

**Annex: III Key Financial Highlights of Micro Finance Development Banks (Provisional)  
For the quarter-ended Poush 2066 (Mid Jan, 2010)**

Rs. in '000'

S.N.	Financial Indicators	Purbanchal	Sudur	Pashimanchal	Madhya	Madhymanchal	Nirdhan	Rural	Deprosc	Chhimek	Swabalamban	Sana Kisan Vikas	Nerude Laghu	Naya Nepal	Mithila Laghu	Summit	Swarojgar	First Microfinance	2066 Poush End Total
		Grameen Bikas Bank	Pashimanchal Grameen Bikas Bank	Grameen Bikas Bank	Pashimanchal Grameen Bikas Bank	Grameen Bikas Bank	Utthan Bank Ltd.	Microfinance Development Centre	Development Bank Ltd.	Development Banks Ltd.	Laghu Bitta Bikas Banks Ltd	Bank Ltd.	Bitta Bikas Bank Ltd.	Laghu Bitta Bikas Bank Ltd.	Development Bank Ltd	Laghu Bitta Bikas Bank Ltd.	Development Bank Ltd.	Development Bank Ltd.	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
1	Paid up Capital	60,000	58,500	66,000	60,000	100,000	110,000	320,000	28,304	63,010	63,486	123,030	14,000	14,000	16,502	14,000	10,990	70,000	1,191,822
2	Core Capital	77,012	(89,534)	98,592	41,276	69,261	153,202	757,797	77,241	120,302	191,729	356,511	42,802	12,284	17,198	12,667	10,791	69,084	2,018,215
3	Capital Fund	91,301	(88,474)	104,878	44,331	74,607	167,822	781,709	93,642	132,905	199,599	366,865	46,274	12,432	17,374	12,895	10,813	69,084	2,138,057
4	Risk Weighted Assets	1,020,728	256,054	857,845	836,968	1,038,520	1,513,787	1,907,015	781,769	1,367,040	1,211,618	1,175,491	385,660	19,066	19,316	25,590	7,914	27,345	12,451,726
5	Total Assets	1,057,458	271,310	937,632	897,705	1,140,235	1,762,985	3,066,388	821,108	1,605,840	1,255,934	1,260,205	407,034	32,200	22,537	30,740	13,904	115,410	14,698,625
	Core Capital to RWA (%)	7.54	(34.97)	11.49	4.93	6.67	10.12	39.74	9.88	8.80	15.82	30.33	11.10	64.43	89.03	49.50	136.35	252.64	16.21
	Capital Fund to RWA (%)	8.94	(34.55)	12.23	5.30	7.18	11.09	40.99	11.98	9.72	16.47	31.21	12.00	65.21	89.95	50.39	136.63	252.64	17.17
	RWA to TA (%)	96.53	94.38	91.49	93.23	91.08	85.86	62.19	95.21	85.13	96.47	93.28	94.75	59.21	85.71	83.25	56.92	23.69	84.71
6	Total Deposits	167,700	48,339	1,859	132,911	152,113	375,258	-	144,524	510,209	367,714	68,013	127,054	2,001	5,699	3,630	48,090	-	2,155,114
7	Borrowing	726,200	224,016	5,520	643,169	842,132	1,088,529	2,191,400	560,419	911,465	678,716	734,309	228,916	21,100	-	14,100	-	45,250	8,915,241
	Financial Resources Mobilization (6+7)	893,900	272,355	7,379	776,080	994,245	1,463,787	2,191,400	704,943	1,421,674	1,046,430	802,322	355,970	23,101	5,699	17,730	48,090	45,250	11,070,355
	Financial Resource Mobilization to Last Quarter's Core Capital (times)	11.61	-	0.07	18.80	14.36	9.55	2.89	9.13	11.82	5.46	2.25	8.32	1.88	0.33	1.40	4.46	0.65	5.49
	Borrowing to Deposit Ratio (times)	4.33	4.63	2.97	4.84	5.54	2.90	#DIV/0!	3.88	1.79	1.85	10.80	1.80	10.54	-	3.88	-	#DIV/0!	4.14
8	Performing Loan	957,690	91,239	604,725	319,541	534,546	1,193,370	1,606,223	716,208	1,175,250	776,006	1,023,511	347,194	14,907	17,527	22,804	2,273	-	9,403,014
9	Non Performing Loan (NPL)	17,726	53,246	56,703	36,188	29,886	40,599	-	6,110	2,148	15,555	12,863	1,007	-	-	-	-	-	272,031
	Loan and Advances (Gross)	975,416	144,485	661,428	355,729	564,432	1,233,969	1,606,223	722,318	1,177,398	791,561	1,036,374	348,201	14,907	17,527	22,804	2,273	-	9,675,045
10	Micro Entrepreneurship/Business Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Micro Entrepreneurship Loan to Total Loan (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Provision for Performing Loan	14,289	1,060	6,287	4,808	5,345	11,955	64,393	7,179	11,752	7,760	10,354	3,490	109	175	-	23	-	148,979
12	Provision for Non-performing Loan	13,903	49,961	52,003	36,179	27,312	35,313	-	5,909	2,106	14,609	12,863	731	-	-	-	-	-	250,889
	Total Loan Loss Provision	28,192	51,021	58,290	40,987	32,657	47,268	64,393	13,088	13,858	22,369	23,217	4,221	109	175	-	23	-	399,868
	Credit to Deposit Ratio (%)	581.64	298.90	35,579.77	267.64	371.06	328.83	#DIV/0!	499.79	230.77	215.27	1,523.79	274.06	744.98	307.55	628.21	4.73	-	448.93
	Credit to Financial Resources Mobilization Ratio (%)	109.12	53.05	8,963.65	45.84	56.77	84.30	73.30	102.46	82.82	75.64	129.17	97.82	64.53	307.55	128.62	4.73	-	87.40
	Non Performing Loan to Total Loan (%)	1.82	36.85	8.57	10.17	5.29	3.29	-	0.85	0.18	1.97	1.24	0.29	-	-	-	-	-	2.81
	Total Loan Loss Provision to Total Loan (%)	2.89	35.31	8.81	11.52	5.79	3.83	4.01	1.81	1.18	2.83	2.24	1.21	0.73	1.00	-	1.01	#DIV/0!	4.13
13	Cash	3,300	2,194	6,293	2,895	5,360	2,963,816	-	1,356	578	2,214	220	1,068	-	63	282	20	10	2,989,669
14	Amount in CRR Account	5,100	3,374	495	4,876	2,735	7,501	38,900	30,078	10,886	6,504	-	2,000	104	51	6,085	10	64,484	183,183
15	Commercial Bank	35,500	12,109	912	41,706	88,153	250,010	240,500	17,400	247,692	44,446	105,617	22,881	19,813	3,898	-	7,453	45,585	1,183,675
16	Investment in NG/NRB Bonds	-	-	-	-	-	88,725	12,500	-	-	-	-	-	-	-	-	-	-	101,225
17	Investment in FDR	-	-	1,167	-	422,000	-	-	20,000	-	-	-	-	-	-	-	-	-	443,167
	CRR Maintained	0.57	1.24	6.71	0.63	0.28	0.51	1.78	4.27	0.77	0.62	-	0.56	0.45	0.89	34.32	0.02	142.51	1.65
	Total Liquid Assets	39,431	16,315	8,713	45,597	471,077	3,302,733	280,943	63,309	252,048	47,932	101,825	24,169	19,801	3,984	6,278	7,243	109,853	4,801,251
	Liquid Assets to Total Deposits (%)	23.51	33.75	468.71	34.31	309.69	880.12	#DIV/0!	43.81	49.40	13.04	149.71	19.02	989.58	69.90	172.96	15.06	#DIV/0!	222.78
18	Investment in NG/NRB Bonds	-	-	-	-	-	88,725	12,500	-	-	-	-	-	-	-	-	-	-	101,225
19	Shares & Debentures	800	823	34	1,154	1,015	8,123	-	1,200	-	-	-	-	-	-	-	-	-	13,149
20	Investment in FDR	-	-	-	-	422,000	-	-	20,000	-	-	-	-	-	-	-	-	-	442,000
21	Other Investments	-	1,472	-	3,795	-	41,005	1,144,000	-	38,000	33,521	97,046	26,000	-	-	-	-	-	1,384,839
	Total Investment	800	2,295	34	4,949	423,015	137,853	1,156,500	20,000	39,200	33,521	97,046	26,000	-	-	-	-	-	1,941,213
	Total Investment to Core Capital (%)	1.04	(2.56)	0.03	11.99	610.75	89.98	152.61	25.89	32.58	17.48	27.22	60.74	-	-	-	-	-	96.18
22	NBA (Gross)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Provision for NBA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non Banking Assets to Total Assets (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for NBA to NBA (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Interest Income	593	11,917	63,336	48,303	60,277	116,481	100,200	60,086	103,489	102,590	41,879	37,813	1,118	196	1,595	204	464	750,541
25	Interest Expense	39	8,196	19,175	39,105	31,812	35,448	25,700	18,154	73,275	28,135	12,945	4,660	344	94	115	22	3	297,222
26	Operating Income	784	(6,141)	49,733	4,163	1,105	19,079	71,800	27,601	34,705	37,285	14,544	10,841	(661)	1,631	(257)	(177)	(15,086)	250,949
27	Net Profit / (Net Loss)	900	(5,513)	20,512	1,004	2,055	23,143	42,900	17,350	31,949	23,032	13,732	10,241	(771)	696	(425)	(199)	(150)	180,456
	Return on Assets (ROA) (%)	0.09	(2.03)	2.19	0.11	0.18	1.31	1.40	2.11	1.99	1.83	1.09	2.52	(2.39)	3.09	(1.38)	(1.43)	(0.13)	1.23
	Return on Equity (ROE) (%)	1.17	6.16	20.80	2.43	2.97	15.11	5.66	22.46	26.56	12.01	3.85	23.93	(6.28)	4.05	(3.36)	(1.84)	(0.22)	8.94