

Nepal Rastra Bank

Key Financial Indicators of Development Banks (Unaudited)

As on Poush end, 2078 (Mid January 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	6,769,639	9,340,643	76,927,032	8.80%	12.14%	101,967,384	90,161,219	86.74%	21.39%	19.04%	0.26%	17.70%	27.80%
2	Jyoti Bikas Bank Limited	4,267,753	5,056,391	7,310,102	49,355,598	10.24%	14.81%	53,733,509	50,022,503	90.55%	21.16%	11.25%	1.47%	10.32%	16.66%
3	Garima Bikas Bank Limited	3,948,183	5,753,116	7,654,940	55,309,029	10.40%	13.84%	68,530,169	61,592,527	88.66%	21.41%	15.72%	0.96%	16.84%	61.50%
4	Mahalaxmi Bikas Bank Limited	3,342,403	5,377,952	5,996,703	43,196,914	12.45%	13.88%	43,014,400	39,659,132	91.42%	26.05%	14.84%	3.36%	15.70%	35.89%
5	Shine Resunga Development Bank Limited	3,781,009	4,802,575	5,302,270	35,110,672	13.68%	15.10%	41,165,510	37,328,410	88.48%	24.44%	20.12%	0.98%	16.26%	31.75%
6	Lumbini Bikas Bank Limited	3,284,293	4,366,114	5,003,425	39,177,500	11.14%	12.77%	42,383,242	38,729,920	88.85%	21.41%	11.53%	1.67%	11.17%	48.94%
7	Shangrila Development Bank Limited	3,010,670	3,805,432	5,182,748	40,476,882	9.40%	12.80%	49,390,360	43,841,529	86.87%	20.86%	12.50%	1.15%	16.68%	31.11%
8	Kamana Sewa Bikas Bank Limited	3,142,577	3,710,814	5,313,645	43,120,842	8.61%	12.32%	48,934,454	44,221,552	88.16%	20.04%	14.15%	1.77%	8.79%	17.82%
9	Saptakoshi Development Bank Limited	834,338	786,878	868,418	4,941,786	15.92%	17.57%	4,123,202	4,318,758	103.40%	15.77%	15.20%	5.25%	7.94%	30.39%
10	Excel Development Bank Limited	1,151,792	1,379,340	1,541,197	11,299,607	12.21%	13.64%	11,666,201	10,777,186	91.41%	21.50%	20.23%	3.71%	7.35%	19.75%
11	Miteri Development Bank Limited	903,428	1,176,565	1,245,867	5,220,764	22.54%	23.86%	5,719,683	5,104,645	91.07%	29.71%	26.06%	1.31%	12.40%	33.67%
12	Sindhu Bikas Bank Limited	557,456	535,102	588,089	3,944,503	13.57%	14.91%	4,504,458	3,784,178	91.02%	21.48%	14.94%	2.67%	9.35%	17.80%
13	Karnali Development Bank Limited	502,830	482,628	514,116	4,530,814	10.65%	11.35%	4,528,220	3,235,827	71.81%	35.95%	34.14%	2.69%	5.12%	34.41%
14	Green Development Bank Limited	519,000	557,956	594,368	2,206,761	25.28%	26.93%	2,350,934	2,306,191	99.11%	25.17%	20.09%	2.31%	25.39%	36.92%
15	Corporate Development bank Limited	410,000	500,199	509,996	909,623	54.99%	56.07%	622,693	685,724	106.10%	68.01%	76.26%	3.66%	7.49%	40.46%
16	Narayani Development Bank Limited*	131,234	80,497	83,193	269,248	29.90%	30.90%	204,946	193,198	92.04%	27.36%	52.15%	4.60%	5.05%	26.21%
17	Salpa Bikas Bank Limited #	28,000	222,305	232,150	830,301	26.77%	27.96%	695,455	656,000	98.48%	65.00%	61.41%	6.13%	24.01%	20.74%
	Total	35,472,147	45,363,502	57,281,871	416,827,876	10.88%	13.74%	483,534,820	436,618,499	88.64%	22.18%	15.96%	1.42%	14.15%	32.77%

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