

# Nepal Rastra Bank

## Key Financial Indicators of Development Banks (Provisional)

As on Ashoj end, 2080 ( Mid October 2023)

S.N.	Development Banks	Solvency						Liquidity					Base rate	Spread rate	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	6,420,900	8,168,465	10,929,483	94,163,798	8.67%	11.61%	116,590,101	98,958,906	83.84	23.40%	22.04%	11.54%	4.59%	1.49%	8.68%	20.07%
2	Jyoti Bikas Bank Limited	4,395,786	4,974,581	7,349,166	56,565,486	8.79%	12.99%	64,201,995	54,423,948	83.90	23.69%	19.11%	11.59%	4.59%	3.75%	7.56%	18.46%
3	Garima Bikas Bank Limited	5,187,687	6,862,684	9,023,769	66,573,005	10.31%	13.55%	80,481,862	67,676,659	83.76	28.04%	24.17%	11.63%	4.59%	2.68%	9.38%	35.43%
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,892,532	7,672,356	56,677,970	10.40%	13.54%	55,001,027	43,745,271	77.93	32.58%	31.44%	10.95%	4.59%	3.97%	10.73%	19.96%
5	Shine Resunga Development Bank Limited	4,283,883	5,723,285	6,351,314	48,870,814	11.71%	13.00%	58,591,565	47,787,506	81.50	28.00%	22.75%	11.36%	4.41%	2.59%	6.78%	24.98%
6	Lumbini Bikas Bank Limited	3,382,821	4,600,402	6,214,806	49,293,381	9.33%	12.61%	53,024,211	46,188,874	85.43	23.74%	20.36%	11.77%	4.40%	3.48%	9.57%	38.52%
7	Shangrila Development Bank Limited	3,267,592	3,913,350	5,161,200	44,393,992	8.82%	11.63%	51,392,712	44,278,872	83.31	20.85%	21.43%	11.59%	4.54%	3.19%	11.99%	26.37%
8	Kamana Sewa Bikas Bank Limited	3,281,165	4,038,093	5,725,926	46,528,280	8.68%	12.31%	56,829,480	46,493,919	81.19	26.55%	22.01%	11.72%	4.58%	3.48%	10.06%	26.30%
9	Saptakoshi Development Bank Limited	834,338	482,085	569,394	5,299,365	9.10%	10.74%	5,046,674	4,333,284	87.08	29.52%	29.95%	12.39%	4.54%	18.50%	11.38%	29.33%
10	Excel Development Bank Limited	1,249,694	1,221,731	1,412,618	12,175,308	10.03%	11.60%	13,922,863	10,769,032	78.60	31.77%	30.28%	11.52%	4.69%	7.57%	5.19%	20.85%
11	Miteri Development Bank Limited	1,015,001	1,412,949	1,480,737	5,078,668	27.82%	29.16%	6,570,445	4,408,985	68.93	53.50%	52.37%	12.10%	4.60%	2.82%	16.27%	27.49%
12	Sindhu Bikas Bank Limited	557,456	492,264	571,587	4,963,042	9.92%	11.52%	4,659,950	3,974,097	84.42	20.58%	23.01%	12.26%	4.58%	4.26%	11.13%	17.27%
13	Karnali Development Bank Limited	502,830	353,465	415,124	4,112,165	8.60%	10.10%	4,522,638	2,990,617	68.17	33.01%	33.97%	12.61%	4.89%	4.74%	5.01%	41.32%
14	Green Development Bank Limited	519,000	566,507	626,382	3,661,795	15.47%	17.11%	4,074,168	3,521,738	86.97	26.88%	27.21%	12.78%	4.58%	4.55%	11.95%	29.93%
15	Corporate Development bank Limited	525,000	644,881	656,275	1,461,021	44.14%	44.92%	1,156,590	1,150,218	104.70	49.16%	47.00%	11.82%	4.58%	4.87%	5.07%	19.12%
16	Narayani Development Bank Limited*	262,468	77,390	88,837	572,105	13.53%	15.53%	550,621	499,501	96.19	23.79%	20.24%	17.78%	5.12%	17.81%	5.08%	27.55%
17	Salpa Bikas Bank Limited	350,000	348,767	361,107	1,039,228	33.56%	34.75%	875,583	709,199	83.04	44.77%	44.97%	13.62%	4.59%	8.41%	21.58%	62.14%
	<b>Total</b>	<b>40,206,941</b>	<b>49,773,431</b>	<b>64,610,082</b>	<b>501,429,423</b>	<b>9.93%</b>	<b>12.89%</b>	<b>577,492,485</b>	<b>481,910,625</b>	<b>82.57</b>	<b>26.29%</b>	<b>23.59%</b>	<b>11.56%</b>	<b>4.55%</b>	<b>3.19%</b>	<b>9.22%</b>	<b>25.83%</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 10%.

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.