

Nepal Rastra Bank

Key Financial Indicators of Development Banks (Unaudited)

As on Ashoj end, 2079 (Mid October 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	7,424,691	10,131,628	85,152,748	8.72%	11.90%	107,754,227	91,288,372	85.13%	23.75%	21.78%	0.77%	11.65%	22.59%
2	Jyoti Bikas Bank Limited	4,267,753	5,393,131	7,617,770	58,767,194	9.18%	12.96%	57,461,382	52,026,695	89.06%	21.44%	12.71%	2.50%	12.11%	17.66%
3	Garima Bikas Bank Limited	4,590,874	6,146,394	8,163,809	61,565,519	9.98%	13.26%	71,336,924	63,082,040	89.40%	22.90%	17.85%	1.71%	11.40%	37.05%
4	Mahalaxmi Bikas Bank Limited	4,010,883	6,152,716	6,807,032	57,270,927	10.74%	11.89%	47,810,215	41,360,768	85.28%	28.08%	18.76%	3.62%	12.00%	16.87%
5	Shine Resunga Development Bank Limited	3,781,009	5,162,400	5,704,803	42,513,968	12.14%	13.42%	45,803,533	40,399,278	85.64%	25.74%	20.68%	1.09%	11.52%	30.74%
6	Lumbini Bikas Bank Limited	3,284,293	4,499,979	5,203,475	46,485,159	9.68%	11.19%	46,055,417	41,639,243	89.66%	20.05%	21.28%	3.20%	11.96%	40.00%
7	Shangrila Development Bank Limited	3,010,670	4,038,126	5,439,857	45,782,837	8.82%	11.88%	52,790,486	44,431,034	83.46%	23.70%	17.49%	2.27%	12.08%	27.47%
8	Kamana Sewa Bikas Bank Limited	3,142,577	4,066,744	5,761,886	44,474,744	9.14%	12.96%	51,046,014	45,242,077	87.00%	20.74%	16.89%	3.40%	10.39%	19.98%
9	Saptakoshi Development Bank Limited	834,338	687,403	770,011	5,006,509	13.73%	15.38%	4,575,520	4,432,053	99.71%	22.79%	19.34%	14.19%	9.11%	29.14%
10	Excel Development Bank Limited	1,249,694	1,419,785	1,576,880	11,825,708	12.01%	13.33%	12,110,603	10,423,858	88.26%	23.84%	22.80%	4.48%	6.84%	17.41%
11	Miteri Development Bank Limited	903,428	1,278,145	1,359,137	5,701,365	22.42%	23.84%	6,205,503	5,259,939	87.88%	35.74%	34.28%	1.60%	19.10%	34.08%
12	Sindhu Bikas Bank Limited	557,456	560,317	625,033	4,694,143	11.94%	13.32%	4,706,658	4,102,756	92.17%	18.86%	18.47%	1.30%	11.00%	34.33%
13	Karnali Development Bank Limited	502,830	399,989	449,151	3,828,658	10.65%	11.35%	4,383,264	3,098,949	73.02%	34.82%	33.74%	3.12%	5.02%	32.61%
14	Green Development Bank Limited	519,000	513,732	590,297	2,871,317	17.89%	20.56%	3,235,120	2,773,035	88.30%	30.55%	21.99%	4.48%	17.48%	29.98%
15	Corporate Development bank Limited	500,000	637,727	654,707	1,029,128	61.97%	63.62%	1,073,880	977,052	121.60%	66.90%	61.78%	4.69%	5.10%	24.40%
16	Narayani Development Bank Limited*	262,468	137,699	144,798	839,793	16.40%	17.24%	517,306	489,955	105.80%	30.08%	22.47%	4.67%	8.46%	81.92%
17	Salpa Bikas Bank Limited #	28,000	238,594	251,005	913,134	26.13%	27.49%	796,858	707,185	89.59%	57.19%	44.08%	7.80%	25.43%	6.12%
	Total	37,102,454	48,757,575	61,251,280	478,722,851	10.18%	12.79%	517,662,912	451,734,289	86.92%	23.70%	19.21%	2.32%	11.55%	26.11%

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.