

**Nepal Rastra Bank**  
**Bank Supervision Department**  
**Key Financial Indicators of Commercial Banks (Provisional)**  
**As on Asoj end, 2080 (Mid-October 2023)**

(Rs. In Million)

S. No.	Banks	Solvency				Liquidity							Base Rate* (In %)	Spread* (In %)	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	24,483	30,590	11.01	13.76	252,324	251,277	188,683	188,680	75.10	34.34	29.12	9.19	3.90	3.84	11.53	6.58	20.85	38.96	217,785
2	Rastriya Banijya Bank	30,418	35,674	10.96	12.85	326,859	325,707	252,211	252,211	76.76	29.58	27.09	8.32	3.99	3.61	11.00	7.81	18.92	37.73	211,436
3	Agriculture Development Bank	29,242	34,191	11.59	13.55	209,393	209,181	188,823	188,823	81.32	30.73	26.98	10.38	3.82	5.33	33.75	4.39	26.87	65.02	134,397
	<b>Sub Total</b>	<b>84,143</b>	<b>100,455</b>	<b>11.19</b>	<b>13.36</b>	<b>788,577</b>	<b>786,166</b>	<b>629,717</b>	<b>629,714</b>	<b>77.54</b>	<b>31.41</b>	<b>27.71</b>	<b>9.19</b>	<b>3.96</b>	<b>4.20</b>	<b>17.94</b>	<b>6.42</b>	<b>21.87</b>	<b>46.23</b>	<b>563,618</b>
4	Nabil Bank Limited	47,256	56,917	9.85	11.86	419,473	407,589	362,195	357,970	86.53	24.67	21.91	9.57	3.99	3.69	12.47	6.87	6.44	25.78	236,547
5	Nepal Investment Mega Bank Limited	48,852	58,038	11.40	13.54	365,180	355,069	321,409	316,184	85.46	29.86	21.46	9.95	4.61	4.83	12.08	7.82	5.46	25.36	224,142
6	Standard Chartered Bank Nepal Limited	19,238	23,042	14.32	17.15	124,052	102,663	93,209	92,101	72.15	43.98	30.64	8.42	3.93	1.10	10.68	7.91	2.10	20.70	66,795
7	Himalayan Bank Limited	28,706	37,747	9.43	12.41	283,431	265,763	246,022	245,989	84.30	27.35	20.41	10.85	4.85	4.67	16.30	5.52	3.87	25.69	141,803
8	Nepal SBI Bank Limited	16,640	22,014	10.06	13.31	160,585	154,538	124,961	122,374	76.32	37.01	32.04	10.09	3.99	2.35	17.51	6.65	6.22	30.37	80,432
9	Everest Bank Limited	22,825	27,204	11.01	13.13	214,967	212,907	174,222	172,309	82.94	31.44	27.13	9.70	4.00	0.90	11.82	7.29	3.23	22.34	137,918
10	NIC ASIA Bank Limited	24,349	34,176	8.73	12.25	364,317	363,436	303,404	303,404	80.47	23.60	24.85	10.56	3.99	1.37	13.47	1.60	13.51	28.58	218,583
11	Machhapuchhre Bank Limited	14,330	21,467	8.79	13.17	152,042	147,538	132,392	132,020	83.58	23.88	23.06	9.81	3.99	2.56	10.04	7.89	8.57	26.49	104,577
12	Kumari Bank Limited	30,353	44,669	8.21	12.08	333,198	327,480	295,352	293,931	86.05	25.46	20.80	10.91	4.30	4.89	11.17	9.73	11.10	32.00	170,082
13	Laxmi Sunrise Bank Limited	31,245	40,871	9.83	12.85	295,686	288,573	257,118	255,203	83.12	25.69	21.48	10.80	4.41	4.69	11.40	7.66	7.82	26.88	197,033
14	Siddhartha Bank Limited	21,455	28,301	9.15	12.07	219,393	216,213	194,368	193,055	81.10	26.75	29.93	9.53	3.96	3.44	13.28	7.99	8.15	29.42	135,889
15	Global IME Bank Limited	50,631	61,878	10.86	13.27	456,240	451,607	375,914	372,933	81.17	33.05	27.73	10.02	4.34	4.38	11.06	7.31	8.27	26.64	294,107
16	Citizens Bank International Limited	17,823	25,409	9.18	13.09	174,238	169,990	145,989	145,989	82.90	26.05	23.72	10.60	3.87	3.97	11.21	8.03	11.07	30.31	109,255
17	Prime Commercial Bank Limited	25,225	27,933	11.09	12.28	200,165	195,409	176,106	175,984	83.21	29.88	28.19	10.64	3.90	3.67	11.09	8.81	8.70	28.60	95,128
18	NMB Bank Limited	24,929	32,169	9.96	12.85	204,019	201,120	200,343	196,958	86.39	24.57	22.76	9.57	3.99	2.84	11.15	10.48	11.02	32.65	130,526
19	Prabhu Bank Limited	27,721	39,101	8.92	12.58	281,494	278,746	240,001	239,510	84.87	24.00	21.72	10.14	4.95	3.97	8.56	6.00	5.92	20.47	171,065
20	Sanima Bank Limited	17,601	24,029	10.09	13.77	186,645	181,822	154,501	152,579	76.95	30.23	27.74	9.75	4.00	1.79	11.65	11.06	6.50	29.21	122,088
	<b>Sub Total</b>	<b>469,179</b>	<b>604,965</b>	<b>9.97</b>	<b>12.85</b>	<b>4,435,124</b>	<b>4,320,461</b>	<b>3,797,507</b>	<b>3,768,491</b>	<b>82.86</b>	<b>28.04</b>	<b>24.41</b>	<b>10.13</b>	<b>4.24</b>	<b>3.51</b>	<b>12.03</b>	<b>7.34</b>	<b>7.74</b>	<b>27.11</b>	<b>2,635,969</b>
	<b>Grand Total</b>	<b>553,322</b>	<b>705,420</b>	<b>10.13</b>	<b>12.92</b>	<b>5,223,701</b>	<b>5,106,627</b>	<b>4,427,224</b>	<b>4,398,205</b>	<b>82.07</b>	<b>28.55</b>	<b>24.91</b>	<b>9.98</b>	<b>4.21</b>	<b>3.61</b>	<b>12.86</b>	<b>7.21</b>	<b>9.72</b>	<b>29.79</b>	<b>3,199,587</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 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