

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12002000	12009000	12010000	12012000	12014000
	<b>Particulars</b>	<b>NIDC</b>	<b>Mahalaxmi</b>	<b>Narayani</b>	<b>Sahayogi</b>	<b>Karnali</b>
1	Paid up Capital	415823.40	2633797.44		423084.90	151000.00
2	Core Capital	3490349.86	3533856.82		628579.05	236148.00
3	Capital Fund	3525646.73	3780899.31		658044.24	248265.00
4	Risk Weighted Assets	5048851.38	25228193.72		3315813.23	1529026.00
5	Total Assets	6153417.28	31402793.47		3815309.71	2307286.00
6	Total Deposits	1154283.18	25136612.86		3043251.24	2007338.00
7	Loans and Advances (Gross)	3277232.66	20718816.06		2776706.22	1065073.00
8	Deprived Sector Lending	262266.08	2502025.82		133994.42	58701.00
9	Total Liquid Assets	1810333.82	8180795.24		891203.66	1029102.00
10	Net Liquid Assets	1810333.82	8180795.24		891203.66	1029102.00
11	Total Investment	215096.78	1115026.20		2000.00	0.00
12	Total Expenses	305325.17	2882631.74		369740.43	179312.00
13	Total Income	519312.21	3584613.32		500252.98	192458.00
14	Net Profit / (Net Loss)	213987.04	701981.58		130512.55	13146.00

**Ratios**

1	Core Capital to RWA (%)	69.13%	14.01%		18.96%	15.44%
2	Capital Fund to RWA (%)	69.83%	14.99%		19.85%	16.24%
3	RWA to TA (%)	82.05%	80.34%		86.91%	66.27%
4	Credit to Deposit (LCY) Ratio (%)	283.92%	82.44%		91.24%	53.06%
5	Credit to Deposit (LCY) & Core Capital (%)	70.56%	72.27%		75.62%	47.47%
6	Non Performing Loan to Total Loan (%)	6.97%	3.63%		0.88%	2.27%
7	Total Loan to Total Assets (%)	53.26%	65.98%		72.78%	46.16%
8	Net Liquid Asset /Total Deposit (%)	156.84%	32.55%		29.28%	51.27%
9	Net Liquid Asset /Total Deposit (%)	156.84%	32.55%		29.28%	51.27%
10	Weighted Average Interest on Credit (%)	12.09%	13.70%		17.12%	16.97%
11	Weighted Average Interest on Deposit (%)	8.09%	7.98%		8.43%	6.00%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	0.00%		0.00%	0.00%
13	Spread Rate (%)	3.85%	5.18%		8.69%	10.98%
14	Cost of Fund (%)	8.09%	7.89%		8.43%	6.00%
15	Base Rate (%)	18.93%	11.38%		12.33%	16.68%

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12019000	12027000	12028000	12031000	12033000	12034000
	<b>Particulars</b>	<b>Shangrila</b>	<b>Excel</b>	<b>Western</b>	<b>Deva</b>	<b>Miteri</b>	<b>Tinau</b>
1	Paid up Capital	1358474.75	384562.50	313920.00	1444984.45	380293.06	460849.92
2	Core Capital	1917317.87	595418.98	596586.18	1906314.62	594244.27	601661.05
3	Capital Fund	2045999.85	634684.25	616958.31	2011312.11	617433.76	634115.29
4	Risk Weighted Assets	14166178.70	4922468.40	2351865.74	11646116.97	2699862.78	3893355.39
5	Total Assets	16420741.13	5488043.45	3120173.36	12902860.84	4188963.71	4674881.91
6	Total Deposits	13872840.23	4620633.76	2451785.70	10413241.55	2889169.99	3897804.85
7	Loans and Advances (Gross)	11667323.37	3821039.09	1939696.22	9576620.53	2298531.75	3246169.64
8	Deprived Sector Lending	791763.86	262968.57	78499.33	386195.72	133073.00	168561.30
9	Total Liquid Assets	4112171.40	1419177.95	879540.19	2613931.37	1197724.09	1211609.00
10	Net Liquid Assets	4112171.40	1394177.95	879540.19	2613931.37	1197724.09	1211609.00
11	Total Investment	504313.64	41618.86	0.00	314374.47	471.30	89901.56
12	Total Expenses	1142431.92	387832.87	242685.27	1060887.24	291099.54	378563.38
13	Total Income	1486176.75	540507.57	311425.02	1350371.58	412189.87	475284.26
14	Net Profit / (Net Loss)	343744.83	152674.71	68739.75	289484.34	121090.33	96720.88

**Ratios**

1	Core Capital to RWA (%)	13.53%	12.10%	25.37%	16.37%	22.01%	15.45%
2	Capital Fund to RWA (%)	14.44%	12.89%	26.23%	17.27%	22.87%	16.29%
3	RWA to TA (%)	86.27%	89.69%	75.38%	90.26%	64.45%	83.28%
4	Credit to Deposit (LCY) Ratio (%)	84.10%	82.70%	79.11%	91.99%	79.56%	83.28%
5	Credit to Deposit (LCY) & Core Capital (%)	73.89%	73.26%	63.63%	77.75%	65.99%	72.15%
6	Non Performing Loan to Total Loan (%)	0.60%	1.02%	1.09%	1.24%	0.00%	0.75%
7	Total Loan to Total Assets (%)	71.05%	69.62%	62.17%	74.22%	54.87%	69.44%
8	Net Liquid Asset /Total Deposit (%)	29.64%	30.17%	35.87%	25.10%	41.46%	31.08%
9	Net Liquid Asset /Total Deposit (%)	29.64%	30.71%	35.87%	25.10%	41.46%	31.08%
10	Weighted Average Interest on Credit (%)	14.49%	12.96%	12.12%	14.04%	15.98%	14.02%
11	Weighted Average Interest on Deposit (%)	7.89%	5.40%	6.38%	7.89%	8.70%	8.21%
12	Weighted Average Interest on Govt. Sec. (%)	3.76%	0.00%	0.00%	2.41%	0.00%	3.42%
13	Spread Rate (%)	6.23%	7.57%	5.74%	6.00%	7.27%	5.57%
14	Cost of Fund (%)	7.89%	5.33%	6.38%	7.89%	8.70%	8.21%
15	Base Rate (%)	11.10%	10.27%	9.72%	11.64%	12.82%	11.51%

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12036000	12037000	12038000	12042000	12048000	12051000
	<b>Particulars</b>	<b>Muktinath</b>	<b>Kamana</b>	<b>Kankai</b>	<b>Bhargav</b>	<b>Alpine</b>	<b>Garima</b>
1	Paid up Capital	1542716.26	1017076.89	150000.00	264000.00	260075.30	2204243.48
2	Core Capital	2315588.34	1309384.06	210749.00	316054.61	365353.62	2786199.38
3	Capital Fund	2473259.62	1362950.51	223293.00	331102.57	384318.39	2924220.54
4	Risk Weighted Assets	17393301.73	6329924.35	1406833.45	1803949.70	1959154.70	15146685.51
5	Total Assets	20211714.63	7230157.95	1926359.00	2335683.98	2415188.73	20430093.17
6	Total Deposits	16775223.46	5615154.63	1665878.00	1962067.11	1934532.39	14513390.54
7	Loans and Advances (Gross)	15316388.51	5400439.91	1181074.00	1461404.62	1568722.79	12990800.88
8	Deprived Sector Lending	4461772.32	244452.98	53291.00	85353.32	79743.60	674800.08
9	Total Liquid Assets	3803726.85	1628177.15	688434.00	767112.15	749479.23	4420901.59
10	Net Liquid Assets	3803726.85	1628177.15	688434.00	767112.15	749479.23	4420901.59
11	Total Investment	166920.95	42304.37	426.00	13963.63	2121.49	181652.50
12	Total Expenses	1645282.36	575356.59	165534.00	196447.14	201979.19	1303120.00
13	Total Income	2141598.57	748230.89	204259.00	231623.15	264998.65	1645771.48
14	Net Profit / (Net Loss)	496316.21	172874.30	38725.00	35176.01	63019.46	342651.48

**Ratios**

1	Core Capital to RWA (%)	13.31%	20.69%	14.98%	17.52%	18.65%	18.39%
2	Capital Fund to RWA (%)	14.22%	21.53%	15.87%	18.35%	19.62%	19.31%
3	RWA to TA (%)	86.06%	87.55%	73.03%	77.23%	81.12%	74.14%
4	Credit to Deposit (LCY) Ratio (%)	91.30%	96.18%	70.90%	74.48%	81.09%	89.51%
5	Credit to Deposit (LCY) & Core Capital (%)	80.23%	77.99%	62.94%	64.15%	68.21%	75.09%
6	Non Performing Loan to Total Loan (%)	0.02%	0.81%	0.37%	0.89%	2.31%	0.24%
7	Total Loan to Total Assets (%)	75.78%	74.69%	61.31%	62.57%	64.95%	63.59%
8	Net Liquid Asset /Total Deposit (%)	22.67%	29.00%	41.33%	39.10%	38.74%	30.46%
9	Net Liquid Asset /Total Deposit (%)	22.67%	29.00%	41.33%	39.10%	38.74%	30.46%
10	Weighted Average Interest on Credit (%)	15.41%	14.55%	15.53%	14.52%	14.91%	13.54%
11	Weighted Average Interest on Deposit (%)	7.66%	8.03%	6.40%	8.08%	7.29%	7.62%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	0.00%	0.00%	0.00%	0.00%	3.65%
13	Spread Rate (%)	7.76%	6.46%	9.13%	6.44%	7.61%	5.82%
14	Cost of Fund (%)	7.66%	8.03%	6.40%	8.08%	7.29%	7.62%
15	Base Rate (%)	11.68%	11.19%	11.26%	12.34%	13.34%	12.50%

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12052000	12053000	12055000	12056000	12057000	12059000
	<b>Particulars</b>	<b>OM</b>	<b>Gandaki</b>	<b>Kabeli</b>	<b>Kamana</b>	<b>Corporate</b>	<b>Purnima</b>
1	Paid up Capital	1643944.80	1843926.20	84211.20	804379.20		352385.13
2	Core Capital	2620613.12	2761302.25	132411.88	1110861.23		498121.74
3	Capital Fund	2779109.67	2937385.19	139047.49	1184252.61		518815.36
4	Risk Weighted Assets	16162439.77	19506373.13	702552.68	7234409.86		2505103.53
5	Total Assets	19448914.18	22037721.45	829690.36	8506299.28		3070750.05
6	Total Deposits	16061491.64	18334574.71	660836.42	6982972.56		2402496.31
7	Loans and Advances (Gross)	14059826.97	16518077.26	608235.16	6112313.26		2034092.09
8	Deprived Sector Lending	704393.04	705184.37	37332.54	279826.21		118619.42
9	Total Liquid Assets	4665728.42	4745540.27	180720.80	2008340.70		940670.79
10	Net Liquid Assets	4665728.42	4745540.27	180720.80	2008340.70		940670.79
11	Total Investment	677194.20	401527.54	0.00	82732.75		26298.54
12	Total Expenses	1542664.71	1804521.06	68341.11	688598.42		237344.13
13	Total Income	1969429.45	2345124.21	94373.63	865192.97		337497.26
14	Net Profit / (Net Loss)	426764.74	540603.15	26032.52	176594.55		100153.13

**Ratios**

1	Core Capital to RWA (%)	16.21%	14.16%	18.85%	15.36%		19.88%
2	Capital Fund to RWA (%)	17.19%	15.06%	19.79%	16.37%		20.71%
3	RWA to TA (%)	83.10%	88.51%	84.68%	85.05%		81.58%
4	Credit to Deposit (LCY) Ratio (%)	87.54%	90.09%	92.04%	87.53%		84.67%
5	Credit to Deposit (LCY) & Core Capital (%)	75.26%	78.30%	76.68%	75.52%		70.13%
6	Non Performing Loan to Total Loan (%)	0.94%	0.40%	1.48%	1.39%		0.01%
7	Total Loan to Total Assets (%)	72.29%	74.95%	73.31%	71.86%		66.24%
8	Net Liquid Asset /Total Deposit (%)	29.05%	25.88%	27.35%	28.76%		39.15%
9	Net Liquid Asset /Total Deposit (%)	29.05%	25.88%	27.35%	28.76%		39.15%
10	Weighted Average Interest on Credit (%)	13.51%	14.02%	15.30%	12.79%		12.64%
11	Weighted Average Interest on Deposit (%)	8.27%	8.20%	5.30%	8.30%		5.14%
12	Weighted Average Interest on Govt. Sec. (%)	4.02%	3.69%	0.00%	0.52%		0.00%
13	Spread Rate (%)	4.88%	5.63%	10.00%	4.33%		7.50%
14	Cost of Fund (%)	8.27%	8.15%	5.30%	8.30%		5.14%
15	Base Rate (%)	11.44%	11.06%	9.58%	11.71%		8.51%

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12060000	12062000	12064000	12069000	12075000	12077000
	<b>Particulars</b>	<b>Jyoti</b>	<b>Hamro</b>	<b>Shine</b>	<b>Kanchan</b>	<b>Lumbini</b>	<b>Raptiveri</b>
1	Paid up Capital	2129053.31	413638.64	1102892.30	346500.00	2008878.47	143765.00
2	Core Capital	2583452.97	471634.26	1634372.77	454264.79	2742823.88	192194.00
3	Capital Fund	2688871.56	483423.43	1729357.72	480765.77	2921139.96	200962.00
4	Risk Weighted Assets	10905222.38	1403070.55	10364097.11	2852239.98	19097885.77	1055739.15
5	Total Assets	13782943.88	1783966.66	12281492.80	3365772.31	23023765.56	1398223.00
6	Total Deposits	10516017.31	1257535.47	10268966.03	2823372.07	17928044.50	1048080.00
7	Loans and Advances (Gross)	9138221.23	1135747.10	8788170.15	2308643.00	15639583.58	859127.00
8	Deprived Sector Lending	504620.60	48917.94	394135.29	339457.19	944249.46	50040.00
9	Total Liquid Assets	3838575.64	548751.15	3034453.40	892443.61	5216189.53	354778.00
10	Net Liquid Assets	3838575.64	548751.15	3034453.40	892443.61	4896218.76	354778.00
11	Total Investment	569483.37	27761.77	40569.75	17194.84	1001906.31	0.00
12	Total Expenses	952332.16	112741.12	864729.18	269629.43	2168593.25	139169.00
13	Total Income	1214152.54	156325.86	1213997.34	343110.03	2545542.58	162321.00
14	Net Profit / (Net Loss)	261820.38	43584.74	349268.16	73480.60	376949.33	23152.00

**Ratios**

1	Core Capital to RWA (%)	23.69%	33.61%	15.77%	15.93%	14.36%	18.20%
2	Capital Fund to RWA (%)	24.66%	34.45%	16.69%	16.86%	15.30%	19.04%
3	RWA to TA (%)	79.12%	78.65%	84.39%	84.74%	82.95%	75.51%
4	Credit to Deposit (LCY) Ratio (%)	86.93%	90.32%	85.58%	81.77%	87.24%	81.97%
5	Credit to Deposit (LCY) & Core Capital (%)	69.78%	65.68%	73.83%	70.44%	75.66%	69.27%
6	Non Performing Loan to Total Loan (%)	0.74%	0.16%	0.22%	0.99%	2.73%	1.03%
7	Total Loan to Total Assets (%)	66.30%	63.66%	71.56%	68.59%	67.93%	61.44%
8	Net Liquid Asset /Total Deposit (%)	36.50%	43.64%	29.55%	31.61%	27.31%	33.85%
9	Net Liquid Asset /Total Deposit (%)	36.50%	43.64%	29.55%	31.61%	29.10%	33.85%
10	Weighted Average Interest on Credit (%)	14.25%	13.42%	14.18%	14.35%	13.88%	21.14%
11	Weighted Average Interest on Deposit (%)	7.82%	7.36%	7.17%	7.31%	8.54%	10.70%
12	Weighted Average Interest on Govt. Sec. (%)	3.56%	0.00%	4.00%	0.00%	4.07%	0.00%
13	Spread Rate (%)	5.98%	6.06%	7.00%	7.04%	4.98%	10.44%
14	Cost of Fund (%)	7.82%	7.36%	7.17%	7.31%	8.46%	10.70%
15	Base Rate (%)	12.40%	10.20%	10.13%	11.43%	12.31%	12.51%

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12080000	12081000	12083000	12084000	12085000
	<b>Particulars</b>	<b>Tourism</b>	<b>Mission</b>	<b>Mt. Makalu</b>	<b>Sindhu</b>	<b>Sahara</b>
1	Paid up Capital	1831290.02	389850.00	69160.00	262192.50	67260.00
2	Core Capital	2526342.46	570809.15	81106.12	352863.42	113445.52
3	Capital Fund	2644412.61	595059.32	82819.33	367800.26	117336.56
4	Risk Weighted Assets	13257354.65	2762258.61	196634.76	1738763.13	454067.29
5	Total Assets	16208593.58	3461261.54	274430.56	2315189.71	579539.00
6	Total Deposits	12278778.32	2751338.97	182391.99	1905605.20	444015.97
7	Loans and Advances (Gross)	11009087.32	2421715.21	157477.33	1424155.05	371304.69
8	Deprived Sector Lending	467694.30	452988.09	15239.44	67471.31	19521.90
9	Total Liquid Assets	4396738.84	943110.40	102643.31	799038.19	188194.52
10	Net Liquid Assets	3865338.84	943110.40	102643.31	799038.19	188194.52
11	Total Investment	553242.96	206.30	0.00	19891.16	0.00
12	Total Expenses	1094519.67	270909.89	20119.19	127284.88	52890.04
13	Total Income	1413648.16	355292.50	27302.79	186152.99	74620.27
14	Net Profit / (Net Loss)	319128.49	84382.61	7183.60	58868.11	21730.23

**Ratios**

1	Core Capital to RWA (%)	19.06%	20.66%	41.25%	20.29%	24.98%
2	Capital Fund to RWA (%)	19.95%	21.54%	42.12%	21.15%	25.84%
3	RWA to TA (%)	81.79%	79.80%	71.65%	75.10%	78.35%
4	Credit to Deposit (LCY) Ratio (%)	91.65%	88.02%	86.34%	74.74%	83.62%
5	Credit to Deposit (LCY) & Core Capital (%)	75.73%	72.90%	59.76%	63.06%	66.61%
6	Non Performing Loan to Total Loan (%)	0.78%	0.22%	0.96%	0.84%	0.00%
7	Total Loan to Total Assets (%)	67.92%	69.97%	57.38%	61.51%	64.07%
8	Net Liquid Asset /Total Deposit (%)	31.48%	34.28%	56.28%	41.93%	42.38%
9	Net Liquid Asset /Total Deposit (%)	35.81%	34.28%	56.28%	41.93%	42.38%
10	Weighted Average Interest on Credit (%)	13.29%	14.82%	15.21%	12.50%	12.15%
11	Weighted Average Interest on Deposit (%)	7.58%	7.60%	4.56%	6.19%	5.88%
12	Weighted Average Interest on Govt. Sec. (%)	4.13%	0.00%	0.00%	3.49%	0.00%
13	Spread Rate (%)	5.30%	7.22%	10.65%	6.25%	6.27%
14	Cost of Fund (%)	7.44%	7.60%	4.56%	6.19%	5.88%
15	Base Rate (%)	10.70%	11.03%	8.86%	10.44%	60.75%

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12087000	12093000	12094000	12095000	12096000
	<b>Particulars</b>	<b>N.Community</b>	<b>Kailash</b>	<b>Salpa</b>	<b>Saptakoshi</b>	<b>Sajha</b>
1	Paid up Capital	220294.90	2291487.20	28000.00	211000.00	100000.00
2	Core Capital	278971.67	3267022.74	50019.93	258198.05	84720.07
3	Capital Fund	294931.61	3294319.64	52452.68	267559.88	88637.08
4	Risk Weighted Assets	1857885.99	1609480.30	261692.62	1013589.35	485878.85
5	Total Assets	2140120.39	21302908.28	348808.94	1402246.23	621901.40
6	Total Deposits	1766589.11	17177627.50	289561.73	1121026.37	512180.79
7	Loans and Advances (Gross)	1568066.92	15041839.58	204993.59	857562.79	370631.88
8	Deprived Sector Lending	69917.32	765611.43	10844.60	65136.43	17072.87
9	Total Liquid Assets	466173.05	5434808.67	130663.12	487147.10	222753.70
10	Net Liquid Assets	466173.05	5434808.67	130663.12	487147.10	222753.70
11	Total Investment	1122.90	577456.60	0.00	0.00	3628.09
12	Total Expenses	204188.72	1644676.96	30342.71	111250.06	74637.35
13	Total Income	240298.31	2148428.44	39121.41	148210.90	90399.13
14	Net Profit / (Net Loss)	36109.59	503751.48	8778.70	36960.84	15761.78

**Ratios**

1	Core Capital to RWA (%)	15.02%	20.30%	19.11%	25.47%	17.44%
2	Capital Fund to RWA (%)	15.87%	20.47%	20.04%	26.40%	18.24%
3	RWA to TA (%)	86.81%	7.56%	75.02%	72.28%	78.13%
4	Credit to Deposit (LCY) Ratio (%)	88.76%	87.57%	70.79%	76.50%	72.36%
5	Credit to Deposit (LCY) & Core Capital (%)	76.66%	73.57%	60.37%	62.18%	62.09%
6	Non Performing Loan to Total Loan (%)	0.61%	0.88%	2.71%	0.54%	5.90%
7	Total Loan to Total Assets (%)	73.27%	70.61%	58.77%	61.16%	59.60%
8	Net Liquid Asset /Total Deposit (%)	26.39%	31.64%	45.12%	43.46%	43.49%
9	Net Liquid Asset /Total Deposit (%)	26.39%	31.64%	45.12%	43.46%	43.49%
10	Weighted Average Interest on Credit (%)	14.54%	13.10%	16.01%	14.97%	7.48%
11	Weighted Average Interest on Deposit (%)	7.24%	8.40%	5.42%	6.96%	1.37%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	5.03%	0.00%	0.00%	0.00%
13	Spread Rate (%)	7.30%	4.54%	10.59%	8.01%	6.12%
14	Cost of Fund (%)	7.24%	8.40%	5.42%	6.96%	1.37%
15	Base Rate (%)	11.95%	11.50%	11.07%	12.17%	14.97%

**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	12099000	Total			
	Particulars	Green	1 Dist	3 Dist	10 Dist	75 Dist
1	Paid up Capital	100000.00	662269.84	4913773.21	2119969.19	22152998.98
2	Core Capital	92965.00	848617.70	6927902.66	2943756.83	33562045.54
3	Capital Fund	96575.00	875079.49	7259321.11	3092308.23	35210829.41
4	Risk Weighted Assets	476251.05	3018017.90	38630039.04	16694021.46	176402493.88
5	Total Assets	591776.00	3816435.51	48639130.49	19511650.75	231832766.72
6	Total Deposits	478200.00	2834341.57	39281349.86	15884120.66	181145098.36
7	Loans and Advances (Gross)	368021.00	2477757.87	31570432.26	14188610.06	161066131.22
8	Deprived Sector Lending	39940.00	131856.41	2274828.17	638588.27	13450403.29
9	Total Liquid Assets	198235.00	1150972.90	14137732.11	4662630.55	55247782.34
10	Net Liquid Assets	198235.00	1150972.90	14112732.11	4662630.55	54396411.57
11	Total Investment	5000.00	27761.77	223844.68	82874.12	6360928.27
12	Total Expenses	49492.00	284434.17	3897099.27	1440085.77	18235584.65
13	Total Income	52549.00	391743.97	5048829.63	1962228.23	23229362.26
14	Net Profit / (Net Loss)	3057.00	107309.80	1151730.36	522142.46	4993777.60

**Ratios**

1	Core Capital to RWA (%)	19.52%	28.12%	17.93%	17.63%	19.03%
2	Capital Fund to RWA (%)	20.28%	29.00%	18.79%	18.52%	19.96%
3	RWA to TA (%)	80.48%	79.08%	79.42%	85.56%	76.09%
4	Credit to Deposit (LCY) Ratio (%)	76.96%	87.42%	80.37%	89.33%	89.05%
5	Credit to Deposit (LCY) & Core Capital (%)	64.43%	67.28%	68.32%	75.36%	75.11%
6	Non Performing Loan to Total Loan (%)	1.58%	0.72%	0.88%	0.45%	1.37%
7	Total Loan to Total Assets (%)	62.19%	64.92%	64.91%	72.72%	69.48%
8	Net Liquid Asset /Total Deposit (%)	41.45%	40.61%	35.93%	29.35%	30.03%
9	Net Liquid Asset /Total Deposit (%)	41.45%	40.61%	35.99%	29.35%	30.50%
10	Weighted Average Interest on Credit (%)	14.76%	13.42%	14.53%	14.32%	13.83%
11	Weighted Average Interest on Deposit (%)	8.01%	7.36%	7.08%	7.48%	8.03%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	0.00%	3.43%	1.33%	3.07%
13	Spread Rate (%)	6.75%	6.06%	7.42%	6.82%	5.52%
14	Cost of Fund (%)	8.01%	7.36%	7.07%	7.48%	8.00%
15	Base Rate (%)	13.64%	10.21%	11.54%	10.56%	11.63%



**Summary Financial Highlights of Development Banks for the quarter ended Ashar, 2074**

Rs, in 000

	Code	
	<b>Particulars</b>	<b>Grand</b>
1	Paid up Capital	29849011.21
2	Core Capital	44282322.73
3	Capital Fund	46437538.25
4	Risk Weighted Assets	234744572.28
5	Total Assets	303799983.48
6	Total Deposits	239144910.46
7	Loans and Advances (Gross)	209302931.41
8	Deprived Sector Lending	16495676.14
9	Total Liquid Assets	75199117.90
10	Net Liquid Assets	74322747.13
11	Total Investment	6695408.84
12	Total Expenses	23857203.86
13	Total Income	30632164.09
14	Net Profit / (Net Loss)	6774960.22

**Ratios**

1	Core Capital to RWA (%)	18.86%
2	Capital Fund to RWA (%)	19.78%
3	RWA to TA (%)	77.27%
4	Credit to Deposit (LCY) Ratio (%)	87.62%
5	Credit to Deposit (LCY) & Core Capital (%)	73.92%
6	Non Performing Loan to Total Loan (%)	1.22%
7	Total Loan to Total Assets (%)	68.89%
8	Net Liquid Asset /Total Deposit (%)	31.08%
9	Net Liquid Asset /Total Deposit (%)	31.45%
10	Weighted Average Interest on Credit (%)	13.51%
11	Weighted Average Interest on Deposit (%)	7.43%
12	Weighted Average Interest on Govt. Sec. (%)	3.06%
13	Spread Rate (%)	6.04%
14	Cost of Fund (%)	7.43%
15	Base Rate (%)	10.55%