

Summary Financial Highlights of Development Banks  
for the quarter ended Ashar, 2073

Rs. in '000

**Particulars**

Code  
Short Name

1	Paid up Capital
2	Core Capital
3	Capital Fund
4	Total Assets
5	Total Deposits
6	Total Borrowing
7	Loans and Advances (Gross)
8	Deprived Sector Lending
9	Total Liquid Assets
10	Net Liquid Assets
11	Total Investment
12	Net Operating Income
13	Net Profit / (Net Loss)

12041000	12048000	12098000	12030000	12061000	12026000	12042000
Ace	Alpine	Apex	Araniko	Bagmati	Biratlaxmi	Bhargav
1000402.4	145140	666563.2	257830.65	57500	425358	120000
1332265.3	214433.5	492304.757	325238.292	77410.676	577810	162425
1410162.6	229226.95	552666.423	344165.404	80989.381	609163	174090.85
11504630	1939956.4	8715229.77	2512921.89	670891.6	5862814	1725520
7589068.5	1603297.7	7292824.89	2012854.4	581377.07	5078567	1540224.9
1346018.5						
6908314.3	1317353.9	6009428.06	1765119.49	357877.93	3074303	1147874.4
324486.3	56255.937	262291.441	80934.846	17111.573	142773	39321.944
3664474.3	538029.2	1929202.15	642066.586	289056.01	2579596	515039.98
2318455.8	538029.2	1929202.15	642066.586	289056.01	2579596	515039.98
565291.14	206.3	123637.774	31139.8674	1714.16	294406	6860.3342
363071.4	75325.167	55661.0731	90845.5768	15626.096	159437	45128.202
252624.72	46928.511	-60539.296	58466.757	14594.126	101175	25856.299

**Ratios**

1	Core Capital to RWA (%)
2	Capital Fund to RWA (%)
3	Credit to Deposit (LCY) Ratio (%)
4	Credit to Deposit (LCY) & Core Capital (%)
5	Non Performing Loan to Total Loan (%)
6	Net Liquid Asset /Total Deposit (%)
7	Liquid Assets to Total Deposits (%)
8	Weighted Average Interest on Credit (%)
9	Weighted Average Interest on Deposit (%)
10	Weighted Average Interest on Govt. Sec. (%)
11	Spread Rate (%)
12	Base Rate (%)

14.66%	12.63%	7.35%	15.46%	16.68%	14.15%	11.44%
15.52%	13.50%	8.25%	16.35%	17.45%	14.92%	12.27%
91.32%	82.17%	82.40%	87.69%	61.56%	60.53%	74.53%
77.65%	72.47%	77.19%	75.49%	54.32%	54.35%	67.42%
1.51%	2.56%	4.87%	0.98%		0.42%	0.12%
30.55%	33.56%	26.45%	31.90%	49.72%	50.79%	33.44%
48.29%	33.56%	26.45%	31.90%	49.72%	50.79%	33.44%
9.97%	9.50%		12.73%	14.97%	13.10%	13.88%
3.93%	4.12%	6.03%	5.24%	4.61%	4.22%	6.46%
3.52%		9.14%			4.33%	
5.69%	5.37%	-5.83%	7.33%	10.36%	8.09%	7.42%
6.26%	9.16%	10.06%	6.52%	9.18%	7.12%	10.28%

Summary Financial Highlights of Development Banks  
for the quarter ended Ashar, 2073

Rs. in '000

Particulars	Code Short Name	12088000	12047000	12031000	12027000	12053000	12023000	12051000
		Cosmos	Country	Deva	Excel	Fewa	Gandaki	Garima
1	Paid up Capital	50312.5	332800	881088.08	307650	995000	538560	853200
2	Core Capital	73820.243	428635.27	1120265.9	446627.33	1471433.6	749465.23	1192892.6
3	Capital Fund	78963.258	444715.7	1187916.4	478503.79	1576362.6	796686.67	1277433.7
4	Total Assets	765315.85	2109491.9	9109778.8	4305843	13741751	6488003.3	12629038
5	Total Deposits	631469.04	1575927.3	7478476.6	3639767.7	11726772	5536046.9	9228530
6	Total Borrowing				20000			
7	Loans and Advances (Gross)	499021.68	1417670.1	6095104.9	3187499.1	10224697	4613454.7	8007399.7
8	Deprived Sector Lending	15697.661	64851.792	347153.3	130603.46	348486	184635.6	343709.67
9	Total Liquid Assets	248585.32	601396.04	2455883.8	967371.06	3113553	1639110.3	2475403.6
10	Net Liquid Assets	248585.32	601396.04	2455883.8	947371.06	3113553	1639110.3	2475403.6
11	Total Investment	144.8	61426.8	153557.71	7363.516	217102	7839.55	100925.17
12	Net Operating Income	25611.381	63427.456	197345.8	162073.35	500166	212720.07	383083.15
13	Net Profit / (Net Loss)	15406.183	42683.095	136555.55	98003.54	300524	131295.96	223730.97
<b>Ratios</b>								
1	Core Capital to RWA (%)	12.16%	24.77%	14.52%	11.10%	12.18%	12.92%	12.57%
2	Capital Fund to RWA (%)	13.01%	25.70%	15.40%	11.89%	13.05%	13.73%	13.46%
3	Credit to Deposit (LCY) Ratio (%)	79.03%	89.96%	81.53%	87.57%	87.19%	83.33%	86.77%
4	Credit to Deposit (LCY) & Core Capital (%)	70.75%	70.72%	70.90%	78.00%	77.47%	73.40%	76.84%
5	Non Performing Loan to Total Loan (%)		1.94%	3.99%	1.17%	0.54%	0.19%	0.30%
6	Net Liquid Asset /Total Deposit (%)	39.37%	38.16%	32.84%	26.03%	26.55%	29.61%	26.82%
7	Liquid Assets to Total Deposits (%)	39.37%	38.16%	32.84%	26.58%	26.55%	29.61%	26.82%
8	Weighted Average Interest on Credit (%)	11.54%	12.08%	10.67%	11.17%	12.26%	12.61%	11.89%
9	Weighted Average Interest on Deposit (%)	3.27%	5.80%	3.75%	2.42%	5.52%	5.37%	5.11%
10	Weighted Average Interest on Govt. Sec. (%)		3.04%			4.44%		3.72%
11	Spread Rate (%)	8.27%	5.91%	6.90%	8.75%	6.61%	7.24%	6.70%
12	Base Rate (%)	7.61%	10.29%	7.65%	7.16%	8.24%	8.03%	8.94%

Summary Financial Highlights of Development Banks  
for the quarter ended Ashar, 2073

Rs. in '000

Particulars	Code Short Name	12099000	12062000	12067000	12024000	12072000	12073000	12060000
		Green	Hamro	IDBL	Infrastructu	Innovative	Jhimruk	Jyoti
1	Paid up Capital	100000	122333.55	770880	940906.61	290500	48500	923476.34
2	Core Capital	91428	168248.8521	947149.74	1176805.2	390046.05	90958.922	1152421.8
3	Capital Fund	94490	177129.2926	1015433.3	1226243.2	410797.12	98731.058	1217078.7
4	Total Assets	438168	1252334.462	7691775.7	7372502.2	2895272.7	922990.34	9353078
5	Total Deposits	338450	1042424.31	6280018.2	5837349.8	2411829.9	807393.51	7677185.2
6	Total Borrowing							
7	Loans and Advances (Gross)	312153	858925.1706	4973907.4	4659682.2	1985450.3	708935.95	6009532.9
8	Deprived Sector Lending	14789	33002.36393	253145.61	206689.38	80011.09	25296.055	488613.3
9	Total Liquid Assets	115999	334667.256	2260801.8	2383153.7	854436.82	196742.28	2759201.5
10	Net Liquid Assets	115999	334667.256	2260801.8	2383153.7	854436.82	196742.28	2759201.5
11	Total Investment		11455.35945	282379.98	132206.89	1000	100	455478.23
12	Net Operating Income	3514	51724.72092	175011.56	160219.63	100683.93	35594.614	218269.11
13	Net Profit / (Net Loss)	1159	37939.99107	120850.42	141525.54	60613.71	19721.225	152146.79
<b>Ratios</b>								
1	Core Capital to RWA (%)	24.69%	16.08%	14.42%	19.06%	16.22%	11.08%	15.81%
2	Capital Fund to RWA (%)	25.52%	16.93%	15.46%	19.86%	17.08%	12.02%	16.70%
3	Credit to Deposit (LCY) Ratio (%)	92.23%	82.40%	79.20%	79.83%	82.32%	87.81%	78.28%
4	Credit to Deposit (LCY) & Core Capital (%)	72.61%	70.95%	68.82%	66.43%	70.86%	78.92%	68.07%
5	Non Performing Loan to Total Loan (%)	0.88%	0.86%	0.69%	2.09%	0.17%	0.65%	1.39%
6	Net Liquid Asset /Total Deposit (%)	34.27%	32.10%	36.00%	40.83%	35.43%	24.37%	35.94%
7	Liquid Assets to Total Deposits (%)	34.27%	32.10%	36.00%	40.83%	35.43%	24.37%	35.94%
8	Weighted Average Interest on Credit (%)	12.80%	12.71%	10.52%	11.00%	12.92%	14.62%	10.93%
9	Weighted Average Interest on Deposit (%)	6.55%	4.50%	4.77%	5.24%	5.24%	6.90%	5.00%
10	Weighted Average Interest on Govt. Sec. (%)			3.51%	3.16%			4.04%
11	Spread Rate (%)	6.25%	8.21%	5.47%	5.62%	7.68%	7.71%	5.56%
12	Base Rate (%)	11.04%	7.95%	9.69%	10.75%	6.51%	14.13%	8.17%

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Particulars	Code Short Name	12093000	12092000	12056000	12038000	12063000	12014000	12050000
		Kailash	Kalinchowk	Kamana	Kankai	Kakre	Karnali	Kastamanda
1	Paid up Capital	1580336	106000	673724.1	125000	60893	100000	679896.68
2	Core Capital	2433403	120291.7	943078.629	173652	78805	159426	901696.4
3	Capital Fund	2578672.8	123772.04	1008284.66	184486	83680	168173	984409.09
4	Total Assets	18065713	514491.31	8157490.44	1494105	890812	2053491	13407036
5	Total Deposits	15070693	365895.59	6906141.36	1279100	798114	1830493	6719418.1
6	Total Borrowing							112876
7	Loans and Advances (Gross)	13506995	325458.01	5983173.83	1033816	482742	859494	5849569.2
8	Deprived Sector Lending	542415.94	18152.9	243587.589	42115	102535	62519	282028.18
9	Total Liquid Assets	4042765.1	163602.02	1949707.67	419556	379221	970659	1967206
10	Net Liquid Assets	4042765.1	163602.02	1949707.67	419556	379221	970659	1854330
11	Total Investment	459544.22		66996.48	100	100		245681.17
12	Net Operating Income	578407.95	17559.21	282444.958	55133	12138	21317	181858.88
13	Net Profit / (Net Loss)	439497	14887.04	172161.332	33191	7061	14155	302225.66

**Ratios**

1	Core Capital to RWA (%)	15.16%	29.85%	13.59%	14.15%	13.03%	12.00%	12.52%
2	Capital Fund to RWA (%)	16.06%	30.72%	14.53%	15.03%	13.83%	12.66%	13.67%
3	Credit to Deposit (LCY) Ratio (%)	89.62%	88.95%	86.64%	80.82%	60.49%	46.95%	87.07%
4	Credit to Deposit (LCY) & Core Capital (%)	77.16%	66.94%	76.23%	71.16%	55.05%	43.19%	76.77%
5	Non Performing Loan to Total Loan (%)	0.82%	1.87%	0.37%	0.35%	1.54%	4.44%	0.93%
6	Net Liquid Asset /Total Deposit (%)	26.83%	44.71%	28.23%	32.80%	47.51%	53.03%	27.60%
7	Liquid Assets to Total Deposits (%)	26.83%	44.71%	28.23%	32.80%	47.51%	53.03%	29.28%
8	Weighted Average Interest on Credit (%)	11.01%	11.05%	12.18%	14.45%	10.93%	28.17%	10.14%
9	Weighted Average Interest on Deposit (%)	4.75%	5.82%	5.23%	4.73%	5.24%	5.20%	4.91%
10	Weighted Average Interest on Govt. Sec. (%)	3.78%		0.98%				2.27%
11	Spread Rate (%)	6.15%	5.23%	6.86%	9.72%	5.69%	22.97%	4.98%
12	Base Rate (%)	8.84%	14.68%	7.90%	9.15%	5.99%	14.53%	8.12%

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for the quarter ended Ashar, 2073

Rs. in '000

Particulars	Code Short Name	12040000	12005000	12089000	12070000	12094000	12095000	12037000	12019000
		Mahakali	Malika	Manaslu	Matribhum	Salpa	Saptakoshi	Sewa	Shangrila
1	Paid up Capital	148824	313233.5	183529.5	55660	14000	100000	425555.2	976702
2	Core Capital	180276.11	501912.82	277890.19	74418.616	28505.47	120367	584008.19	1347713.6
3	Capital Fund	190441.56	534053.96	294004.8	77667.341	30017.13	126684	625384.12	1440522.3
4	Total Assets	1317186.3	4646010.9	2426656.9	616522.49	293923.33	878390.5	5601473.3	12221061
5	Total Deposits	1104085.9	3954353.1	2125666.6	474528.26	259529.53	746436.7	4816493.8	10361018
6	Total Borrowing								
7	Loans and Advances (Gross)	875704.31	3150128.5	1610853.6	314086.34	150556.24	601086.4	4136531.1	9152466.7
8	Deprived Sector Lending	38173.07	175642.69	125863.32	13539.967	8758.04	42728.2	223713.3	445950.86
9	Total Liquid Assets	409716.64	1304604.7	750569.28	228967.89	133331.81	254618.4	1294851.5	2656727.1
10	Net Liquid Assets	409716.64	1304604.7	750569.28	228967.89	133331.81	254618.4	1294851.5	2656727.1
11	Total Investment	2543.9	13425.7	530.7	144.8			58941.854	301909.75
12	Net Operating Income	32121.902	151337.84	74623.316	13519.356	6738.86	18294.94	177922.09	347354.54
13	Net Profit / (Net Loss)	18814.814	132140.31	69533.563	13717.89	5109.0909	14736.53	107657.76	218922.44

Ratios

1	Core Capital to RWA (%)	16.46%	12.44%	14.62%	17.65%	13.89%	16.58%	11.71%	12.18%
2	Capital Fund to RWA (%)	17.38%	13.24%	15.47%	18.42%	14.63%	17.45%	12.54%	13.02%
3	Credit to Deposit (LCY) Ratio (%)	79.31%	79.66%	75.78%	66.19%	58.01%	80.53%	85.88%	88.34%
4	Credit to Deposit (LCY) & Core Capital (%)	68.18%	70.69%	67.02%	57.22%	52.27%	69.35%	76.60%	78.17%
5	Non Performing Loan to Total Loan (%)	1.07%	1.69%		0.61%	1.02%	0.55%	0.42%	0.54%
6	Net Liquid Asset /Total Deposit (%)	37.11%	32.99%	35.31%	48.25%	51.37%	34.11%	26.88%	25.64%
7	Liquid Assets to Total Deposits (%)	37.11%	32.99%	35.31%	48.25%	51.37%	34.11%	26.88%	25.64%
8	Weighted Average Interest on Credit (%)	10.95%	12.54%	13.68%	13.82%	16.45%	15.10%	12.75%	11.91%
9	Weighted Average Interest on Deposit (%)	4.56%	4.24%	5.59%	4.64%	6.02%	5.48%	5.28%	4.91%
10	Weighted Average Interest on Govt. Sec. (%)	7.65%							3.85%
11	Spread Rate (%)	6.38%	8.30%	8.09%	9.18%	10.43%	9.62%	7.41%	6.75%
12	Base Rate (%)	10.12%	8.30%	10.26%	10.41%	10.86%	11.73%	9.09%	9.31%

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for the quarter ended Ashar, 2073

Rs. in '000

Particulars	Code Short Name	12064000	12006000	12084000	12029000	12018000	12016000	12034000
		Shine	Siddhartha	Sindhu	Society	Suvekchha	Suprim	Tinau
1	Paid up Capital	868419.09	1144490	120937.5	897930.2	227312	933365	273096.3
2	Core Capital	1284461.7	1646848.3	171286.37	910194.116	302786	1277579	381426.9
3	Capital Fund	1358773.4	1768337.6	180241.43	1004799.65	323319	1344822	408825.5
4	Total Assets	9967667	14778294	1391440.9	9705244.22	2652268	10765668	3825497
5	Total Deposits	8386758.7	12327756	1188421.1	7593066.82	2250777	8302854	3288403
6	Total Borrowing						890000	
7	Loans and Advances (Gross)	7288976.6	10884139	908257.63	6126413.17	1858664	6412177	2725035
8	Deprived Sector Lending	302914.75	478573.29	36568.636	295795.581	80389	211996	103171
9	Total Liquid Assets	2323690.9	3099038.4	420429.45	2343990.09	699466	4049538	976475.9
10	Net Liquid Assets	2323690.9	3099038.4	420429.45	2343990.09	699466	3159538	976475.9
11	Total Investment	28302.31	201967.6	11694.38	135039.1	1373	957648	87395.86
12	Net Operating Income	440777.65	486226.55	43478.007	128999.809	57316	242422	100948.5
13	Net Profit / (Net Loss)	283627.61	329440.46	41659.593	200542.08	38206	273676	79797.42
<b>Ratios</b>								
1	Core Capital to RWA (%)	14.54%	12.63%	15.74%	11.74%	13.28%	16.13%	11.38%
2	Capital Fund to RWA (%)	15.38%	13.56%	16.56%	12.96%	14.18%	16.98%	12.19%
3	Credit to Deposit (LCY) Ratio (%)	86.91%	88.29%	76.43%	80.68%	82.58%	77.23%	82.87%
4	Credit to Deposit (LCY) & Core Capital (%)	75.37%	77.89%	66.80%	72.05%	72.79%	66.93%	74.26%
5	Non Performing Loan to Total Loan (%)	0.31%	2.40%	1.38%	1.99%	0.65%	0.40%	0.06%
6	Net Liquid Asset /Total Deposit (%)	27.71%	25.14%	35.38%	30.87%	31.08%	38.05%	29.69%
7	Liquid Assets to Total Deposits (%)	27.71%	25.14%	35.38%	30.87%	31.08%	48.77%	29.69%
8	Weighted Average Interest on Credit (%)	11.80%	12.12%	9.51%	10.33%	12.95%	11.30%	12.37%
9	Weighted Average Interest on Deposit (%)	4.10%	5.06%	2.17%	4.91%	6.21%	5.02%	5.54%
10	Weighted Average Interest on Govt. Sec. (%)	4.00%	4.06%	3.27%	3.73%		4.40%	3.42%
11	Spread Rate (%)	7.70%	6.93%	7.28%	5.30%	6.73%	5.34%	6.57%
12	Base Rate (%)	6.63%	9.84%	2.92%	8.99%	7.58%	7.30%	8.72%

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for the quarter ended Ashar, 2073

Rs. in '000

Particulars	Code Short Name	12080000	12015000	12075000	12028000	12009000	Total
		Tourism	Triveni	Vibor	Western	Yeti	
1	Paid up Capital	786944	820015.28	917074.14	156960	1386233.3	28960990.91
2	Core Capital	1078517.4	1085068	741379.43	221157.75	1144712.7	40874225.01
3	Capital Fund	1152531.2	1168269.5	798484.14	236738.95	1271277.6	43436236.54
4	Total Assets	10262288	10765679	7623948.8	2424149.7	13803827	349145221.2
5	Total Deposits	8266041	9115026	6479713.9	2156293	10861293	278252000.4
6	Total Borrowing	250000		5000			2993894.493
7	Loans and Advances (Gross)	7049432.6	7299248.8	5284703	1491929.9	8768661.8	232588438.2
8	Deprived Sector Lending	257873.29	320667.06	254158.19	85180.52	365971.68	12964145.6
9	Total Liquid Assets	2627978.6	2990664.1	1887336	793424.85	3487771.5	91122552.87
10	Net Liquid Assets	2377978.6	2990664.1	1882336	793424.85	3487771.5	88128658.38
11	Total Investment	100062	308358	496008.44		372799.38	7580786.551
12	Net Operating Income	338596.01	266770.27	124745.09	67025.94	270485.95	9823100.097
13	Net Profit / (Net Loss)	199371.48	192544.17	217900.18	40258.01	307622.06	7559831.449

Ratios

1	Core Capital to RWA (%)	12.37%	11.59%	12.65%	11.85%	10.79%	14.34%
2	Capital Fund to RWA (%)	13.22%	12.48%	13.63%	12.69%	11.99%	15.24%
3	Credit to Deposit (LCY) Ratio (%)	88.14%	80.08%	81.56%	69.19%	80.77%	83.68%
4	Credit to Deposit (LCY) & Core Capital (%)	77.67%	71.56%	73.19%	62.75%	73.06%	72.95%
5	Non Performing Loan to Total Loan (%)	2.22%	1.63%	0.79%	0.16%	4.17%	1.37%
6	Net Liquid Asset /Total Deposit (%)	28.77%	32.81%	29.05%	36.80%	32.11%	31.67%
7	Liquid Assets to Total Deposits (%)	31.79%	32.81%	29.13%	36.80%	32.11%	32.75%
8	Weighted Average Interest on Credit (%)	10.53%	12.14%	10.67%	13.83%	11.08%	
9	Weighted Average Interest on Deposit (%)	4.93%	5.23%	5.95%	6.01%	5.89%	
10	Weighted Average Interest on Govt. Sec. (%)	4.38%	0.84%	4.14%		4.50%	
11	Spread Rate (%)	5.51%	6.42%	4.31%	7.82%	5.00%	
12	Base Rate (%)	7.68%	11.51%	9.04%	12.92%	9.90%	10.68%