

Summary Financial Highlights of Development Banks for the Quarter Ended, Chaira 2073

Rs.in,000

Level	75	75	75	75	3	3	3	75	10
Code	12002000	12005000	12006000	12009000	12010000	12012000	12014000	12019000	12023000
Short Name	NIDC	Mahalaxmi	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Shangrila	Gandaki
1 Paid up Capital	415,823	1,156,223	1,419,168	1,386,233	55,572	314,610	151,000	1,073,456	643,956
2 Core Capital	3,474,758	1,810,255	2,107,243	1,445,064	(72,593)	548,356	183,152	1,678,471	848,913
3 Capital Fund	3,507,977	1,910,922	2,259,185	1,591,598	(72,593)	583,644	194,857	1,806,904	903,599
4 Risk Weighted Assets	4,931,106	11,842,206	14,588,956	12,471,444	314,771	3,457,009	1,430,610	12,987,873	6,459,390
5 Total Assets	6,194,657	14,793,671	16,608,914	15,486,668	592,566	3,659,555	2,070,638	14,011,906	7,141,028
6 Total Deposits	1,271,949	11,910,388	13,694,544	12,301,597	201,403	2,975,014	1,812,949	11,787,026	6,039,687
7 Total Borrowing	-	-	-	-	-	-	-	-	-
8 Loans and Advances (Gross)	3,089,228	9,856,152	12,154,181	10,411,832	151,763	2,919,719	999,092	10,810,793	5,263,611
9 Deprived Sector Lending	261,959	448,460	566,731	521,675	3,784	156,002	63,296	717,321	219,118
10 Total Liquid Assets	2,082,561	4,023,642	3,617,109	3,408,619	105,544	566,661	837,811	2,621,933	1,614,820
11 Net Liquid Assets	2,082,561	4,023,642	3,617,109	3,408,619	105,544	566,661	837,811	2,621,933	1,614,820
12 Total Investment	208,668	392,262	213,415	484,244	14,263	2,000	-	500,558	19,697
13 Net Operating Income	162,738	375,095	464,598	288,261	(3,866)	159,881	12,502	415,286	220,591
14 Net Profit / (Net Loss)	198,395	220,402	288,318	208,571	4,874	92,980	3,803	244,904	133,977
Ratios									
1 Core Capital to RWA (%)	70.47%	15.29%	14.44%	11.59%	-23.06%	15.86%	12.80%	12.92%	13.14%
2 Capital Fund to RWA (%)	71.14%	16.14%	15.49%	12.76%	-23.06%	16.88%	13.62%	13.91%	13.99%
3 Credit to Deposit (LCY) Ratio (%)	242.87%	82.75%	88.75%	84.65%	75.35%	98.14%	55.11%	91.72%	87.15%
4 Credit to Deposit (LCY) & Core C	65.08%	71.83%	76.92%	75.75%	117.82%	82.87%	50.05%	80.29%	76.41%
5 Deprived Sector Loan to Loans &	10.05%	4.82%	5.10%	5.72%	2.34%	5.96%	6.07%	7.32%	4.55%
6 Non Performing Loan to Total Lo	7.48%	4.69%	2.42%	3.83%	96.75%	0.56%	4.72%	0.69%	0.27%
7 Net Liquid Asset /Total Deposit (%)	163.73%	33.78%	26.41%	27.71%	52.40%	19.05%	46.21%	22.24%	26.74%
8 Weighted Average Interest on Cr	9.31%	14.14%	13.34%	13.24%	16.13%	16.79%	15.96%	13.20%	13.57%
9 Weighted Average Interest on De	6.62%	6.71%	7.22%	8.43%	9.04%	7.70%	6.20%	7.07%	7.30%
10 Weighted Average Interest on Gd	0.00%	2.75%	4.44%	4.29%	0.00%	0.00%	0.00%	3.75%	0.00%
11 Spread Rate (%)	2.57%	7.08%	6.01%	4.56%	7.09%	9.09%	9.76%	5.82%	6.27%
12 Base Rate (%)	13.28%	10.29%	10.89%	11.71%	7.41%	11.36%	11.25%	10.43%	10.38%

Summary Financial Highlights of I

Rs.in,000

Level	10	3	3	10	75	3	3	75	10
Code	12026000	12027000	12028000	12030000	12031000	12033000	12034000	12036000	12037000
Short Name	Biratlaxmi	Excel	Western	Araniko	Deva	Miteri	Tinau	Muktinath	Sewa
1 Paid up Capital	504,049	384,563	313,920	394,481	1,383,223	380,293	341,370	1,542,716	941,862
2 Core Capital	665,894	559,785	574,171	471,942	1,711,333	555,844	510,517	2,171,276	1,174,200
3 Capital Fund	706,659	601,783	595,730	496,408	1,820,952	579,314	545,018	2,319,640	1,224,114
4 Risk Weighted Assets	4,188,566	4,718,744	2,251,146	2,461,550	10,454,047	2,613,282	3,798,641	16,277,107	5,954,735
5 Total Assets	5,570,607	5,036,225	2,930,054	2,850,076	12,054,769	4,006,474	4,340,654	18,320,399	6,791,897
6 Total Deposits	4,678,431	4,221,022	2,293,981	2,240,059	9,818,396	2,506,494	3,672,435	15,148,365	5,342,893
7 Total Borrowing	-	25,000	-	-	-	-	-	-	-
8 Loans and Advances (Gross)	3,530,651	3,758,895	1,838,898	2,068,564	8,777,349	2,293,668	3,215,758	14,174,619	5,016,112
9 Deprived Sector Lending	143,593	260,844	81,254	99,794	333,170	118,957	141,612	3,604,254	236,317
10 Total Liquid Assets	1,814,041	1,062,032	808,430	637,438	2,670,363	769,460	988,121	3,089,187	1,578,084
11 Net Liquid Assets	1,814,041	1,037,032	808,430	637,438	2,670,363	769,460	988,121	3,089,187	1,578,084
12 Total Investment	335,547	36,475	-	53,316	226,254	2,952	87,402	184,821	60,183
13 Net Operating Income	168,707	195,404	87,855	78,594	307,077	135,019	130,241	584,288	235,513
14 Net Profit / (Net Loss)	92,248	117,041	48,346	50,677	199,058	82,690	78,047	355,125	130,616
Ratios									
1 Core Capital to RWA (%)	15.90%	11.86%	25.51%	19.17%	16.37%	21.27%	13.44%	13.34%	19.72%
2 Capital Fund to RWA (%)	16.87%	12.75%	26.46%	20.17%	17.42%	22.17%	14.35%	14.25%	20.56%
3 Credit to Deposit (LCY) Ratio (%)	75.47%	89.05%	80.16%	92.34%	89.42%	91.51%	87.56%	93.57%	93.88%
4 Credit to Deposit (LCY) & Core C	66.06%	78.62%	64.11%	76.27%	76.14%	74.90%	76.88%	81.84%	76.97%
5 Deprived Sector Loan to Loans &	4.56%	7.89%	4.98%	5.57%	4.94%	5.68%	4.76%	31.50%	5.29%
6 Non Performing Loan to Total Lo	1.35%	1.04%	0.56%	0.67%	1.39%	0.34%	0.30%	0.10%	0.94%
7 Net Liquid Asset /Total Deposit (%)	38.77%	24.57%	35.24%	28.46%	27.20%	30.70%	26.91%	20.39%	29.54%
8 Weighted Average Interest on Cr	12.88%	12.75%	12.93%	14.15%	12.80%	15.39%	13.23%	15.16%	14.55%
9 Weighted Average Interest on De	5.37%	5.07%	6.46%	7.13%	6.85%	7.77%	7.11%	6.91%	6.89%
10 Weighted Average Interest on Gc	4.09%	0.00%	0.00%	0.00%	0.00%	0.00%	3.42%	0.00%	0.00%
11 Spread Rate (%)	6.84%	7.69%	6.47%	6.88%	5.88%	7.62%	5.90%	8.25%	7.60%
12 Base Rate (%)	8.70%	8.06%	9.88%	11.01%	10.39%	11.42%	9.90%	11.02%	9.74%

Summary Financial Highlights of I

Rs.in,000

Level	3	3	75	3	10	3	75	75	75
Code	12038000	12040000	12041000	12042000	12047000	12048000	12050000	12051000	12052000
Short Name	Kankai	Mahakali	Ace	Bhargav	Country	Alpine	Kastamandap	Garima	OM
1 Paid up Capital	150,000	148,824	1,203,577	144,000	387,088	260,075	835,918	1,296,614	1,360,282
2 Core Capital	203,485	200,706	1,500,604	200,384	458,915	336,682	1,249,301	1,721,965	1,885,981
3 Capital Fund	216,316	215,382	1,582,835	215,683	476,718	361,974	1,337,925	1,862,720	2,029,988
4 Risk Weighted Assets	1,356,047	1,227,631	9,274,886	1,691,618	1,576,694	2,022,344	8,093,033	13,904,677	13,252,438
5 Total Assets	1,697,944	1,490,947	11,267,272	2,078,655	1,838,548	2,298,718	20,176,701	18,164,999	16,180,490
6 Total Deposits	1,426,837	1,246,804	7,517,069	1,793,616	1,275,634	1,839,980	7,609,479	13,394,570	13,614,266
7 Total Borrowing	-	-	1,375,000	-	-	-	12,360	-	-
8 Loans and Advances (Gross)	1,166,680	1,032,355	7,120,391	1,440,615	1,345,193	1,724,855	6,474,875	12,090,493	11,552,967
9 Deprived Sector Lending	72,170	46,413	353,117	68,200	64,182	78,909	283,079	569,145	538,832
10 Total Liquid Assets	464,555	410,127	3,073,366	529,966	407,196	482,201	2,415,038	3,068,849	3,995,612
11 Net Liquid Assets	464,555	410,127	1,698,366	529,966	407,196	482,201	2,402,678	3,068,849	3,995,612
12 Total Investment	426	544	580,473	8,650	63,831	2,121	203,739	213,904	582,312
13 Net Operating Income	51,929	30,852	250,453	43,155	52,011	76,291	201,511	432,807	467,560
14 Net Profit / (Net Loss)	31,461	16,854	167,604	24,379	33,020	34,348	152,246	248,552	268,237
Ratios									
1 Core Capital to RWA (%)	15.01%	16.35%	16.18%	11.85%	29.11%	16.65%	15.44%	12.38%	14.23%
2 Capital Fund to RWA (%)	15.95%	17.54%	17.07%	12.75%	30.24%	17.90%	16.53%	13.40%	15.32%
3 Credit to Deposit (LCY) Ratio (%)	81.77%	82.80%	94.91%	80.32%	105.45%	93.74%	85.12%	90.26%	84.86%
4 Credit to Deposit (LCY) & Core C	71.56%	71.32%	79.09%	72.25%	77.55%	79.24%	73.11%	79.98%	74.53%
5 Deprived Sector Loan to Loans &	6.53%	5.03%	5.24%	5.52%	4.54%	5.01%	4.63%	5.26%	5.00%
6 Non Performing Loan to Total Lo	0.42%	1.73%	1.60%	0.44%	3.42%	4.69%	0.57%	0.74%	1.74%
7 Net Liquid Asset /Total Deposit (%)	32.56%	32.89%	22.59%	29.55%	31.92%	26.21%	31.57%	22.91%	29.35%
8 Weighted Average Interest on Cr	14.95%	13.15%	11.26%	14.02%	13.54%	13.90%	11.79%	12.99%	13.35%
9 Weighted Average Interest on De	7.13%	6.02%	6.69%	7.70%	8.41%	6.84%	7.39%	6.74%	7.67%
10 Weighted Average Interest on Gc	0.00%	0.00%	3.56%	0.00%	2.99%	0.00%	5.10%	2.33%	7.25%
11 Spread Rate (%)	7.82%	7.12%	4.18%	6.32%	4.68%	7.06%	4.22%	6.14%	5.45%
12 Base Rate (%)	11.68%	10.45%	9.67%	11.93%	12.23%	11.12%	10.54%	11.05%	10.11%

Summary Financial Highlights of I

Rs.in,000

Level	75	1	75	3	3	75	1	1	10
Code	12053000	12055000	12056000	12057000	12059000	12060000	12062000	12063000	12064000
Short Name	Fewa	Kabeli	Kamana	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine
1 Paid up Capital	1,199,970	70,176	804,379	200,000	352,385	1,101,941	152,917	72,459	1,102,892
2 Core Capital	1,747,410	125,056	1,079,012	-	473,346	1,435,021	198,557	86,491	1,554,110
3 Capital Fund	1,868,248	132,199	1,151,616	-	494,368	1,541,976	209,319	93,720	1,647,063
4 Risk Weighted Assets	12,995,559	699,961	7,051,371	453,854	2,486,901	9,724,457	1,232,394	705,699	9,758,813
5 Total Assets	14,742,272	752,988	8,136,884	659,401	2,935,430	11,430,704	1,429,486	922,258	11,169,176
6 Total Deposits	12,200,019	589,276	6,707,398	79,438	2,355,198	9,352,589	1,178,477	808,737	9,265,976
7 Total Borrowing	200,000	-	-	-	-	-	-	-	-
8 Loans and Advances (Gross)	11,203,960	619,502	6,201,283	217,191	2,031,250	8,384,743	1,020,759	593,280	8,368,245
9 Deprived Sector Lending	439,122	42,312	277,990	10,848	92,071	472,665	41,673	151,054	372,651
10 Total Liquid Assets	3,060,914	96,054	1,714,543	15,096	826,082	2,249,608	327,066	293,683	2,400,536
11 Net Liquid Assets	2,860,914	96,054	1,714,543	15,096	826,082	2,249,608	327,066	293,683	2,400,536
12 Total Investment	281,797	-	102,780	-	16,339	518,261	19,567	100	42,072
13 Net Operating Income	456,842	34,827	257,088	(293)	123,384	261,613	52,528	17,918	432,234
14 Net Profit / (Net Loss)	273,135	17,938	144,745	(510)	75,378	192,658	31,002	8,532	269,005
Ratios									
1 Core Capital to RWA (%)	13.45%	17.87%	15.30%	0.00%	19.03%	14.76%	16.11%	12.26%	15.93%
2 Capital Fund to RWA (%)	14.38%	18.89%	16.33%	0.00%	19.88%	15.86%	16.98%	13.28%	16.88%
3 Credit to Deposit (LCY) Ratio (%)	91.84%	105.13%	92.45%	273.41%	86.25%	89.66%	86.62%	73.36%	90.31%
4 Credit to Deposit (LCY) & Core C	80.33%	86.72%	79.64%	273.41%	71.81%	77.73%	74.13%	66.27%	77.34%
5 Deprived Sector Loan to Loans &	4.15%	7.54%	4.53%	3.10%	5.02%	6.98%	4.51%	29.40%	4.64%
6 Non Performing Loan to Total Lo	1.14%	2.11%	1.78%	97.83%	0.29%	0.99%	0.89%	1.62%	0.26%
7 Net Liquid Asset /Total Deposit (%)	23.45%	16.30%	25.56%	19.00%	35.07%	24.05%	27.75%	36.31%	25.91%
8 Weighted Average Interest on Cr	14.15%	13.83%	12.65%		12.29%	13.41%	13.74%	10.44%	13.28%
9 Weighted Average Interest on De	7.66%	4.36%	7.36%		4.86%	7.27%	6.59%	6.18%	5.46%
10 Weighted Average Interest on Gc	4.81%	0.00%	0.00%	0.00%	0.00%	3.46%	0.00%	0.00%	3.87%
11 Spread Rate (%)	6.33%	9.47%	5.09%		7.43%	5.75%	7.15%	4.25%	7.82%
12 Base Rate (%)	10.51%	8.17%	10.61%	0.00%	8.03%	10.74%	10.40%	10.11%	9.04%

Summary Financial Highlights of I

Rs.in,000

Level	3	3	75	3	75	3	1	3	1
Code	12069000	12072000	12075000	12077000	12080000	12081000	12083000	12084000	12085000
Short Name	Kanchan	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara
1 Paid up Capital	346,500	353,684	1,815,004	143,765	919,771	194,925	65,000	262,193	67,260
2 Core Capital	426,628	448,286	1,860,357	194,105	1,641,512	318,374	78,982	334,586	111,895
3 Capital Fund	452,951	476,669	2,021,598	204,561	1,766,443	343,145	80,571	348,686	115,758
4 Risk Weighted Assets	2,611,701	2,733,470	16,826,612	1,093,060	11,994,361	2,692,217	190,665	1,622,248	454,360
5 Total Assets	2,861,153	3,199,119	19,258,861	1,368,804	13,848,810	3,083,298	244,390	1,900,096	556,324
6 Total Deposits	2,343,540	2,623,063	15,064,083	1,034,960	11,061,655	2,635,011	155,854	1,503,511	432,247
7 Total Borrowing	-	-	740,334	-	199,400	-	-	-	-
8 Loans and Advances (Gross)	2,157,654	2,368,240	13,568,724	887,408	10,067,658	2,408,147	157,527	1,380,755	382,730
9 Deprived Sector Lending	322,102	100,414	749,153	51,228	462,629	454,220	15,890	53,755	20,710
10 Total Liquid Assets	541,455	761,861	3,904,275	306,674	3,054,749	584,347	73,584	412,140	155,211
11 Net Liquid Assets	541,455	761,861	3,163,941	306,674	2,855,349	584,347	73,584	412,140	155,211
12 Total Investment	19,909	6,000	656,634	-	351,782	206	-	25,368	-
13 Net Operating Income	80,197	112,014	256,925	24,099	334,866	98,132	8,677	46,560	22,349
14 Net Profit / (Net Loss)	45,924	65,908	220,655	16,982	200,968	56,074	5,055	40,151	22,194
Ratios									
1 Core Capital to RWA (%)	16.34%	16.40%	11.06%	17.76%	13.69%	11.83%	41.42%	20.62%	24.63%
2 Capital Fund to RWA (%)	17.34%	17.44%	12.01%	18.71%	14.73%	12.75%	42.26%	21.49%	25.48%
3 Credit to Deposit (LCY) Ratio (%)	92.07%	90.29%	90.07%	85.74%	93.18%	91.39%	101.07%	91.84%	88.54%
4 Credit to Deposit (LCY) & Core C	77.89%	77.11%	80.17%	72.20%	80.89%	81.54%	67.08%	75.12%	70.34%
5 Deprived Sector Loan to Loans &	17.23%	4.61%	6.42%	6.29%	6.11%	22.41%	13.23%	5.13%	6.48%
6 Non Performing Loan to Total Lo	2.17%	0.29%	1.75%	0.61%	1.17%	0.45%	0.90%	1.05%	0.00%
7 Net Liquid Asset /Total Deposit (%)	23.10%	29.04%	21.00%	29.63%	25.81%	22.18%	47.21%	27.41%	35.91%
8 Weighted Average Interest on Cr	13.75%	13.33%	13.01%	24.85%	12.21%	14.76%	16.03%	15.46%	23.18%
9 Weighted Average Interest on De	6.58%	6.59%	8.24%	9.87%	7.54%	7.98%	4.65%	5.33%	6.06%
10 Weighted Average Interest on Gc	0.00%	0.00%	3.99%	0.00%	3.62%	0.00%	0.00%	3.38%	0.00%
11 Spread Rate (%)	7.17%	6.74%	4.49%	14.98%	4.45%	6.78%	11.39%	10.04%	17.12%
12 Base Rate (%)	10.61%	7.99%	12.29%	11.59%	10.50%	11.39%	8.91%	6.35%	39.58%

Summary Financial Highlights of I

Rs.in,000

Level	3	1	3	75	1	3	3	3	75
Code	12087000	12088000	12089000	12093000	12094000	12095000	12096000	12099000	12101000
Short Name	N.Community	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Sajha	Green	Reliable
1 Paid up Capital	209,500	100,625	241,769	1,975,420	28,000	211,000	100,000	100,000	788,582
2 Core Capital	266,443	139,817	412,680	2,799,541	37,553	247,407	82,521	91,796	1,168,459
3 Capital Fund	284,253	146,504	432,831	2,988,214	39,873	256,134	87,218	95,598	1,255,109
4 Risk Weighted Assets	1,882,599	705,038	2,317,861	17,230,700	256,128	926,951	495,648	377,159	9,024,627
5 Total Assets	2,157,447	780,551	2,731,618	20,428,879	297,991	1,143,254	599,468	454,943	10,876,511
6 Total Deposits	1,799,905	613,031	2,283,422	16,847,153	249,998	850,779	488,444	346,312	8,358,460
7 Total Borrowing	-	-	-	-	-	-	-	-	540,000
8 Loans and Advances (Gross)	1,593,053	603,511	1,986,237	14,959,724	209,555	767,214	377,216	305,728	7,254,186
9 Deprived Sector Lending	64,852	23,346	143,495	732,879	10,799	58,058	18,270	20,690	245,690
10 Total Liquid Assets	461,929	142,854	664,574	4,597,501	76,929	309,370	188,435	126,685	2,960,232
11 Net Liquid Assets	461,929	142,854	664,574	4,597,501	76,929	309,370	188,435	126,685	2,420,232
12 Total Investment	1,123	1,521	6,109	587,717	-	-	3,593	-	466,469
13 Net Operating Income	48,223	29,095	76,124	535,070	9,897	29,728	8,986	7,080	205,203
14 Net Profit / (Net Loss)	23,946	17,279	71,875	367,994	7,228	26,170	13,854	2,126	117,020
Ratios									
1 Core Capital to RWA (%)	14.15%	19.83%	17.80%	16.25%	14.66%	26.69%	16.65%	24.34%	12.95%
2 Capital Fund to RWA (%)	15.10%	20.78%	18.67%	17.34%	15.57%	27.63%	17.60%	25.35%	13.91%
3 Credit to Deposit (LCY) Ratio (%)	88.51%	98.45%	86.99%	88.80%	83.82%	90.18%	77.23%	88.28%	86.79%
4 Credit to Deposit (LCY) & Core C	77.10%	80.16%	73.67%	76.14%	72.88%	69.86%	66.07%	69.78%	76.14%
5 Deprived Sector Loan to Loans &	4.68%	4.52%	9.55%	5.24%	6.23%	11.62%	5.23%	6.76%	3.50%
6 Non Performing Loan to Total Lo	0.94%	0.26%	0.01%	0.93%	2.16%	0.79%	7.07%	5.55%	3.37%
7 Net Liquid Asset /Total Deposit (%)	25.66%	23.30%	29.10%	27.29%	30.77%	36.36%	38.58%	36.58%	28.96%
8 Weighted Average Interest on Cr	14.08%	13.98%	17.43%	12.72%	15.90%	14.92%	13.68%	14.87%	12.75%
9 Weighted Average Interest on De	8.06%	6.30%	8.07%	7.89%	5.42%	6.87%	5.75%	9.29%	8.64%
10 Weighted Average Interest on Gc	0.00%	0.00%	0.00%	4.34%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Spread Rate (%)	6.02%	7.68%	9.36%	4.67%	10.48%	8.04%	7.93%	5.58%	3.60%
12 Base Rate (%)	12.33%	11.02%	13.14%	10.64%	11.31%	14.10%	12.34%	13.51%	11.58%

Summary Financial Highlights of I

Rs.in,000

	Level					
	Code	Total				
	Short Name	1 Dist	3 Dist	10 Dist	75 Dist	Grand
1	Paid up Capital	556,437	5,359,947	3,974,329	21,678,300	31,569,013
2	Core Capital	778,350	7,096,662	5,173,974	32,487,562	45,536,548
3	Capital Fund	817,944	7,513,522	5,454,561	34,623,851	48,409,878
4	Risk Weighted Assets	4,244,245	44,575,511	30,399,748	212,925,459	292,144,963
5	Total Assets	4,983,987	53,296,459	35,361,331	261,983,368	355,625,147
6	Total Deposits	4,027,620	42,334,114	28,842,679	197,659,008	272,863,422
7	Total Borrowing	-	25,000	-	3,067,094	3,092,094
8	Loans and Advances (Gross)	3,586,864	37,022,390	25,592,376	178,153,160	244,354,791
9	Deprived Sector Lending	305,783	2,481,446	1,135,654	11,577,869	15,500,752
10	Total Liquid Assets	1,165,380	12,223,557	8,452,114	55,608,101	77,449,153
11	Net Liquid Assets	1,165,380	12,198,557	8,452,114	52,541,007	74,357,058
12	Total Investment	21,188	233,482	574,646	6,756,091	7,585,406
13	Net Operating Income	175,290	1,573,499	1,187,650	6,257,280	9,193,719
14	Net Profit / (Net Loss)	109,227	972,699	709,543	4,068,586	5,860,056
Ratios						
1	Core Capital to RWA (%)	18.34%	15.92%	17.02%	15.26%	15.59%
2	Capital Fund to RWA (%)	19.27%	16.86%	17.94%	16.26%	16.57%
3	Credit to Deposit (LCY) Ratio (%)	89.06%	87.45%	88.73%	90.26%	89.64%
4	Credit to Deposit (LCY) & Core C	74.63%	74.90%	75.23%	77.50%	76.81%
5	Deprived Sector Loan to Loans &	9.77%	7.56%	4.80%	7.31%	7.11%
6	Non Performing Loan to Total Lo	1.10%	2.04%	0.74%	1.74%	1.67%
7	Net Liquid Asset /Total Deposit (%)	28.93%	28.81%	29.30%	26.58%	27.25%
8	Weighted Average Interest on Cr	14.50%	14.55%	13.62%	13.12%	13.41%
9	Weighted Average Interest on De	5.90%	6.86%	6.34%	7.45%	7.22%
10	Weighted Average Interest on Gd	0.00%	3.42%	3.51%	3.74%	3.72%
11	Spread Rate (%)	8.60%	7.66%	7.12%	5.45%	6.01%
12	Base Rate (%)	13.44%	10.24%	9.61%	10.81%	10.63%