

Key Financial Highlights of Development Banks for the quarter ended Poush, 2074 (Provisional)

| p | | Rs. in '000 | 0 | 0 | 0 | - | (0) | (0) | - | (0) |
|----------------------------|---|-------------|-----------|------------|-----------|-----------|------------|-----------|-----------|------------|
| | | | 75 | 75 | 3 | 3 | 75 | 3 | 3 | 75 |
| Level Code | | | 12002000 | 12009000 | 12012000 | 12014000 | 12019000 | 12027000 | 12028000 | 12031000 |
| Shor | | | NIDC | Mahalaxmi | Sahayogi | Karnali | Shangrila | Excel | Western | Deva |
| Balance Sheet Items | | | | | | | | | | |
| 1 | Paid up Capital | | 415,823 | 2,633,797 | 509,668 | 151,000 | 1,358,475 | 692,674 | 429,312 | 1,633,277 |
| 2 | Core Capital | | 3,565,926 | 3,076,248 | 658,197 | 230,691 | 2,073,065 | 855,907 | 633,199 | 2,176,829 |
| 3 | Capital Fund | | 3,598,834 | 3,364,875 | 692,258 | 242,786 | 2,209,977 | 898,142 | 661,129 | 2,316,499 |
| 4 | Risk Weighted Assets | | 4,002,425 | 21,622,347 | 3,639,708 | 1,642,595 | 14,154,156 | 5,142,031 | 2,970,651 | 14,924,974 |
| 5 | Total Assets | | 6,166,036 | 31,706,286 | 4,250,609 | 2,461,089 | 17,623,837 | 5,553,467 | 3,695,980 | 16,682,156 |
| 6 | Total Deposits | | 1,078,617 | 25,129,714 | 3,454,669 | 2,148,009 | 14,707,817 | 4,482,971 | 2,980,379 | 13,509,741 |
| 7 | Loans and Advances (Gross) | | 3,169,407 | 20,824,436 | 2,904,653 | 1,233,668 | 12,966,351 | 4,048,660 | 2,405,228 | 11,889,767 |
| 8 | Deprived Sector Lending | | 197,368 | 1,090,647 | 146,604 | 63,953 | 828,603 | 242,935 | 89,674 | 470,488 |
| 9 | Total Liquid Assets | | 1,880,519 | 7,977,161 | 1,188,859 | 996,093 | 3,624,087 | 1,221,555 | 1,062,587 | 3,708,276 |
| 10 | Net Liquid Assets | | 1,880,519 | 7,977,161 | 1,188,859 | 996,093 | 3,624,087 | 1,221,555 | 1,062,587 | 3,708,276 |
| 11 | Total Investment | | 215,097 | 1,682,998 | 2,000 | - | 539,486 | 68,508 | - | 716,147 |
| 12 | Total Expenses | | 149,054 | 1,645,505 | 238,604 | 110,472 | 799,315 | 228,304 | 181,145 | 865,257 |
| 13 | Total Income | | 226,885 | 1,850,944 | 282,481 | 98,201 | 959,497 | 303,424 | 206,661 | 1,005,943 |
| 14 | Net Profit / (Net Loss) | | 77,831 | 205,440 | 43,877 | (12,271) | 160,182 | 75,120 | 25,516 | 140,686 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 89.09% | 14.23% | 18.08% | 14.04% | 14.65% | 16.65% | 21.32% | 14.59% |
| 2 | Capital Fund to RWA (%) | | 89.92% | 15.56% | 19.02% | 14.78% | 15.61% | 17.47% | 22.26% | 15.52% |
| 3 | RWA to TA (%) | | 64.91% | 68.20% | 85.63% | 66.74% | 80.31% | 92.59% | 80.38% | 89.47% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 293.84% | 82.87% | 84.08% | 57.43% | 88.16% | 90.31% | 80.70% | 88.03% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 68.24% | 73.83% | 70.62% | 51.86% | 77.27% | 75.83% | 66.56% | 75.81% |
| 6 | Non Performing Loan to Total Loan (%) | | 9.36% | 3.39% | 2.45% | 3.73% | 0.85% | 0.86% | 2.18% | 2.56% |
| 7 | Total Loan to Total Assets (%) | | 51.40% | 65.68% | 68.33% | 50.13% | 73.57% | 72.90% | 65.08% | 71.27% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 174.35% | 31.74% | 34.41% | 46.37% | 24.64% | 27.25% | 35.65% | 27.45% |
| 9 | Liquid Assets to Total Deposits (%) | | 174.35% | 31.74% | 34.41% | 46.37% | 24.64% | 27.25% | 35.65% | 27.45% |
| 10 | Weighted Average Interest on Credit (%) | | 9.79% | 14.34% | 14.19% | 13.73% | 13.99% | 13.15% | 12.21% | 14.08% |
| 11 | Weighted Average Interest on Deposit (%) | | 8.98% | 8.06% | 7.54% | 6.50% | 7.98% | 5.45% | 7.13% | 8.36% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 6.51% | 0.00% | 0.00% | 3.89% | 0.00% | 0.00% | 5.96% |
| 13 | Spread Rate (%) | | 0.69% | 5.78% | 6.66% | 7.23% | 5.70% | 7.71% | 5.08% | 5.45% |
| 14 | Cost of Fund (%) | | 8.98% | 8.06% | 7.54% | 6.50% | 7.98% | 5.45% | 7.13% | 8.36% |
| 15 | Base Rate (%) | | 17.95% | 11.73% | 10.88% | 10.35% | 11.50% | 9.54% | 10.15% | 11.94% |

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| p | | Rs. in '000 | | | | | | | | |
|---------------------|---|-------------|-----------|-----------|------------|-----------|-----------|------------|------------|------------|
| | | (0) | - | (0) | - | - | 0 | (0) | - | |
| Balance Sheet Items | | Level | 3 | 3 | 75 | 3 | 3 | 75 | 75 | 75 |
| | | Code | 12033000 | 12034000 | 12036000 | 12038000 | 12042000 | 12051000 | 12052000 | 12053000 |
| | | Shor | Miteri | Tinau | Muktinath | Kankai | Bhargav | Garima | OM | Gandaki |
| 1 | Paid up Capital | | 500,000 | 506,935 | 2,591,763 | 471,000 | 264,000 | 2,534,880 | 2,137,129 | 1,843,926 |
| 2 | Core Capital | | 628,422 | 614,734 | 3,220,196 | 563,332 | 355,509 | 2,962,353 | 3,060,925 | 2,941,166 |
| 3 | Capital Fund | | 656,312 | 652,095 | 3,420,766 | 578,295 | 375,595 | 3,144,403 | 3,246,790 | 3,132,062 |
| 4 | Risk Weighted Assets | | 3,133,475 | 4,379,208 | 21,535,572 | 1,675,863 | 2,415,363 | 14,716,467 | 17,980,999 | 16,950,757 |
| 5 | Total Assets | | 4,700,452 | 5,103,438 | 26,452,848 | 2,150,733 | 2,995,134 | 24,653,647 | 21,391,505 | 24,115,652 |
| 6 | Total Deposits | | 3,041,129 | 4,332,472 | 21,739,381 | 1,532,461 | 2,579,088 | 17,407,779 | 17,586,729 | 19,924,727 |
| 7 | Loans and Advances (Gross) | | 2,688,983 | 3,523,090 | 19,334,908 | 1,381,161 | 1,937,722 | 15,754,977 | 15,776,567 | 17,561,359 |
| 8 | Deprived Sector Lending | | 161,756 | 211,284 | 5,764,183 | 79,225 | 135,326 | 892,717 | 727,029 | 766,527 |
| 9 | Total Liquid Assets | | 976,628 | 1,285,906 | 5,700,596 | 691,134 | 879,408 | 4,679,244 | 4,806,796 | 5,553,890 |
| 10 | Net Liquid Assets | | 976,628 | 1,285,906 | 5,700,596 | 691,134 | 879,408 | 4,679,244 | 4,806,796 | 5,553,890 |
| 11 | Total Investment | | 10,471 | 129,579 | 492,438 | 18,659 | 23,964 | 376,089 | 879,605 | 621,006 |
| 12 | Total Expenses | | 186,825 | 242,588 | 1,233,793 | 106,145 | 133,368 | 975,032 | 993,711 | 1,139,135 |
| 13 | Total Income | | 228,484 | 282,560 | 1,498,175 | 125,341 | 152,648 | 1,155,596 | 1,158,501 | 1,343,643 |
| 14 | Net Profit / (Net Loss) | | 41,660 | 39,972 | 264,382 | 19,196 | 19,280 | 180,564 | 164,791 | 204,508 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 20.06% | 14.04% | 14.95% | 33.61% | 14.72% | 20.13% | 17.02% | 17.35% |
| 2 | Capital Fund to RWA (%) | | 20.95% | 14.89% | 15.88% | 34.51% | 15.55% | 21.37% | 18.06% | 18.48% |
| 3 | RWA to TA (%) | | 66.66% | 85.81% | 81.41% | 77.92% | 80.64% | 59.69% | 84.06% | 70.29% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 88.42% | 81.32% | 88.94% | 90.13% | 75.13% | 90.51% | 89.71% | 88.14% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 73.28% | 71.21% | 77.46% | 65.90% | 66.03% | 77.34% | 76.41% | 76.80% |
| 6 | Non Performing Loan to Total Loan (%) | | 0.08% | 0.28% | 0.01% | 0.79% | 0.42% | 0.47% | 1.17% | 0.88% |
| 7 | Total Loan to Total Assets (%) | | 57.21% | 69.03% | 73.09% | 64.22% | 64.70% | 63.91% | 73.75% | 72.82% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 32.11% | 29.68% | 26.22% | 45.10% | 34.10% | 26.88% | 27.33% | 27.87% |
| 9 | Liquid Assets to Total Deposits (%) | | 32.11% | 29.68% | 26.22% | 45.10% | 34.10% | 26.88% | 27.33% | 27.87% |
| 10 | Weighted Average Interest on Credit (%) | | 16.13% | 14.22% | 15.06% | 15.57% | 14.82% | 14.31% | 13.79% | 14.33% |
| 11 | Weighted Average Interest on Deposit (%) | | 8.92% | 8.27% | 8.30% | 6.78% | 8.25% | 8.14% | 8.40% | 8.47% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 4.40% | 5.45% | 0.00% | 8.00% | 4.10% | 4.51% | 4.51% |
| 13 | Spread Rate (%) | | 7.21% | 5.66% | 6.63% | 8.80% | 6.56% | 6.00% | 4.92% | 5.56% |
| 14 | Cost of Fund (%) | | 8.92% | 8.27% | 8.30% | 6.78% | 8.25% | 8.14% | 8.40% | 8.47% |
| 15 | Base Rate (%) | | 12.31% | 11.69% | 11.98% | 12.22% | 12.15% | 11.63% | 11.46% | 11.86% |

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| p | | Rs. in '000 | | | | | | | | |
|---------------------|---|-------------|----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | | - | 0 | (0) | 0 | - | - | (0) | (0) | |
| Balance Sheet Items | | Level | 1 | 75 | 3 | 75 | 1 | 10 | 3 | 75 |
| | | Code | 12055000 | 12056000 | 12059000 | 12060000 | 12062000 | 12064000 | 12069000 | 12075000 |
| | | Shor | Kabeli | Kamana | Purnima | Jyoti | Hamro | Shine | Kanchan | Lumbini |
| 1 | Paid up Capital | | 114,760 | 2,062,770 | 525,031 | 2,593,609 | 458,751 | 1,378,615 | 450,450 | 2,008,878 |
| 2 | Core Capital | | 170,680 | 3,014,875 | 620,779 | 2,917,523 | 551,499 | 1,780,313 | 579,124 | 2,913,902 |
| 3 | Capital Fund | | 177,216 | 3,153,428 | 644,255 | 3,073,728 | 567,429 | 1,893,070 | 616,502 | 3,133,875 |
| 4 | Risk Weighted Assets | | 691,656 | 12,502,254 | 2,758,692 | 12,459,804 | 1,727,212 | 12,350,676 | 3,538,862 | 18,858,596 |
| 5 | Total Assets | | 866,190 | 17,527,598 | 3,315,938 | 17,796,133 | 1,920,657 | 14,064,111 | 3,956,932 | 24,600,645 |
| 6 | Total Deposits | | 659,077 | 13,874,256 | 2,581,092 | 13,458,299 | 1,292,225 | 11,944,783 | 3,264,165 | 19,187,106 |
| 7 | Loans and Advances (Gross) | | 578,798 | 12,391,198 | 2,214,298 | 12,430,872 | 1,430,208 | 10,492,602 | 2,929,179 | 17,253,943 |
| 8 | Deprived Sector Lending | | 32,094 | 536,000 | 132,195 | 648,391 | 64,703 | 429,955 | 435,974 | 1,348,435 |
| 9 | Total Liquid Assets | | 247,028 | 4,190,309 | 1,016,631 | 4,181,999 | 323,718 | 3,088,246 | 812,600 | 5,060,892 |
| 10 | Net Liquid Assets | | 247,028 | 4,190,309 | 1,016,631 | 3,716,999 | 323,718 | 3,088,246 | 812,600 | 4,706,936 |
| 11 | Total Investment | | - | 414,071 | 53,975 | 756,936 | 41,781 | 1,055,520 | 248,254 | 1,788,994 |
| 12 | Total Expenses | | 39,318 | 791,097 | 146,216 | 742,418 | 84,608 | 631,673 | 193,821 | 1,284,469 |
| 13 | Total Income | | 47,335 | 927,114 | 182,683 | 884,926 | 106,764 | 783,108 | 215,229 | 1,428,267 |
| 14 | Net Profit / (Net Loss) | | 8,018 | 136,017 | 36,467 | 142,508 | 22,156 | 151,435 | 21,408 | 143,798 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 24.68% | 24.11% | 22.50% | 23.42% | 31.93% | 14.41% | 16.36% | 15.45% |
| 2 | Capital Fund to RWA (%) | | 25.62% | 25.22% | 23.35% | 24.67% | 32.85% | 15.33% | 17.42% | 16.62% |
| 3 | RWA to TA (%) | | 79.85% | 71.33% | 83.19% | 70.01% | 89.93% | 87.82% | 89.43% | 76.66% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 87.82% | 89.31% | 85.79% | 92.38% | 110.68% | 87.84% | 89.74% | 89.93% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 69.76% | 73.37% | 69.16% | 75.92% | 77.57% | 76.45% | 76.22% | 78.07% |
| 6 | Non Performing Loan to Total Loan (%) | | 4.11% | 2.13% | 0.24% | 1.42% | 0.97% | 0.17% | 2.09% | 2.50% |
| 7 | Total Loan to Total Assets (%) | | 66.82% | 70.70% | 66.78% | 69.85% | 74.46% | 74.61% | 74.03% | 70.14% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 37.48% | 30.20% | 39.39% | 27.62% | 25.05% | 25.85% | 24.89% | 24.53% |
| 9 | Liquid Assets to Total Deposits (%) | | 37.48% | 30.20% | 39.39% | 31.07% | 25.05% | 25.85% | 24.89% | 26.38% |
| 10 | Weighted Average Interest on Credit (%) | | 14.63% | 14.14% | 13.37% | 14.27% | 14.70% | 13.77% | 14.12% | 13.39% |
| 11 | Weighted Average Interest on Deposit (%) | | 5.48% | 8.66% | 7.35% | 8.49% | 8.40% | 7.90% | 7.81% | 8.79% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 1.40% | 0.00% | 4.81% | 0.00% | 5.18% | 3.07% | 4.90% |
| 13 | Spread Rate (%) | | 9.15% | 5.30% | 5.89% | 5.37% | 6.30% | 5.11% | 5.88% | 3.85% |
| 14 | Cost of Fund (%) | | 5.48% | 8.66% | 7.35% | 8.49% | 8.40% | 7.90% | 7.81% | 8.79% |
| 15 | Base Rate (%) | | 9.58% | 11.80% | 10.85% | 12.47% | 12.59% | 11.05% | 12.02% | 12.36% |

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| p | | Rs. in '000 | | | | | | | | |
|---------------------|---|-------------------|-----------------|-----------|------------|-----------|---------|-------------|------------|---------|
| | | (0) - - - - - (0) | | | | | | | | |
| | | Level Code | 75 | 3 | 1 | 3 | 1 | 3 | 75 | 1 |
| Balance Sheet Items | | Short | Tourism | Mission | Mt. Makalu | Sindhu | Sahara | N.Community | Kailash | Salpa |
| | | 1 | Paid up Capital | | 1,839,542 | 519,280 | 69,160 | 418,116 | 72,995 | 447,624 |
| 2 | Core Capital | | 2,628,749 | 599,278 | 83,196 | 510,763 | 121,983 | 527,057 | 3,305,964 | 58,555 |
| 3 | Capital Fund | | 2,762,365 | 628,692 | 84,818 | 526,014 | 126,384 | 546,439 | 3,497,553 | 60,973 |
| 4 | Risk Weighted Assets | | 14,522,195 | 3,415,546 | 198,805 | 1,828,892 | 469,382 | 2,163,113 | 19,312,600 | 287,929 |
| 5 | Total Assets | | 16,999,022 | 3,913,629 | 279,811 | 2,333,140 | 557,107 | 2,623,299 | 23,573,318 | 343,613 |
| 6 | Total Deposits | | 13,100,917 | 3,155,856 | 166,594 | 1,727,689 | 414,975 | 1,971,967 | 19,113,418 | 264,028 |
| 7 | Loans and Advances (Gross) | | 11,769,846 | 2,899,058 | 160,391 | 1,444,430 | 396,040 | 1,768,569 | 17,519,214 | 227,530 |
| 8 | Deprived Sector Lending | | 566,346 | 563,144 | 12,408 | 65,559 | 19,685 | 79,554 | 929,341 | 11,212 |
| 9 | Total Liquid Assets | | 4,208,458 | 915,401 | 104,642 | 749,970 | 137,635 | 716,537 | 5,235,531 | 94,870 |
| 10 | Net Liquid Assets | | 4,068,458 | 915,401 | 104,642 | 749,970 | 137,635 | 716,537 | 4,935,531 | 94,870 |
| 11 | Total Investment | | 473,243 | 206 | - | 19,891 | - | 1,123 | 805,289 | - |
| 12 | Total Expenses | | 745,854 | 192,548 | 11,377 | 89,036 | 29,658 | 131,332 | 1,125,251 | 20,233 |
| 13 | Total Income | | 858,808 | 230,032 | 14,154 | 106,418 | 38,195 | 150,623 | 1,391,321 | 24,444 |
| 14 | Net Profit / (Net Loss) | | 112,955 | 37,485 | 2,776 | 17,382 | 8,537 | 19,291 | 266,070 | 4,211 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 18.10% | 17.55% | 41.85% | 27.93% | 25.99% | 24.37% | 17.12% | 20.34% |
| 2 | Capital Fund to RWA (%) | | 19.02% | 18.41% | 42.66% | 28.76% | 26.93% | 25.26% | 18.11% | 21.18% |
| 3 | RWA to TA (%) | | 85.43% | 87.27% | 71.05% | 78.39% | 84.25% | 82.46% | 81.93% | 83.79% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 91.63% | 91.86% | 96.28% | 83.60% | 95.44% | 89.69% | 91.66% | 86.18% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 76.06% | 77.20% | 64.21% | 64.53% | 73.76% | 70.77% | 78.14% | 70.53% |
| 6 | Non Performing Loan to Total Loan (%) | | 2.13% | 0.27% | 3.83% | 0.78% | 2.61% | 1.22% | 0.56% | 3.56% |
| 7 | Total Loan to Total Assets (%) | | 69.24% | 74.08% | 57.32% | 61.91% | 71.09% | 67.42% | 74.32% | 66.22% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 31.05% | 29.01% | 62.81% | 43.41% | 33.17% | 36.34% | 25.82% | 35.93% |
| 9 | Liquid Assets to Total Deposits (%) | | 32.12% | 29.01% | 62.81% | 43.41% | 33.17% | 36.34% | 27.39% | 35.93% |
| 10 | Weighted Average Interest on Credit (%) | | 13.64% | 14.81% | 14.84% | 12.77% | 16.62% | 14.99% | 13.52% | 16.16% |
| 11 | Weighted Average Interest on Deposit (%) | | 7.92% | 8.71% | 4.70% | 6.49% | 7.55% | 7.87% | 8.61% | 6.20% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 4.78% | 0.00% | 0.00% | 3.49% | 0.00% | 0.00% | 4.99% | 0.00% |
| 13 | Spread Rate (%) | | 5.24% | 6.10% | 10.13% | 6.21% | 9.07% | 7.11% | 4.65% | 9.96% |
| 14 | Cost of Fund (%) | | 7.90% | 8.71% | 4.70% | 6.49% | 7.55% | 7.87% | 8.55% | 6.20% |
| 15 | Base Rate (%) | | 11.40% | 12.76% | 11.15% | 11.71% | 13.00% | 12.53% | 11.66% | 11.97% |

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| p | | Rs. in '000 | | | | | | | |
|---------------------|---|-------------|------------|----------|-----------|------------|------------|-------------|-------------|
| | | (0) | - | (0) | (0) | - | 0 | (0) | |
| Balance Sheet Items | | Level | 3 | 3 | Total | | | | |
| | | Code | 12095000 | 12099000 | | | | | |
| | | Shor | Saptakoshi | Green | 1 Dist | 3 Dist | 10 Dist | 75 Dist | Grand |
| 1 | Paid up Capital | | 485,300 | 100,000 | 743,666 | 6,470,391 | 1,378,615 | 26,174,507 | 34,767,180 |
| 2 | Core Capital | | 524,423 | 94,423 | 985,914 | 7,995,837 | 1,780,313 | 37,857,721 | 48,619,784 |
| 3 | Capital Fund | | 536,256 | 99,367 | 1,016,820 | 8,354,135 | 1,893,070 | 40,055,156 | 51,319,181 |
| 4 | Risk Weighted Assets | | 1,295,725 | 569,405 | 3,374,985 | 40,569,129 | 12,350,676 | 203,543,146 | 259,837,936 |
| 5 | Total Assets | | 1,754,444 | 731,722 | 3,967,379 | 49,540,007 | 14,064,111 | 269,288,682 | 336,860,179 |
| 6 | Total Deposits | | 1,161,749 | 594,299 | 2,796,898 | 39,007,995 | 11,944,783 | 209,818,501 | 263,568,177 |
| 7 | Loans and Advances (Gross) | | 1,054,272 | 457,372 | 2,792,967 | 32,890,343 | 10,492,602 | 188,642,845 | 234,818,757 |
| 8 | Deprived Sector Lending | | 88,533 | 33,803 | 140,101 | 2,529,517 | 429,955 | 14,766,075 | 17,865,648 |
| 9 | Total Liquid Assets | | 604,843 | 242,123 | 907,894 | 13,360,276 | 3,088,246 | 60,807,758 | 78,164,173 |
| 10 | Net Liquid Assets | | 604,843 | 242,123 | 907,894 | 13,360,276 | 3,088,246 | 59,548,803 | 76,905,218 |
| 11 | Total Investment | | - | 10,000 | 41,781 | 586,630 | 1,055,520 | 9,761,399 | 11,445,331 |
| 12 | Total Expenses | | 82,180 | 36,319 | 185,194 | 2,298,902 | 631,673 | 12,489,889 | 15,605,658 |
| 13 | Total Income | | 99,328 | 37,777 | 230,893 | 2,701,890 | 783,108 | 14,689,620 | 18,405,510 |
| 14 | Net Profit / (Net Loss) | | 17,147 | 1,458 | 45,699 | 402,988 | 151,435 | 2,199,731 | 2,799,853 |
| Ratios | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 40.47% | 16.58% | 29.21% | 19.71% | 14.41% | 18.60% | 18.71% |
| 2 | Capital Fund to RWA (%) | | 41.39% | 17.45% | 30.13% | 20.59% | 15.33% | 19.68% | 19.75% |
| 3 | RWA to TA (%) | | 73.85% | 77.82% | 85.07% | 81.89% | 87.82% | 75.59% | 77.14% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 90.75% | 76.96% | 99.86% | 84.32% | 87.84% | 90.02% | 89.18% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 62.52% | 66.41% | 73.83% | 69.97% | 76.45% | 76.25% | 75.28% |
| 6 | Non Performing Loan to Total Loan (%) | | 0.96% | 2.77% | 2.23% | 1.11% | 0.17% | 1.62% | 1.49% |
| 7 | Total Loan to Total Assets (%) | | 60.09% | 62.51% | 70.40% | 66.39% | 74.61% | 70.05% | 69.71% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 52.06% | 40.74% | 32.46% | 34.25% | 25.85% | 28.38% | 29.18% |
| 9 | Liquid Assets to Total Deposits (%) | | 52.06% | 40.74% | 32.46% | 34.25% | 25.85% | 28.98% | 29.66% |
| 10 | Weighted Average Interest on Credit (%) | | 15.26% | 14.99% | 15.09% | 14.17% | 13.77% | 14.02% | 14.04% |
| 11 | Weighted Average Interest on Deposit (%) | | 6.33% | 8.71% | 7.12% | 7.47% | 7.90% | 8.35% | 8.19% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 0.00% | 0.00% | 3.42% | 5.18% | 5.00% | 4.97% |
| 13 | Spread Rate (%) | | 8.93% | 6.28% | 7.98% | 6.62% | 5.11% | 5.31% | 5.52% |
| 14 | Cost of Fund (%) | | 6.33% | 8.71% | 7.12% | 7.47% | 7.90% | 8.35% | 8.18% |
| 15 | Base Rate (%) | | 12.15% | 11.55% | 11.77% | 11.28% | 11.05% | 11.84% | 11.71% |

Key Financial Highlights of Development Banks for the quarter ended Poush, 2074 (Provisional)

| p | | Rs. in '000 | 0 | 0 | 0 | - | (0) | (0) | - | (0) |
|----------------------------|---|-------------|-----------|------------|-----------|-----------|------------|-----------|-----------|------------|
| | | | 75 | 75 | 3 | 3 | 75 | 3 | 3 | 75 |
| Level Code | | | 12002000 | 12009000 | 12012000 | 12014000 | 12019000 | 12027000 | 12028000 | 12031000 |
| Shor | | | NIDC | Mahalaxmi | Sahayogi | Karnali | Shangrila | Excel | Western | Deva |
| Balance Sheet Items | | | | | | | | | | |
| 1 | Paid up Capital | | 415,823 | 2,633,797 | 509,668 | 151,000 | 1,358,475 | 692,674 | 429,312 | 1,633,277 |
| 2 | Core Capital | | 3,565,926 | 3,076,248 | 658,197 | 230,691 | 2,073,065 | 855,907 | 633,199 | 2,176,829 |
| 3 | Capital Fund | | 3,598,834 | 3,364,875 | 692,258 | 242,786 | 2,209,977 | 898,142 | 661,129 | 2,316,499 |
| 4 | Risk Weighted Assets | | 4,002,425 | 21,622,347 | 3,639,708 | 1,642,595 | 14,154,156 | 5,142,031 | 2,970,651 | 14,924,974 |
| 5 | Total Assets | | 6,166,036 | 31,706,286 | 4,250,609 | 2,461,089 | 17,623,837 | 5,553,467 | 3,695,980 | 16,682,156 |
| 6 | Total Deposits | | 1,078,617 | 25,129,714 | 3,454,669 | 2,148,009 | 14,707,817 | 4,482,971 | 2,980,379 | 13,509,741 |
| 7 | Loans and Advances (Gross) | | 3,169,407 | 20,824,436 | 2,904,653 | 1,233,668 | 12,966,351 | 4,048,660 | 2,405,228 | 11,889,767 |
| 8 | Deprived Sector Lending | | 197,368 | 1,090,647 | 146,604 | 63,953 | 828,603 | 242,935 | 89,674 | 470,488 |
| 9 | Total Liquid Assets | | 1,880,519 | 7,977,161 | 1,188,859 | 996,093 | 3,624,087 | 1,221,555 | 1,062,587 | 3,708,276 |
| 10 | Net Liquid Assets | | 1,880,519 | 7,977,161 | 1,188,859 | 996,093 | 3,624,087 | 1,221,555 | 1,062,587 | 3,708,276 |
| 11 | Total Investment | | 215,097 | 1,682,998 | 2,000 | - | 539,486 | 68,508 | - | 716,147 |
| 12 | Total Expenses | | 149,054 | 1,645,505 | 238,604 | 110,472 | 799,315 | 228,304 | 181,145 | 865,257 |
| 13 | Total Income | | 226,885 | 1,850,944 | 282,481 | 98,201 | 959,497 | 303,424 | 206,661 | 1,005,943 |
| 14 | Net Profit / (Net Loss) | | 77,831 | 205,440 | 43,877 | (12,271) | 160,182 | 75,120 | 25,516 | 140,686 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 89.09% | 14.23% | 18.08% | 14.04% | 14.65% | 16.65% | 21.32% | 14.59% |
| 2 | Capital Fund to RWA (%) | | 89.92% | 15.56% | 19.02% | 14.78% | 15.61% | 17.47% | 22.26% | 15.52% |
| 3 | RWA to TA (%) | | 64.91% | 68.20% | 85.63% | 66.74% | 80.31% | 92.59% | 80.38% | 89.47% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 293.84% | 82.87% | 84.08% | 57.43% | 88.16% | 90.31% | 80.70% | 88.03% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 68.24% | 73.83% | 70.62% | 51.86% | 77.27% | 75.83% | 66.56% | 75.81% |
| 6 | Non Performing Loan to Total Loan (%) | | 9.36% | 3.39% | 2.45% | 3.73% | 0.85% | 0.86% | 2.18% | 2.56% |
| 7 | Total Loan to Total Assets (%) | | 51.40% | 65.68% | 68.33% | 50.13% | 73.57% | 72.90% | 65.08% | 71.27% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 174.35% | 31.74% | 34.41% | 46.37% | 24.64% | 27.25% | 35.65% | 27.45% |
| 9 | Liquid Assets to Total Deposits (%) | | 174.35% | 31.74% | 34.41% | 46.37% | 24.64% | 27.25% | 35.65% | 27.45% |
| 10 | Weighted Average Interest on Credit (%) | | 9.79% | 14.34% | 14.19% | 13.73% | 13.99% | 13.15% | 12.21% | 14.08% |
| 11 | Weighted Average Interest on Deposit (%) | | 8.98% | 8.06% | 7.54% | 6.50% | 7.98% | 5.45% | 7.13% | 8.36% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 6.51% | 0.00% | 0.00% | 3.89% | 0.00% | 0.00% | 5.96% |
| 13 | Spread Rate (%) | | 0.69% | 5.78% | 6.66% | 7.23% | 5.70% | 7.71% | 5.08% | 5.45% |
| 14 | Cost of Fund (%) | | 8.98% | 8.06% | 7.54% | 6.50% | 7.98% | 5.45% | 7.13% | 8.36% |
| 15 | Base Rate (%) | | 17.95% | 11.73% | 10.88% | 10.35% | 11.50% | 9.54% | 10.15% | 11.94% |

Key Financial Highlights of Development Banks for the c

| p | | Rs. in '000 | | | | | | | | |
|---------------------|---|-------------|-----------|-----------|------------|-----------|-----------|------------|------------|------------|
| | | (0) | - | (0) | - | - | 0 | (0) | - | |
| Balance Sheet Items | | Level | 3 | 3 | 75 | 3 | 3 | 75 | 75 | 75 |
| | | Code | 12033000 | 12034000 | 12036000 | 12038000 | 12042000 | 12051000 | 12052000 | 12053000 |
| | | Short | Miteri | Tinau | Muktinath | Kankai | Bhargav | Garima | OM | Gandaki |
| 1 | Paid up Capital | | 500,000 | 506,935 | 2,591,763 | 471,000 | 264,000 | 2,534,880 | 2,137,129 | 1,843,926 |
| 2 | Core Capital | | 628,422 | 614,734 | 3,220,196 | 563,332 | 355,509 | 2,962,353 | 3,060,925 | 2,941,166 |
| 3 | Capital Fund | | 656,312 | 652,095 | 3,420,766 | 578,295 | 375,595 | 3,144,403 | 3,246,790 | 3,132,062 |
| 4 | Risk Weighted Assets | | 3,133,475 | 4,379,208 | 21,535,572 | 1,675,863 | 2,415,363 | 14,716,467 | 17,980,999 | 16,950,757 |
| 5 | Total Assets | | 4,700,452 | 5,103,438 | 26,452,848 | 2,150,733 | 2,995,134 | 24,653,647 | 21,391,505 | 24,115,652 |
| 6 | Total Deposits | | 3,041,129 | 4,332,472 | 21,739,381 | 1,532,461 | 2,579,088 | 17,407,779 | 17,586,729 | 19,924,727 |
| 7 | Loans and Advances (Gross) | | 2,688,983 | 3,523,090 | 19,334,908 | 1,381,161 | 1,937,722 | 15,754,977 | 15,776,567 | 17,561,359 |
| 8 | Deprived Sector Lending | | 161,756 | 211,284 | 5,764,183 | 79,225 | 135,326 | 892,717 | 727,029 | 766,527 |
| 9 | Total Liquid Assets | | 976,628 | 1,285,906 | 5,700,596 | 691,134 | 879,408 | 4,679,244 | 4,806,796 | 5,553,890 |
| 10 | Net Liquid Assets | | 976,628 | 1,285,906 | 5,700,596 | 691,134 | 879,408 | 4,679,244 | 4,806,796 | 5,553,890 |
| 11 | Total Investment | | 10,471 | 129,579 | 492,438 | 18,659 | 23,964 | 376,089 | 879,605 | 621,006 |
| 12 | Total Expenses | | 186,825 | 242,588 | 1,233,793 | 106,145 | 133,368 | 975,032 | 993,711 | 1,139,135 |
| 13 | Total Income | | 228,484 | 282,560 | 1,498,175 | 125,341 | 152,648 | 1,155,596 | 1,158,501 | 1,343,643 |
| 14 | Net Profit / (Net Loss) | | 41,660 | 39,972 | 264,382 | 19,196 | 19,280 | 180,564 | 164,791 | 204,508 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 20.06% | 14.04% | 14.95% | 33.61% | 14.72% | 20.13% | 17.02% | 17.35% |
| 2 | Capital Fund to RWA (%) | | 20.95% | 14.89% | 15.88% | 34.51% | 15.55% | 21.37% | 18.06% | 18.48% |
| 3 | RWA to TA (%) | | 66.66% | 85.81% | 81.41% | 77.92% | 80.64% | 59.69% | 84.06% | 70.29% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 88.42% | 81.32% | 88.94% | 90.13% | 75.13% | 90.51% | 89.71% | 88.14% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 73.28% | 71.21% | 77.46% | 65.90% | 66.03% | 77.34% | 76.41% | 76.80% |
| 6 | Non Performing Loan to Total Loan (%) | | 0.08% | 0.28% | 0.01% | 0.79% | 0.42% | 0.47% | 1.17% | 0.88% |
| 7 | Total Loan to Total Assets (%) | | 57.21% | 69.03% | 73.09% | 64.22% | 64.70% | 63.91% | 73.75% | 72.82% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 32.11% | 29.68% | 26.22% | 45.10% | 34.10% | 26.88% | 27.33% | 27.87% |
| 9 | Liquid Assets to Total Deposits (%) | | 32.11% | 29.68% | 26.22% | 45.10% | 34.10% | 26.88% | 27.33% | 27.87% |
| 10 | Weighted Average Interest on Credit (%) | | 16.13% | 14.22% | 15.06% | 15.57% | 14.82% | 14.31% | 13.79% | 14.33% |
| 11 | Weighted Average Interest on Deposit (%) | | 8.92% | 8.27% | 8.30% | 6.78% | 8.25% | 8.14% | 8.40% | 8.47% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 4.40% | 5.45% | 0.00% | 8.00% | 4.10% | 4.51% | 4.51% |
| 13 | Spread Rate (%) | | 7.21% | 5.66% | 6.63% | 8.80% | 6.56% | 6.00% | 4.92% | 5.56% |
| 14 | Cost of Fund (%) | | 8.92% | 8.27% | 8.30% | 6.78% | 8.25% | 8.14% | 8.40% | 8.47% |
| 15 | Base Rate (%) | | 12.31% | 11.69% | 11.98% | 12.22% | 12.15% | 11.63% | 11.46% | 11.86% |

Key Financial Highlights of Development Banks for the c

| p | | Rs. in '000 | | | | | | | | |
|---------------------|---|-------------|----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | | - | 0 | (0) | 0 | - | - | (0) | (0) | |
| Balance Sheet Items | | Level | 1 | 75 | 3 | 75 | 1 | 10 | 3 | 75 |
| | | Code | 12055000 | 12056000 | 12059000 | 12060000 | 12062000 | 12064000 | 12069000 | 12075000 |
| | | Shor | Kabeli | Kamana | Purnima | Jyoti | Hamro | Shine | Kanchan | Lumbini |
| 1 | Paid up Capital | | 114,760 | 2,062,770 | 525,031 | 2,593,609 | 458,751 | 1,378,615 | 450,450 | 2,008,878 |
| 2 | Core Capital | | 170,680 | 3,014,875 | 620,779 | 2,917,523 | 551,499 | 1,780,313 | 579,124 | 2,913,902 |
| 3 | Capital Fund | | 177,216 | 3,153,428 | 644,255 | 3,073,728 | 567,429 | 1,893,070 | 616,502 | 3,133,875 |
| 4 | Risk Weighted Assets | | 691,656 | 12,502,254 | 2,758,692 | 12,459,804 | 1,727,212 | 12,350,676 | 3,538,862 | 18,858,596 |
| 5 | Total Assets | | 866,190 | 17,527,598 | 3,315,938 | 17,796,133 | 1,920,657 | 14,064,111 | 3,956,932 | 24,600,645 |
| 6 | Total Deposits | | 659,077 | 13,874,256 | 2,581,092 | 13,458,299 | 1,292,225 | 11,944,783 | 3,264,165 | 19,187,106 |
| 7 | Loans and Advances (Gross) | | 578,798 | 12,391,198 | 2,214,298 | 12,430,872 | 1,430,208 | 10,492,602 | 2,929,179 | 17,253,943 |
| 8 | Deprived Sector Lending | | 32,094 | 536,000 | 132,195 | 648,391 | 64,703 | 429,955 | 435,974 | 1,348,435 |
| 9 | Total Liquid Assets | | 247,028 | 4,190,309 | 1,016,631 | 4,181,999 | 323,718 | 3,088,246 | 812,600 | 5,060,892 |
| 10 | Net Liquid Assets | | 247,028 | 4,190,309 | 1,016,631 | 3,716,999 | 323,718 | 3,088,246 | 812,600 | 4,706,936 |
| 11 | Total Investment | | - | 414,071 | 53,975 | 756,936 | 41,781 | 1,055,520 | 248,254 | 1,788,994 |
| 12 | Total Expenses | | 39,318 | 791,097 | 146,216 | 742,418 | 84,608 | 631,673 | 193,821 | 1,284,469 |
| 13 | Total Income | | 47,335 | 927,114 | 182,683 | 884,926 | 106,764 | 783,108 | 215,229 | 1,428,267 |
| 14 | Net Profit / (Net Loss) | | 8,018 | 136,017 | 36,467 | 142,508 | 22,156 | 151,435 | 21,408 | 143,798 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 24.68% | 24.11% | 22.50% | 23.42% | 31.93% | 14.41% | 16.36% | 15.45% |
| 2 | Capital Fund to RWA (%) | | 25.62% | 25.22% | 23.35% | 24.67% | 32.85% | 15.33% | 17.42% | 16.62% |
| 3 | RWA to TA (%) | | 79.85% | 71.33% | 83.19% | 70.01% | 89.93% | 87.82% | 89.43% | 76.66% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 87.82% | 89.31% | 85.79% | 92.38% | 110.68% | 87.84% | 89.74% | 89.93% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 69.76% | 73.37% | 69.16% | 75.92% | 77.57% | 76.45% | 76.22% | 78.07% |
| 6 | Non Performing Loan to Total Loan (%) | | 4.11% | 2.13% | 0.24% | 1.42% | 0.97% | 0.17% | 2.09% | 2.50% |
| 7 | Total Loan to Total Assets (%) | | 66.82% | 70.70% | 66.78% | 69.85% | 74.46% | 74.61% | 74.03% | 70.14% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 37.48% | 30.20% | 39.39% | 27.62% | 25.05% | 25.85% | 24.89% | 24.53% |
| 9 | Liquid Assets to Total Deposits (%) | | 37.48% | 30.20% | 39.39% | 31.07% | 25.05% | 25.85% | 24.89% | 26.38% |
| 10 | Weighted Average Interest on Credit (%) | | 14.63% | 14.14% | 13.37% | 14.27% | 14.70% | 13.77% | 14.12% | 13.39% |
| 11 | Weighted Average Interest on Deposit (%) | | 5.48% | 8.66% | 7.35% | 8.49% | 8.40% | 7.90% | 7.81% | 8.79% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 1.40% | 0.00% | 4.81% | 0.00% | 5.18% | 3.07% | 4.90% |
| 13 | Spread Rate (%) | | 9.15% | 5.30% | 5.89% | 5.37% | 6.30% | 5.11% | 5.88% | 3.85% |
| 14 | Cost of Fund (%) | | 5.48% | 8.66% | 7.35% | 8.49% | 8.40% | 7.90% | 7.81% | 8.79% |
| 15 | Base Rate (%) | | 9.58% | 11.80% | 10.85% | 12.47% | 12.59% | 11.05% | 12.02% | 12.36% |

Key Financial Highlights of Development Banks for the c

| p | | Rs. in '000 (0) - - - - - (0) | | | | | | | | |
|----------------------------|---|-------------------------------|------------|-----------|------------|-----------|----------|-------------|------------|----------|
| | | Level | 75 | 3 | 1 | 3 | 1 | 3 | 75 | 1 |
| | | Code | 12080000 | 12081000 | 12083000 | 12084000 | 12085000 | 12087000 | 12093000 | 12094000 |
| Balance Sheet Items | | Shor | Tourism | Mission | Mt. Makalu | Sindhu | Sahara | N.Community | Kailash | Salpa |
| 1 | Paid up Capital | | 1,839,542 | 519,280 | 69,160 | 418,116 | 72,995 | 447,624 | 2,520,636 | 28,000 |
| 2 | Core Capital | | 2,628,749 | 599,278 | 83,196 | 510,763 | 121,983 | 527,057 | 3,305,964 | 58,555 |
| 3 | Capital Fund | | 2,762,365 | 628,692 | 84,818 | 526,014 | 126,384 | 546,439 | 3,497,553 | 60,973 |
| 4 | Risk Weighted Assets | | 14,522,195 | 3,415,546 | 198,805 | 1,828,892 | 469,382 | 2,163,113 | 19,312,600 | 287,929 |
| 5 | Total Assets | | 16,999,022 | 3,913,629 | 279,811 | 2,333,140 | 557,107 | 2,623,299 | 23,573,318 | 343,613 |
| 6 | Total Deposits | | 13,100,917 | 3,155,856 | 166,594 | 1,727,689 | 414,975 | 1,971,967 | 19,113,418 | 264,028 |
| 7 | Loans and Advances (Gross) | | 11,769,846 | 2,899,058 | 160,391 | 1,444,430 | 396,040 | 1,768,569 | 17,519,214 | 227,530 |
| 8 | Deprived Sector Lending | | 566,346 | 563,144 | 12,408 | 65,559 | 19,685 | 79,554 | 929,341 | 11,212 |
| 9 | Total Liquid Assets | | 4,208,458 | 915,401 | 104,642 | 749,970 | 137,635 | 716,537 | 5,235,531 | 94,870 |
| 10 | Net Liquid Assets | | 4,068,458 | 915,401 | 104,642 | 749,970 | 137,635 | 716,537 | 4,935,531 | 94,870 |
| 11 | Total Investment | | 473,243 | 206 | - | 19,891 | - | 1,123 | 805,289 | - |
| 12 | Total Expenses | | 745,854 | 192,548 | 11,377 | 89,036 | 29,658 | 131,332 | 1,125,251 | 20,233 |
| 13 | Total Income | | 858,808 | 230,032 | 14,154 | 106,418 | 38,195 | 150,623 | 1,391,321 | 24,444 |
| 14 | Net Profit / (Net Loss) | | 112,955 | 37,485 | 2,776 | 17,382 | 8,537 | 19,291 | 266,070 | 4,211 |
| Ratios | | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 18.10% | 17.55% | 41.85% | 27.93% | 25.99% | 24.37% | 17.12% | 20.34% |
| 2 | Capital Fund to RWA (%) | | 19.02% | 18.41% | 42.66% | 28.76% | 26.93% | 25.26% | 18.11% | 21.18% |
| 3 | RWA to TA (%) | | 85.43% | 87.27% | 71.05% | 78.39% | 84.25% | 82.46% | 81.93% | 83.79% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 91.63% | 91.86% | 96.28% | 83.60% | 95.44% | 89.69% | 91.66% | 86.18% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 76.06% | 77.20% | 64.21% | 64.53% | 73.76% | 70.77% | 78.14% | 70.53% |
| 6 | Non Performing Loan to Total Loan (%) | | 2.13% | 0.27% | 3.83% | 0.78% | 2.61% | 1.22% | 0.56% | 3.56% |
| 7 | Total Loan to Total Assets (%) | | 69.24% | 74.08% | 57.32% | 61.91% | 71.09% | 67.42% | 74.32% | 66.22% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 31.05% | 29.01% | 62.81% | 43.41% | 33.17% | 36.34% | 25.82% | 35.93% |
| 9 | Liquid Assets to Total Deposits (%) | | 32.12% | 29.01% | 62.81% | 43.41% | 33.17% | 36.34% | 27.39% | 35.93% |
| 10 | Weighted Average Interest on Credit (%) | | 13.64% | 14.81% | 14.84% | 12.77% | 16.62% | 14.99% | 13.52% | 16.16% |
| 11 | Weighted Average Interest on Deposit (%) | | 7.92% | 8.71% | 4.70% | 6.49% | 7.55% | 7.87% | 8.61% | 6.20% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 4.78% | 0.00% | 0.00% | 3.49% | 0.00% | 0.00% | 4.99% | 0.00% |
| 13 | Spread Rate (%) | | 5.24% | 6.10% | 10.13% | 6.21% | 9.07% | 7.11% | 4.65% | 9.96% |
| 14 | Cost of Fund (%) | | 7.90% | 8.71% | 4.70% | 6.49% | 7.55% | 7.87% | 8.55% | 6.20% |
| 15 | Base Rate (%) | | 11.40% | 12.76% | 11.15% | 11.71% | 13.00% | 12.53% | 11.66% | 11.97% |

Key Financial Highlights of Development Banks for the c

| p | | Rs. in '000 | | | | | | | |
|---------------------|---|-------------|------------|----------|-----------|------------|------------|-------------|-------------|
| | | (0) | - | (0) | (0) | - | 0 | (0) | |
| Balance Sheet Items | | Level | 3 | 3 | Total | | | | |
| | | Code | 12095000 | 12099000 | | | | | |
| | | Shor | Saptakoshi | Green | 1 Dist | 3 Dist | 10 Dist | 75 Dist | Grand |
| 1 | Paid up Capital | | 485,300 | 100,000 | 743,666 | 6,470,391 | 1,378,615 | 26,174,507 | 34,767,180 |
| 2 | Core Capital | | 524,423 | 94,423 | 985,914 | 7,995,837 | 1,780,313 | 37,857,721 | 48,619,784 |
| 3 | Capital Fund | | 536,256 | 99,367 | 1,016,820 | 8,354,135 | 1,893,070 | 40,055,156 | 51,319,181 |
| 4 | Risk Weighted Assets | | 1,295,725 | 569,405 | 3,374,985 | 40,569,129 | 12,350,676 | 203,543,146 | 259,837,936 |
| 5 | Total Assets | | 1,754,444 | 731,722 | 3,967,379 | 49,540,007 | 14,064,111 | 269,288,682 | 336,860,179 |
| 6 | Total Deposits | | 1,161,749 | 594,299 | 2,796,898 | 39,007,995 | 11,944,783 | 209,818,501 | 263,568,177 |
| 7 | Loans and Advances (Gross) | | 1,054,272 | 457,372 | 2,792,967 | 32,890,343 | 10,492,602 | 188,642,845 | 234,818,757 |
| 8 | Deprived Sector Lending | | 88,533 | 33,803 | 140,101 | 2,529,517 | 429,955 | 14,766,075 | 17,865,648 |
| 9 | Total Liquid Assets | | 604,843 | 242,123 | 907,894 | 13,360,276 | 3,088,246 | 60,807,758 | 78,164,173 |
| 10 | Net Liquid Assets | | 604,843 | 242,123 | 907,894 | 13,360,276 | 3,088,246 | 59,548,803 | 76,905,218 |
| 11 | Total Investment | | - | 10,000 | 41,781 | 586,630 | 1,055,520 | 9,761,399 | 11,445,331 |
| 12 | Total Expenses | | 82,180 | 36,319 | 185,194 | 2,298,902 | 631,673 | 12,489,889 | 15,605,658 |
| 13 | Total Income | | 99,328 | 37,777 | 230,893 | 2,701,890 | 783,108 | 14,689,620 | 18,405,510 |
| 14 | Net Profit / (Net Loss) | | 17,147 | 1,458 | 45,699 | 402,988 | 151,435 | 2,199,731 | 2,799,853 |
| Ratios | | | | | | | | | |
| 1 | Core Capital to RWA (%) | | 40.47% | 16.58% | 29.21% | 19.71% | 14.41% | 18.60% | 18.71% |
| 2 | Capital Fund to RWA (%) | | 41.39% | 17.45% | 30.13% | 20.59% | 15.33% | 19.68% | 19.75% |
| 3 | RWA to TA (%) | | 73.85% | 77.82% | 85.07% | 81.89% | 87.82% | 75.59% | 77.14% |
| 4 | Credit to Deposit (LCY) Ratio (%) | | 90.75% | 76.96% | # 99.86% | 84.32% | 87.84% | 90.02% | 89.18% |
| 5 | Credit to Deposit (LCY) & Core Capital (%) | | 62.52% | 66.41% | # 73.83% | 69.97% | 76.45% | 76.25% | 75.28% |
| 6 | Non Performing Loan to Total Loan (%) | | 0.96% | 2.77% | 2.23% | 1.11% | 0.17% | 1.62% | 1.49% |
| 7 | Total Loan to Total Assets (%) | | 60.09% | 62.51% | 70.40% | 66.39% | 74.61% | 70.05% | 69.71% |
| 8 | Net Liquid Asset /Total Deposit (%) | | 52.06% | 40.74% | 32.46% | 34.25% | 25.85% | 28.38% | 29.18% |
| 9 | Liquid Assets to Total Deposits (%) | | 52.06% | 40.74% | 32.46% | 34.25% | 25.85% | 28.98% | 29.66% |
| 10 | Weighted Average Interest on Credit (%) | | 15.26% | 14.99% | 15.09% | 14.17% | 13.77% | 14.02% | 14.04% |
| 11 | Weighted Average Interest on Deposit (%) | | 6.33% | 8.71% | 7.12% | 7.47% | 7.90% | 8.35% | 8.19% |
| 12 | Weighted Average Interest on Govt. Sec. (%) | | 0.00% | 0.00% | 0.00% | 3.42% | 5.18% | 5.00% | 4.97% |
| 13 | Spread Rate (%) | | 8.93% | 6.28% | 7.98% | 6.62% | 5.11% | 5.31% | 5.52% |
| 14 | Cost of Fund (%) | | 6.33% | 8.71% | 7.12% | 7.47% | 7.90% | 8.35% | 8.18% |
| 15 | Base Rate (%) | | 12.15% | 11.55% | 11.77% | 11.28% | 11.05% | 11.84% | 11.71% |