

**Nepal Rastra Bank**  
**Bank Supervision Department**  
**Key Financial Indicators of Commercial Banks (Provisional)**  
**As on Asar end, 2081 (Mid-July 2024)**

(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	25,475	31,670	10.95	13.62	283,560	282,271	207,968	207,965	72.44	36.66	33.15	7.97	3.95	3.28	0.57	11.62	6.64	19.75	38.02	226,201
2	Rastriya Banijya Bank	29,295	34,181	10.21	11.91	430,713	429,127	261,794	261,767	60.39	31.30	42.44	6.71	3.98	3.65	1.10	11.76	7.93	13.57	33.25	276,292
3	Agriculture Development Bank	32,174	36,702	11.78	13.44	243,760	243,592	206,678	206,678	78.46	35.37	30.49	8.09	3.95	3.44	1.32	32.59	5.28	25.13	63.01	150,062
	<b>Sub Total</b>	<b>86,943</b>	<b>102,553</b>	<b>10.97</b>	<b>12.94</b>	<b>958,033</b>	<b>954,990</b>	<b>676,440</b>	<b>676,410</b>	<b>68.77</b>	<b>33.92</b>	<b>36.62</b>	<b>7.46</b>	<b>3.96</b>	<b>3.47</b>	<b>1.00</b>	<b>17.98</b>	<b>6.75</b>	<b>18.88</b>	<b>43.62</b>	<b>652,555</b>
4	Nabil Bank Limited	47,453	61,088	9.64	12.41	468,760	454,354	388,362	380,201	83.60	27.70	25.01	7.42	3.99	3.85	1.07	12.10	8.27	6.67	27.04	275,366
5	Nepal Investment Mega Bank Limited	46,890	59,179	10.84	13.67	406,808	393,454	328,860	320,057	80.46	32.64	29.67	7.69	4.00	4.95	1.20	13.61	8.83	4.97	27.42	244,793
6	Standard Chartered Bank Nepal Limited	19,444	23,226	14.36	17.16	114,826	96,220	89,737	85,072	76.84	42.48	28.33	6.60	4.00	2.14	0.91	12.30	3.61	2.41	18.32	63,488
7	Himalayan Bank Limited	26,983	35,943	9.04	12.04	297,725	279,201	247,109	241,370	83.78	29.68	22.26	8.91	3.99	4.91	0.97	17.12	6.33	3.15	26.60	154,872
8	Nepal SBI Bank Limited	17,266	22,704	10.10	13.28	175,418	168,022	132,968	130,021	73.56	37.25	36.85	8.12	3.99	2.00	0.26	19.81	8.07	5.47	33.35	89,212
9	Everest Bank Limited	24,016	27,850	10.87	12.61	233,388	230,980	186,507	183,624	80.27	38.76	28.12	7.29	3.98	0.71	0.26	12.02	8.24	7.60	27.86	148,474
10	NIC ASIA Bank Limited	24,523	32,469	8.44	11.18	360,538	360,345	285,333	285,333	79.14	28.07	26.40	9.19	3.99	3.41	1.74	11.06	1.42	11.09	23.57	193,359
11	Machhapuchhre Bank Limited	14,819	21,925	9.35	13.83	161,334	159,419	131,124	128,813	83.21	29.30	25.22	8.13	3.98	3.63	1.50	11.75	9.29	7.87	28.91	116,130
12	Kumari Bank Limited	30,181	43,224	8.56	12.26	350,756	343,545	293,415	291,388	82.93	30.47	25.54	8.89	3.95	4.95	0.44	11.06	11.94	10.68	33.69	188,152
13	Laxmi Sunrise Bank Limited	32,886	41,975	10.27	13.11	333,400	325,802	258,500	255,738	77.74	34.08	27.40	8.52	4.00	4.72	1.87	11.41	8.90	7.13	27.44	220,631
14	Siddhartha Bank Limited	23,614	29,729	9.65	12.15	244,907	242,004	203,560	201,674	80.20	29.70	25.34	8.10	3.99	2.22	0.75	12.83	8.64	7.55	29.01	151,480
15	Global IME Bank Limited	49,009	58,786	10.44	12.53	504,890	499,832	390,767	386,122	75.86	37.11	31.15	7.75	3.99	4.37	1.50	12.20	6.35	8.03	26.58	334,527
16	Citizens Bank International Limited	18,865	26,704	9.27	13.13	191,675	187,116	157,587	157,587	84.07	28.06	24.15	8.28	3.99	4.07	1.52	11.09	10.45	10.13	31.66	131,307
17	Prime Commercial Bank Limited	26,071	28,807	10.77	11.90	215,599	212,693	193,927	191,796	86.20	27.50	26.61	8.49	3.98	4.67	1.38	11.06	11.85	7.36	30.27	112,374
18	NMB Bank Limited	24,707	32,659	9.70	12.82	227,106	223,761	204,608	200,925	83.89	29.01	23.20	8.11	3.99	3.27	0.78	11.07	12.23	4.68	27.97	140,018
19	Prabhu Bank Limited	29,184	39,985	9.89	13.55	312,229	309,664	234,490	233,897	79.79	34.39	28.69	8.02	3.97	4.78	0.67	9.81	7.31	5.46	22.57	183,050
20	Sanima Bank Limited	18,633	24,902	10.22	13.66	199,379	195,530	165,782	163,875	80.53	29.21	26.47	7.82	4.00	1.73	0.51	11.06	12.48	6.38	29.92	128,056
	<b>Sub Total</b>	<b>474,544</b>	<b>611,157</b>	<b>9.96</b>	<b>12.83</b>	<b>4,798,738</b>	<b>4,681,941</b>	<b>3,892,637</b>	<b>3,837,494</b>	<b>80.63</b>	<b>31.87</b>	<b>27.15</b>	<b>8.12</b>	<b>3.99</b>	<b>3.81</b>	<b>1.07</b>	<b>12.31</b>	<b>8.29</b>	<b>7.08</b>	<b>27.69</b>	<b>2,875,289</b>
	<b>Grand Total</b>	<b>561,487</b>	<b>713,709</b>	<b>10.10</b>	<b>12.84</b>	<b>5,756,771</b>	<b>5,636,931</b>	<b>4,569,076</b>	<b>4,513,904</b>	<b>78.65</b>	<b>32.21</b>	<b>28.73</b>	<b>8.01</b>	<b>3.98</b>	<b>3.76</b>	<b>1.06</b>	<b>13.12</b>	<b>8.08</b>	<b>8.76</b>	<b>29.95</b>	<b>3,527,845</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 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