

Annexure-1, Key Financial Highlights of Development Banks for the quarter ended Ashoj, 2075 (Provisional)

		Level Code	75	3	3	3	75	3
			12009000	12010000	12012000	12014000	12019000	12027000
			Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel
1	Paid up Capital		2,844,501	55,572	509,668	502,830	2,506,385	692,674
2	Core Capital		3,736,882	104,395	745,211	549,627	3,129,440	847,791
3	Capital Fund		4,151,728	107,422	789,665	567,400	3,312,183	901,898
4	Risk Weighted Assets		25,143,503	145,404	4,395,695	2,219,494	16,826,273	6,348,177
5	Total Assets		34,085,601	311,370	5,183,046	3,221,081	21,247,940	6,764,698
6	Total Deposits		26,686,226	49,417	4,308,723	2,606,309	16,747,247	5,072,293
7	Loans and Advances (Gross)		22,835,655	14,907	3,401,426	1,542,223	15,062,225	4,755,074
8	Deprived Sector Lending		1,300,134	3,633	161,874	82,090	917,544	214,198
9	Total Liquid Assets		8,535,765	59,921	1,628,083	1,414,959	4,776,482	1,446,091
10	Net Liquid Assets		7,885,765	59,921	1,628,083	1,414,959	4,372,782	996,091
11	Total Investment		1,802,485	12,027	2,000	-	771,173	72,438
12	Total Expenses		881,067	2,333	128,430	82,498	573,611	141,651
13	Total Income		986,688	1,653	141,323	83,320	592,903	177,813
14	Net Profit / (Net Loss)		105,621	(680)	12,893	822	19,292	36,162

Ratios

1	Core Capital to RWA (%)	14.86%	71.80%	16.95%	24.76%	18.60%	13.35%
2	Capital Fund to RWA (%)	16.51%	73.88%	17.96%	25.56%	19.68%	14.21%
3	RWA to TA (%)	73.77%	46.70%	84.81%	68.91%	79.19%	93.84%
4	Credit to Deposit (LCY) Ratio (%)	85.57%	30.17%	78.94%	59.17%	89.94%	93.75%
5	Credit to Deposit (LCY) & Core Capital (%)	74.78%	10.29%	67.47%	49.36%	75.80%	79.12%
6	Non Performing Loan to Total Loan (%)	3.39%	81.74%	1.23%	2.97%	2.40%	0.77%
7	Total Loan Loss Provision to Total Loan (%)	3.08%	81.92%	1.75%	2.42%	2.14%	1.59%
8	Net Liquid Asset /Total Deposit (%)	29.55%	121.26%	37.79%	54.29%	26.11%	19.64%
9	Liquid Assets to Total Deposits (%)	31.99%	121.26%	37.79%	54.29%	28.52%	28.51%
10	Weighted Average Interest on Credit (%)	13.46%	0.00%	14.17%	12.13%	14.55%	14.39%
11	Weighted Average Interest on Deposit (%)	7.96%	0.00%	7.12%	7.15%	7.73%	5.77%
12	Weighted Average Interest on Govt. Sec. (%)	3.74%	0.00%	0.00%	0.00%	3.31%	0.00%
13	Spread Rate (%)	4.93%	0.00%	7.05%	4.98%	6.48%	8.61%
14	Cost of Fund (%)	7.86%	0.00%	7.12%	7.15%	7.73%	5.77%
15	Base Rate (%)	11.32%	0.75%	10.11%	13.31%	11.50%	9.89%

Annexure-1, Key Financial Highlights of Development Banks for
Rs. in '000

Balance Sheet Items		Level	3	75	3	3	75	3
		Code	12028000	12031000	12033000	12034000	12036000	12038000
			Western	Deva	Miteri	Tinau	Muktinath	Kankai
1	Paid up Capital		504,068	2,533,680	500,000	506,935	2,591,763	500,000
2	Core Capital		714,151	2,988,916	726,626	655,802	3,729,801	590,705
3	Capital Fund		750,790	3,170,076	763,953	698,706	4,039,549	612,835
4	Risk Weighted Assets		3,476,615	19,083,002	3,827,856	5,157,849	29,452,317	2,155,524
5	Total Assets		4,012,171	20,222,043	5,606,133	5,878,247	40,262,016	2,493,601
6	Total Deposits		3,208,767	15,843,866	3,700,611	5,006,125	33,256,987	1,816,455
7	Loans and Advances (Gross)		2,681,911	14,664,038	3,322,696	4,179,674	28,850,247	1,752,975
8	Deprived Sector Lending		139,124	648,533	173,708	253,454	7,975,225	79,910
9	Total Liquid Assets		1,094,174	4,392,735	1,142,679	1,370,452	9,433,334	624,780
10	Net Liquid Assets		1,094,174	4,072,735	1,142,679	1,370,452	8,213,334	624,780
11	Total Investment		-	1,122,461	10,471	134,359	850,569	31,371
12	Total Expenses		94,451	562,731	132,542	150,605	1,012,960	70,142
13	Total Income		100,485	595,709	158,178	158,613	1,213,338	73,556
14	Net Profit / (Net Loss)		6,035	32,978	25,636	8,009	200,378	3,414

Ratios

1	Core Capital to RWA (%)	20.54%	15.66%	18.98%	12.71%	12.66%	27.40%
2	Capital Fund to RWA (%)	21.60%	16.61%	19.96%	13.55%	13.72%	28.43%
3	RWA to TA (%)	86.65%	94.37%	68.28%	87.74%	73.15%	86.44%
4	Credit to Deposit (LCY) Ratio (%)	83.58%	92.56%	89.79%	83.49%	86.75%	96.51%
5	Credit to Deposit (LCY) & Core Capital (%)	69.42%	78.00%	76.97%	73.93%	78.43%	72.88%
6	Non Performing Loan to Total Loan (%)	0.93%	2.09%	0.13%	0.27%	0.02%	1.90%
7	Total Loan Loss Provision to Total Loan (%)	1.82%	2.76%	1.17%	1.11%	1.07%	1.79%
8	Net Liquid Asset /Total Deposit (%)	34.10%	25.71%	30.88%	27.38%	24.70%	34.40%
9	Liquid Assets to Total Deposits (%)	34.10%	27.73%	30.88%	27.38%	28.36%	34.40%
10	Weighted Average Interest on Credit (%)	12.13%	13.98%	16.67%	14.45%	15.09%	14.87%
11	Weighted Average Interest on Deposit (%)	7.10%	8.75%	9.25%	8.97%	8.48%	7.82%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	4.03%	0.00%	4.26%	4.91%	0.00%
13	Spread Rate (%)	5.03%	4.77%	7.42%	5.23%	6.44%	7.06%
14	Cost of Fund (%)	7.10%	8.68%	9.25%	8.97%	8.33%	7.82%
15	Base Rate (%)	10.96%	12.54%	13.47%	12.96%	11.89%	13.42%

Annexure-1, Key Financial Highlights of Development Banks for
Rs. in '000

Balance Sheet Items		Level	3	75	75	75	1	75
		Code	12042000	12051000	12052000	12053000	12055000	12056000
			Bhargav	Garima	OM	Gandaki	Kabeli	Kamana
1	Paid up Capital		501,600	2,788,368	2,515,236	2,750,000	210,590	2,502,656
2	Core Capital		613,802	3,193,815	3,364,168	3,799,958	330,801	3,346,884
3	Capital Fund		643,854	3,446,360	3,580,927	4,028,432	340,408	3,594,730
4	Risk Weighted Assets		3,225,342	20,054,467	22,008,899	19,848,473	972,666	14,889,323
5	Total Assets		3,600,233	31,730,861	26,405,949	28,725,956	1,265,483	20,126,990
6	Total Deposits		2,910,037	22,883,548	21,962,260	23,721,916	882,301	15,974,511
7	Loans and Advances (Gross)		2,652,105	20,813,336	19,044,752	21,243,366	757,923	14,184,115
8	Deprived Sector Lending		210,060	1,226,693	892,292	1,020,921	41,904	922,383
9	Total Liquid Assets		750,935	5,658,492	6,183,620	6,346,012	425,553	4,800,609
10	Net Liquid Assets		750,935	5,449,992	6,183,620	6,345,662	425,553	4,800,609
11	Total Investment		32,341	606,747	934,892	636,631	-	607,947
12	Total Expenses		92,003	724,437	665,435	709,418	28,968	532,463
13	Total Income		114,820	816,295	752,277	812,206	33,741	535,279
14	Net Profit / (Net Loss)		22,816	91,858	86,842	102,788	4,773	2,817

Ratios

1	Core Capital to RWA (%)		19.03%	15.93%	15.29%	19.14%	34.01%	22.48%
2	Capital Fund to RWA (%)		19.96%	17.18%	16.27%	20.30%	35.00%	24.14%
3	RWA to TA (%)		89.59%	63.20%	83.35%	69.10%	76.86%	73.98%
4	Credit to Deposit (LCY) Ratio (%)		91.14%	90.95%	86.72%	89.55%	85.90%	88.79%
5	Credit to Deposit (LCY) & Core Capital (%)		76.81%	79.73%	75.35%	77.48%	63.53%	74.19%
6	Non Performing Loan to Total Loan (%)		0.17%	0.84%	2.25%	0.46%	4.75%	1.71%
7	Total Loan Loss Provision to Total Loan (%)		1.21%	1.49%	1.68%	1.22%	3.72%	2.01%
8	Net Liquid Asset /Total Deposit (%)		25.81%	23.82%	28.16%	26.75%	48.23%	30.05%
9	Liquid Assets to Total Deposits (%)		25.81%	24.73%	28.16%	26.75%	48.23%	30.05%
10	Weighted Average Interest on Credit (%)		14.75%	14.81%	14.60%	14.72%	14.40%	14.60%
11	Weighted Average Interest on Deposit (%)		8.42%	8.22%	8.66%	8.87%	5.95%	8.28%
12	Weighted Average Interest on Govt. Sec. (%)		8.00%	2.53%	4.38%	4.51%	0.00%	4.38%
13	Spread Rate (%)		6.33%	6.34%	5.61%	5.60%	8.45%	6.13%
14	Cost of Fund (%)		8.42%	8.22%	8.66%	8.87%	5.95%	8.28%
15	Base Rate (%)		12.52%	11.88%	11.98%	12.40%	10.90%	11.83%

Annexure-1, Key Financial Highlights of Development Banks for

Rs. in '000

Balance Sheet Items		Level	3	3	75	1	10	3
		Code	12057000	12059000	12060000	12062000	12064000	12069000
			Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan
1	Paid up Capital		200,000	525,031	2,593,609	492,240	1,622,665	506,000
2	Core Capital		269,694	712,037	2,911,930	578,884	2,027,552	624,087
3	Capital Fund		271,254	742,955	3,138,645	600,599	2,168,797	666,399
4	Risk Weighted Assets		439,636	3,493,633	18,088,919	2,175,279	15,958,929	4,754,272
5	Total Assets		841,137	4,139,391	26,518,068	2,387,918	17,690,451	5,099,800
6	Total Deposits		84,953	3,295,503	21,041,343	1,727,149	15,259,157	4,304,744
7	Loans and Advances (Gross)		284,009	2,826,445	17,778,813	1,787,545	13,571,942	3,793,439
8	Deprived Sector Lending		9,987	143,240	929,939	98,397	602,341	525,794
9	Total Liquid Assets		149,062	1,187,270	7,025,388	443,979	3,593,171	1,005,595
10	Net Liquid Assets		149,062	1,187,270	5,735,388	443,979	3,593,171	1,005,595
11	Total Investment		-	60,768	930,559	44,261	1,459,196	64,004
12	Total Expenses		7,848	99,141	648,737	63,675	425,583	142,916
13	Total Income		61,914	114,193	712,133	72,255	522,326	139,490
14	Net Profit / (Net Loss)		54,065	15,052	63,396	8,580	96,743	(3,426)

Ratios

1	Core Capital to RWA (%)		61.34%	20.38%	16.10%	26.61%	12.70%	13.13%
2	Capital Fund to RWA (%)		61.70%	21.27%	17.35%	27.61%	13.59%	14.02%
3	RWA to TA (%)		52.27%	84.40%	68.21%	91.10%	90.21%	93.22%
4	Credit to Deposit (LCY) Ratio (%)		334.31%	85.77%	87.45%	103.50%	88.94%	88.12%
5	Credit to Deposit (LCY) & Core Capital (%)		80.08%	71.48%	76.70%	77.68%	78.96%	76.89%
6	Non Performing Loan to Total Loan (%)		43.12%	0.59%	0.39%	0.32%	0.11%	2.89%
7	Total Loan Loss Provision to Total Loan (%)		45.38%	1.24%	1.46%	1.28%	1.07%	1.93%
8	Net Liquid Asset /Total Deposit (%)		175.46%	36.03%	27.26%	25.71%	23.55%	23.36%
9	Liquid Assets to Total Deposits (%)		175.46%	36.03%	33.39%	25.71%	23.55%	23.36%
10	Weighted Average Interest on Credit (%)		0.00%	13.33%	14.23%	15.07%	13.92%	13.22%
11	Weighted Average Interest on Deposit (%)		0.00%	7.95%	8.73%	9.48%	8.04%	7.58%
12	Weighted Average Interest on Govt. Sec. (%)		0.00%	0.00%	4.54%	0.00%	4.50%	0.00%
13	Spread Rate (%)		0.00%	5.28%	5.21%	5.59%	4.99%	5.56%
14	Cost of Fund (%)		4.38%	7.95%	8.37%	9.48%	8.04%	7.58%
15	Base Rate (%)		9.89%	11.42%	12.46%	11.18%	11.20%	11.69%

Annexure-1, Key Financial Highlights of Development Banks for

Balance Sheet Items		Level	75	3	3	1	3	75
		Code	12075000	12081000	12084000	12085000	12087000	12093000
			Lumbini	Mission	Sindhu	Sahara	N.Community	Kailash
1	Paid up Capital		2,173,523	519,280	500,027	72,995	526,395	2,520,636
2	Core Capital		3,212,542	639,819	586,134	125,558	596,712	3,705,295
3	Capital Fund		3,464,825	679,078	603,810	130,524	627,787	3,931,712
4	Risk Weighted Assets		22,434,582	4,518,414	1,993,120	548,704	3,167,401	23,059,482
5	Total Assets		28,041,873	5,207,146	2,622,660	796,843	3,537,899	29,458,884
6	Total Deposits		21,840,964	4,305,191	1,939,904	638,341	2,785,655	24,259,341
7	Loans and Advances (Gross)		20,082,568	3,863,877	1,514,420	415,704	2,643,022	20,928,863
8	Deprived Sector Lending		2,204,732	764,572	123,107	46,926	236,135	924,683
9	Total Liquid Assets		5,427,118	1,173,302	939,977	350,841	713,611	7,594,670
10	Net Liquid Assets		4,949,985	1,173,302	939,977	350,841	713,611	6,944,670
11	Total Investment		1,716,874	206	39,621	-	4,565	967,181
12	Total Expenses		774,152	147,879	118,462	22,166	95,384	678,087
13	Total Income		855,270	158,797	134,429	21,932	105,053	793,883
14	Net Profit / (Net Loss)		81,117	10,918	15,967	(234)	9,669	115,796

Ratios

1	Core Capital to RWA (%)		14.32%	14.16%	29.41%	22.88%	18.84%	16.07%
2	Capital Fund to RWA (%)		15.44%	15.03%	30.29%	23.79%	19.82%	17.05%
3	RWA to TA (%)		80.00%	86.77%	76.00%	68.86%	89.53%	78.28%
4	Credit to Deposit (LCY) Ratio (%)		91.95%	89.75%	78.07%	65.12%	94.88%	86.27%
5	Credit to Deposit (LCY) & Core Capital (%)		80.41%	78.15%	60.34%	54.40%	78.39%	75.14%
6	Non Performing Loan to Total Loan (%)		2.86%	0.47%	1.32%	2.20%	0.44%	0.30%
7	Total Loan Loss Provision to Total Loan (%)		2.90%	1.19%	2.08%	2.06%	1.34%	1.13%
8	Net Liquid Asset /Total Deposit (%)		22.66%	27.25%	48.45%	54.96%	25.62%	28.63%
9	Liquid Assets to Total Deposits (%)		24.85%	27.25%	48.45%	54.96%	25.62%	31.31%
10	Weighted Average Interest on Credit (%)		14.13%	14.95%	13.18%	21.71%	14.84%	13.57%
11	Weighted Average Interest on Deposit (%)		8.80%	9.10%	6.61%	8.64%	8.82%	8.43%
12	Weighted Average Interest on Govt. Sec. (%)		5.26%	0.00%	3.14%	0.00%	0.00%	4.73%
13	Spread Rate (%)		4.78%	5.85%	6.44%	13.07%	6.02%	4.90%
14	Cost of Fund (%)		8.61%	9.10%	6.61%	8.64%	8.82%	8.30%
15	Base Rate (%)		11.88%	13.80%	11.72%	13.56%	13.34%	11.65%

Annexure-1, Key Financial Highlights of Development Banks for

Rs. in '000

Balance Sheet Items

	Level Code	Rs. in '000		
		1	3	3
		12094000	12095000	12099000
		Salpa	Saptakoshi	Green
1	Paid up Capital	28,000	508,510	500,000
2	Core Capital	57,996	531,370	510,384
3	Capital Fund	61,686	547,648	518,000
4	Risk Weighted Assets	371,855	1,701,149	807,235
5	Total Assets	426,739	2,147,122	1,126,187
6	Total Deposits	354,841	1,507,976	582,979
7	Loans and Advances (Gross)	302,089	1,405,850	644,389
8	Deprived Sector Lending	28,155	121,089	74,548
9	Total Liquid Assets	95,649	628,448	449,352
10	Net Liquid Assets	95,649	628,448	449,352
11	Total Investment	-	2,505	10,000
12	Total Expenses	16,598	71,203	23,392
13	Total Income	13,944	73,751	27,019
14	Net Profit / (Net Loss)	(2,654)	2,549	3,627

1 Dist	3 Dist
803,825	8,058,591
1,093,238	10,018,348
1,133,216	10,493,453
4,068,504	51,826,816
4,876,984	61,791,923
3,602,632	47,485,644
3,263,262	41,278,441
215,382	3,316,523
1,316,021	15,778,692
1,316,021	15,328,692
44,261	476,678
131,407	1,600,879
141,872	1,824,408
10,465	223,529

Ratios

1	Core Capital to RWA (%)	15.60%	31.24%	63.23%
2	Capital Fund to RWA (%)	16.59%	32.19%	64.17%
3	RWA to TA (%)	87.14%	79.23%	71.68%
4	Credit to Deposit (LCY) Ratio (%)	85.13%	93.23%	110.53%
5	Credit to Deposit (LCY) & Core Capital (%)	72.85%	67.10%	59.13%
6	Non Performing Loan to Total Loan (%)	3.80%	1.48%	3.95%
7	Total Loan Loss Provision to Total Loan (%)	3.02%	1.68%	2.51%
8	Net Liquid Asset /Total Deposit (%)	26.96%	41.67%	77.08%
9	Liquid Assets to Total Deposits (%)	26.96%	41.67%	77.08%
10	Weighted Average Interest on Credit (%)	15.72%	15.68%	15.03%
11	Weighted Average Interest on Deposit (%)	8.08%	8.32%	9.06%
12	Weighted Average Interest on Govt. Sec. (%)	0.00%	0.00%	0.00%
13	Spread Rate (%)	7.64%	7.36%	5.97%
14	Cost of Fund (%)	8.08%	8.32%	9.06%
15	Base Rate (%)	14.50%	14.37%	14.71%

26.87%	19.33%
27.85%	20.25%
83.42%	83.87%
90.58%	86.93%
69.83%	72.08%
1.91%	1.36%
2.11%	1.87%
36.53%	32.28%
36.53%	33.23%
15.80%	14.17%
8.34%	7.84%
0.00%	3.12%
7.46%	6.29%
8.34%	7.83%
11.85%	12.06%

Annexure-1, Key Financial Highlights of Development Banks for

Rs. in '000

Level Code	Balance Sheet Items	Total		
		10 Dist	75 Dist	Grand
1	Paid up Capital	1,622,665	28,320,357	38,805,438
2	Core Capital	2,027,552	37,119,630	50,258,768
3	Capital Fund	2,168,797	39,859,167	53,654,634
4	Risk Weighted Assets	15,958,929	230,889,240	302,743,489
5	Total Assets	17,690,451	306,826,180	391,185,538
6	Total Deposits	15,259,157	244,218,207	310,565,639
7	Loans and Advances (Gross)	13,571,942	215,487,979	273,601,624
8	Deprived Sector Lending	602,341	18,963,078	23,097,324
9	Total Liquid Assets	3,593,171	70,174,225	90,862,108
10	Net Liquid Assets	3,593,171	64,954,542	85,192,425
11	Total Investment	1,459,196	10,947,519	12,927,654
12	Total Expenses	425,583	7,763,097	9,920,966
13	Total Income	522,326	8,665,980	11,154,585
14	Net Profit / (Net Loss)	96,743	902,883	1,233,620

Ratios

1	Core Capital to RWA (%)	12.70%	16.08%	16.60%
2	Capital Fund to RWA (%)	13.59%	17.26%	17.72%
3	RWA to TA (%)	90.21%	75.25%	77.39%
4	Credit to Deposit (LCY) Ratio (%)	88.94%	88.49%	88.30%
5	Credit to Deposit (LCY) & Core Capital (%)	78.96%	76.98%	76.20%
6	Non Performing Loan to Total Loan (%)	0.11%	1.44%	1.36%
7	Total Loan Loss Provision to Total Loan (%)	1.07%	1.85%	1.82%
8	Net Liquid Asset /Total Deposit (%)	23.55%	26.60%	27.43%
9	Liquid Assets to Total Deposits (%)	23.55%	28.73%	29.26%
10	Weighted Average Interest on Credit (%)	13.92%	14.35%	14.32%
11	Weighted Average Interest on Deposit (%)	8.04%	8.45%	8.33%
12	Weighted Average Interest on Govt. Sec. (%)	4.50%	4.29%	4.30%
13	Spread Rate (%)	4.99%	5.57%	5.67%
14	Cost of Fund (%)	8.04%	8.35%	8.25%
15	Base Rate (%)	11.20%	11.91%	11.89%