

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

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Base Rate* (In %)	Spread* (In %)	NPL (In %)	Net NPL (In %)	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 %)					Agriculture (In %)	Hydropower/Energy (In %)	MCSMI (In %)	Total Prescribed Sector Loan (In %)	
1	Nepal Bank Limited	23,740	29,875	10.43	13.13	258,893	257,911	190,282	190,279	73.19	34.83	32.16	8.55	3.85	4.50	1.71	11.96	6.47	21.60	40.03	207,304
2	Rastriya Banijya Bank	28,597	33,852	10.37	12.27	338,445	337,007	256,705	256,695	75.36	28.11	28.79	7.90	3.97	3.95	1.25	12.33	7.86	18.31	38.50	222,985
3	Agriculture Development Bank	29,857	34,737	11.45	13.32	229,590	229,071	192,133	192,133	78.65	36.95	33.76	9.82	3.97	3.02	0.67	35.29	4.51	26.22	66.02	139,885
	Sub Total	82,194	98,464	10.75	12.88	826,928	823,989	639,119	639,107	75.65	32.67	31.21	8.67	3.98	3.83	1.21	19.02	6.45	21.65	47.11	570,174
4	Nabil Bank Limited	43,569	56,351	8.93	11.54	433,793	421,496	375,013	369,601	84.95	24.88	23.13	8.88	4.00	3.80	1.20	12.86	6.50	6.92	26.28	244,527
5	Nepal Investment Mega Bank Limited	46,136	55,091	10.64	12.70	392,247	377,349	330,584	325,135	81.74	29.56	24.01	9.19	3.97	4.75	1.20	13.52	8.17	4.87	26.56	229,487
6	Standard Chartered Bank Nepal Limited	17,519	21,230	13.26	16.07	120,590	97,531	91,830	90,126	73.08	39.04	29.11	7.56	4.00	1.60	0.69	11.17	8.25	2.14	21.55	66,358
7	Himalayan Bank Limited	25,999	34,977	8.70	11.70	301,145	282,487	249,952	249,910	79.76	30.37	20.78	10.31	4.62	4.95	0.97	17.23	6.08	3.80	27.11	151,358
8	Nepal SBI Bank Limited	16,270	21,679	9.61	12.81	167,456	161,270	128,153	126,138	71.57	37.91	37.25	9.26	3.99	2.29	0.14	19.22	7.19	6.12	32.53	84,100
9	Everest Bank Limited	22,334	26,413	10.61	12.55	214,840	213,160	176,790	175,062	78.99	35.99	29.30	8.69	4.00	0.77	0.21	12.02	7.83	3.31	23.16	139,049
10	NIC ASIA Bank Limited	25,179	34,482	8.04	11.02	381,397	380,524	302,656	302,656	76.86	27.28	26.60	9.68	3.99	1.19	0.45	13.07	1.66	13.82	28.56	218,752
11	Machhapuchhre Bank Limited	14,118	21,279	8.66	13.06	156,967	154,642	132,823	132,084	80.60	26.37	22.49	9.55	3.99	2.62	1.03	10.82	8.64	8.56	28.02	109,998
12	Kumari Bank Limited	28,670	43,114	8.03	12.08	333,609	328,432	294,152	291,907	85.24	26.81	20.98	10.28	3.98	4.97	0.67	11.17	10.26	11.33	32.77	178,317
13	Laxmi Sunrise Bank Limited	30,992	40,645	9.66	12.67	314,765	307,322	256,243	252,773	79.77	28.59	24.43	10.01	4.40	4.67	1.84	11.36	7.95	7.54	26.85	204,490
14	Siddhartha Bank Limited	21,793	27,812	9.15	11.68	224,232	221,824	198,723	196,847	81.25	25.67	27.40	9.28	3.99	2.56	1.04	13.11	8.20	7.93	29.24	140,312
15	Global JME Bank Limited	46,556	58,427	9.85	12.37	468,956	463,679	385,930	382,089	80.04	31.41	27.39	9.40	3.99	4.68	1.88	12.13	7.00	8.39	27.51	305,046
16	Citizens Bank International Limited	17,976	25,810	9.06	13.00	177,683	172,476	152,164	152,164	83.76	24.75	24.99	9.81	4.00	4.07	1.91	11.28	8.54	11.78	31.60	111,899
17	Prime Commercial Bank Limited	24,621	27,851	10.59	11.98	209,073	204,597	183,008	181,621	83.92	30.36	26.94	10.38	3.99	4.07	0.98	11.28	9.47	8.43	29.17	108,812
18	NMB Bank Limited	23,326	32,096	9.25	12.73	234,594	231,150	202,522	198,453	76.02	32.18	28.69	9.73	3.99	2.86	0.92	11.08	10.57	11.02	32.66	137,271
19	Prabhu Bank Limited	24,909	36,232	8.12	11.82	286,880	282,762	239,150	237,935	84.34	26.33	21.88	9.42	3.98	4.90	1.80	8.32	6.08	5.41	19.81	173,709
20	Sanima Bank Limited	17,458	23,908	9.96	13.64	184,533	179,784	157,028	155,224	78.16	27.73	26.55	9.29	4.00	1.72	0.75	11.55	11.20	6.42	29.16	121,110
	Sub Total	447,426	587,398	9.40	12.34	4,602,761	4,480,486	3,856,722	3,819,726	80.52	29.17	25.46	9.51	4.06	3.60	1.11	12.46	7.59	7.73	27.78	2,724,592
	Grand Total	529,619	685,862	9.58	12.41	5,429,689	5,304,476	4,495,841	4,458,832	79.80	29.70	26.32	9.39	4.06	3.63	1.13	13.35	7.43	9.72	30.50	3,294,766

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

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

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

* Monthly Average

After Supervisory Review