

**Key Financial Highlights of Development Bank for the quarter ended Chait, 2074 (Provisional)**

Rs. in '000

	Level	75	75	3	3	3	75	3	3	
	Code	12002000	12009000	12010000	12012000	12014000	12019000	12027000	12028000	
<b>Balance Sheet Items</b>	<b>Short Name</b>	<b>NIDC</b>	<b>Mahalaxmi</b>	<b>Narayani</b>	<b>Sahayogi</b>	<b>Karnali</b>	<b>Shangrila</b>	<b>Excel</b>	<b>Western</b>	
1	Paid up Capital	415,823	2,633,797	55,572	509,668	151,000	2,355,055	692,674	429,312	
2	Core Capital	3,519,751	3,629,034	27,709	690,368	197,151	3,160,046	891,916	669,621	
3	Capital Fund	3,551,747	3,975,362	27,740	724,827	210,425	3,319,336	936,457	698,279	
4	Risk Weighted Assets(RWA) / RWE	4,063,494	22,316,256	232,618	3,673,511	1,638,669	15,429,477	5,399,355	3,086,161	
5	Total Assets	6,146,017	31,689,164	440,098	4,269,761	2,406,012	18,695,435	5,683,027	3,760,287	
6	Total Deposits	1,027,061	25,111,151	129,031	3,448,789	2,129,654	14,757,769	4,543,347	2,998,977	
7	Loans and Advances (Gross)	3,255,868	21,647,122	68,555	2,994,377	1,173,694	14,000,093	4,215,137	2,559,129	
8	Deprived Sector Lending	246,274	1,227,058	3,633	143,294	58,669	933,131	233,127	109,595	
9	Total Liquid Assets	1,776,433	7,479,783	89,611	1,107,315	1,011,623	3,697,490	1,058,341	981,025	
10	Net Liquid Assets	1,776,433	7,479,783	89,611	1,107,315	1,011,623	3,695,490	1,058,341	981,025	
11	Total Investment	215,097	1,773,416	14,201	2,000	-	557,106	74,521	-	
12	Total Expenses	320,445	2,438,011	16,605	346,582	157,284	1,239,127	350,487	256,094	
13	Total Income	371,034	2,774,913	61,501	422,948	158,479	1,489,812	461,616	318,032	
14	Net Profit / (Net Loss)	50,589	336,902	44,896	76,366	1,195	250,685	111,129	61,938	
<b>Ratios</b>										
1	Core Capital to RWA (%)	86.62%	16.26%	11.91%	18.79%	12.03%	20.48%	16.52%	21.70%	
2	Capital Fund to RWA (%)	87.41%	17.81%	11.93%	19.73%	12.84%	21.51%	17.34%	22.63%	
3	RWA to TA (%)	66.12%	70.42%	52.86%	86.04%	68.11%	82.53%	95.01%	82.07%	
4	Credit to Deposit (LCY) Ratio (%)	317.01%	86.21%	53.13%	86.82%	55.11%	94.87%	92.78%	85.33%	
5	Credit to Deposit (LCY) & Core Capital (%)	71.61%	75.33%	43.74%	72.34%	50.44%	78.14%	77.55%	69.76%	
6	Non Performing Loan to Total Loan (%)	13.90%	3.97%	95.52%	1.32%	3.29%	0.70%	1.18%	1.67%	
7	Total Loan Loss Provision to Total Loan (%)	10.22%	3.31%	95.56%	1.64%	2.77%	1.46%	1.73%	2.01%	
8	Net Liquid Asset /Total Deposit (%)	172.96%	29.79%	69.45%	32.11%	47.50%	25.04%	23.29%	32.71%	
9	Liquid Assets to Total Deposits (%)	172.96%	29.79%	69.45%	32.11%	47.50%	25.05%	23.29%	32.71%	
10	Weighted Average Interest on Credit (%)	14.38%	13.54%	16.96%	15.32%	11.92%	13.94%	13.58%	12.16%	
11	Weighted Average Interest on Deposit (%)	9.22%	8.66%	4.65%	9.28%	6.97%	8.63%	5.81%	7.11%	
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	5.44%	0.00%	0.00%	0.00%	3.89%	0.00%	0.00%	
13	Spread Rate (%)	4.98%	4.39%	12.31%	6.04%	4.96%	5.03%	7.77%	5.05%	
14	Cost of Fund (%)	9.22%	8.63%	3.02%	9.28%	6.97%	8.63%	5.81%	7.11%	
15	Base Rate (%)	14.32%	12.16%	9.11%	12.80%	11.84%	12.20%	9.74%	10.11%	

**Key Financial Highlights of Development Bank for**  
Rs. in '000

	Level	75	3	3	75	3	3	75	75	75
	Code	12031000	12033000	12034000	12036000	12038000	12042000	12051000	12052000	12053000
<b>Balance Sheet Items</b>	<b>Short Nam</b>	<b>Deva</b>	<b>Miteri</b>	<b>Tinau</b>	<b>Muktinath</b>	<b>Kankai</b>	<b>Bhargav</b>	<b>Garima</b>	<b>OM</b>	<b>Gandaki</b>
1	Paid up Capital	1,633,277	500,000	506,935	2,591,763	500,000	399,863	2,534,880	2,515,237	2,304,908
2	Core Capital	2,238,338	659,440	628,203	3,383,386	574,297	514,054	3,063,354	3,177,500	3,550,172
3	Capital Fund	2,385,248	689,781	668,570	3,610,849	590,839	537,271	3,265,104	3,384,805	3,750,340
4	Risk Weighted Assets(RWA) / RWE	15,847,325	3,370,011	4,644,830	23,737,405	1,833,809	2,628,863	15,924,695	19,785,377	17,676,715
5	Total Assets	17,316,102	4,960,984	5,287,758	29,598,920	2,308,481	3,158,742	26,030,494	23,164,534	25,242,428
6	Total Deposits	13,952,186	3,179,322	4,483,585	24,546,248	1,670,072	2,582,390	18,639,662	19,147,152	20,434,059
7	Loans and Advances (Gross)	12,623,898	2,965,455	3,799,394	21,993,125	1,507,157	2,202,475	17,105,594	17,106,093	18,322,952
8	Deprived Sector Lending	463,863	164,102	238,444	6,574,988	76,069	149,484	1,012,371	712,335	770,360
9	Total Liquid Assets	3,518,728	843,887	1,194,397	6,015,480	698,389	761,316	4,776,225	5,069,223	5,782,961
10	Net Liquid Assets	3,518,728	843,887	1,194,397	6,015,480	698,389	761,316	4,626,225	5,069,223	5,782,961
11	Total Investment	747,593	10,471	133,653	680,330	31,391	28,964	453,131	868,949	632,546
12	Total Expenses	1,297,370	291,636	380,154	1,992,666	160,826	200,026	1,553,822	1,510,334	1,729,529
13	Total Income	1,499,737	364,523	434,045	2,420,238	190,987	241,989	1,835,386	1,776,373	2,069,973
14	Net Profit / (Net Loss)	202,366	72,887	53,892	427,572	30,161	41,963	281,565	266,039	340,444
<b>Ratios</b>										
1	Core Capital to RWA (%)	14.12%	19.57%	13.52%	14.25%	31.32%	19.55%	19.24%	16.06%	20.08%
2	Capital Fund to RWA (%)	15.05%	20.47%	14.39%	15.21%	32.22%	20.44%	20.50%	17.11%	21.22%
3	RWA to TA (%)	91.52%	67.93%	87.84%	80.20%	79.44%	83.22%	61.18%	85.41%	70.03%
4	Credit to Deposit (LCY) Ratio (%)	90.49%	93.27%	84.74%	89.60%	90.26%	85.29%	91.77%	89.34%	89.67%
5	Credit to Deposit (LCY) & Core Capital (%)	77.98%	77.25%	74.33%	78.75%	67.16%	71.13%	78.82%	76.62%	76.40%
6	Non Performing Loan to Total Loan (%)	3.01%	0.09%	0.37%	0.01%	0.82%	0.10%	0.78%	0.82%	0.84%
7	Total Loan Loss Provision to Total Loan (%)	3.21%	1.05%	1.15%	1.03%	1.41%	1.15%	1.46%	1.54%	1.40%
8	Net Liquid Asset /Total Deposit (%)	25.22%	26.54%	26.64%	24.51%	41.82%	29.48%	24.82%	26.48%	28.30%
9	Liquid Assets to Total Deposits (%)	25.22%	26.54%	26.64%	24.51%	41.82%	29.48%	25.62%	26.48%	28.30%
10	Weighted Average Interest on Credit (%)	14.22%	16.24%	14.41%	15.36%	15.37%	15.18%	15.02%	14.10%	14.67%
11	Weighted Average Interest on Deposit (%)	8.61%	9.61%	8.91%	8.75%	7.88%	9.09%	8.75%	9.23%	9.08%
12	Weighted Average Interest on Govt. Sec. (%)	4.91%	0.00%	4.40%	5.46%	0.00%	8.00%	4.08%	4.47%	4.51%
13	Spread Rate (%)	5.34%	6.62%	5.23%	6.49%	7.49%	6.09%	6.09%	4.53%	5.30%
14	Cost of Fund (%)	8.61%	9.61%	8.91%	8.73%	7.88%	9.09%	8.75%	9.23%	9.08%
15	Base Rate (%)	12.08%	13.42%	12.45%	12.31%	13.87%	12.85%	12.17%	12.22%	12.37%

**Key Financial Highlights of Development Bank for**  
Rs. in '000

	Level	1	75	3	3	75	1	10	3	75
	Code	12055000	12056000	12057000	12059000	12060000	12062000	12064000	12069000	12075000
<b>Balance Sheet Items</b>	<b>Short Nam</b>	<b>Kabeli</b>	<b>Kamana</b>	<b>Corporate</b>	<b>Purnima</b>	<b>Jyoti</b>	<b>Hamro</b>	<b>Shine</b>	<b>Kanchan</b>	<b>Lumbini</b>
1	Paid up Capital	114,760	2,062,770	200,000	525,031	2,593,609	458,751	1,378,615	506,000	2,149,634
2	Core Capital	174,704	3,107,010	196,107	642,870	2,992,232	569,531	1,866,079	591,877	3,046,318
3	Capital Fund	182,151	3,259,150	196,313	668,745	3,148,437	585,756	1,989,573	624,628	3,285,488
4	Risk Weighted Assets(RWA) / RWE	735,478	13,585,439	522,686	2,965,375	13,671,884	1,791,036	13,430,517	3,742,328	19,264,276
5	Total Assets	849,136	18,218,832	825,837	3,419,478	19,740,140	2,143,362	15,091,213	4,168,004	25,031,481
6	Total Deposits	627,788	14,379,317	64,380	2,647,804	15,062,719	1,498,946	12,856,153	3,435,414	19,425,458
7	Loans and Advances (Gross)	618,301	13,075,623	192,523	2,429,027	13,854,186	1,511,749	11,460,574	3,036,636	17,495,837
8	Deprived Sector Lending	35,508	587,418	7,839	136,453	689,382	68,420	444,424	419,355	1,534,966
9	Total Liquid Assets	178,351	4,136,991	180,014	892,294	4,512,990	450,816	3,065,678	887,979	5,259,493
10	Net Liquid Assets	178,351	4,136,991	180,014	892,294	3,887,990	450,816	3,065,678	887,979	4,905,537
11	Total Investment	-	514,540	-	53,975	787,156	41,781	1,063,020	69,255	1,792,654
12	Total Expenses	60,491	1,203,129	14,557	224,066	1,192,232	130,067	991,933	296,408	1,991,485
13	Total Income	72,177	1,431,282	21,906	282,625	1,414,643	168,851	1,229,135	336,294	2,175,896
14	Net Profit / (Net Loss)	11,686	228,153	7,349	58,559	222,410	38,784	237,201	39,886	184,411
<b>Ratios</b>										
1	Core Capital to RWA (%)	23.75%	22.87%	37.52%	21.68%	21.89%	31.80%	13.89%	15.82%	15.81%
2	Capital Fund to RWA (%)	24.77%	23.99%	37.56%	22.55%	23.03%	32.70%	14.81%	16.69%	17.05%
3	RWA to TA (%)	86.61%	74.57%	63.29%	86.72%	69.26%	83.56%	89.00%	89.79%	76.96%
4	Credit to Deposit (LCY) Ratio (%)	98.49%	90.93%	299.04%	91.74%	91.98%	100.85%	89.14%	88.39%	90.07%
5	Credit to Deposit (LCY) & Core Capital (%)	77.05%	74.78%	73.91%	73.82%	76.74%	73.09%	77.85%	75.40%	77.86%
6	Non Performing Loan to Total Loan (%)	3.94%	1.93%	89.76%	0.28%	1.27%	0.62%	0.16%	2.61%	2.59%
7	Total Loan Loss Provision to Total Loan (%)	3.59%	2.02%	89.05%	1.13%	1.72%	1.33%	1.11%	2.02%	3.18%
8	Net Liquid Asset /Total Deposit (%)	28.41%	28.77%	279.61%	33.70%	25.81%	30.08%	23.85%	25.85%	25.25%
9	Liquid Assets to Total Deposits (%)	28.41%	28.77%	279.61%	33.70%	29.96%	30.08%	23.85%	25.85%	27.08%
10	Weighted Average Interest on Credit (%)	14.31%	14.33%		12.76%	14.55%	14.84%	14.11%	14.22%	14.01%
11	Weighted Average Interest on Deposit (%)	5.60%	9.11%		7.27%	9.16%	8.79%	8.07%	8.39%	9.31%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	3.06%	0.00%	0.00%	4.54%	0.00%	5.18%	3.47%	4.17%
13	Spread Rate (%)	8.70%	5.01%		5.39%	5.01%	6.05%	5.31%	5.54%	3.99%
14	Cost of Fund (%)	5.60%	9.11%		7.27%	9.04%	8.79%	8.07%	8.39%	9.21%
15	Base Rate (%)	9.93%	12.17%	0.00%	10.70%	12.65%	12.83%	11.02%	12.51%	12.75%

**Key Financial Highlights of Development Bank for**  
Rs. in '000

	Level	75	3	1	3	1	3	75	1	3
	Code	12080000	12081000	12083000	12084000	12085000	12087000	12093000	12094000	12095000
<b>Balance Sheet Items</b>	<b>Short Nam</b>	<b>Tourism</b>	<b>Mission</b>	<b>Mt. Makalu</b>	<b>Sindhu</b>	<b>Sahara</b>	<b>N.Community</b>	<b>Kailash</b>	<b>Salpa</b>	<b>Saptakoshi</b>
1	Paid up Capital	2,010,620	519,280	102,122	418,116	72,995	484,649	2,520,636	28,000	508,510
2	Core Capital	2,723,510	617,990	119,254	523,167	127,203	567,116	3,430,824	61,678	567,886
3	Capital Fund	2,867,770	650,194	121,082	539,338	131,343	587,234	3,634,142	64,232	581,346
4	Risk Weighted Assets(RWA) / RWE	13,895,068	3,708,309	223,735	1,951,590	452,995	2,299,075	20,917,935	296,592	1,459,988
5	Total Assets	17,589,935	4,354,583	308,270	2,571,366	534,484	2,736,215	25,376,183	341,649	1,795,448
6	Total Deposits	13,724,688	3,560,022	171,680	1,972,673	384,323	2,018,325	20,361,118	269,290	1,182,631
7	Loans and Advances (Gross)	12,644,381	3,216,178	182,089	1,540,091	383,331	1,904,908	18,397,150	236,736	1,225,761
8	Deprived Sector Lending	811,177	631,081	14,047	95,173	19,262	84,919	940,949	20,309	105,374
9	Total Liquid Assets	4,239,994	1,030,131	109,401	878,814	129,100	670,275	6,123,047	87,504	479,635
10	Net Liquid Assets	3,899,994	1,030,131	109,401	878,814	129,100	670,275	5,423,047	87,504	479,635
11	Total Investment	473,243	206	-	29,569	-	1,123	802,886	-	2,505
12	Total Expenses	1,153,205	309,196	17,401	132,871	43,035	206,652	1,722,804	28,999	122,481
13	Total Income	1,365,677	365,394	23,273	163,131	56,793	228,268	2,113,733	38,905	161,546
14	Net Profit / (Net Loss)	212,472	56,197	5,872	30,261	13,758	21,616	390,930	9,906	39,065
<b>Ratios</b>										
1	Core Capital to RWA (%)	19.60%	16.67%	53.30%	26.81%	28.08%	24.67%	16.40%	20.80%	38.90%
2	Capital Fund to RWA (%)	20.64%	17.53%	54.12%	27.64%	28.99%	25.54%	17.37%	21.66%	39.82%
3	RWA to TA (%)	78.99%	85.16%	72.58%	75.90%	84.75%	84.02%	82.43%	86.81%	81.32%
4	Credit to Deposit (LCY) Ratio (%)	93.70%	90.34%	106.06%	78.07%	99.74%	94.38%	90.35%	87.91%	103.65%
5	Credit to Deposit (LCY) & Core Capital (%)	77.96%	76.98%	62.59%	61.71%	74.94%	73.68%	77.33%	71.53%	70.02%
6	Non Performing Loan to Total Loan (%)	1.40%	0.37%	2.65%	1.36%	4.03%	3.28%	0.46%	2.02%	0.50%
7	Total Loan Loss Provision to Total Loan (%)	1.85%	1.14%	1.94%	1.92%	2.20%	2.25%	1.20%	2.04%	1.30%
8	Net Liquid Asset /Total Deposit (%)	28.42%	28.94%	63.72%	44.55%	33.59%	33.21%	26.63%	32.49%	40.56%
9	Liquid Assets to Total Deposits (%)	30.89%	28.94%	63.72%	44.55%	33.59%	33.21%	30.07%	32.49%	40.56%
10	Weighted Average Interest on Credit (%)	13.44%	15.12%	14.78%	13.65%	17.14%	15.04%	14.53%	15.44%	15.33%
11	Weighted Average Interest on Deposit (%)	8.27%	9.45%	5.64%	6.40%	7.78%	8.83%	9.31%	7.98%	7.33%
12	Weighted Average Interest on Govt. Sec. (%)	5.21%	0.00%	0.00%	3.49%	0.00%	0.00%	5.01%	0.00%	0.00%
13	Spread Rate (%)	4.89%	5.67%	9.14%	7.18%	9.36%	6.21%	4.95%	7.46%	8.01%
14	Cost of Fund (%)	8.22%	9.45%	5.64%	6.40%	7.78%	8.83%	9.40%	7.98%	7.33%
15	Base Rate (%)	11.75%	13.57%	9.54%	11.40%	14.36%	13.83%	12.46%	13.93%	13.22%

**Key Financial Highlights of Development Bank for**

Rs. in '000

	Level	3						
	Code	12099000	Total					
<b>Balance Sheet Items</b>	<b>Short Nam</b>	<b>Green</b>	<b>1 Dist</b>	<b>3 Dist</b>	<b>10 Dist</b>	<b>75 Dist</b>	<b>Grand</b>	
1	Paid up Capital	100,000	776,628	7,006,611	1,378,615	28,322,009	37,483,863	
2	Core Capital	399,783	1,052,369	8,959,556	1,866,079	41,021,475	52,899,479	
3	Capital Fund	405,704	1,084,564	9,337,693	1,989,573	43,437,778	55,849,608	
4	Risk Weighted Assets(RWA) / RWE	670,755	3,499,836	43,827,935	13,430,517	216,115,346	276,873,634	
5	Total Assets	942,402	4,176,900	53,088,484	15,091,213	283,839,665	356,196,261	
6	Total Deposits	518,425	2,952,026	40,564,842	12,856,153	220,568,588	276,941,610	
7	Loans and Advances (Gross)	562,499	2,932,205	35,592,995	11,460,574	201,521,922	251,507,696	
8	Deprived Sector Lending	45,425	157,545	2,702,036	444,424	16,504,271	19,808,277	
9	Total Liquid Assets	350,108	955,172	13,115,154	3,065,678	62,388,838	79,524,841	
10	Net Liquid Assets	350,108	955,172	13,115,154	3,065,678	60,217,882	77,353,886	
11	Total Investment	10,000	41,781	461,834	1,063,020	10,298,645	11,865,282	
12	Total Expenses	55,956	279,994	3,521,881	991,933	19,344,159	24,137,967	
13	Total Income	58,478	360,000	4,271,763	1,229,135	22,738,697	28,599,595	
14	Net Profit / (Net Loss)	2,522	80,007	749,882	237,201	3,394,538	4,461,628	
<b>Ratios</b>								
1	Core Capital to RWA (%)	59.60%	30.07%	20.44%	13.89%	18.98%	19.11%	
2	Capital Fund to RWA (%)	60.48%	30.99%	21.31%	14.81%	20.10%	20.17%	
3	RWA to TA (%)	71.18%	83.79%	82.56%	89.00%	76.14%	77.73%	
4	Credit to Deposit (LCY) Ratio (%)	108.50%	99.33%	87.74%	89.14%	91.46%	90.89%	
5	Credit to Deposit (LCY) & Core Capital (%)	61.26%	73.22%	71.87%	77.85%	77.11%	76.31%	
6	Non Performing Loan to Total Loan (%)	3.86%	2.00%	1.82%	0.16%	1.67%	1.63%	
7	Total Loan Loss Provision to Total Loan (%)	2.17%	2.01%	2.22%	1.11%	2.07%	2.05%	
8	Net Liquid Asset /Total Deposit (%)	67.53%	32.36%	32.33%	23.85%	27.30%	27.93%	
9	Liquid Assets to Total Deposits (%)	67.53%	32.36%	32.33%	23.85%	28.29%	28.72%	
10	Weighted Average Interest on Credit (%)	14.96%	15.07%	14.36%	14.11%	14.34%	14.34%	
11	Weighted Average Interest on Deposit (%)	9.18%	7.67%	8.10%	8.07%	8.92%	8.75%	
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	0.00%	3.62%	5.18%	4.64%	4.68%	
13	Spread Rate (%)	5.78%	7.40%	6.19%	5.31%	5.09%	5.28%	
14	Cost of Fund (%)	9.18%	7.67%	8.08%	8.07%	8.90%	8.73%	
15	Base Rate (%)	12.92%	12.30%	12.04%	11.02%	12.30%	12.19%	