

Nepal Rastra Bank
Key Financial Indicators of Development Banks (Provisional)
As on Chaitra end, 2079 (Mid April 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	7,524,575	10,284,669	88,374,357	8.51%	11.64%	113,540,509	94,765,568	82.96%	24.47%	23.16%	12.39%	4.79%	1.99%	10.33%	21.38%
2	Jyoti Bikas Bank Limited	4,395,786	4,755,764	7,109,390	56,677,023	8.39%	12.54%	59,675,651	52,931,231	87.40%	20.33%	16.87%	12.63%	4.80%	3.89%	7.35%	18.31%
3	Garima Bikas Bank Limited	5,187,687	6,266,604	8,317,150	63,573,470	9.86%	13.08%	75,338,692	64,127,573	85.30%	28.94%	21.41%	12.44%	4.79%	2.95%	10.39%	35.86%
4	Mahalaxmi Bikas Bank Limited	4,171,319	5,812,664	6,514,102	56,019,913	10.38%	11.63%	51,251,233	40,886,250	80.40%	30.44%	22.04%	12.33%	4.79%	4.62%	10.20%	16.62%
5	Shine Resunga Development Bank Limited	4,283,883	5,398,617	6,045,911	47,448,971	11.38%	12.74%	52,650,545	44,927,916	84.30%	24.81%	21.22%	12.22%	4.79%	2.11%	9.82%	24.17%
6	Lumbini Bikas Bank Limited	3,382,821	4,512,267	5,151,916	46,646,180	9.67%	11.04%	47,914,586	42,447,466	89.40%	20.76%	16.08%	12.38%	4.78%	3.76%	9.56%	36.13%
7	Shangrila Development Bank Limited	3,010,670	3,874,585	5,258,152	44,896,832	8.63%	11.71%	51,299,244	42,898,544	81.55%	23.23%	19.44%	12.42%	4.78%	3.55%	9.00%	26.35%
8	Kamana Sewa Bikas Bank Limited	3,142,577	3,919,700	5,640,624	45,461,667	8.62%	12.41%	52,449,159	45,010,442	85.47%	22.77%	17.38%	12.56%	4.78%	3.26%	10.09%	19.96%
9	Saptakoshi Development Bank Limited	834,338	509,753	590,766	4,909,901	10.38%	12.03%	4,872,292	4,167,429	89.30%	30.41%	27.88%	13.07%	4.79%	18.54%	8.01%	27.32%
10	Excel Development Bank Limited	1,249,694	1,442,853	1,613,761	12,291,857	11.74%	13.13%	12,968,849	10,792,734	84.91%	25.89%	24.48%	12.00%	4.92%	8.92%	6.34%	16.09%
11	Miteri Development Bank Limited	1,015,001	1,314,201	1,385,400	5,259,140	24.99%	26.34%	6,448,788	4,981,781	79.88%	42.21%	37.83%	12.40%	4.79%	2.50%	18.51%	31.89%
12	Sindhu Bikas Bank Limited	557,456	510,482	580,616	4,702,080	10.86%	12.35%	4,814,773	3,824,425	83.10%	25.99%	21.39%	13.29%	4.80%	4.27%	6.98%	26.59%
13	Karnali Development Bank Limited	502,830	373,188	443,518	4,350,221	8.58%	10.20%	4,490,210	3,123,045	73.38%	33.24%	32.99%	12.99%	4.94%	3.26%	5.05%	41.97%
14	Green Development Bank Limited	519,000	575,997	629,303	3,230,669	17.83%	19.48%	3,607,957	3,108,943	86.76%	28.26%	26.32%	13.14%	4.54%	4.98%	14.40%	35.80%
15	Corporate Development bank Limited	500,000	643,447	653,576	1,260,948	51.03%	51.83%	1,162,773	1,157,458	99.57%	55.06%	55.35%	11.93%	4.92%	4.18%	5.09%	23.78%
16	Narayani Development Bank Limited*	262,468	120,212	133,504	964,209	12.47%	13.85%	592,511	563,266	88.88%	22.22%	25.35%	17.01%	4.65%	4.81%	5.02%	35.78%
17	Salpa Bikas Bank Limited #	350,000	390,705	402,640	1,017,278	38.41%	39.58%	846,149	718,009	88.55%	51.16%	35.46%	10.41%	4.43%	9.07%	24.24%	18.00%
	Total	39,786,431	47,945,612	60,754,999	487,084,716	9.84%	12.47%	543,923,919	460,432,080	84.40%	25.14%	20.83%	12.42%	4.79%	3.40%	9.65%	24.92%

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.

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