

Key Financial Highlights of Finance Companies  
for the Qtr Ended Poush 2068  
( Mid Jan 2012)  
Provisional

Quarterly Financial Highlight 2068 Poush

Amount in '000'

S. N.	Financial Indicators	Nepal Awaz Bikas Bitta Co. Ltd.	Nepal Finance & Saving Co. Ltd.	NIDC Capital Market Ltd.	Annapurna Finance Co. Ltd.	Nepal Share Market & Finance Ltd.	Peoples Finance Ltd.	Merchantile Finance Co. Ltd.	Kathmandu Finance Ltd.	Himalaya Finance & Saving Co. Ltd. *	Union Finance Co. Ltd.	Gorkha Finance Co. Ltd.	Paschimanchal Finance Co. Ltd.	Nepal Housing & Merchant Finance Ltd.	Universal Finance Ltd.	Samjhana Finance Co. Ltd.#	Goodwill Finance Ltd.	Siddhartha Finance Ltd.	Shree Investment & Finance Co. Ltd.
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Paid up Capital	176,100	135,865	222,356	704,287	2,034,288	289,010	18,000	154,569	140,000	176,200	160,391	178,517	220,296	152,003	NA	300,000	130,869	160,000
2	Core Capital	222,100	163,069	289,140	866,717	(1,158,932)	(842,818)	27,776	182,261	157,822	234,806	177,013	288,891	278,493	194,932	NA	360,957	223,295	225,482
3	Net Worth	222,100	163,069	347,232	869,061	(303,518)	(277,318)	39,010	182,261	157,822	234,806	177,025	288,891	279,779	194,932	NA	360,957	223,295	225,482
4	Capital Fund	226,500	169,561	299,831	915,868	(1,158,932)	(842,818)	28,411	185,911	164,653	247,715	180,405	307,064	293,106	205,001	NA	378,400	232,255	236,846
5	Risk Weighted Assets	490,940	738,096	1,302,162	3,932,060	5,019,433	922,374	50,784	446,245	684,047	1,032,747	418,542	1,453,811	1,579,478	1,182,503	NA	1,605,420	978,860	1,275,571
6	Total Assets	805,200	1,029,768	2,004,623	5,207,208	6,165,170	1,119,103	85,982	626,317	926,626	1,286,268	524,726	2,020,566	2,073,079	1,413,676	NA	1,977,083	1,360,744	1,542,479
7	Other Assets	48,400	159,635	126,942	94,601	1,417,468	75,716	559	10,558	20,125	53,129	24,649	131,337	147,230	91,773	NA	77,422	60,945	17,261
8	Other Liabilities	88,500	237,125	292,470	284,337	3,997,642	764,187	3,629	49,673	61,947	71,597	57,045	246,966	279,792	127,571	NA	146,658	95,066	73,324
9	Core Capital to RWA (%)	45.24	22.09	22.20	22.04	(23.09)	(91.37)	54.69	40.84	23.07	22.74	42.29	19.87	17.63	16.48	NA	22.48	22.81	17.68
10	Capital Fund to RWA (%)	46.14	22.97	23.03	23.29	(23.09)	(91.37)	55.94	41.66	24.07	23.99	43.10	21.12	18.56	17.34	NA	23.57	23.73	18.57
11	RWA to TA (%)	60.97	71.68	64.96	75.51	81.42	82.42	59.06	71.25	73.82	80.29	79.76	71.95	76.19	83.65	NA	81.20	71.94	82.70
12	Total Deposits	494,600	605,986	1,304,960	4,051,605	1,870,273	602,234	42,771	392,282	524,377	960,291	290,615	1,484,709	1,513,510	918,240	NA	1,381,226	1,042,383	1,236,043
13	Local Currency Deposit Amt.	473,800	602,492	1,304,960	4,051,605	1,870,273	588,119	42,680	392,282	524,377	934,403	290,615	1,484,709	1,297,101	881,388	NA	1,381,226	1,038,455	1,236,043
14	Foreign currency Deposit Amt.	20,800	3,494	-	-	-	14,115	91	-	-	25,888	-	-	216,409	36,852	NA	-	3,929	-
15	Individual Deposit	236,800	360,783	937,999	2,974,671	1,294,316	238,045	42,153	322,118	110,827	623,706	273,338	648,106	1,119,053	611,001	NA	942,007	873,813	952,840
16	Institutional Deposit	257,800	245,202	366,959	1,076,934	575,957	364,189	618	70,164	413,550	336,593	17,278	836,603	1,513,512	307,239	NA	439,122	168,470	283,207
17	Borrowing	-	23,000	47,500	-	464,382	30,000	-	-	180,000	20,000	-	0.00	0	171,500	NA	77,500	0	0
18	Financial Resources Mobilization (12+17)	494,600	628,986	1,352,460	4,051,605	2,334,655	632,234	42,771	392,282	704,377	980,291	290,615	1,484,709	1,513,510	1,089,740	NA	1,458,726	1,042,383	1,236,043
19	Financial Resource Mobilization to Last Quarter's Core Capital (times)	2.37	3.60	4.19	4.45	-2.42	-1.77	1.56	2.39	4.52	4.28	1.55	5.35	4.61	5.67	NA	4.13	4.91	6.32
20	Performing Loan	430200	649217	1069218	3466609	1585994	125812	65601	351257	683034	966767	339388	1,252,265	1,461,353	1,006,855	NA	1,280,056	895986	112540
21	Non Performing Loan (NPL)	20900	26322	54905	39053	2661486	662741	1416	29626	24268	11047	17425	48,431	50,400	12,858	NA	1,2028	13916	4121
22	Loan and Advances (Gross)	451,100	675,539	1,124,123	3,505,662	4,247,480	788,553	67,017	380,883	707,302	977,814	356,813	1,300,696	1,511,753	1,019,713	NA	1,292,084	909,902	1,136,661
23	Deprived Sector Loan	16,600	18,542	16,683	81,100	95,918	14,563	1,479	15,798	24,028	24,324	9,826	41,978	35,104	25,466	NA	43133	21756	27379
24	Maximum Loan in a Single Sector	411,700	225,813	426,503	837,730	1,959,300	339,077	35,225	102,847	354,740	265,142	138,093	316,775	388,118	211,813	NA	548,757	386,579	234,715
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	6,000	28,558	54,000	123,801	134,004	37,158	5,940	9,500	-	40,659	15,000	-	-	-	NA	-	-	32,990
26	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier(%)	3.51	2.50	1.38	2.40	1.94	1.51	2.18	3.74	3.41	2.25	2.51	3.29	2.31	2.35	NA	3.24	2.44	2.48
27	Max. Loan in a Single Sector to Core Capital (%)	185.37	138.48	147.51	96.66	(169.09)	(40.23)	126.82	56.43	224.77	112.92	78.01	109.65	139.36	108.66	NA	152.03	173.13	104.09
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	2.88	16.36	16.71	13.59	(13.87)	(10.41)	21.64	5.78	-	17.73	8.01	-	-	-	NA	-	-	16.88
29	Real estate Loan Including other real estate	44,300	33,150	201,590	374,929	2,086,861	462,035	1,600	33,383	31,500	142,120	76,889	106,387	407,462	345,794	NA	319,969	33,149	131,872
30	Other Real Estate	44,300	20,350	88,265	211,988	546,411	462,035	1,600	33,383	31,500	135,310	76,889	66,163	407,462	137,237	NA	319,969	-	65,230
31	Real estate Loan Including other real estate/Total Loan	9.82	4.91	17.93	10.99	49.13	58.59	2.39	8.76	4.45	14.53	21.55	8.18	26.95	33.91	#VALUE!	24.76	3.64	11.60
32	Other Real Estate/Total Loan	9.82	3.01	7.85	6.05	12.86	58.59	2.39	8.76	4.45	13.84	21.55	5.09	26.95	13.46	#VALUE!	24.76	-	5.74
33	Provision for Performing Loan	4,300	6,492	10,692	65,241	15,865	6,349	666	3,650	6,831	9,667	3,613	12,867	14,613	10,068	NA	24,829	8,960	11,364
34	Provision for Non-performing Loan	21,000	26,322	44,441	39,053	2,661,486	662,741	1,292	20,826	12,216	11,047	17,204	53,856	50,400	12,859	NA	1,986	1,3916	4,121
35	Total Loan Loss Provision	25,300	32,814	55,133	104,294	2,677,351	669,900	1,948	24,476	19,047	20,714	20,817	66,724	65,013	22,927	NA	26,815	22,876	15,485
36	Credit to Deposit Ratio (%)	91.21	111.48	86.14	86.53	227.10	130.94	156.69	97.09	134.88	101.82	122.78	87.61	99.88	111.05	NA	93.55	87.29	91.96
37	Credit to Financial Resources Mobilization Ratio (%)	91.21	107.40	83.12	86.53	181.93	124.72	156.69	97.09	100.42	99.75	122.78	87.61	99.88	93.57	NA	88.58	87.29	91.96
38	Credit to Deposits & Core Capital (%)	62.94	87.84	70.52	71.28	597.11	(327.77)	95.00	66.29	103.68	81.82	76.30	73.34	84.36	91.60	NA	74.16	71.89	77.77
39	Non Performing Loan to Total Loan (%)	4.63	3.90	4.88	1.11	62.66	84.05	2.11	7.78	3.43	1.13	4.88	3.72	3.33	1.26	NA	0.93	1.53	0.36
40	Total Loan Loss Provision to Total Loan (%)	5.61	4.86	4.90	2.98	63.03	84.85	2.91	6.43	2.69	2.12	5.83	5.13	4.30	2.25	NA	2.08	2.51	1.36
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.00	1.00	1.88	1.00	5.05	1.00	1.04	1.00	1.00	1.06	1.03	1.00	1.00	NA	1.94	1.00	1.00
42	Cash	900	2,192	2,509	80,612	8,555	4,612	2,591	3,304	8,867	5,221	3,002	28,690	4,224	1,956	NA	46,564	9,309	12,629
43	NRB Deposit	29,600	27,491	80,249	182,368	1,520	45,510	911	31,232	28,570	56,301	7,040	28,676	64,572	45,544	NA	34,395	9,309	35,184
44	Banks/BFIs Deposits	245,200	104,396	455,829	952,078	41,767	75,957	5,797	128,717	136,838	111,454	63,827	426,982	98,866	125,016	NA	86,456	290,207	161,973
45	Investment in NG/NRB Bonds	25,000	24,550	55,271	108,645	10,914	-	3,000	7,290	-	44,965	12,758	32,500	43,286	20,000	NA	131,484	50,000	45,490
46	Net Liquid Assets	300,700	135,629	546,358	1,323,703	(401,626)	96,079	12,299	170,543	(5,725)	197,941	86,627	516,848	210,948	21,016	NA	221,400	358,826	255,276
47	NLA/Total Deposit(%)	60.80	22.38	41.87	32.67	(21.47)	15.95	28.76	43.47	(1.09)	20.61	29.81	34.81	13.94	2.29	NA	16.03	34.42	20.65
48	Total Liquid Assets	300,700	158,629	593,858	1,323,703	62,756	126,079	12,299	170,543	174,275	217,941	86,627	516,848	210,948	192,516	NA	298,900	358,826	255,276
49	Liquid Assets to Total Deposits (%)	60.80	22.38	41.87	32.67	(21.47)	15.95	28.76	43.47	(1.09)	20.61	29.81	34.81	13.94	2.29	NA	16.03	34.42	20.65
50	Investment in NG/NRB Bonds	25,000	24,550	55,271	108,645	10,914	-	3,000	7,290	-	44,965	12,758	32,500	43,286	20,000	NA	131,484	50,000	45,490
51	Shares & Debentures	100	24,314	7,358	17,133	79,422	4,40												

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S. N.	Financial Indicators	Lumbini Finance & Leasing Co. Ltd.	Investa Finance Ltd.	Yeti Finance Co. Ltd.	Standard Finance Ltd.	ILFC	Mahalaxmi Finance Ltd.	Lalitpur Finance Co. Ltd.	Bhajarata Finance & Saving Co. Ltd.	United Finance Co. Ltd.	General Finance Ltd.	Progressive Finance Co. Ltd.	Alpic Everest Finance Ltd.	Navadurga Finance Co. Ltd.	Janaki Finance Co. Ltd.	Pokhara Finance Ltd.	Central Finance Ltd.	Premier Finance Co. Ltd.
		19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
1	Paid up Capital	268,125	24,000	1,001,320	2,008,800	420,000	187,945	78,624	350,801	96,967	120,000	107,865	126,632	97,500	312,000	168,355	120,812	
2	Core Capital	453,590	77,855	225,084	1,112,287	2,310,861	494,883	284,879	101,752	415,099	161,774	139,997	172,907	156,962	202,887	401,903	241,894	158,421
3	Net Worth	453,590	77,855	225,084	1,112,981	2,310,861	494,883	284,879	101,752	415,099	162,979	139,997	173,208	157,788	202,888	401,953	241,894	158,421
4	Capital Fund	473,619	76,617	234,099	1,139,865	2,349,072	513,030	308,744	102,950	444,166	171,031	143,351	179,794	169,505	208,800	421,537	256,426	172,078
5	Risk Weighted Assets	1,602,289	57,107	986,743	2,759,844	3,056,882	2,072,272	1,909,239	209,043	2,325,377	995,429	268,327	810,607	1,003,443	713,900	1,570,691	1,571,983	1,092,596
6	Total Assets	2,127,994	96,849	1,386,608	4,054,490	4,251,223	2,823,333	2,386,365	331,022	3,682,362	1,233,048	366,806	1,057,573	1,322,759	1,197,751	2,153,707	2,074,294	1,335,405
7	Other Assets	168,108	7,710	53,547	117,430	203,945	47,754	312,531	32,826	51,369	96,329	22,861	73,570	47,008	81,561	64,357	84,814	111,502
8	Other Liabilities	318,882	18,994	110,320	180,826	487,058	132,068	447,004	44,215	140,483	139,720	31,989	139,019	90,162	231,535	224,551	137,104	141,530
9	Core Capital to RWA (%)	28.31	136.33	22.81	40.30	75.60	23.88	14.92	48.68	17.85	16.25	52.17	21.33	15.64	28.42	25.59	15.39	14.50
10	Capital Fund to RWA (%)	29.56	134.16	23.72	41.30	76.85	24.76	16.17	49.25	19.10	17.18	53.42	22.18	16.89	29.25	26.84	16.31	15.75
11	RWA to TA (%)	75.30	58.97	71.16	68.07	71.91	73.40	80.01	63.15	63.15	80.73	73.15	76.65	75.86	59.60	72.93	75.78	81.82
12	Total Deposits	1,355,522	-	1,051,204	2,633,283	1,434,041	2,185,322	1,622,902	183,338	2,549,702	898,352	194,829	713,779	1,069,064	763,328	1,509,573	1,695,296	1,035,413
13	Local Currency Deposit Amt.	1,267,884	-	971,747	2,633,283	1,408,191	2,185,322	1,622,934	182,682	2,549,702	898,352	194,829	713,779	1,069,064	742,803	1,509,573	1,695,296	929,955
14	Foreign currency Deposit Amt.	87,638	-	79,457	-	25,850	-	9,768	656	-	-	-	-	-	20,525	-	-	105,458
15	Individual Deposit	1,006,869	-	831,009	2,123,217	1,127,937	1,770,088	1,592,694	144,521	1,580,815	621,577	162,877	393,303	1,017,748	763,328	1,391,838	1,695,296	448,333
16	Institutional Deposit	348,653	0	220,195	655,229	306,104	415,234	40008	38817	968887	273706	31952	320476	51315	0	117734	0	587079
17	Borrowing	0	0	0	127,400	0	10000	20800	0	0	25000	0	30000	0	0	0	0	0
18	Financial Resources Mobilization (12+17)	1,355,522	-	1,051,204	2,760,683	1,434,041	2,195,322	1,653,502	183,338	2,549,702	923,352	194,829	743,779	1,069,064	763,328	1,509,573	1,695,296	1,035,413
19	Financial Resource Mobilization to Last Quarter's Core Capital (times)	2.84	0.00	4.34	2.48	0.63	4.12	5.88	2.26	6.30	5.37	1.43	4.55	7.36	4.37	3.60	7.48	6.65
20	Performing Loan	1548954	24696	901421	2738245	2674190	1814516	1764507	119694	2222699	925617	229796	688655	819795	595165	1168244	1453877	946779
21	Non Performing Loan (NPL)	77274	16556	23244	47567	138818	40954	108642	13431	33848	11987	35614	15173	60933	166513	14593	37869	
22	Loan and Advances (Gross)	1,626,228	41,252	924,665	2,785,812	2,813,008	1,855,470	1,873,149	133,125	2,266,547	949,205	241,783	724,269	834,968	656,098	1,334,757	1,468,470	984,648
23	Deprived Sector Loan	35526	2276	22983	66685	46250	39914	4674	57828	10436	27662	20278	7324	27662	31015	1468,470	248,848	132,330
24	Maximum Loan in a Single Sector	275,679	34,429	197,077	686,737	954,027	554,594	749,993	36,236	923,862	360,535	69,469	131,586	252,228	227,667	424,359	723,466	162,304
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier(%)	2.27	4.86	2.51	2.30	1.48	2.54	1.96	2.70	2.27	1.01	2.50	3.62	2.61	2.37	2.50	2.07	2.31
27	Max. Loan in a Single Sector to Core Capital (%)	60.78	44.22	87.56	61.74	41.28	112.07	263.27	35.61	222.56	222.86	49.62	76.10	160.69	112.21	105.59	299.08	102.45
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Real estate Loan Including other real estate	311,854	-	71,541	340,790	590,121	381,481	749,993	36,236	76,038	177,616	27,255	169,110	111,236	36,064	288,944	248,848	214,917
30	Other Real Estate	274,589	-	61,941	340,790	575,736	98,262	689,627	36,236	-	148,616	27,255	112,373	-	36,064	205,577	248,848	132,330
31	Real estate Loan Including other real estate/Total Loan	19.18	-	7.74	12.23	20.98	20.56	40.04	27.22	3.37	18.71	11.27	23.35	13.32	5.50	21.65	16.95	21.83
32	Other Real Estate/Total Loan	16.89	-	6.70	12.23	20.47	5.30	36.82	27.22	-	15.66	11.27	15.52	-	5.50	15.40	16.95	13.44
33	Provision for Performing Loan	15489	365	9014	27382	48240	18148	17636	1197	22229	9256	2298	6887	8197	5952	11753	14531	9987
34	Provision for Non-performing Loan	77328	14953	23245	42606	138818	33511	104607	9448	33643	23589	13023	24546	10138	53660	114310	14594	39331
35	Total Loan Loss Provision	92,500	15,318	32,259	69,988	187,058	51,659	122,243	10,645	55,872	32,845	13,023	31,433	18,120	59,612	126,063	29,125	49,318
36	Credit to Deposit Ratio (%)	119.97	-	87.96	105.79	196.16	84.91	114.73	72.61	88.50	105.66	124.10	101.47	78.10	85.95	88.42	86.62	95.10
37	Credit to Financial Resources Mobilization Ratio (%)	114.27	-	87.96	100.91	196.16	84.52	113.28	72.61	88.50	102.80	124.10	97.38	76.68	85.95	88.42	86.62	95.10
38	Credit to Deposits & Core Capital (%)	89.89	52.99	72.45	74.38	75.12	69.23	97.68	46.70	76.11	89.54	72.21	81.68	68.10	67.90	69.83	75.80	82.48
39	Non Performing Loan to Total Loan (%)	4.75	40.13	2.51	1.71	4.93	2.21	5.80	10.09	1.50	2.49	4.96	4.92	1.82	9.29	12.48	0.99	3.85
40	Total Loan Loss Provision to Total Loan (%)	5.97	37.13	3.49	2.51	6.65	2.78	6.53	8.00	2.48	3.48	6.34	4.34	2.21	9.09	9.44	1.98	5.01
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.48	1.00	1.00	1.80	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.01	1.00	1.05
42	Cash	12,993	6	9,958	94,315	14,678	25,568	4,329	383	35,187	9,155	2,724	4,170	9,550	1,886	10,641	16,051	22,298
43	NRB Deposit	32,191	10	295	141,979	103,285	75,395	81,068	8,160	183,495	20,576	17,782	39,516	38,801	15,811	64,314	60,360	22,292
44	Banks/BFIs Deposits	264,745	45,587	341,321	537,517	813,538	483,987	36,256	95,945	437,304	90,065	69,338	86,544	254,770	167,053	533,954	314,229	106,091
45	Investment in NG/NRB Bonds	53,625	-	30,632	129,788	167,050	172,057	17,500	4,252	62,500	15,000	3,200	30,000	33,372	13,825	0	30,000	26,600
46	Net Liquid Assets	363,554	45,803	382,206	776,199	1,098,551	747,007	118,353	108,740	718,486	109,796	93,044	130,230	336,494	198,575	608,909	420,640	177,281
47	NLA/Total Deposit(%)	26.82	#DIV/0!	36.36	29.48	76.61	34.18	7.25	59.31	28.18	12.22	47.76	18.25	31.48	26.01	40.34	24.81	17.12
48	Total Liquid Assets	363,554	45,803	382,206	903,599	1,098,551	757,007	139,153	108,740	718,486	134,796	93,044	160,230	336,494	198,575	608,909	420,640	177,281
49	Liquid Assets to Total Deposits (%)	26.82	#DIV/0!	36.36	29.48	76.61	34.18	7.25	59.31	28.18	12.22	47.76	18.25	31.48	26.01	40.34	24.81	17.12
50	Investment in NG/NRB Bonds	53625	0	30632	129788	167050	172057	17500	4252	62500	15000	3200	30000	33372	13825	0	30000	26600
51	Shares & Debentures	19199	0	0	25307	51255	17668	15541	4489	427	95	0	301	826	241901	50	31990	1698
52	Purchase/Investment in Land and Building Development	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Others	0	0	642	1850	0	113000	0	48539	0	20000	2418	2700	70809	0	0	0	0
54	Total Investment	72,824	-	31,274	156,945	218,305	302,725	33,041	57,280	62,927	35,095	5,618	33,001	105,007	255,726	50	61,990	28,298
55	Total Investment to Previous Quarter																	

Key Financial Highlights of Finance Companies  
for the Qtr Ended Poush 2068  
( Mid Jan 2012)  
Provisional

Quarterly Financial Highlight 2068 Poush

Amount in '000'

S. N.	Financial Indicators	Arun Finance & Saving Co. Ltd.	Multipurpose Finance Co. Ltd.	Butwal Finance Ltd.	Srijana Finance Ltd.	Om Finance Ltd.	Cosmic Merchant Banking & Finance Co. Ltd.	World Merchant Banking & Finance Co. Ltd.	Capital Merchant Banking & Finance Co. Ltd.	Crystal Finance Ltd.	Royal Merchant Banking & Finance Ltd.	Guheswori Merchant Banking & Finance Ltd.	Patan Finance Co. Ltd.	Fewa Finance Co. Ltd.	Everest Finance Ltd.	Prudential Bittiya Sanstha Ltd.	IGFC	IME Financial Institutions Ltd.
		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
1	Paid up Capital	150,000	25,000	208,993	36,400	246,750	150,000	181,980	935,070	70,000	299,094	135,347	110,000	300,300	74,833	293,065	355,734	431,844
2	Core Capital	33,718	28,747	233,053	67,130	307,568	126,902	100,203	(1,518,124)	106,924	363,998	191,498	130,748	360,402	104,823	304,532	410,059	618,143
3	Net Worth	33,718	28,941	233,053	75,630	307,568	130,531	100,203	(1,518,124)	129,323	364,031	211,800	130,875	360,402	104,823	309,532	416,159	618,143
4	Capital Fund	34,857	29,645	249,327	68,958	329,876	130,532	112,052	(1,518,124)	132,929	381,586	196,152	133,924	385,818	107,368	314,586	445,050	654,683
5	Risk Weighted Assets	268,316	104,739	1,301,911	181,320	2,259,784	491,880	947,923	3,434,071	1,123,645	2,008,175	772,644	448,227	2,033,290	279,629	1,319,394	2,799,279	4,509,705
6	Total Assets	419,394	136,322	1,861,779	240,252	2,883,337.00	763,981.25	1,159,811	3,962,825	1,311,760	2,495,385	1,045,876	594,390.00	2,722,907	443,068	1,580,756	3,641,721	5,842,722
7	Other Assets	30,302	16,997	75,287	17,356	54,985.00	87,756.56	132,014.00	386,041	166,650.00	71,888.00	22,491.84	61,308.00	50,990.00	21,700.00	106,325.00	145,138.00	111,550.00
8	Other Liabilities	114,756	34,706	217,297	33,572	139,792.00	139,190.80	298,463.00	297,675.00	213,291.00	145,379.00	91,032.47	85,065.00	167,606.00	45,785.00	268,942.00	215,634.00	246,869.00
9	Core Capital to RWA (%)	12.57	27.45	17.90	37.02	13.61	25.80	10.57	(44.21)	9.52	18.13	24.78	29.17	17.73	37.49	23.08	14.65	13.71
10	Capital Fund to RWA (%)	12.99	28.30	19.15	38.03	14.60	26.54	11.82	(44.21)	11.83	19.00	25.39	29.88	18.98	38.40	23.84	15.90	14.52
11	RWA to TA (%)	63.98	76.83	69.93	75.47	78.37	64.38	81.73	86.66	85.66	80.48	73.88	75.41	74.67	63.11	83.47	76.87	77.19
12	Total Deposits	180,882	70,340	1,324,755	130,978	2,433,187.00	493,959.69	653,694.00	2,172,045	641,178.00	1,857,727	742,349.29	362,991.00	2,189,820	292,460	768,321	2,979,151	4,977,710
13	Local Currency Deposit Amt.	180,882	70,340	1,314,143	123,260	2,433,187	493,960	653,694	2,172,045	641,178	1,857,727	742,349	362,991	2,189,820	292,460	768,321	2,979,151	4,977,710
14	Foreign currency Deposit Amt.	-	-	10,612	7,718	-	-	-	-	-	-	-	-	205,870	-	-	-	449,181
15	Individual Deposit	70,543	66,498	1,081,000	130,978	1,873,553	128,429	398,753	1,520,431	487,295	8,173,998	548,976	340,684	1,927,041	263,214	315,011	2,562,069	4,718,869
16	Institutional Deposit	110,338	3842	243,754	0	596,633	36,5529	25,4940	651,614	15,3882	10,40327	19,3370.93	3	262,778	29,246	453,310	417,081	258,841
17	Borrowing	0	0	63,600	0	0	0	8,9063	11,2850	3,09475	12,4000	0	4,000	-	15,990	30,000	0	-
18	Financial Resources Mobilization (12+17)	180,882	70,340	1,388,355	130,978	2,433,187	493,960	741,757	2,284,895	950,653	1,981,727	742,349	366,991	2,189,820	292,460	928,221	3,009,151	4,977,710
19	Financial Resource Mobilization to Last Quarter's Core Capital (times)	1.60	2.04	6.08	2.17	8.20	4.63	6.97	-1.43	7.49	5.49	3.78	2.81	6.14	2.84	2.57	6.74	7.53
20	Performing Loan	211,544	89,737	1,151,611	164,910	2,132,286.00	362,940.92	789,844.00	3,784,900	920,558.00	1,703,780	6,707,811.09	317,503	1,873,331	254,474	1,005,441	2,421,954	3,654,031
21	Non Performing Loan (NPL)	2,801	1,581.9	2,379.2	3,069	1,290.2	5,397.87	8,976.00	26,418.23	4,328.00	24,136	38,429.94	4,237.0	2,233.9	1,074.4	9,487.8	29,933	14,022.2
22	Loan and Advances (Gross)	214,255	105,566	1,175,403	167,979	2,145,188	416,920	877,820	3,810,313	963,843	1,727,916	709,211	359,873	1,895,670	265,218	1,100,319	2,451,887	3,799,053
23	Deprived Sector Loan	4,358	3,090	37,025	3,561	53,140	12,820	11,587	12,000	17,932.35	40,884	18,274	5,146	47,997	36,908	31,194	60,726	94,185
24	Maximum Loan in a Single Sector	49,995	22,450	230,848	68,562	551,611	196,912	271,834	991,229	474,077	587,100	224,451	102,709	484,902	129,075	394,751	-	1,245,136
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-
26	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier(%)	1.60	3.29	2.68	2.64	2.72	2.71	1.20	0.33	1.70	2.28	2.33	1.31	2.59	15.44	2.47	2.42	2.77
27	Max. Loan in a Single Sector to Core Capital (%)	148.27	78.10	99.05	102.13	179.35	155.17	271.28	(65.29)	443.38	161.29	117.21	78.55	134.54	123.14	129.63	-	201.43
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Real estate Loan Including other real estate	12,503	-	230,848	20,036	310,489	17,499	271,835	26,573	207,270	421,460	139,005	30,589	193,541	58,404	163,956	507,541	695,226
30	Other Real Estate	-	-	-	20,036	173,266	17,499	242,009	26,402	90,690	400,223	56,027	30,589.00	193,541	58,404	4,412.00	448,695	497,675
31	Real estate Loan Including other real estate/Total Loan	5.84	-	19.64	11.93	14.47	4.20	30.97	0.88	21.50	24.39	19.60	8.50	10.21	22.02	14.90	20.70	18.30
32	Other Real Estate/Total Loan	-	-	-	11.93	8.08	4.20	27.57	0.87	9.41	23.16	7.90	8.50	10.21	22.02	0.40	18.30	13.10
33	Provision for Performing Loan	214	897	33,396	16,663	21,313	3,629	7,314	3,785	9,263	17,588	6,886.41	3,175	18,704	2,545	10,054	24,219	36,540
34	Provision for Non-performing Loan	80,218	9,164	23,791	1,670	13,897	5,397.8	14,686	25,532.27	28,760	22,748	18,199.01	22,748	38,781	10,744	92,208	22,702	80,333
35	Total Loan Loss Provision	81,358	10,616	35,992	3,333	35,210	57,608	154,200	2,557,012	37,966	40,336	25,085	25,923	57,485	13,289	102,262	46,533	116,873
36	Credit to Deposit Ratio (%)	118.45	150.07	88.73	128.25	88.16	84.40	134.29	139.05	150.32	93.01	95.54	99.14	86.57	90.69	143.21	82.30	76.32
37	Credit to Financial Resources Mobilization Ratio (%)	116.90	150.07	84.66	128.25	88.16	84.40	118.34	149.10	101.39	87.19	95.54	98.06	86.57	90.69	118.54	80.49	76.32
38	Credit to Deposits & Core Capital (%)	99.84	106.53	75.45	84.79	78.27	67.15	116.44	461.88	128.84	77.77	75.95	72.89	74.33	66.76	102.56	72.34	67.89
39	Non Performing Loan to Total Loan (%)	1.31	14.99	2.02	1.83	0.60	12.95	10.02	87.47	4.49	1.40	5.42	11.77	1.18	4.05	8.62	1.22	3.82
40	Total Loan Loss Provision to Total Loan (%)	38.48	9.53	2.99	1.98	1.64	13.82	17.57	84.66	3.94	2.33	3.54	7.20	3.03	5.01	9.29	1.92	3.08
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.00	2.90	1.01	1.00	1.00	0.93	1.00	1.00	1.03	1.03	1.00	1.00	1.00	1.00	1.00	1.00
42	Cash	2,621	31	29,450	2,988	29,964	2,519	9,492	3,988	1,851	22,437	5,205	2,731	47,789	4,708	4,394	76,878	108,082
43	NRB Deposit	13,400	-	41,315.00	6,186.00	49,820.00	10,080.18	4,967	15,525	982	90,182	15,068.95	31,633.00	90,154	5,735	29,277	64,955	178,565
44	Banks/BFIs Deposits	36,210	8,452	360,096	39,524	458,399.00	182,491.97	14,963	109,541	46,953	272,537	196,228	42,082	596,720	141,837	25,779	746,603	1,071,366
45	Investment in NG/NRB Bonds	0	0	70,155	0	74,550	20,000	32,000	0	200	9,2850	28,000	0	550	0	3,2034	29,942	119,743
46	Net Liquid Assets	52,231	8,483	437,416	48,698	612,733	215,091	(31,111)	16,204	(259,489)	354,006	244,502	72,446	735,213	152,280	(68,416)	888,178	1,477,756
47	NLA/Total Deposit(%)	28.88	12.06	33.02	37.18	25.18	43.54	(4.76)	0.75	(40.47)	19.06	32.94	19.96	33.57	52.07	(8.90)	29.81	29.69
48	Total Liquid Assets	52,231	8,483	501,016	48,698	612,733	215,091	56,952	129,054	49,986	478,006	244,502	76,446	735,213	152,280	91,484	918,178	1,477,756
49	Liquid Assets to Total Deposits (%)	28.88	12.06	33.02	37.18	25.18	43.54	(4.76)	0.75	(40.47)	19.06	32.94	19.96	33.57	52.07	(8.90)	29.81	29.69
50	Investment in NG/NRB Bonds	0	0	70,155	0	74,550	20,000	32,000	0	200	9,2850	28,000	0	550	-	32,034	29,942	119,743
51	Shares & Debentures	0	194	7,595	0	10,277	11,760	94	29	5,599	1,908	10,185.45	127	-	100	11,051	6,100	2,092.00
52	Purchase/Investment in Land and Building Development	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Others	3,100	0	0	0	0	0	3,9985	10,000	0	6,8495	0	5,7500	-	448	7,12		

Key Financial Highlights of Finance Companies  
for the Qtr Ended Poush 2068  
(Mid Jan 2012)  
Provisional

Quarterly Financial Highlight 2068 Poush

Amount in '000'

S. N.	Financial Indicators	Sagarmatha	Shikhar	Civil Merchant	Prabhu Finance	Imperial	Kuber Merchant	Nepal Express	Valley Fin	Seti	Hama	Reliaba	Lord Buddha	Api/fin	Namaste	kaski	Surya Darshan	Zenith	Unique	Manjushree
		Merchant Banking & Finance Co. Ltd.	Bitiya Sansha Ltd.	Bitiya Sansha Ltd.	Co. Ltd.	Institution Ltd.	Bitiya Sansha Ltd.	Finance Ltd.	Finance Ltd.											
		53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
1	Paid up Capital	137,500	137,500	130,000	469,200	149,730	150,000	143,000	128,000	40,000	200,000	221,390	168,271	128,000	14,200	240,744	100,000	205,314	200,000	140,000
2	Core Capital	189,060	152,852	170,431	556,909	169,548	170,939	169,340	154,743	53,563	142,475	267,710	201,847	138,464	22,943	267,282	123,585	226,265	220,209	185,032
3	Net Worth	191,568	152,852	170,431	556,909	169,548	170,939	169,340	154,743	53,563	142,475	267,710	201,847	138,464	22,943	267,282	123,585	226,265	220,209	185,032
4	Capital Fund	203,574	159,472	173,522	594,878	177,986	184,757	174,690	165,528	54,900	148,984	258,618	201,456	143,626	23,611	277,251	124,116	222,914	222,686	193,858
5	Risk Weighted Assets	1,161,134	654,528	494,266	5,069,829	732,897	1105422	520,856	862,774	149,752	520,739	1,518,158	533,190	592,046	81,412	1,075,019	473,949	807,672	463,560	706,117
6	Total Assets	1,721,797	857,150	680,191	6,827,430	1,028,428	1778059	712,972	1,122,902	190,168	746,078	2,202,935	806,087	868,658	104,971	1,423,069	655,653	1,105,094	641,392	873,247
7	Other Assets	29,223.00	29,409.00	34,176.00	666,419.00	33,224.00	102228	11,423	38,112	6,157	99,117	40,384	9,158	27,054	2,627	17,556	16,990	31,596	11,175	26,672
8	Other Liabilities	78,760.00	71,010.00	51,689.00	243,397.00	60,486.00	149438	27,408	82,908	17,177	212,252	108,099	31,012	26,346	2,855	54,959	35,179	28,023	49,094	35,316
9	Core Capital to RWA (%)	16.28	23.35	34.48	10.98	23.13	15.46	32.51	17.94	35.77	27.36	17.63	37.86	23.99	28.18	24.86	26.08	28.01	47.49	26.20
10	Capital Fund to RWA (%)	17.53	24.36	35.11	11.73	24.29	16.71	33.54	19.19	36.66	28.61	17.03	37.78	24.26	29.00	25.79	26.19	27.60	48.03	27.45
11	RWA to TA (%)	67.44	76.36	72.67	74.26	71.26	62.17	73.05	76.83	78.75	69.80	68.92	66.15	68.16	77.56	75.54	72.29	73.09	72.29	80.86
12	Total Deposits	1,220,390	608,094	457,950	6,027,141	755,294	871,578	515,848	885,451	118,356	367,220	1,743,851	573,228	702,758	79,173	1,100,688	496,889	850,383	372,089	652,899
13	Local Currency Deposit Amt.	1,055,161	608,094	429,701	6,020,320	755,294	871,578	515,848	823,011	118,356	262,960	1,743,851	573,228	702,758	79,173	1,100,688	496,889	850,383	372,089	652,899
14	Foreign currency Deposit Amt.	165,229	-	28,249	8,821	-	-	-	262,440	-	104,260	-	-	-	-	-	-	191,482	101,854	374,238
15	Individual Deposit	927,496	157,058	414,123	4,718,030	514,484	492,960	330,503	431,714	73,667	219,059	700,531	258,969	515,302	56,052	762,274	123,149	547,756	135,633	178,772
16	Institutional Deposit	292,893	451,036	43,828	1,309,117	240,810	378,619	185,345	453,737	44,689	148,162	1,043,320	314,259	187,456	23,121	845,939	373,740	302,627	236,456	474,127
17	Borrowing	-	23,800	-	-	-	-	-	-	-	-	-	79,888	-	-	-	-	-	-	0
18	Financial Resources Mobilization (12+17)	1,220,390	631,894	457,950	6,027,141	755,294	950,878	515,848	885,451	118,356	367,220	1,823,739	573,228	702,758	79,173	1,100,688	496,889	850,383	372,089	652,899
19	Financial Resource Mobilization to Last Quarter's Core Capital (times)	6.76	4.22	2.72	11.14	4.40	5.14	3.13	5.75	2.26	2.51	6.56	2.82	4.64	3.71	4.33	4.17	3.86	2.67	3.67
20	Performing Loan	991032	618084	435544	3919979	614741	1065135	460148	792627	137441	445827	1212218	393953	516106	66766	996748	420559	725181	427226	637519
21	Non Performing Loan (NPL)	61380	22571	20725	16386	12047	41160	40	19847	7270	119572	44537	49248	3312	953	9024	6369	14527	1813	5468
22	Loan and Advances (Gross)	1,052,412	640,655	456,269	3,936,365	626,788	1,106,295	460,188	812,474	141,011	565,399	1,256,755	443,201	519,418	67,719	1,005,772	426,928	739,708	429,039	642,987
23	Deprived Sector Loan	28,941	14,330	9,530	101,574	14,189	5,335	11,934	19,124	3,586	12,600	45,798	9,758	14,169	2,076	24,003	10,613	15,607	9,989	16,600
24	Maximum Loan in a Single Sector	348,341	195,418	234,822	988,971	190,985	360,398	188,978	345,743	72,424	168,531	496,890	134,593	169,621	33,111	241,137	86,542	238,456	193,376	227,868
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	-	25,000	24,891	28,000	28,000	20,000	20,000	23,000	-	30,000	42,100	15,000	1,749	-	24,900	45,330	33,100	33,100	17,800.00
26	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier(%)	2.63	2.29	2.15	2.52	2.32	0.41	2.54	2.28	2.60	2.56	3.28	2.27	2.54	3.64	2.39	2.25	2.30	2.27	2.28
27	Max. Loan in a Single Sector to Core Capital (%)	184.25	127.85	137.78	177.58	112.64	210.83	111.60	223.43	135.21	118.29	185.61	66.68	122.50	144.32	90.22	70.03	105.39	87.81	123.15
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	-	16.71	14.78	5.18	16.30	15.14	12.14	14.94	-	-	10.79	20.68	9.90	8.20	-	20.89	20.56	23.76	10.00
29	Real estate Loan Including other real estate	100,099	199,441	110,112	743,237	93,953	211,031	56,066	64,118	-	112,689	144,931	30,950	10,720	1,031	66,621	64,772	121,538	94,569	102,429
30	Other Real Estate	-	185,670	-	743,237	77,953	205,539	56,066	54,424	-	112,689	121,691	20,400	-	1,031	43,642	38,368	70,969	91,169	67,141
31	Real estate Loan Including other real estate/Total Loan	9.51	31.13	24.13	18.88	14.99	12.18	7.89	7.89	-	19.93	11.53	6.98	2.06	1.52	6.62	15.17	16.43	22.04	15.93
32	Other Real Estate/Total Loan	-	28.98	-	18.88	12.44	18.58	12.18	6.70	-	19.93	9.68	4.60	-	1.52	4.34	8.99	9.59	21.25	10.44
33	Provision for Performing Loan	10,469	6,280	4,439	39,281	6,148	10,651	4,707	10,308	1,338	6,357	12,123	3,940	5,162	668	9,967	4,206	7,252	4,940	6729
34	Provision for Non-performing Loan	21,601	15,361	7,788	7,330	14,337	25,880	683	19,851	4,617	144,955	23,922	8,581	3,312	953	9,026	2,694	3,924	-	5013
35	Total Loan Loss Provision	32,070	21,641	12,227	46,611	20,485	36,057	5,390	30,159	5,955	151,312	35,445	12,521	8,474	1,621	18,993	6,900	11,176	4,290	11,742
36	Credit to Deposit Ratio (%)	86.24	105.35	99.63	65.31	82.99	126.93	89.21	91.76	119.14	153.97	72.07	77.32	73.91	85.53	91.38	85.92	86.99	115.31	98.48
37	Credit to Financial Resources Mobilization Ratio (%)	86.24	101.39	99.63	65.31	82.99	112.02	89.21	91.76	119.14	121.41	68.91	77.32	73.91	85.53	91.38	85.92	86.99	115.31	98.48
38	Credit to Deposits & Core Capital (%)	74.67	84.19	72.61	59.79	67.77	106.12	67.16	78.11	82.02	110.93	62.48	57.18	61.75	66.32	73.52	68.81	68.70	72.44	76.74
39	Non Performing Loan to Total Loan (%)	5.83	3.52	4.54	0.42	1.92	3.72	0.01	2.44	5.16	21.15	3.54	11.11	0.64	1.41	0.90	1.49	1.96	0.42	0.85
40	Total Loan Loss Provision to Total Loan (%)	3.05	3.38	2.68	1.18	3.27	3.39	1.17	3.71	4.22	33.94	2.82	2.83	1.63	2.39	1.89	1.62	1.51	1.00	1.83
41	Provision for Performing Loan to Performing Loan (%)	1.06	1.02	1.02	1.00	1.00	1.00	1.00	1.00	1.00	1.43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.06
42	Cash	11,178	29,142	1,253	223,849	3,778	16,244	6,990	17,660	3,450	4,020	40,583	4,128	9,878	1,897	13,365	6,246	28,433	4,732	10,154
43	NRB Deposit	33,731.00	55,998	10,039	1,161,064	46,589	1,912	32,675	30,577	160	6,941	29,438	11,722	19,807	-	28,194	12,255	22,159	866	7,950
44	Banks/BFIs Deposits	246,748	70,600	143,715	399,224	202,566	55,058	166,911	175,888	34,440	141,251	602,512	273,814	279,664	27,033	313,932	170,937	251,685	173,572	164,597
45	Investment in NG/NRB Bonds	35,000	24,678	20,000	-	10,000	-	9,993	24,977	1,500	17,050	94,493	16,000	-	-	29,942	13,115	20,000	17,000	-
46	Net Liquid Assets	326,657	156,618	175,007	1,784,137	262,933	(6,086)	216,569	249,102	39,550	169,262	687,138	305,664	309,349	28,930	383,433	202,553	322,277	196,170	182,701
47	NLA/Total Deposit(%)	26.77	25.76	38.22	29.60	34.81	(0.70)	41.98	28.13	33.42	46.09	39.40	53.32	44.02	36.54	34.84	40.76	37.90	52.72	27.98
48	Total Liquid Assets	326,657	180,418	175,007	1,784,137	262,933	73,214													

Key Financial Highlights of Finance Companies  
for the Qtr Ended Poush 2068  
( Mid Jan 2012)  
Provisional

Quarterly Financial Highlight 2068 Poush

Amount in ' 000'

S. N.	Financial Indicators	Swastik	Shubhalaxmi	Jebits	Narayani National	Reliance	Lotus	Baibhav	Bhaktapur	2068 Poush End Total
		72	73	74	75	76	77	78	79	
1	Paid up Capital	114,000	200,000	102,000	647,484	140,000	120,000	147,000	125,000	19,724,120
2	Core Capital	123,273	217,310	105,909	879,476	142,252	132,347	154,049	129,302	16,441,477
3	Net Worth	123,273	217,310	105,909	882,976	142,252	132,347	154,049	129,302	18,010,628
4	Capital Fund	126,166	222,084	109,847	904,961	147,966	135,076	155,603	130,221	17,262,029
5	Risk Weighted Assets	302,612	519,013	315,033	2,934,449	680,587	301,834	124,359	155,375	93,259,451
6	Total Assets	440,432	746,583	447,116	3,926,610	1,003,899	423,701	257,151	269,122	125,017,388
7	Other Assets	11,399	17,295	16,594	175,670	11,544	8,515	1,764	1,290	7,170,522
8	Other Liabilities	15,854	40,631	16,716	280,860	49,437	14,671	3,800	4,488	14,439,909
9	Core Capital to RWA (%)	40.74	41.87	33.62	29.97	20.90	43.85	123.87	83.22	17.63
10	Capital Fund to RWA (%)	41.69	42.79	34.87	30.84	21.74	44.75	125.12	83.81	18.51
11	RWA to TA (%)	68.71	69.52	70.46	74.73	67.79	71.24	48.36	57.73	74.60
12	Total Deposits	300,358	488,642	318,677	2,752,185	796,158	276,683	99,302	133,655	85,457,342
13	Local Currency Deposit Amt.	300,358	451,528	233,308	2,717,377	452,977	190,228	75,256	133,655	82,209,005
14	Foreign currency Deposit Amt.	-	37,114	85,369	34,808	343,181	86,455	24,046	-	3,248,337
15	Individual Deposit	144,583	358,508	199,699	2,525,163	398,056	187,978	75,256	80,781	69,368,024
16	Institutional Deposit	155,775	130,134	118,978	227,022	398,102	88,705	24,045	52,875	25,192,192
17	Borrowing	0	0	0	0	0	0	-	-	2,301,958
18	Financial Resources Mobilization (12+17)	300,358	488,642	318,677	2,752,185	796,158	276,683	99,302	133,655	87,759,300
19	Financial Resource Mobilization to Last Quarter's Core Capital (times)	2.50	2.17	3.07	3.14	4.90	2.13	0.65	1.01	5.11
20	Performing Loan	269,237	479,032	279,971	2,548,519	571,260	272,842	84,166	91,858	74,972,147
21	Non Performing Loan (NPL)	1,093	5,208	8,262	127,326	17,818	229	0	0	8,467,029
22	Loan and Advances (Gross)	270,330	484,240	288,233	2,675,845	589,078	273,071	84,166	91,858	83,439,177
23	Deprived Sector Loan	6,405	11,955	6,841	60,661	19,169	8,149	289	-	1,983,620
24	Maximum Loan in a Single Sector	122,857	191,951	95,394	1,082,673	178,107	103,100	39,328	37,889	26,740,652
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	7,700.00	29,375.00	23,600.00	-	35,000.00	20,000.00	10,000.00	10,000.00	1,010,155
26	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier(%)	2.26	2.42	2.39	2.36	2.73	3.19	0.46	-	2.31
27	Max. Loan in a Single Sector to Core Capital (%)	99.66	88.33	90.07	123.10	125.21	77.90	25.53	29.30	162.64
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	6.40	13.06	22.71	-	21.53	15.37	6.52	7.56	5.88
29	Real estate Loan Including other real estate	17,642	62,914	5,688	275,434	124,712	11,400	6,400	-	14,804,307
30	Other Real Estate	5,000	43,214	5,688	190,102	11,379	-	6,400	-	10,047,576
31	Real estate Loan Including other real estate/Total Loan	6.53	12.99	1.97	10.29	21.17	4.17	7.60	-	17.74
32	Other Real Estate/Total Loan	1.85	8.92	1.97	7.10	1.93	-	7.60	-	12.04
33	Provision for Performing Loan	3,986	4,791	4,460	25,486	5,713	2,729	2,835	919	852,881
34	Provision for Non-performing Loan	0	3,466	2,524	6,593	11,767	229	-	-	8,049,321
35	Total Loan Loss Provision	3,986	8,257	6,984	91,422	17,480	2,958	2,835	919	8,902,202
36	Credit to Deposit Ratio (%)	90.00	99.10	90.45	97.23	73.99	98.69	84.76	68.73	97.64
37	Credit to Financial Resources Mobilization Ratio (%)	90.00	99.10	90.45	97.23	73.99	98.69	84.76	68.73	95.08
38	Credit to Deposits & Core Capital(%)	63.81	68.59	67.89	73.68	62.77	66.76	33.22	34.93	81.88
39	Non Performing Loan to Total Loan (%)	0.40	1.08	2.87	4.76	3.02	0.08	-	-	10.15
40	Total Loan Loss Provision to Total Loan (%)	1.47	1.71	2.42	3.42	2.97	1.08	3.37	1.00	10.67
41	Provision for Performing Loan to Performing Loan (%)	1.48	1.00	1.59	1.00	1.00	1.00	3.37	1.00	1.14
42	Cash	1,825	4,331	5,977	36,775	17,239	915	1,300	3,125	1,363,024
43	NRB Deposit	13,771	17,116	24,371	58,640	26,767	38,186	3,546	47,207	3,996,858
44	Banks/BFIs Deposits	132,150	194,754	87,560	728,239	328,692	92,104	158,311	74,876	18,230,220
45	Investment in NG/NRB Bonds	4,000	13,821	8,000	79,944	4,000	-	-	2,494	2,350,585
46	Net Liquid Assets	151,746	230,022	125,908	903,598	376,698	131,205	163,157	127,702	23,638,729
47	NLA/Total Deposit(%)	50.52	47.07	39.51	32.83	47.31	47.42	164.30	95.55	27.66
48	Total Liquid Assets	151,746	230,022	125,908	903,598	376,698	131,205	163,157	127,702	25,940,687
49	Liquid Assets to Total Deposits (%)	50.52	47.07	39.51	32.83	47.31	47.42	164.30	95.55	27.66
50	Investment in NG/NRB Bonds	4,000	13,821	8,000	79,944	4,000	0	-	2,494	2,350,585
51	Shares & Debentures	0	0	939	21,335	0	0	-	-	882,847
52	Purchase/Investment in Land and Building Development	0	0	0	0	0	0	-	-	-
53	Others	400	0	0	20,132	0	6,000	-	40,000	988,249
54	Total Investment	4,400	13,821	8,939	121,411	4,000	6,000	-	42,494	4,221,681
55	Total Investment to Previous Quarter's Core Capital (%)	3.66	6.14	8.60	13.85	2.46	4.61	-	32.15	24.59
56	Investment in Shares/Debentures to Core Capital (%)	-	-	1	2	-	-	-	-	5
57	Investment in Land and Building Development to Core Capital (%)	0	0	0	0	0	0	0	0	0
58	NBA (Gross)	0	0	0	3,902	1,494	0	0	0	188,779
59	Provision for NBA	0	0	0	3,902	3,335	0	0	0	176,483
60	Non Banking Assets to Total Assets (%)	0.00	0.00	0.00	0.10	0.15	0.00	0.00	0.00	0.15
61	Provision for NBA to NBA (%)	-	-	-	100.00	223.23	-	-	-	94.55
62	Interest Income	25,966	49,170	26,530	220,869	66,810	24,195	15,427	11,670	6,602,473
63	Net Interest Income	9,025	20,481	8,912	81,526	16,785	9,852	9,032	6,628	1,614,231
64	Net Interest Income/Interest Income %	34.76	41.65	33.59	36.91	25.12	40.72	58.55	56.80	75.55
65	Interest Expense	3,621	2,988	4,690	5,9065	1,0453	6,341	0	0	3,465,464
66	Interest Expense	16,941	28,689	17,618	139,343	50,025	14,343	6,395	5,042	4,988,242
67	Operating Income	27,496	51,734	29,071	229,402	68,657	25,724	16,777	12,188	6,926,069
68	Net Profit / (Net Loss)	4,128	7,227	958	12,660	4,854	5,279	5,140	2,084	(1,434,867)
69	No. Of Branches	-	2	-	10	-	-	-	-	194
70	No. Of Extension Counter	0	0	0	0	0	0	0	0	10
71	No. of ATM	0	0	1	2	1	0	0	0	65
72	Return on Assets (ROA) (%)	0.94	0.97	0.21	0.32	0.48	1.25	2.00	0.77	-1.15
73	Return on Equity (ROE) (%)	3.62	3.61	0.94	1.96	3.47	4.40	3.50	1.67	-7.27
74	Last Quarter Core Capital	120,250	224,920	103,920	876,340	162,570	130,108	153,310	132,190	17,169,049
75	Total Loan 2 Quarters Earlier(%)	282,884	494,608	286,833	2,574,173	702,137	255,593	62,410	43,455	85,741,511