

Nepal Rastra Bank
Bank Supervision Department
Key Financial Indicators of Commercial Banks (Provisional)
As on Asoj end, 2081 (Mid-October 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	25,196	32,636	10.40	13.47	287,143	285,018	214,556	214,553	75.31	34.47	31.26	6.72	3.94	3.95	1.20	11.10	7.14	13.06	31.30	240,261
2	Rastriya Banjiya Bank	29,129	34,850	10.51	12.57	417,590	415,909	268,647	268,637	64.12	32.59	36.10	6.05	3.99	4.23	1.51	11.56	7.93	18.56	38.06	289,996
3	Agriculture Development Bank	31,699	36,396	12.08	13.87	260,649	259,534	206,242	206,242	74.02	35.47	32.05	7.07	3.97	4.78	2.04	31.31	5.20	24.17	60.68	152,578
	Sub Total	86,024	103,883	11.00	13.28	965,382	960,462	689,445	689,432	70.19	33.93	33.58	6.54	3.97	4.31	1.57	17.38	6.87	18.60	42.85	682,835
4	Nabil Bank Limited	49,408	63,932	9.77	12.64	487,569	470,816	395,890	387,761	81.71	27.96	26.39	6.75	3.98	4.24	1.42	11.30	8.71	8.91	28.92	288,901
5	Nepal Investment Mega Bank Limited	47,724	61,385	10.40	13.37	436,932	405,908	346,567	335,720	79.46	33.28	27.36	7.08	3.99	5.82	1.95	15.24	8.90	6.87	31.00	254,813
6	Standard Chartered Bank Nepal Limited	20,188	23,606	14.96	17.50	115,612	101,680	91,124	87,984	76.48	42.83	32.20	5.71	4.00	1.95	0.72	10.95	5.95	3.98	20.87	67,958
7	Himalayan Bank Limited	27,102	36,005	9.19	12.21	331,282	308,457	241,762	236,701	73.87	35.94	31.09	8.06	3.95	4.98	0.73	15.63	6.31	5.02	26.96	158,995
8	Nepal SBI Bank Limited	18,218	23,788	9.97	13.01	181,177	170,208	133,378	130,830	73.51	37.13	35.35	7.53	3.76	1.84	0.28	19.28	8.09	7.21	34.58	91,399
9	Everest Bank Limited	24,281	28,637	10.24	12.07	239,241	235,659	196,275	193,809	81.37	28.82	25.80	6.58	4.00	0.77	0.33	12.11	8.94	10.19	31.23	153,671
10	NIC ASIA Bank Limited	24,841	33,038	8.81	11.72	342,710	342,457	271,216	271,216	79.62	28.18	27.64	8.37	4.00	4.24	2.08	11.19	1.05	16.51	28.75	202,807
11	Machhapuchhre Bank Limited	15,526	22,231	9.38	13.43	169,683	167,324	137,477	134,775	82.17	29.49	26.01	7.58	3.99	3.15	1.15	12.14	9.44	12.15	33.74	123,962
12	Kumari Bank Limited	31,127	45,342	8.52	12.41	361,244	353,934	305,316	301,585	82.88	29.10	31.37	7.48	3.86	4.96	0.82	11.33	14.08	11.10	36.52	189,653
13	Laxmi Sunrise Bank Limited	33,097	42,866	9.82	12.71	339,198	331,431	267,284	264,216	77.05	32.78	28.72	7.79	4.00	5.44	2.23	11.82	9.47	8.97	30.26	229,539
14	Siddhartha Bank Limited	22,932	28,373	9.21	11.40	246,258	244,561	209,361	206,443	81.53	27.91	24.60	7.57	3.99	3.91	1.99	12.09	8.91	11.16	32.16	160,893
15	Global IME Bank Limited	50,688	63,178	10.00	12.46	529,615	523,259	418,628	414,644	76.82	34.67	30.15	7.23	3.96	4.67	1.74	12.68	7.03	11.07	30.78	351,174
16	Citizens Bank International Limited	19,069	27,228	9.14	13.06	194,921	190,909	161,469	161,382	83.65	27.51	23.01	7.92	3.96	5.41	2.39	12.02	10.27	12.00	34.29	137,846
17	Prime Commercial Bank Limited	27,835	31,085	11.17	12.47	225,156	222,157	201,791	199,155	85.38	26.80	26.03	7.92	3.98	4.86	1.61	11.07	10.90	9.83	31.80	121,452
18	NMB Bank Limited	25,998	34,976	9.58	12.90	249,100	244,028	216,424	212,009	81.70	29.47	25.69	7.43	3.98	3.63	1.37	11.28	13.13	7.10	31.51	145,066
19	Prabhu Bank Limited	29,253	42,044	9.65	13.87	309,078	306,625	230,543	229,625	76.01	34.56	31.78	7.65	3.95	4.94	1.40	9.61	6.99	7.37	23.97	188,110
20	Sanima Bank Limited	18,062	24,385	9.76	13.18	201,533	196,537	168,052	166,264	80.13	28.97	25.56	7.24	4.00	2.94	1.38	10.42	12.04	8.39	30.85	134,860
	Sub Total	485,348	632,097	9.83	12.80	4,960,310	4,815,951	3,992,556	3,934,117	79.50	31.34	28.21	7.44	3.96	4.28	1.47	12.32	8.69	9.52	30.53	3,001,098
	Grand Total	571,372	735,980	9.99	12.87	5,925,692	5,776,413	4,682,001	4,623,549	77.98	31.76	29.10	7.29	3.97	4.28	1.48	13.05	8.43	10.83	32.31	3,683,933

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