

Nepal Rastra Bank
Bank Supervision Department
Key Financial Indicators of Commercial Banks (Provisional)
As on Chait end, 2080 (Mid-April 2024)

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Base Rate* (In %)	Interest 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 Ltd.	23,270	29,364	10.38	13.09	262,255	261,142	197,395	197,392	72.58	33.83	31.00	7.99	3.95	4.85	1.42	11.64	6.48	18.78	36.90	215,689
2	Rastriya Banijya Bank Ltd.	28,670	33,917	10.43	12.33	369,521	368,048	260,484	260,474	68.84	28.37	32.41	7.31	3.82	4.30	1.46	12.44	7.91	20.61	40.96	249,197
3	Agricultural Development Bank Ltd.	30,195	34,634	11.36	13.03	228,202	227,955	197,862	197,862	76.88	34.02	29.52	8.68	3.92	3.17	0.76	35.85	5.18	26.06	67.10	143,047
	Sub Total	82,136	97,915	10.74	12.80	859,978	857,145	655,741	655,728	72.28	31.53	31.19	7.91	3.93	4.12	1.24	19.07	6.68	21.65	47.40	607,932
4	Nabil Bank Ltd.	44,562	58,795	9.10	12.01	446,428	433,099	381,128	374,170	83.97	24.90	24.15	8.13	4.00	4.04	1.27	12.22	6.49	6.76	25.47	259,260
5	Nepal Investment Mega Bank Ltd.	45,006	57,698	10.35	13.27	406,409	391,909	332,837	325,926	77.68	33.12	27.25	8.32	4.00	4.66	1.12	13.59	8.45	4.96	27.00	240,695
6	Standard Chartered Bank Nepal Ltd.	18,480	22,185	13.96	16.76	112,552	91,485	88,435	86,179	78.11	42.53	23.75	6.53	4.00	2.14	0.94	11.22	3.85	2.17	17.25	63,532
7	Himalayan Bank Ltd.	26,389	35,343	8.86	11.86	304,380	281,828	246,495	246,444	79.14	32.32	22.22	9.52	3.98	4.96	0.69	16.81	6.30	3.56	26.67	153,647
8	Nepal SBI Bank Ltd.	16,737	22,130	10.00	13.22	174,478	168,311	129,022	126,567	71.57	39.75	37.53	8.78	3.99	1.98	0.22	18.82	7.66	5.81	32.29	87,256
9	Everest Bank Ltd.	23,039	27,244	10.46	12.37	215,559	211,532	186,815	184,859	83.42	32.24	27.70	7.53	4.00	0.70	0.20	11.93	8.06	3.59	23.58	140,949
10	NIC ASIA Bank Ltd.	24,973	34,155	8.25	11.29	331,754	331,486	289,296	289,296	86.11	20.44	23.43	8.86	3.99	3.08	1.76	9.56	1.40	11.80	22.75	178,049
11	Machhapuchhre Bank Ltd.	13,967	21,072	8.80	13.28	152,857	150,847	130,540	130,122	83.26	25.18	22.93	8.68	3.98	3.68	1.66	10.34	8.44	8.21	26.99	111,185
12	Kumari Bank Ltd.	28,402	41,466	8.03	11.72	333,654	328,012	295,417	293,543	85.36	27.41	21.81	9.63	3.97	4.95	0.38	11.01	11.09	11.16	33.26	177,651
13	Laxmi Sunrise Bank Ltd.	30,852	40,564	9.48	12.47	315,860	308,069	257,747	254,860	78.03	30.86	25.20	9.12	4.41	5.49	2.24	11.66	8.35	7.48	27.49	215,396
14	Siddhartha Bank Ltd.	22,326	28,379	9.23	11.73	229,953	227,862	201,073	199,300	81.68	26.59	25.66	8.47	3.99	2.52	0.95	12.94	8.39	7.85	29.18	142,860
15	Global IME Bank Ltd.	46,744	56,538	9.93	12.01	472,868	467,654	388,792	385,491	79.38	32.71	25.02	8.67	3.98	4.74	1.70	12.37	6.98	8.32	27.68	316,871
16	Citizens Bank International Ltd.	18,405	26,226	9.15	13.04	184,246	179,870	156,028	156,023	84.21	25.61	23.60	8.99	4.00	3.76	1.69	11.36	9.65	11.28	32.28	122,258
17	Prime Commercial Bank Ltd.	25,007	27,686	10.54	11.67	205,030	201,442	189,848	188,369	85.10	25.93	25.91	9.27	3.99	4.29	1.02	10.58	11.70	7.70	29.98	108,613
18	NMB Bank Ltd.	24,212	32,104	9.68	12.83	226,371	222,924	201,113	197,357	79.72	30.09	25.60	8.95	3.99	2.86	0.93	11.09	10.88	10.46	32.43	136,017
19	Prabhu Bank Ltd.	27,223	38,582	8.85	12.54	283,044	279,960	239,166	238,599	83.09	26.78	24.13	8.48	3.96	4.81	0.63	8.93	7.12	4.41	20.47	174,149
20	Sanima Bank Ltd.	17,703	24,196	9.89	13.51	188,535	184,149	166,505	164,246	79.33	24.44	25.48	8.31	4.00	1.89	0.69	14.66	11.43	6.47	32.56	122,569
	Sub Total	454,027	594,362	9.52	12.46	4,583,979	4,460,437	3,880,256	3,841,350	81.26	29.06	25.12	8.68	4.02	3.85	1.12	12.18	7.82	7.42	27.41	2,750,956
	Grand Total	536,162	692,278	9.69	12.51	5,443,957	5,317,582	4,535,997	4,497,078	79.85	29.45	26.10	8.56	4.02	3.89	1.14	13.15	7.66	9.43	30.23	3,358,888

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

Net NPL % = (NPL - Specific Provision)/Total Loan

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

* Monthly Average

After Supervisory Review