

**Key Financial Indicators of Development Banks (Unaudited)**  
**As on Asar end, 2076 (Mid-July 2019)**

S. No.	Development Banks	Solvency					Liquidity					NPL* (In %)	Deprived Sector (In %)	Priority Sector (In %)\$
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CCD Ratio* (In %)	Net Liquidity (In %)	SLR (In %)			
1	Deva Bikas Bank Limited	3,177,101	3,967,608	4,200,882	15.09%	15.98%	23,403,358	20,550,109	77.21%	27.58%	9.64%	2.37%	5.35%	18.11%
2	Gandaki Bikas Bank Limited	2,750,000	3,871,597	4,146,519	15.73%	16.84%	29,920,087	25,884,937	76.62%	26.71%	9.03%	0.48%	6.12%	18.92%
3	Garima Bikas Bank Limited	2,788,368	3,695,790	3,997,439	13.31%	14.40%	33,133,852	28,590,499	78.43%	25.28%	8.38%	0.20%	7.26%	22.04%
4	Jyoti Bikas Bank Limited	3,100,039	3,853,539	4,148,933	15.12%	16.28%	29,238,933	25,781,781	79.42%	23.30%	11.47%	0.89%	8.73%	22.16%
5	Kailash Bikas Bank Limited	2,520,636	3,757,024	4,061,561	13.43%	14.52%	31,436,081	27,780,746	79.13%	23.50%	9.55%	0.30%	6.43%	20.49%
6	Kamana Sewa Bikas Bank Limited	2,540,195	3,205,715	3,485,551	15.66%	17.03%	22,975,566	20,397,961	76.88%	22.74%	8.33%	0.91%	16.11%	23.00%
7	Lumbini Bikas Bank Limited	2,209,766	3,705,433	4,016,402	15.23%	16.51%	24,806,233	22,769,864	77.79%	22.47%	11.40%	1.57%	11.12%	27.67%
8	Mahalaxmi Bikas Bank Limited	2,844,501	3,960,712	4,297,649	14.70%	15.95%	32,554,213	27,500,815	75.00%	29.25%	11.64%	2.76%	7.47%	23.66%
9	Muktinath Bikas Bank Limited	3,064,760	4,152,909	4,550,637	12.32%	13.50%	45,830,698	38,120,058	76.42%	25.90%	12.87%	0.07%	28.77%	27.70%
10	Om Development Bank Limited	2,515,236	3,753,447	4,057,267	14.29%	15.45%	25,399,149	23,093,534	79.33%	23.97%	8.89%	0.98%	5.38%	29.70%
11	Sangrila Development Bank Limited	2,606,640	3,228,689	3,446,938	15.78%	16.85%	22,470,525	19,469,805	76.04%	25.74%	10.77%	0.80%	7.26%	24.97%
12	Shine Resunga Development Bank Limited	1,622,665	2,357,232	2,531,163	12.38%	13.29%	18,910,011	16,227,722	75.16%	25.66%	11.88%	0.12%	5.54%	24.42%
13	Excel Development Bank Limited	692,674	975,894	1,041,741	12.17%	12.99%	7,437,513	6,401,581	76.07%	23.68%	21.63%	0.61%	5.14%	23.69%
14	Kanchan Development Bank Limited	531,300	675,098	726,957	11.42%	12.30%	5,922,890	4,797,261	73.06%	28.63%	26.82%	0.80%	8.72%	16.67%
15	Kankai Bikas Bank Limited	515,000	611,417	631,723	26.40%	27.28%	2,121,205	1,898,065	69.82%	37.50%	27.23%	0.10%	5.20%	16.80%
16	Saptakoshi Development Bank Limited	787,112	897,701	928,260	29.09%	30.09%	2,718,672	2,589,057	78.90%	35.63%	38.40%	2.18%	13.53%	58.62%
17	Sindhu Bikas Bank Limited	500,027	602,445	624,564	23.81%	24.69%	2,616,180	2,043,288	63.60%	41.44%	46.60%	1.63%	19.05%	34.85%
18	Tinau Bikas Bank Limited	1,144,168	1,434,341	1,526,695	13.51%	14.38%	10,602,264	8,917,128	74.38%	28.61%	19.73%	0.34%	12.26%	30.26%
19	Bhargab Bikas Bank Limited	501,600	600,764	632,655	16.25%	17.12%	3,737,518	3,003,914	68.69%	33.42%	28.00%	0.51%	9.80%	20.16%
20	Corporate Development Bank Limited <sup>2</sup>	200,000	266,760	269,430	124.87%	126.12%	188,581	371,748	80.54%	97.65%	97.52%	29.66%	3.49%	7.50%
21	Green Development Bank Limited	500,000	518,558	530,990	38.32%	39.24%	1,085,903	1,121,368	69.71%	44.96%	38.05%	3.81%	17.92%	20.68%
22	Karnali Bikas Bank Limited	502,830	532,982	553,993	19.30%	20.06%	3,373,514	2,089,116	53.44%	49.19%	42.94%	1.21%	5.81%	25.77%
23	Miteri Development Bank Limited	585,000	848,460	889,075	15.93%	16.69%	4,829,192	4,061,496	72.45%	33.84%	30.58%	0.00%	5.46%	39.96%
24	Nepal Community Development Bank Limited	531,659	610,909	645,875	15.13%	15.99%	3,905,617	3,418,228	74.44%	26.52%	25.13%	0.34%	11.81%	25.84%
25	Narayani Development Bank Limited <sup>1</sup>	55,572	188,729	191,729	132.60%	134.71%	25,901	12,024	46.42%	220.45%	141.79%	77.36%	42.80%	7.12%
26	Purnima Bikas Bank Limited	551,283	706,358	739,863	17.92%	18.77%	3,824,621	3,267,954	72.93%	34.10%	33.48%	0.18%	5.09%	26.13%
27	Sahayogi Bikas Bank Limited	509,668	765,343	808,050	15.67%	16.54%	4,611,409	4,004,941	75.30%	29.47%	9.38%	0.21%	5.70%	24.80%
28	Sahara Bikas Bank Limited	163,367	236,183	243,158	29.83%	30.72%	788,217	644,998	62.82%	48.65%	31.11%	0.56%	10.58%	29.66%
29	Salapa Bikas Bank Limited	28,000	56,426	60,433	13.01%	13.93%	466,935	355,326	67.14%	31.56%	25.07%	4.17%	16.44%	54.78%
	<b>Grand Total</b>	<b>40,039,168</b>	<b>54,038,063</b>	<b>57,986,134</b>	<b>14.87%</b>	<b>15.96%</b>	<b>398,334,838</b>	<b>345,165,322</b>	<b>76.49%</b>	<b>26.30%</b>	<b>12.75%</b>	<b>0.92%</b>	<b>10.23%</b>	<b>24.25%</b>

**Note :**

Core Capital and Total Capital calculated as per Capital Adequacy Framework 2007 (Updated July 2008) for national level development banks and for others, as per NRB Directive 2075, Directive 1/075

CCAR % - Core capital to total risk weighted exposures(Assets).

CAR % - Total Capital Fund to Total Risk Weighted Exposures(Assets).

Net Liquidity % - Net Liquid Assets to Total Deposits.

CCD Ratio % - LCY Credit to Core Capital and LCY Deposit. Should Not Exceed 80% .

NPL% - Non Performing Loan to Total Loan

SLR% - Statutory Liquidity Reserve

Priority Sector - Lending in Agriculture, hydroelectricity/energy, tourism, export, small and medium enterprise, medicine, cement, garment industry

\* Calculated on the basis of Total Loan Limit

<sup>1</sup> Problematic Institution

<sup>2</sup> Released from the List of Problematic Institution on 2074/10/18