

Nepal Rastra Bank Key Financial Indicators of Development Banks (Provisional)

As on Poush end, 2079 (Mid Jan 2023)

S.N.	Development Banks	Solvency						Liquidity					Base rate	Spread rate	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	6,420,900	7,532,188	10,305,930	89,201,485	8.44%	11.55%	111,190,167	95,245,746	84.87%	22.54%	20.50%	12.80%	4.99%	0.98%	11.13%	23.05%
2	Jyoti Bikas Bank Limited	4,267,753	5,102,782	7,459,501	58,433,550	8.73%	12.77%	59,361,825	52,391,320	87.70%	20.93%	16.32%	13.26%	4.97%	3.74%	11.99%	18.09%
3	Garima Bikas Bank Limited	5,187,687	6,259,914	8,314,066	63,853,225	9.80%	13.02%	74,033,297	63,990,277	87.92%	23.56%	19.18%	12.83%	4.89%	1.89%	11.33%	37.50%
4	Mahalaxmi Bikas Bank Limited	4,010,883	5,749,761	6,443,599	57,221,813	10.05%	11.26%	49,243,185	42,296,735	86.28%	25.50%	18.97%	12.73%	4.98%	4.57%	11.71%	16.71%
5	Shine Resunga Development Bank Limited	4,283,883	5,289,214	5,867,094	43,665,354	12.11%	13.44%	49,828,074	43,174,350	85.27%	23.53%	21.51%	12.79%	4.90%	1.31%	9.93%	33.00%
6	Lumbini Bikas Bank Limited	3,382,821	4,384,589	5,083,049	46,177,476	9.50%	11.01%	47,352,540	41,802,519	89.19%	21.21%	15.11%	12.76%	4.89%	3.24%	11.65%	42.06%
7	Shangrila Development Bank Limited	3,010,670	4,055,883	5,381,603	45,702,994	8.87%	11.78%	52,402,491	43,561,414	82.27%	23.84%	18.61%	12.88%	4.87%	3.36%	11.65%	27.30%
8	Kamana Sewa Bikas Bank Limited	3,142,577	4,726,514	6,378,363	43,359,324	10.90%	14.71%	51,559,387	44,942,699	85.88%	21.92%	16.05%	12.63%	4.99%	3.70%	10.58%	19.77%
9	Saptakoshi Development Bank Limited	834,338	542,304	624,182	4,962,265	10.93%	12.58%	4,983,419	4,364,602	93.39%	28.14%	25.08%	13.52%	4.57%	15.90%	8.41%	27.57%
10	Excel Development Bank Limited	1,249,694	1,421,158	1,583,336	11,953,036	11.89%	13.25%	12,674,031	10,587,946	84.60%	25.63%	25.31%	12.26%	4.79%	4.90%	6.47%	16.72%
11	Miteri Development Bank Limited	1,015,001	1,289,682	1,358,526	5,256,314	24.54%	25.85%	6,410,066	5,127,308	83.91%	39.83%	36.12%	13.20%	5.00%	2.86%	18.31%	33.24%
12	Sindhu Bikas Bank Limited	557,456	487,967	547,970	4,827,762	10.11%	11.35%	4,826,849	3,937,288	84.92%	23.34%	21.09%	13.19%	4.97%	4.90%	8.67%	23.52%
13	Karnali Development Bank Limited	502,830	385,497	439,260	3,861,065	9.98%	11.38%	4,396,530	3,049,022	70.43%	34.72%	34.52%	13.26%	4.97%	3.17%	5.01%	32.68%
14	Green Development Bank Limited	519,000	567,513	614,181	2,828,384	20.06%	21.71%	3,575,270	2,985,828	85.66%	31.43%	26.76%	13.70%	4.77%	3.43%	10.45%	38.72%
15	Corporate Development bank Limited	500,000	642,156	659,139	1,034,725	62.06%	63.70%	1,112,877	1,015,814	92.51%	65.40%	66.04%	14.79%	4.81%	4.57%	5.17%	23.32%
16	Narayani Development Bank Limited*	262,468	139,665	148,298	942,784	14.81%	15.73%	596,710	546,147	93.63%	31.90%	29.12%	17.02%	4.17%	2.83%	5.92%	70.01%
17	Salpa Bikas Bank Limited #	28,000	327,494	337,982	985,557	33.23%	34.29%	831,187	720,552	93.66%	54.81%	35.20%	11.10%	4.15%	6.85%	26.83%	117.42%
	Total	39,175,963	48,904,281	61,546,078	484,267,111	10.10%	12.71%	534,377,904	459,739,568	85.97%	23.39%	19.34%	12.84%	4.93%	2.82%	11.12%	26.69%

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.

Nepal Rastra Bank
Key Financial Indicators of Finance Companies (Provisional)

As on Poush end, 2079 (Mid Jan 2023)

S.N.	Finance Companies	Solvency					Liquidity					Base rate	Spread rate	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)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)					
1	Nepal Finance Limited	727,298	820,937	840,680	42.78%	43.81%	1,732,473	1,399,886	85.67%	74.14%	64.23%	16.59%	4.50%	14.19%	11.11%	13.74%
2	Gorkhas Finance Limited	867,994	1,339,494	1,424,913	15.56%	16.55%	8,029,727	6,695,930	85.16%	31.97%	14.02%	12.86%	4.77%	6.76%	9.25%	17.16%
3	Goodwill Finance Limited	946,115	1,207,613	1,617,246	9.34%	12.51%	11,710,127	9,903,701	81.45%	24.42%	32.22%	13.09%	4.84%	3.74%	6.26%	29.73%
4	Shree Investment & Finance Co. Limited	981,683	1,161,177	1,229,972	18.20%	19.28%	6,694,894	5,590,132	83.66%	33.10%	27.06%	13.01%	3.53%	1.36%	8.33%	14.98%
5	Best Finance Company Limited	828,914	872,815	928,550	20.53%	21.84%	4,252,518	3,492,608	83.51%	31.86%	21.25%	14.95%	4.53%	4.05%	6.11%	14.97%
6	Progressive Finance Limited	848,106	873,960	971,299	22.88%	25.42%	4,697,416	3,834,236	84.20%	31.50%	18.57%	12.33%	4.51%	4.91%	6.66%	27.82%
7	Janaki Finance Co. Limited	690,473	930,174	998,607	22.43%	24.08%	3,489,949	3,028,032	87.82%	42.89%	42.66%	12.77%	4.33%	11.18%	5.09%	24.72%
8	Pokhara Finance Limited	1,040,920	1,343,581	1,510,379	12.35%	13.88%	11,792,425	9,936,362	85.11%	25.52%	13.91%	13.69%	4.42%	3.86%	9.26%	17.68%
9	Central Finance Limited	948,875	1,123,332	1,200,944	19.72%	21.08%	6,425,472	5,184,421	82.93%	30.70%	23.28%	13.46%	4.65%	7.63%	5.03%	12.01%
10	Multipurpose Finance Limited	452,000	488,082	504,720	38.82%	40.15%	1,296,537	988,215	81.14%	41.45%	41.11%	14.40%	4.79%	0.39%	8.21%	58.22%
11	Samridhhi Finance Company Limited	818,911	540,748	578,428	23.17%	24.78%	1,941,081	1,702,304	87.71%	35.52%	11.93%	14.90%	4.94%	13.92%	12.84%	27.08%
12	Guheshwori Merchant Banking & Finance Limited	950,400	1,177,054	1,270,493	16.02%	17.29%	7,431,839	5,979,946	83.28%	29.24%	22.81%	13.86%	4.97%	3.21%	7.55%	13.88%
13	ICFC Finance Limited	1,183,471	1,547,387	1,963,826	9.33%	11.84%	19,014,166	13,983,415	74.33%	33.00%	31.74%	13.45%	4.82%	2.86%	5.01%	23.85%
14	Manjushree Finance Limited	1,351,553	1,778,952	2,369,463	13.51%	18.00%	13,164,761	12,011,676	88.29%	26.32%	24.78%	13.47%	4.72%	2.02%	6.03%	29.76%
15	Reliance Finance Limited	1,053,006	1,265,675	1,342,483	16.63%	17.64%	6,788,746	5,702,150	84.87%	42.99%	24.32%	13.50%	4.78%	4.89%	9.35%	20.87%
	Total	13,689,719	16,470,981	18,752,002	15.40%	17.53%	108,462,132	89,433,014	82.85%	31.62%	25.42%	13.49%	4.63%	4.36%	7.12%	21.89%

Problematic Finance Companies

S.N.	Finance Companies	Capital			Liquidity			NPL (In %)	
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)		Net Liquidity (In %)
1	Nepal Share Markets and Finance Ltd.	233,333	(1,545,220)	(1,545,220)	-104.35%	479,017	2,247,181	63.14%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(222,037)	(222,037)	-15.24%	562,153	1,146,223	86.84%	100.00%

Note :

CCAR % - Core Capital to Total Risk Weighted Exposures.

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

Total Loan as per NRB Reporting Form No. 2.1

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 7%.

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