Nepal Rastra Bank

Key Financial Indicators of Development Banks (Unaudited)

As on Ashoj end, 2078 (Mid October 2021)

	Development Banks	Solvency					Liquidity							
S.N.		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 %)	NPL (In %)	Deprived Sector (In %)	Specified Sector (In %)
1	Muktinath Bikas Bank Limited	4,811,551	6,624,605	9,120,272	8.79%	12.10%	101,176,815	88,291,735	85.83%	21.14%	23.07%	0.23%	19.42%	29.66%
2	Jyoti Bikas Bank Limited	3,844,823	5,154,747	7,279,465	10.39%	14.67%	53,044,907	49,384,331	91.55%	18.84%	13.38%	0.68%	10.45%	16.42%
3	Garima Bikas Bank Limited	3,675,913	5,201,627	6,089,643	9.68%	11.33%	68,014,346	58,687,626	86.74%	23.11%	18.35%	1.17%	16.50%	37.53%
4	Mahalaxmi Bikas Bank Limited	3,342,403	5,130,914	5,782,437	12.74%	14.35%	42,328,104	38,103,880	88.39%	27.26%	18.62%	3.08%	17.45%	11.95%
5	Shine Resunga Development Bank Limited	3,408,464	4,551,482	5,062,677	13.16%	14.64%	40,482,158	37,133,615	88.31%	22.26%	15.67%	1.01%	16.69%	23.00%
6	Lumbini Bikas Bank Limited	2,906,454	4,221,282	4,820,442	11.49%	13.12%	38,696,928	35,128,565	88.85%	24.28%	17.01%	1.31%	11.11%	31.52%
7	Shangrila Development Bank Limited	2,736,972	3,612,446	4,978,350	9.46%	13.04%	46,903,187	41,237,697	85.91%	21.72%	16.77%	1.64%	16.51%	26.66%
8	Kamana Sewa Bikas Bank Limited	2,651,964	4,092,108	5,710,114	9.78%	13.64%	47,092,153	42,598,362	88.50%	18.45%	17.43%	1.79%	9.16%	18.17%
9	Saptakoshi Development Bank Limited	834,338	858,570	928,911	19.03%	20.59%	4,473,818	4,324,941	97.86%	21.92%	22.69%	13.52%	8.46%	31.79%
10	Excel Development Bank Limited	908,456	1,096,602	1,227,407	10.06%	11.27%	11,129,631	10,329,364	88.59%	21.00%	19.64%	3.89%	7.12%	19.16%
11	Miteri Development Bank Limited	797,377	1,153,690	1,233,399	18.09%	19.34%	5,698,158	5,018,042	89.81%	28.81%	24.07%	0.96%	12.12%	35.03%
12	Sindhu Bikas Bank Limited	557,456	530,388	583,547	12.47%	13.72%	4,155,932	3,612,227	87.28%	24.19%	19.11%	6.64%	10.03%	19.89%
13	Karnali Bikas Bank Limited	502,830	528,485	558,347	11.41%	12.05%	4,568,334	3,197,528	69.68%	37.26%	34.54%	1.85%	5.27%	35.20%
14	Green Development Bank Limited	519,000	548,833	574,220	27.02%	28.27%	2,149,193	2,131,505	102.10%	26.14%	25.83%	2.46%	28.08%	26.00%
15	Corporate Development bank Limited	410,000	498,806	506,638	65.92%	66.96%	558,906	544,190	92.03%	86.88%	95.46%	3.70%	7.35%	38.97%
16	Narayani Development Bank Limited*	131,234	85,808	87,308	42.63%	43.38%	115,993	118,677	99.13%	96.04%	93.20%	6.78%	37.29%	52.57%
17	Sahara Bikas Bank Limited	272,271	407,711	414,954	28.08%	28.58%	1,146,635	1,013,420	97.52%	43.33%	39.37%	1.79%	5.61%	44.07%
18	Salpa Bikas Bank Limited [#]	28,000	197,913	208,123	24.23%	25.48%	705,365	647,754	93.24%	62.89%	57.73%	9.89%	27.04%	5.66%
Nota	Total	32,339,504	44,496,016	55,166,254	10.95%	13.58%	472,440,564	421,503,459	87.77%	22.35%	18.82%	1.46%	14.72%	25.31%

Note:

CCAR % - Core Capital to Total Risk Weighted Exposures.

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

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.

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