

# Nepal Rastra Bank

## Key Financial Indicators of Development Banks (Unaudited)

As on Chaitra end, 2078 ( Mid April 2022)

S.N.	Development Banks	Solvency						Liquidity					NPL (In %)	Deprived Sector (In %)	Specified Sector (In %)
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	Total RWE (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)			
1	Muktinath Bikas Bank Limited	5,657,181	7,188,517	9,725,811	77,931,963	9.22%	12.48%	102,331,856	90,819,666	87.77%	20.87%	19.94%	0.17%	13.28%	22.95%
2	Jyoti Bikas Bank Limited	4,267,753	5,084,860	7,392,659	49,907,786	10.19%	14.81%	54,580,021	50,892,831	91.96%	20.08%	9.53%	1.37%	10.16%	16.78%
3	Garima Bikas Bank Limited	4,579,892	5,886,723	7,803,531	56,045,533	10.50%	13.92%	69,231,563	62,643,152	90.97%	20.73%	14.39%	1.02%	13.31%	39.75%
4	Mahalaxmi Bikas Bank Limited	4,010,883	5,795,753	6,437,000	52,467,589	11.05%	12.27%	43,721,582	40,404,010	89.86%	26.82%	17.64%	2.97%	13.85%	18.09%
5	Shine Resunga Development Bank Limited	3,781,009	4,868,114	5,363,784	34,962,857	13.92%	15.34%	41,845,089	37,960,022	88.24%	24.71%	18.54%	1.24%	13.50%	28.30%
6	Lumbini Bikas Bank Limited	3,284,293	4,484,666	5,147,908	41,241,994	10.87%	12.48%	44,659,937	40,730,294	90.81%	21.62%	12.35%	1.69%	10.66%	47.00%
7	Shangrila Development Bank Limited	3,010,670	3,879,496	5,245,180	41,507,799	9.35%	12.64%	50,092,350	43,432,560	89.46%	21.70%	10.22%	1.20%	13.11%	28.09%
8	Kamana Sewa Bikas Bank Limited	3,142,577	4,188,438	5,811,375	45,639,669	9.18%	12.73%	49,943,154	45,248,426	88.16%	20.54%	14.66%	2.20%	9.84%	17.69%
9	Saptakoshi Development Bank Limited	834,338	757,988	834,477	4,635,741	16.35%	18.00%	4,122,419	4,157,035	101.90%	20.29%	18.97%	10.72%	6.90%	28.13%
10	Excel Development Bank Limited	1,151,792	1,438,175	1,594,200	11,652,432	12.34%	13.68%	11,259,497	10,698,958	93.39%	18.99%	18.95%	3.67%	6.97%	16.86%
11	Miteri Development Bank Limited	903,428	1,206,747	1,276,335	5,293,858	22.80%	24.11%	5,786,552	5,111,191	89.95%	31.11%	29.31%	1.40%	13.09%	30.23%
12	Sindhu Bikas Bank Limited	557,456	509,290	569,283	4,095,920	12.43%	13.90%	4,408,078	3,869,210	92.19%	18.73%	21.88%	1.64%	9.33%	17.65%
13	Karnali Development Bank Limited	502,830	476,953	507,704	4,564,495	10.65%	11.35%	4,397,430	3,192,745	73.92%	33.62%	33.86%	3.68%	5.04%	31.67%
14	Green Development Bank Limited	519,000	564,434	603,605	2,373,988	23.78%	25.43%	2,630,770	2,508,441	99.31%	25.72%	19.08%	2.53%	22.75%	22.62%
15	Corporate Development bank Limited	487,988	585,683	599,345	1,050,897	55.73%	57.03%	584,938	941,520	142.17%	36.77%	36.70%	3.76%	5.75%	43.01%
16	Narayani Development Bank Limited*	231,481	140,144	143,334	401,865	34.87%	35.67%	229,185	227,228	103.29%	60.65%	76.47%	2.86%	2.82%	47.86%
17	Salpa Bikas Bank Limited #	28,000	220,457	231,530	841,098	26.21%	27.53%	765,746	669,142	98.95%	57.20%	55.64%	6.43%	25.41%	17.80%
	<b>Total</b>	<b>36,950,572</b>	<b>47,276,438</b>	<b>59,287,062</b>	<b>434,615,485</b>	<b>10.88%</b>	<b>13.64%</b>	<b>490,590,166</b>	<b>443,506,431</b>	<b>89.73%</b>	<b>22.03%</b>	<b>15.85%</b>	<b>1.49%</b>	<b>12.14%</b>	<b>26.62%</b>

**Note :**

CCAR % - Core Capital to Total Risk Weighted Exposures.

CAR % - Total Capital Fund to Total Risk Weighted Exposures.

# Total Capital Fund includes the amount reported in Capital Adjustment Reserve collected from existing shareholders and others.

Net Liquidity % - Net Liquid Assets to Total Deposits. Minimum Required 20%.

CD Ratio % - Credit to Deposit. (Monthly Average; Should Not Exceed 90%).

NPL% - Non Performing Loans to Total Loans.

SLR% - Statutory Liquidity Ratio. Minimum Required 8%.

Specified Sector - Lending in Agriculture, Micro, Cottage and small industry/enterprise, Energy and Tourism.

\* Released from the List of Problematic Institutions on 2077/04/22.

# Capital adequacy has been computed after adjustment of amount collected for the purpose of capital increment.