

Summary Financial Highlights of Development Banks for the Quarter Ended, Asoj 2074

Rs. in '000 - (0) - -

Balance Sheet Items	Short Name	Level	75	75	3	3
		Code	12002000	12009000	12012000	12014000
			NIDC	Mahalaxmi	Sahayogi	Karnali
1	Paid up Capital		415,823	2,633,797	424,724	151,000
2	Core Capital		3,445,725	3,977,252	624,405	226,550
3	Capital Fund		3,480,682	4,274,082	667,906	239,644
4	Risk Weighted Assets		3,989,273	22,523,135	3,472,068	1,655,588
5	Total Assets		6,115,515	31,552,346	4,136,620	2,393,964
6	Total Deposits		1,100,053	25,146,450	3,369,725	2,086,602
7	Loans and Advances (Gross)		3,222,786	20,125,095	2,782,084	1,165,791
8	Deprived Sector Lending		261,361	954,305	153,811	63,136
9	Total Liquid Assets		1,823,935	8,663,487	1,214,720	977,228
10	Net Liquid Assets		1,823,935	8,663,487	1,214,720	977,228
11	Total Investment		215,097	1,525,037	2,000	-
12	Total Expenses		83,902	801,820	123,253	50,254
13	Total Income		103,110	858,163	113,067	33,269
14	Net Profit / (Net Loss)		19,208	56,343	(10,186)	(16,985)

Ratios

1	Core Capital to RWA (%)	86.37%	17.66%	17.98%	13.68%
2	Capital Fund to RWA (%)	87.25%	18.98%	19.24%	14.47%
3	RWA to TA (%)	79.39%	80.35%	83.93%	69.16%
4	Credit to Deposit (LCY) Ratio (%)	292.97%	80.04%	82.56%	55.87%
5	Credit to Deposit (LCY) & Core Capital (%)	70.90%	69.11%	69.65%	50.40%
6	Non Performing Loan to Total Loan (%)	9.62%	3.55%	2.82%	2.04%
7	Total Loan to Total Assets (%)	52.70%	63.78%	67.25%	48.70%
8	Net Liquid Asset /Total Deposit (%)	165.80%	34.45%	36.05%	46.83%
9	Liquid Assets to Total Deposits (%)	165.80%	34.45%	36.05%	46.83%
10	Weighted Average Interest on Credit (%)	11.60%	14.61%	16.80%	17.93%

11	Weighted Average Interest on Deposit (%)	8.19%	8.31%	8.33%	6.52%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	5.77%	0.00%	0.00%
13	Spread Rate (%)	3.26%	5.78%	8.46%	11.41%
14	Cost of Fund (%)	8.19%	8.31%	8.33%	6.52%
15	Base Rate (%)	17.35%	11.65%	11.59%	10.35%

(0)	-	-	0	0	-	(0)	-	(0)
75	3	3	75	3	3	75	3	3
12019000	12027000	12028000	12031000	12033000	12034000	12036000	12038000	12042000
Shangrila	Excel	Western	Deva	Miteri	Tinau	Muktinath	Kankai	Bhargav
1,358,475	384,563	429,312	1,444,984	380,293	460,850	1,542,716	416,006	264,000
1,959,428	732,737	616,490	1,939,830	616,453	617,762	3,048,207	479,904	340,926
2,102,637	774,000	642,789	2,066,773	642,488	651,941	3,228,361	496,117	357,509
12,768,067	5,068,208	2,865,970	13,002,581	2,867,682	4,091,409	19,368,835	1,514,718	1,987,838
16,531,396	5,570,432	3,481,578	13,986,216	4,346,804	4,828,384	23,889,851	2,034,949	2,567,319
13,804,472	4,555,380	2,808,450	11,353,036	2,785,127	4,007,419	19,542,614	1,490,957	2,188,941
12,082,106	3,872,826	2,305,836	10,168,972	2,473,393	3,252,849	16,807,601	1,251,349	1,598,378
798,858	265,174	95,255	401,944	150,313	193,874	5,053,352	79,844	116,594
3,586,809	1,354,502	1,003,739	3,031,978	954,763	1,274,029	5,618,662	710,746	845,276
3,586,809	1,354,502	1,003,739	3,031,978	954,763	1,274,029	5,618,662	710,746	845,276
599,228	48,030	-	568,414	471	89,902	181,196	446	13,964
414,624	111,943	88,384	352,996	96,942	118,418	576,929	53,396	67,059
455,690	143,485	97,191	385,373	120,244	134,095	712,376	56,862	71,756
41,065	31,542	8,807	32,377	23,302	15,677	135,447	3,466	4,697

15.35%	14.46%	21.51%	14.92%	21.50%	15.10%	15.74%	31.68%	17.15%
16.47%	15.27%	22.43%	15.90%	22.40%	15.93%	16.67%	32.75%	17.98%
89.55%	90.98%	82.32%	88.92%	65.97%	84.74%	83.71%	74.44%	77.43%
87.52%	85.02%	82.10%	89.59%	88.81%	81.17%	86.00%	83.93%	73.02%
76.64%	73.24%	67.32%	76.51%	72.71%	70.33%	74.40%	63.49%	63.18%
0.98%	1.00%	0.96%	1.79%	0.07%	0.36%	0.03%	1.28%	0.19%
73.09%	69.52%	66.23%	72.71%	56.90%	67.37%	70.35%	61.49%	62.26%
25.98%	29.73%	35.74%	26.71%	34.28%	31.79%	28.75%	47.67%	38.62%
25.98%	29.73%	35.74%	26.71%	34.28%	31.79%	28.75%	47.67%	38.62%
14.27%	13.63%	14.50%	14.13%	16.29%	14.21%	15.24%	15.75%	14.88%

7.97%	5.23%	7.24%	8.06%	9.14%	8.58%	8.07%	6.54%	8.52%
3.11%	0.00%	0.00%	0.95%	0.00%	3.42%	0.00%	0.00%	23.55%
5.85%	8.40%	7.25%	5.62%	7.15%	5.39%	7.17%	9.21%	6.36%
7.97%	5.23%	7.24%	8.06%	9.14%	8.58%	8.07%	6.54%	8.52%
11.25%	9.40%	9.72%	11.70%	12.69%	12.53%	11.50%	12.43%	11.89%

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	3	75	75	75	1	75	3	75	1
	12048000	12051000	12052000	12053000	12055000	12056000	12059000	12060000	12062000
	Alpine	Garima	OM	Gandaki	Kabeli	Kamana	Purnima	Jyoti	Hamro
	414,475	2,204,243	1,643,945	1,843,926	84,211	2,058,221	440,481	2,206,258	458,751
	523,411	2,827,741	2,485,674	2,789,550	146,755	2,873,733	658,026	2,710,686	541,654
	547,581	3,009,029	2,675,716	2,987,702	154,225	3,013,426	679,976	2,835,543	554,747
	1,932,640	13,157,112	13,883,827	15,927,398	709,267	11,924,312	2,617,981	10,165,140	1,600,245
	2,483,769	22,222,662	20,418,855	23,271,611	888,824	16,661,023	3,280,250	14,754,973	1,915,510
	1,838,370	15,397,496	17,208,595	19,344,295	690,881	13,191,510	2,530,348	11,308,757	1,329,446
	1,482,814	14,115,355	14,276,632	16,558,993	572,618	11,924,752	2,099,928	9,983,785	1,234,397
	73,281	806,147	746,864	771,574	39,520	553,862	125,895	572,638	53,125
	905,549	4,238,563	5,481,243	5,844,879	251,887	3,805,130	1,056,250	3,875,295	513,107
	905,549	4,238,563	5,481,243	5,844,879	251,887	3,805,130	1,056,250	3,875,295	513,107
	2,121	238,888	844,577	504,528	-	234,646	32,437	569,683	41,781
	53,140	494,127	510,262	581,934	20,517	399,998	72,258	327,643	39,016
	56,788	528,345	547,689	635,847	20,857	402,066	85,417	372,902	49,081
	3,648	34,218	37,427	53,913	339	2,068	13,160	45,259	10,065

27.08%	21.49%	17.90%	17.51%	20.69%	24.10%	25.13%	26.67%	33.85%
28.33%	22.87%	19.27%	18.76%	21.74%	25.27%	25.97%	27.89%	34.67%
77.81%	74.39%	81.73%	85.14%	79.80%	85.64%	79.81%	80.39%	83.54%
80.66%	91.67%	82.96%	85.60%	82.88%	90.40%	82.99%	88.30%	92.85%
62.78%	77.45%	72.49%	74.81%	68.36%	74.23%	65.86%	71.22%	65.97%
3.23%	1.02%	1.97%	1.40%	3.45%	2.11%	0.36%	0.82%	0.44%
59.70%	63.52%	69.92%	71.16%	64.42%	71.57%	64.02%	67.66%	64.44%
49.26%	27.53%	31.85%	30.22%	36.46%	28.85%	41.74%	34.27%	38.60%
49.26%	27.53%	31.85%	30.22%	36.46%	28.85%	41.74%	34.27%	38.60%
14.94%	14.45%	13.85%	14.33%	14.83%	13.78%	13.99%	15.41%	13.61%

7.72%	7.95%	8.51%	8.54%	5.32%	8.61%	7.32%	8.18%	8.00%
0.00%	2.84%	4.14%	4.27%	0.00%	0.95%	0.00%	3.48%	0.00%
7.22%	6.35%	4.90%	5.54%	9.51%	4.98%	6.66%	6.76%	5.61%
7.72%	7.95%	8.51%	8.54%	5.32%	8.61%	7.32%	8.18%	8.00%
12.77%	11.87%	11.74%	11.99%	9.40%	11.92%	9.88%	9.40%	12.50%

-	0	-	###	-	###	0	0	-
10	3	75	3	75	3	1	3	1
12064000	12069000	12075000	12077000	12080000	12081000	12083000	12084000	12085000
Shine	Kanchan	Lumbini	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara
1,102,892	448,994	2,008,878	143,765	1,839,542	432,734	69,160	262,193	72,995
1,693,986	564,693	2,810,207	175,367	2,571,429	579,488	82,472	378,493	108,833
1,800,846	595,391	2,856,898	184,716	2,718,553	607,192	84,230	394,695	114,460
11,294,926	3,982,013	17,289,152	1,139,120	13,598,410	3,034,749	189,881	1,706,635	464,021
12,976,180	3,710,846	23,534,717	1,481,725	16,416,084	3,660,272	270,163	2,158,059	587,103
10,938,199	3,046,217	18,456,439	1,090,420	12,840,106	2,905,236	175,013	1,701,762	453,495
9,659,302	2,686,177	15,900,085	910,738	11,177,378	2,640,204	151,404	1,397,557	379,882
443,711	423,645	1,041,345	54,253	506,457	504,361	15,084	66,255	18,868
2,980,798	836,993	5,438,109	334,328	4,337,810	907,867	105,783	631,864	183,757
2,980,798	836,993	5,358,654	334,328	4,337,810	907,867	105,783	631,864	183,757
746,422	18,965	1,875,411	-	553,243	206	-	19,891	-
310,976	86,695	587,906	52,221	376,371	93,213	5,003	44,760	20,774
376,073	96,763	604,054	34,839	410,629	107,319	6,336	46,528	16,161
65,097	10,068	16,148	(17,382)	34,258	14,106	1,333	1,768	(4,613)

15.00%	14.18%	16.25%	15.39%	18.91%	19.10%	43.43%	22.18%	23.45%
15.94%	14.95%	16.52%	16.22%	19.99%	20.01%	44.36%	23.13%	24.67%
87.04%	107.31%	8.06%	76.88%	84.66%	82.91%	70.28%	79.08%	79.04%
88.31%	88.18%	86.15%	83.52%	88.98%	90.88%	86.51%	82.12%	83.77%
76.47%	74.39%	74.77%	71.95%	73.86%	75.77%	58.80%	67.18%	67.56%
0.53%	0.72%	3.16%	1.99%	1.02%	0.33%	1.43%	1.39%	5.64%
74.44%	72.39%	67.56%	61.46%	68.09%	72.13%	56.04%	64.76%	64.70%
27.25%	27.48%	29.03%	30.66%	33.78%	31.25%	60.44%	37.13%	40.52%
27.25%	27.48%	29.46%	30.66%	33.78%	31.25%	60.44%	37.13%	40.52%
14.02%	14.30%	13.65%	17.44%	13.45%	14.95%	16.38%	12.69%	21.58%

7.55%	7.82%	8.83%	10.72%	7.68%	8.74%	4.70%	6.50%	7.24%
5.05%	0.00%	4.60%	0.00%	4.16%	0.00%	0.00%	3.38%	0.00%
5.84%	6.48%	4.06%	6.72%	5.36%	6.21%	11.68%	6.13%	14.34%
7.55%	7.82%	8.81%	10.72%	7.68%	8.74%	4.70%	6.50%	7.24%
10.99%	12.16%	12.45%	12.54%	11.39%	14.20%	8.90%	11.53%	21.34%

	###		(0)		
3	75	1	3	3	3
12087000	12093000	12094000	12095000	12096000	12099000
N.Community	Kailash	Salpa	Saptakoshi	Sajha	Green
220,295	2,291,487	28,000	387,932	100,000	100,000
281,725	3,359,667	54,448	402,652	80,017	90,830
302,728	3,390,963	57,091	413,975	85,383	95,599
2,015,416	19,311,935	275,500	1,149,512	464,704	511,477
2,399,387	22,824,183	356,730	1,600,971	572,676	648,303
2,001,508	18,629,410	288,667	1,124,727	457,141	533,281
1,632,383	15,989,566	214,642	923,536	368,095	376,040
73,827	880,524	10,597	80,671	17,005	42,282
645,871	6,084,001	126,077	599,568	171,199	238,208
645,871	6,084,001	126,077	599,568	171,199	238,208
1,123	782,499	-	-	3,629	10,000
61,476	550,630	10,535	38,715	33,965	19,551
65,743	647,872	10,564	43,197	14,263	17,416
4,267	97,242	29	4,482	(19,703)	(2,135)

13.98%	17.40%	19.76%	35.03%	17.22%	17.76%
15.02%	17.56%	20.72%	36.01%	18.37%	18.69%
84.00%	8.45%	77.23%	71.80%	81.15%	78.89%
81.56%	85.83%	74.36%	82.11%	80.52%	70.51%
71.49%	72.72%	62.56%	60.47%	68.53%	60.25%
0.79%	0.91%	5.06%	1.21%	8.35%	4.26%
68.03%	70.06%	60.17%	57.69%	64.28%	58.00%
32.27%	32.66%	43.68%	53.31%	37.45%	44.67%
32.27%	32.66%	43.68%	53.31%	37.45%	44.67%
14.79%	13.72%	16.11%	20.28%	5.64%	8.87%

Total		
1 Dist	3 Dist	10 Dist
713,117	5,861,615	1,102,892
934,161	7,989,930	1,693,986
964,753	8,379,630	1,800,846
3,238,913	42,077,728	11,294,926
4,018,331	51,356,307	12,976,180
2,937,501	40,521,609	10,938,199
2,552,943	33,219,977	9,659,302
137,193	2,579,476	443,711
1,180,611	14,662,700	2,980,798
1,180,611	14,662,700	2,980,798
41,781	243,186	746,422
95,845	1,265,642	310,976
102,999	1,338,241	376,073
7,154	72,599	65,097

28.84%	18.94%	15.00%
29.79%	19.85%	15.94%
80.60%	81.93%	87.04%
86.91%	81.98%	88.31%
65.94%	68.48%	76.47%
2.34%	1.17%	0.53%
63.53%	64.69%	74.44%
40.19%	36.18%	27.25%
40.19%	36.18%	27.25%
15.45%	14.91%	14.02%

8.20%	8.77%	5.31%	6.27%	0.53%	4.07%
0.00%	6.94%	0.00%	0.00%	0.00%	0.00%
6.59%	4.76%	10.81%	14.02%	5.11%	4.80%
8.20%	8.77%	5.31%	6.27%	0.53%	4.07%
12.58%	11.96%	10.71%	13.19%	8.82%	6.04%

6.71%	7.52%	7.55%
0.00%	3.65%	5.05%
8.74%	7.36%	5.84%
6.71%	7.50%	7.55%
12.86%	11.46%	10.99%

(0)

0

75 Dist	Grand
23,492,298	31,169,922
36,799,130	47,417,207
38,640,365	49,785,593
186,909,177	243,520,744
252,179,433	320,530,250
197,323,234	251,720,544
172,333,104	217,765,327
13,349,230	16,509,610
61,829,901	80,654,010
61,750,447	80,574,556
8,692,448	9,723,837
6,059,142	7,731,606
6,664,116	8,481,429
604,974	749,823

21.11%	20.52%
22.16%	21.54%
74.12%	75.97%
87.46%	86.61%
73.70%	72.87%
1.79%	1.64%
68.34%	67.94%
31.29%	32.01%
31.33%	32.04%
14.20%	14.31%

8.32%	8.14%
4.32%	4.39%
5.51%	5.85%
8.32%	8.14%
11.65%	11.60%