

## Nepal Rastra Bank

### Key Financial Indicators of Development Banks (Provisional)

As on Ashar end, 2080 ( Mid July 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	8,264,141	10,956,410	92,316,929	8.95%	11.87%	117,926,646	97,339,246	83.59	25.67%	24.08%	11.68%	4.59%	0.96%	9.32%	20.31%
2	Jyoti Bikas Bank Limited	4,395,786	5,319,296	7,578,373	57,567,520	9.24%	13.16%	63,445,725	54,701,998	86.88	22.21%	16.68%	11.97%	4.58%	3.09%	6.78%	19.12%
3	Garima Bikas Bank Limited	5,187,687	6,927,201	8,999,153	65,648,678	10.55%	13.71%	79,068,679	65,592,102	84.86	27.43%	22.82%	11.78%	4.60%	1.55%	7.59%	36.06%
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,929,645	7,599,765	56,588,740	10.48%	13.43%	53,519,270	41,809,217	80.30	34.54%	29.72%	11.44%	4.59%	3.51%	9.17%	18.38%
5	Shine Resunga Development Bank Limited	4,283,883	5,737,465	6,392,050	47,876,845	11.98%	13.35%	56,415,982	45,964,547	82.98	28.44%	21.52%	11.36%	4.60%	1.81%	8.13%	26.87%
6	Lumbini Bikas Bank Limited	3,382,821	4,747,558	6,464,476	48,308,014	9.83%	13.38%	50,584,305	44,570,338	88.40	23.37%	18.13%	11.92%	4.58%	3.01%	9.63%	37.42%
7	Shangrila Development Bank Limited	3,267,592	4,195,848	5,515,024	44,475,216	9.43%	12.40%	52,509,426	42,093,198	81.59	27.26%	20.75%	12.15%	4.59%	3.06%	9.00%	25.43%
8	Kamana Sewa Bikas Bank Limited	3,281,165	4,055,913	5,813,151	47,283,534	8.58%	12.29%	55,735,855	46,772,976	84.22	24.53%	18.50%	11.93%	4.59%	2.98%	9.70%	21.34%
9	Saptakoshi Development Bank Limited	834,338	565,200	645,545	4,869,411	11.61%	13.26%	5,227,328	4,064,599	83.97	37.81%	34.01%	12.16%	4.47%	12.99%	8.78%	27.76%
10	Excel Development Bank Limited	1,249,694	1,328,926	1,501,085	12,809,987	10.37%	11.72%	14,195,369	10,979,163	80.93	31.61%	29.05%	11.36%	4.58%	4.88%	5.95%	15.88%
11	Miteri Development Bank Limited	1,015,001	1,414,166	1,478,285	4,818,379	29.35%	30.68%	6,560,653	4,635,469	74.64	50.39%	46.75%	12.12%	4.60%	1.31%	16.78%	29.22%
12	Sindhu Bikas Bank Limited	557,456	545,157	610,486	4,608,726	11.83%	13.25%	4,873,221	4,086,207	84.76	22.30%	22.22%	12.16%	4.59%	1.29%	13.51%	25.44%
13	Karnali Development Bank Limited	502,830	372,435	437,115	4,005,478	9.30%	10.91%	4,609,360	3,030,103	69.63	36.00%	33.44%	12.51%	4.76%	3.92%	5.03%	42.23%
14	Green Development Bank Limited	519,000	574,216	638,201	3,316,806	17.31%	19.24%	4,071,879	3,328,461	86.17	31.93%	25.24%	12.97%	4.58%	3.30%	13.07%	18.17%
15	Corporate Development bank Limited	525,000	647,607	660,811	1,382,072	46.86%	47.81%	1,256,195	1,164,910	103.87	51.53%	54.16%	11.74%	4.59%	4.29%	5.28%	23.14%
16	Narayani Development Bank Limited*	262,468	94,475	103,900	914,805	10.33%	11.36%	632,814	547,593	90.92	27.25%	23.19%	17.46%	5.50%	18.40%	5.19%	31.64%
17	Salpa Bikas Bank Limited	350,000	368,749	379,195	1,143,901	32.24%	33.15%	939,902	702,088	82.08	53.78%	25.46%	9.88%	4.86%	2.93%	21.74%	62.82%
	<b>Total</b>	<b>40,206,941</b>	<b>51,087,998</b>	<b>65,773,026</b>	<b>497,935,041</b>	<b>10.26%</b>	<b>13.21%</b>	<b>571,572,610</b>	<b>471,382,213</b>	<b>84.37</b>	<b>24.82%</b>	<b>22.56%</b>	<b>11.77%</b>	<b>4.59%</b>	<b>2.45%</b>	<b>8.73%</b>	<b>25.28%</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 10%.

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.