32.38	133,626
19	Prabhu Bank Limited	27,469	39,960	8.91	12.95	295,944	293,305	242,104	242,040	83.80	27.14	23.81	10.16	4.86	4.16	8.45	5.93	6.51	20.89	171,048
20	Sanima Bank Limited	16,888	23,668	10.08	14.13	178,846	174,362	150,049	148,160	79.03	30.01	28.24	10.15	4.00	1.30	11.91	10.44	6.52	28.87	119,443
	Sub Total	471,273	604,609	10.31	13.23	4,317,810	4,208,448	3,697,826	3,673,217	83.96	28.59	23.48	10.14	4.50	3.01	12.04	7.02	7.84	26.90	2,540,249
	Grand Total	556,986	707,300	10.53	13.37	5,086,244	4,975,078	4,315,381	4,290,768	83.00	29.10	24.35	9.98	4.45	2.98	12.89	6.96	9.85	29.70	3,091,766

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 10%

NPL % = Non Performing Loan to Total Loan

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

* Monthly Average

After Supervisory Review