

# Nepal Rastra Bank

## Key Financial Indicators of Development Banks (Provisional)

As on Asar end, 2079 ( Mid July 2022)

S.N.	Development Banks	Solvency						Liquidity					NPL (In %)	Deprived Sector (In %)	Specified Sector (In %)
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	Total RWE (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)			
1	Muktinath Bikas Bank Limited	5,657,181	7,484,484	9,986,246	84,170,031	8.89%	11.86%	107,877,977	89,654,338	83.64%	26.32%	21.20%	0.21%	11.62%	21.58%
2	Jyoti Bikas Bank Limited	4,267,753	5,383,207	7,609,704	57,309,797	9.39%	13.28%	56,697,132	51,262,993	89.72%	22.20%	10.20%	1.42%	10.28%	17.15%
3	Garima Bikas Bank Limited	4,579,892	6,167,100	8,089,602	59,977,426	10.28%	13.49%	70,445,851	61,474,310	88.64%	24.18%	17.06%	0.85%	11.78%	36.93%
4	Mahalaxmi Bikas Bank Limited	4,010,883	5,961,253	6,615,181	55,412,591	10.76%	11.94%	45,898,325	40,424,635	88.39%	28.50%	16.98%	2.95%	12.72%	17.06%
5	Shine Resunga Development Bank Limited	3,781,009	5,113,811	5,614,079	37,989,289	13.46%	14.78%	43,449,793	38,037,187	87.77%	26.85%	19.66%	0.96%	13.52%	29.02%
6	Lumbini Bikas Bank Limited	3,284,293	4,660,684	5,316,912	45,178,651	10.32%	11.77%	45,144,839	41,133,473	89.21%	21.43%	15.30%	1.68%	11.18%	38.09%
7	Shangrila Development Bank Limited	3,010,670	3,983,578	5,334,258	45,001,595	8.85%	11.85%	52,205,145	43,240,161	84.36%	25.36%	14.20%	0.98%	12.03%	26.65%
8	Kamana Sewa Bikas Bank Limited	3,142,577	4,316,263	5,901,007	44,423,565	9.72%	13.28%	50,564,892	44,663,523	87.51%	23.30%	16.13%	2.45%	9.84%	20.86%
9	Saptakoshi Development Bank Limited	834,338	842,054	921,528	4,816,595	17.48%	19.13%	4,579,835	4,361,529	100.67%	24.41%	19.76%	4.38%	8.31%	25.65%
10	Excel Development Bank Limited	1,151,792	1,449,461	1,600,886	12,503,904	11.59%	12.80%	12,173,112	10,670,908	90.16%	24.74%	21.57%	2.79%	6.55%	17.38%
11	Miteri Development Bank Limited	903,428	1,278,052	1,344,614	5,350,107	23.89%	25.13%	6,124,410	5,084,258	87.05%	36.34%	30.94%	1.00%	13.02%	29.06%
12	Sindhu Bikas Bank Limited	557,456	498,903	545,674	4,221,621	11.82%	12.93%	4,785,770	4,019,776	86.94%	22.75%	20.54%	0.92%	12.66%	35.43%
13	Karnali Development Bank Limited	502,830	445,476	502,635	3,926,586	10.65%	11.35%	4,481,821	3,160,497	74.14%	33.23%	33.02%	3.40%	4.89%	32.02%
14	Green Development Bank Limited	519,000	564,353	627,887	2,969,154	19.01%	21.15%	3,087,362	2,609,096	91.29%	32.97%	23.49%	1.50%	19.89%	39.23%
15	Corporate Development bank Limited	500,000	627,303	641,114	1,084,870	57.82%	59.10%	786,361	975,244	137.54%	54.83%	51.22%	4.65%	5.80%	33.43%
16	Narayani Development Bank Limited*	262,468	154,308	159,415	595,703	25.90%	26.76%	336,672	352,513	125.09%	39.52%	37.37%	2.94%	0.29%	33.82%
17	Salpa Bikas Bank Limited #	28,000	226,509	234,144	918,406	24.66%	25.49%	851,048	658,456	89.67%	73.02%	52.70%	3.07%	24.36%	12.94%
	<b>Total</b>	<b>36,993,571</b>	<b>49,156,799</b>	<b>61,044,886</b>	<b>465,849,891</b>	<b>10.55%</b>	<b>13.10%</b>	<b>509,490,343</b>	<b>441,782,898</b>	<b>87.18%</b>	<b>25.24%</b>	<b>17.49%</b>	<b>1.36%</b>	<b>11.44%</b>	<b>25.53%</b>

**Note :**

CCAR % - Core Capital to Total Risk Weighted Exposures.

CAR % - Total Capital Fund to Total Risk Weighted Exposures.

# Total Capital Fund includes the amount reported in Capital Adjustment Reserve collected from existing shareholders and others.

Net Liquidity % - Net Liquid Assets to Total Deposits. Minimum Required 20%.

CD Ratio % - Credit to Deposit. (Monthly Average; Should Not Exceed 90%).

NPL% - Non Performing Loans to Total Loans.

SLR% - Statutory Liquidity Ratio. Minimum Required 8%.

Specified Sector - Lending in Agriculture, Micro, Cottage and small industry/enterprise, Energy and Tourism.

\* Released from the List of Problematic Institutions on 2077/04/22.

# Capital adequacy has been computed after adjustment of amount collected for the purpose of capital increment.