

Key Financial Highlights of Finance Companies
for the Qtr Ended Chaitra 2068
(Mid April 2012)

Provisional

Amount in '000'

S. N.	Financial Indicators	Nepal Awas Bikas Bina 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	233,564	704,287	2,034,288	289,010	18,000	154,662	140,000	176,578	160,392	178,517	220,296			300,000	130,868	160,000
2	Core Capital	238,700	150,214	286,747	887,064	(948,206)	(632,017)	29,530	188,373	152,570	215,819	163,092	290,945	278,646			344,109	215,204	234,697
3	Net Worth	238,700	150,214	344,839	889,408	(287,292)	(200,969)	40,764	188,373	157,822	215,819	163,105	290,945	279,932			344,109	215,204	234,697
4	Capital Fund	242,900	156,314	296,679	941,128	(948,206)	(632,017)	29,933	191,345	159,534	228,247	165,949	306,406	293,215			362,508	223,832	246,444
5	Risk Weighted Assets	469,400	715,301	1,305,959	4,325,139	4,272,085	839,843	39,749	403,210	684,047	994,246	425,264	1,455,902	1,577,552			1,585,019	950,144	1,313,459
6	Total Assets	727,000	984,004	2,202,196	5,621,610	5,706,531	1,073,462	61,529	637,593	926,626	1,253,917	558,584	1,980,098	2,052,778			2,094,804	1,289,951	1,579,187
7	Other Assets	47,500	148,802	160,157	114,620	1,594,888	93,433	476	11,442	20,125	64,438	28,823	135,715	175,725			90,263	42,438	20,221
8	Other Liabilities	90,900	229,174	293,360	301,702	4,225,171	710,606	2,767	44,832	61,947	79,302	72,913	260,401	273,287			103,409	85,442	69,872
9	Core Capital to RWA (%)	50.85	21.00	21.96	20.51	(22.20)	(75.25)	74.29	46.72	22.30	21.71	38.35	19.98	17.66	#DIV/0!	#DIV/0!	21.71	22.65	17.87
10	Capital Fund to RWA (%)	51.75	21.85	22.72	21.76	(22.20)	(75.25)	75.30	47.46	23.32	22.96	39.02	21.05	18.59	#DIV/0!	#DIV/0!	22.87	23.56	18.76
11	RWA to TA (%)	64.57	72.69	59.30	76.94	74.86	78.24	64.60	63.24	73.82	79.29	76.13	73.53	76.85	#DIV/0!	#DIV/0!	75.66	73.66	83.17
12	Total Deposits	418,900	584,278	1,301,497	4,428,559	1,548,054	544,295	18,066	403,901	508,569	991,411	310,260	1,428,753	1,694,372			1,446,374	993,726	1,274,617
15	Individual Deposit	278,400	390,492	1,009,779	3,209,849	1,052,992	184,434		354,954	96,556	689,474	273,155	888,479	1,381,617			662,429	940,182	971,061
16	Institutional Deposit	140,500	193,786	291,718	1,218,710	495,062	359,861	18,066	48,947	412,013	301,937	37,105	540,274	312,755			783,945	535,444	303,556
17	Borrowing	-	23,000	262,500	-	100,511	30,000	-	-	153,800	-	-	0.00	0			19,000	-	0
18	Financial Resources Mobilization (12+17)	418,900	607,278	1,563,997	4,428,559	1,648,565	574,295	18,066	403,901	662,369	991,411	310,260	1,428,753	1,694,372			1,836,374	993,726	1,274,617
19	Financial Resource Mobilization to Last Quarter's Core Capital	1.89	3.72	5.41	5.11	1.42	-0.68	0.65	2.22	4.20	4.22	1.75	4.95	6.08	#DIV/0!	#VALUE!	4.53	4.45	5.65
20	Performing Loan	414,300	610,003	993,234	3,847,666	656,145	117,728	4,038	298,137	683,034	905,085	285,615	1,262,841	1,456,969			1,265,169	862,805	1,170,779
21	Non Performing Loan (NPL)	13,700	4,282	79,956	46,747	269,5814	58,2468	1,780	31,162	24,268	16,199	69,731	62,922	38,797			13,003	13,322	37,900
22	Loan and Advances (Gross)	428,000	652,824	1,073,190	3,894,143	3,351,959	699,746	42,088	329,299	707,302	921,284	355,346	1,325,763	1,495,766			1,278,172	876,127	1,174,569
23	Deprived Sector Loan	15,800	18,476	15,729	85,800	95,809	13,080	1,306	16,950	24,028	24,300	9,612	48,910	35,229			55,187	57,477	26,777
24	Maximum Loan in a Single Sector	4,000	223,147	414,899	902,424	1,722,274	320,414	20,352	91,378	354,740	248,659	144,241	340,065	380,796			489,177	127,140	262,681
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	6,000	55,555	54,000	136,931	134,004	23,000	5,940	9,500	-	40,619	15,000	-	112,500.00			-	-	20,000
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	3.38	2.59	1.39	2.55	2.14	1.46	1.83	4.10	3.36	2.30	2.54	3.62	2.29	#DIV/0!	#VALUE!	4.21	6.61	2.34
27	Max. Loan in a Single Sector to Core Capital (%)	167.62	148.55	144.69	101.73	(181.64)	(50.70)	68.92	48.51	232.51	115.22	88.44	116.88	136.66	#DIV/0!	#DIV/0!	142.16	59.08	107.66
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	2.70	34.07	18.68	15.80	(11.56)	(2.73)	21.39	5.21	-	17.30	8.47	-	40.40	#DIV/0!	#VALUE!	-	-	8.87
29	Real estate Loan Including other real estate	44,200	33,150	201,427	497,234	1,692,877	430,853	1,600	18,636	31,500	141,189	72,859	106,387	402,434			273,098	44,586	131,914
30	Other Real Estate	44,200	20,350	88,265	296,773	284,836	430,853	1,600	18,636	31,500	134,379	47,859	66,163	402,434			218,927	-	54,571
31	Real estate Loan Including other real estate/Total Loan	10.33	5.08	18.77	12.77	50.50	61.57	3.80	5.66	4.45	15.33	20.50	8.02	26.90	#DIV/0!	#DIV/0!	21.37	5.09	11.23
32	Other Real Estate/Total Loan	10.33	3.12	8.22	7.62	8.50	61.57	3.80	5.66	4.45	14.59	13.47	4.99	26.90	#DIV/0!	#DIV/0!	17.13	-	4.65
33	Provision for Performing Loan	4,200	6,100	9,932	69,361	6,686	1,172	403	2,971	6,831	15,555	2,856	12,971	14,569			27,705	8,628	11,747
34	Provision for Non-performing Loan	13,700	42,821	67,942	46,477	2,689,922	586,436	1,470	18,536	12,216	9,695	31,680	65,413	38,797			0	13,322	37,900
35	Total Loan Loss Provision	17,900	48,921	77,874	115,838	2,696,608	587,608	1,873	21,507	19,047	25,250	34,537	78,384	53,366			27,705	21,950	15,537
36	Credit to Deposit Ratio (%)	102.17	111.73	82.46	87.93	216.53	128.56	232.97	81.53	139.08	92.93	114.53	92.79	88.28	#DIV/0!	#DIV/0!	88.37	88.17	92.15
37	Credit to Financial Resources Mobilization Ratio (%)	102.17	107.50	68.62	87.93	203.33	121.84	232.97	81.53	106.78	92.93	114.53	92.79	88.28	#DIV/0!	#DIV/0!	78.11	88.17	92.15
38	Credit to Deposits & Core Capital (%)	65.09	88.88	67.57	73.26	558.80	(797.68)	88.43	55.60	106.98	76.31	75.07	77.09	75.81	#DIV/0!	#DIV/0!	71.39	72.47	77.82
39	Non Performing Loan to Total Loan (%)	3.20	6.56	7.45	1.19	80.43	83.24	4.23	9.46	3.43	1.76	19.62	4.75	2.59	#DIV/0!	#DIV/0!	1.02	1.52	0.32
40	Total Loan Loss Provision to Total Loan (%)	4.18	7.49	7.26	2.97	80.45	83.97	4.45	6.53	2.69	2.74	9.72	5.91	3.57	#DIV/0!	#DIV/0!	2.17	2.51	1.32
41	Provision for Performing Loan to Performing Loan (%)	1.01	1.00	1.00	1.80	1.02	1.00	1.00	1.00	1.00	1.72	1.00	1.03	1.00	#DIV/0!	#DIV/0!	2.19	1.00	1.00
42	Cash	700	1,811	2,273	108,170	6,683	6,036	5,122	5,240	8,867	6,046	3,638	22,788	6,974			51,469	11,936	15,432
43	NRB Deposit	18,500	10,570	50,545	220,679	165,377	45,362	563	31,594	28,570	53,940	8,467	38,715	46,256			33,491	30,027	34,481
44	Banks/BFIs Deposits	202,000	101,560	730,796	893,971	175,613	101,183	4,745	205,432	136,838	126,734	80,605	368,209	81,988			191,714	239,414	163,119
45	Investment in NG/NRB Bonds	25,000	24,550	40,271	108,645	10,914	-	3,000	5,000	-	44,926	12,758	22,500	43,286			133,462	40,000	45,490
46	Net Liquid Assets	246,200	115,491	561,355	1,331,465	258,076	122,581	13,430	247,266	20,475	231,646	105,468	452,211	178,504			220,135	321,377	258,522
47	NLA/Total Deposit%	58.77	19.77	43.13	30.07	16.67	22.52	74.34	61.22	4.03	23.37	33.99	31.65	10.54	#DIV/0!	#DIV/0!	15.22	32.34	20.28
48	Total Liquid Assets	246,200	138,491	823,885	1,331,465	358,587	152,581	13,430	247,266	174,275	231,646	105,468	452,211	178,504			410,135	321,377	258,522
49	Liquid Assets to Total Deposits (%)	58.77	19.77	43.13	30.07	16.67	22.52	74.34	61.22	4.03	23.37	33.99	31.65	10.54	#DIV/0!	#DIV/0!	15.22	32.34	20.28
50	Investment in NG/NRB Bonds	25,000	24,550	40,271	108,645	10,914	-	3,000	5,000	-	44,926	12,758	22,500	43,286			133,462	40,000	45,490
51	Shares & Debentures	-	27,799	7,358	34,739	79,422	4,400	4,682	9,005	73	195	726	2,095	11,628			37,298	494	301
52	Purchase/Investment in Land and Building Development	-	-	-	-	-	-	-	-	-	-	-	-	0			0	0	0
53	Others	200	2,500	72,500	115,000	28,000	95	-	22,000	2,600	5,925	-	11,139	5,823			10,000	20,000	0
54	Total Investment	25,200	54,849	120,129	258,384	118,336	4,495	7,682	36,005	2,673	51,045	13,484	35,733	60,737			180,759	60,494	45,791
55	Total Investment to Previous Quarter's Core Capital (%)	11.35	31.84	36.79															

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for the Qtr Ended Chaitra 2068
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Provisional

Amount in '000'

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.	Bhajaraina 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.	Arun Finance & Saving Co. Ltd.
		19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
1	Paid up Capital	268,125		180,320	1,001,880	2,008,800	420,000	187,945	78,624	350,801	96,967	120,000	107,866	126,632	97,500	312,000	168,356	120,812	150,000
2	Core Capital	482,715		229,372	1,123,647	2,239,296	507,669	232,225	101,075	425,427	150,362	142,561	175,751	173,286	69,828	377,932	230,791	151,481	31,342
3	Net Worth	482,715		229,819	1,124,340	2,239,296	507,669	232,225	101,075	425,430	150,362	142,561	175,751	173,286	220,363	377,932	230,791	151,481	31,342
4	Capital Fund	502,649		239,000	1,149,932	2,276,045	526,161	247,502	102,191	448,060	161,830	96,675	182,489	181,573	76,110	389,682	244,303	165,170	32,619
5	Risk Weighted Assets	1,594,703		1,080,420	2,755,717	2,939,933	2,055,186	1,826,074	195,968	2,280,375	917,448	240,994	802,524	1,033,125	981,170	1,582,835	1,489,902	1,095,095	261,937
6	Total Assets	2,189,548		1,479,332	4,232,183	4,235,546	2,948,080	2,501,739	321,643	3,454,777	1,174,148	373,900	1,069,802	1,372,942	1,244,426	2,268,483	2,056,209	1,349,849	419,233
7	Other Assets	175,924		64,546	118,117	208,949	53,919	315,267	32,419	64,366	105,074	23,464	80,251	55,666	107,723	85,943	143,549	118,145	33,433
8	Other Liabilities	314,218		116,080	189,701	508,217	127,702	490,059	45,600	137,141	145,840	35,335	138,251	95,174	215,769	252,733	161,251	137,969	
9	Core Capital to RWA (%)	30.27	#DIV/0!	21.23	40.78	76.17	24.70	12.72	51.58	18.66	16.39	59.16	21.90	16.77	7.12	23.88	15.49	13.83	11.97
10	Capital Fund to RWA (%)	31.52	#DIV/0!	22.12	41.73	77.42	25.60	13.55	52.15	19.65	17.64	40.12	22.74	17.58	7.76	24.62	16.40	15.08	12.41
11	RWA to TA (%)	72.83	#DIV/0!	73.03	65.11	69.41	69.71	72.99	60.93	66.01	78.14	64.45	75.02	75.25	78.85	69.17	72.46	81.13	62.48
12	Total Deposits	1,550,711	-	1,228,250	2,568,131	1,503,373	2,310,710	1,739,293	173,582	#VALUE!	857,767	196,004	724,531	1,102,825	833,776	1,616,166	1,664,167	1,160,239	156,281
15	Individual Deposit	1,268,174	-	1,024,214	2,246,762	1,162,544	1,203,719	1,672,681	135,037	#VALUE!	643,200	158,986	369,761	1,047,136	808,000	1,616,166	897,840	899,122	66,424
16	Institutional Deposit	282,537	-	204,036	321,369	340,829	1,106,991	66,612	38,545	759,377	214,567	370,18	354,770	55,689	25,776	0	766,327	26,117	89,57
17	Borrowing	0	-	0	35,000	0	0	0	0	0	15,000	0	30,000	0	0	0	0	0	0
18	Financial Resources Mobilization (12+17)	1,550,711	-	1,228,250	2,918,131	1,503,373	2,310,710	1,739,293	173,582	#VALUE!	872,767	196,004	754,531	1,102,825	833,776	1,616,166	1,664,167	1,160,239	156,281
19	Financial Resource Mobilization to Last Quarter's Core Capital	3.42	0.00	5.46	2.62	0.65	4.67	6.11	1.71	#VALUE!	5.39	1.40	4.36	7.03	4.11	4.02	6.88	7.32	4.63
20	Performing Loan	137,390		962,798	2,609,137	2,487,375	1,849,264	1,531,029	11,178	214,096	879,047	148,203	673,673	828,834	628,072	1,174,975	1,351,196	942,034	117,666
21	Non Performing Loan (NPL)	101,489		43,768	83,462	127,084	372,711	247,513	14,288	3,4613	18,009	5,947	34,976	22,341	56,669	160,184	147,411	37,351	94,538
22	Loan and Advances (Gross)	1,475,393	-	1,006,566	2,692,599	2,614,459	1,886,535	1,778,542	126,006	2,175,577	897,056	206,150	708,739	851,175	684,741	1,335,159	1,365,937	979,385	212,204
23	Deprived Sector Loan	437,12	-	240,73	672,16	97,250	426,00	407,03	45,26	62,489	11,567	7,055	23,582	21,109	18,045	32,318	33,003	23,856	3,406
24	Maximum Loan in a Single Sector	260,562		197,920	633,768	863,734	548,684	744,027	33,535	849,960	341,887	47,095	140,705	288,195	219,963	415,525	663,279	165,148	50,948
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	338,767		25,300	253,300	96,464	88,499	-	-	-	-	-	-	-	-	-	-	-	-
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	2.74	-	2.67	2.36	3.32	2.36	2.07	2.90	2.57	1.16	2.55	4.34	2.61	2.76	2.52	2.08	2.32	1.55
27	Max. Loan in a Single Sector to Core Capital (%)	53.98	#DIV/0!	86.29	56.40	38.57	108.08	320.39	33.18	199.79	227.38	33.03	80.06	166.31	315.01	109.95	287.39	109.02	162.56
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	74.69	-	11.24	22.77	4.17	17.88	-	-	-	-	-	-	-	-	-	-	-	-
29	Real estate Loan Including other real estate	298,505		58,098	320,000	558,740	364,365	744,027	33,535	75,856	160,307	21,844	167,136	105,966	42,293	274,269	247,093	213,883	17,534
30	Other Real Estate	254,940		58,098	320,000	547,823	86,810	658,205	33,535	51,172	140,307	21,844	110,415	105,966	42,293	203,551	247,093	-	5,015
31	Real estate Loan Including other real estate/Total Loan	20.23	#DIV/0!	5.77	11.88	21.37	19.31	41.83	26.61	3.49	17.87	10.60	23.58	12.45	6.18	20.54	18.09	21.84	8.26
32	Other Real Estate/Total Loan	17.28	#DIV/0!	5.77	11.88	20.95	4.60	37.01	26.61	2.35	15.64	10.60	15.58	12.45	6.18	15.25	18.09	-	2.36
33	Provision for Performing Loan	48087		9628	26091	80972	18492	15277	1117	21397	8790	1960	6738	8288	6281	11750	13659	9390	1176
34	Provision for Non-performing Loan	101490		30027	53772	127084	33296	117039	12352	35849	18009	10101	26342	11755	49582	150565	14594	47837	79912
35	Total Loan Loss Provision	149,577	-	39,655	79,863	208,056	51,788	132,316	13,469	57,246	26,799	12,061	33,080	20,043	55,863	162,315	28,253	57,227	81,088
36	Credit to Deposit Ratio (%)	95.14	#DIV/0!	81.95	104.85	173.91	81.64	102.26	72.59	#VALUE!	104.58	105.18	97.82	77.18	82.13	82.61	82.08	84.41	135.78
37	Credit to Financial Resources Mobilization Ratio (%)	95.14	#DIV/0!	81.95	92.27	173.91	81.64	102.26	72.59	#VALUE!	102.78	105.18	93.93	77.18	82.13	82.61	82.08	84.41	135.78
38	Credit to Deposits & Core Capital (%)	72.56	#DIV/0!	69.06	72.94	69.86	66.94	90.21	45.88	#VALUE!	88.98	60.89	78.72	66.70	75.78	66.96	72.08	74.66	113.10
39	Non Performing Loan to Total Loan (%)	6.88	#DIV/0!	4.35	3.10	4.86	1.98	13.92	11.34	1.59	2.01	28.11	4.93	2.62	8.28	12.00	1.08	3.81	44.55
40	Total Loan Loss Provision to Total Loan (%)	10.14	#DIV/0!	3.94	2.97	7.96	2.75	7.44	10.69	2.63	2.99	5.85	4.67	2.35	8.16	12.16	2.07	5.84	38.21
41	Provision for Performing Loan to Performing Loan (%)	3.50	#DIV/0!	1.00	1.00	3.26	1.00	1.00	1.00	1.00	1.00	1.32	1.00	1.00	1.00	1.00	1.01	1.00	1.00
42	Cash	2,867		13,855	79,493	10,866	20,571	4,099	391	32,931	7,296	4,878	3,565	11,428	1,584	10,573	17,247	34,392	2,882
43	NRB Deposit	28,658		1,799	125,279	87,996	53,775	80,554	7,157	101,796	19,357	7,828	57,594	31,983	16,811	90,278	90,339	24,727	13,400
44	Banks/BFIs Deposits	418,965		308,392	837,469	1,015,337	712,260	151,872	98,823	503,326	101,934	112,759	89,519	277,980	189,339	597,435	327,700	105,370	27,994
45	Investment in NG/NRB Bonds	53,625		53,032	109,916	167,050	151,544	52,455	6,036	62,500	15,000	3,200	30,000	33,372	1,3825	0	30,000	26,600	0
46	Net Liquid Assets	504,115	-	377,078	802,157	1,281,249	938,150	288,980	112,407	700,553	128,587	128,465	150,678	354,763	221,559	698,286	465,286	191,089	44,276
47	NLA/Total Deposit%	32.51	#DIV/0!	30.70	31.24	85.22	40.60	16.61	64.76	#VALUE!	14.99	65.54	20.80	32.17	26.57	43.21	27.96	16.47	28.33
48	Total Liquid Assets	504,115	-	377,078	1,152,157	1,281,249	938,150	288,980	112,407	700,553	143,587	128,465	180,678	354,763	221,559	698,286	465,286	191,089	44,276
49	Liquid Assets to Total Deposits (%)	32.51	#DIV/0!	30.70	31.24	85.22	40.60	16.61	64.76	#VALUE!	14.99	65.54	20.80	32.17	26.57	43.21	27.96	16.47	28.33
50	Investment in NG/NRB Bonds	53,625		53,032	109,916	167,050	151,544	52,455	6,036	62,500	15,000	3,200	30,000	33,372	1,3825	0	30,000	26,600	0
51	Shares & Debentures	22,094		642	25,306	51,255	18,416	15,541	4,489	427	95	0	3,101	827	21,401	50	31,990	1,697	3,100
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	31,850	0	20,000	0	4,261.3	0	2,417	0	6,250.9	0	0	0	0	0	0
54	Total Investment	75,719	-	53,674	167,072	218,305	189,960	67,996	53,138	62,									

Key Financial Highlights of Finance Companies
for the Qtr Ended Chaitra 2068
(Mid April 2012)

Provisional

Amount in '000'

S. N.	Financial Indicators	Multipurpose Finance Co. Ltd.	Bural 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.	ICFC	IME Financial Institutions Ltd.	Sagamatha Merchant Banking & Finance Co. Ltd.
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
1	Paid up Capital	25,000	208,993	28,000	246,750	150,000	181,980	935,069	70,000	329,003	155,679	110,000	300,300	74,853	322,371	356,186	431,845	165,000
2	Core Capital	28,978	248,588	85,192	321,446	130,842	89,823	(1,619,486)	110,443	369,601	209,597	72,077	374,578	91,490	294,524	418,002	661,060	178,284
3	Net Worth	28,978	248,588	85,192	321,446	130,842	89,823	(1,619,486)	110,443	369,601	220,107	72,077	374,578	91,490	294,524	418,002	663,152	178,284
4	Capital Fund	29,928	258,779	87,610	343,637	134,653	97,277	(1,616,825)	119,148	373,364	343,637	74,854	394,661	94,238	302,295	441,963	697,324	188,688
5	Risk Weighted Assets	109,493	1,208,727	193,451	2,389,079	514,462	877,627	3,508,723	1,012,029	2,309,770	827,101	416,781	2,189,814	318,458	1,271,527	2,746,401	4,552,837	1,184,727
6	Total Assets	138,116	1,889,481	241,696	3,212,063	814,781	1,122,945	5,015,569	1,287,892	2,455,591	1,060,951	557,568.94	2,824,330	488,503	1,612,311	3,925,262	6,219,379	1,864,895
7	Other Assets	16,579	65,461	19,770	61,978.00	90,328.00	157,162	585,923	188,973.00	71,225.00	31,063.00	51,886.00	67,646.00	28,943.00	107,483.00	173,692.00	113,606.00	41,827.00
8	Other Liabilities	34,638	162,044	16,850	126,218.00	142,339.00	334,215	3,689,798	228,054.00	112,120.00	91,702.00	127,325.24	148,916.00	46,678.00	279,053.00	216,454.00	250,231.00	98,509.00
9	Core Capital to RWA (%)	26.47	20.57	44.04	13.45	25.43	10.23	(46.16)	10.91	16.00	25.34	17.29	17.11	28.73	23.16	15.22	14.52	15.05
10	Capital Fund to RWA (%)	27.33	21.41	45.29	14.38	26.17	11.08	(46.08)	11.77	16.16	41.55	17.96	18.02	29.59	23.77	16.09	15.32	15.93
11	RWA to TA (%)	79.28	63.97	80.04	74.38	63.14	78.15	69.96	78.58	94.06	77.96	74.75	77.53	65.19	78.86	69.97	73.20	63.53
12	Total Deposits	74,487	1,357,652	145,790	2,763,609	541,599	615,146	1,585,404	601,111	1,894,311	748,090	334,857	2,562,887	350,335	758,618	2,890,347	5,812,142	1,546,621
15	Individual Deposit	70,645	919,377	142,712	2,127,691	392,165	349,175	759,626	178,187	848,254	563,926	322,674	2,112,867	193,297	326,992	2,293,488	5,184,091	1,056,809
16	Institutional Deposit	3842	438275	3078	635918	149434	265971	825,778	422924	1046057	184164	12183	450,020	157,038	431,626	596,859	628,051	489,812
17	Borrowing	0	1136000	0	0	0	62450	112750	310911	73000	0	4000	-	207,000	400,000	-	-	-
18	Financial Resources Mobilization (12+17)	74,487	1,471,252	145,790	2,763,609	541,599	677,596	1,698,154	912,022	1,967,311	748,090	338,857	2,562,887	350,335	965,618	3,290,347	5,812,142	1,546,621
19	Financial Resource Mobilization to Last Quarter's Core Capital	2.59	6.31	2.17	8.99	4.27	6.76	-1.12	8.53	5.40	3.91	2.59	7.11	3.34	3.17	8.02	9.40	8.18
20	Performing Loan	94913	1041334	181411	2217829.00	381174.00	700612.00	265894	870549.00	1761475	670285.00	257759	2008288	274775	776972	2396117	3626461	1043062
21	Non Performing Loan (NPL)	15167	17596	2372	12297.00	53239.00	141761.00	2663473	50685.00	24072	23212.00	82630	38337	11896	283434	38112	151917	16386
22	Loan and Advances (Gross)	110,800	1,058,930	183,783	2,230,126	434,413	842,373	2,929,367	921,234	1,785,547	693,497	340,389	2,046,625	286,671	1,060,406	2,434,229	3,778,378	1,056,748
23	Deprived Sector Loan	2984	32668	4640	60197	19605	11531	12000	4,157.00	48321	17335	5473	50,218	36,843	31,157	55,502	96,417	38,123
24	Maximum Loan in a Single Sector	24,096	220,340	70,835	845,110	206,226	185,904	1,466,081	725,058	259,887	183,990	100956	469,056	140,790	405,391	644,276	1,269,071	348,307
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	-	-	-	41,000.00	27,250.00	25,000.00	100,000.00	32,500.00	24,600	32,500.00	0	-	-	-	-	-	-
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	3.18	2.65	3.48	2.86	4.21	1.25	0.38	0.41	2.87	2.30	1.51	2.67	14.82	2.72	2.29	2.66	3.70
27	Max. Loan in a Single Sector to Core Capital (%)	83.15	88.64	83.15	262.91	157.61	206.97	(90.53)	656.50	70.26	87.78	140.07	125.22	153.89	137.64	154.13	191.98	195.37
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	-	-	-	13.33	21.47	24.95	(6.59)	30.40	6.81	16.97	-	-	-	-	-	-	-
29	Real estate Loan Including other real estate	-	132,449	20,459	279,601	24,749	267,817	770,424	143,180	419,584	167,878	26,690	164,930	68,047	143,807	513,526	682,068	69,982
30	Other Real Estate	-	29,425	20,459	31,050	-	33,900	26,401	-	31,050	-	26,690.00	164,930	68,047	35,632.00	459,359	466,775	69,982.00
31	Real estate Loan Including other real estate/Total Loan	-	12.51	11.13	12.54	5.70	31.79	26.30	15.54	23.50	24.21	7.84	8.06	23.74	13.56	21.10	18.05	6.62
32	Other Real Estate/Total Loan	-	2.78	11.13	1.39	-	4.02	0.90	-	4.48	-	7.84	8.06	23.74	3.36	18.87	12.35	6.62
33	Provision for Performing Loan	949	10191	1813	22170	3811	7006	2658	8705	18109	6702	257758	20,083	2,748	7,770	23,961	36,264	10,404
34	Provision for Non-performing Loan	10050	17596	1522	13052	53240	148234	2660821	30104	22685	29892	58479.68	36,537	11,896	132,960	24,032	83,426	16,386
35	Total Loan Loss Provision	10,999	27,787	3,335	35,222	57,051	155,240	2,609,479	38,809	40,794	36,594	61,057	56,620	14,644	140,730	47,993	119,690	26,790
36	Credit to Deposit Ratio (%)	147.78	78.00	126.06	80.70	80.21	136.94	184.77	153.26	94.26	92.70	101.65	79.86	81.83	139.78	84.22	65.01	68.33
37	Credit to Financial Resources Mobilization Ratio (%)	147.78	71.97	126.06	80.70	80.21	124.32	172.50	101.01	90.76	92.70	100.45	79.86	81.83	109.82	73.98	65.01	68.33
38	Credit to Deposits & Core Capital (%)	106.39	65.93	79.57	72.29	64.60	119.49	(8,595.06)	129.47	78.87	72.41	83.65	69.67	64.88	100.69	73.58	58.37	61.26
39	Non Performing Loan to Total Loan (%)	13.78	1.66	1.29	0.55	12.26	16.83	90.92	5.50	1.35	3.35	24.28	1.87	4.15	26.73	1.57	4.02	1.55
40	Total Loan Loss Provision to Total Loan (%)	9.99	2.62	1.81	1.58	13.13	18.43	89.08	4.21	2.28	5.28	17.94	2.77	5.11	13.27	1.97	3.17	2.54
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.03	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	Cash	1,337	29,168	3,238	26,043	4,024	5,805	5,318	733	23,392	5,782	2,065	54,775	3,126	3,901	83,494	116,552	24,664
43	NRB Deposit	-	39,964	3,115	64,042	59,700.00	317	16,157	120	69,357	15,126.00	26,351.52	82,851	6,832	35,596	118,454	371,944	39,103.00
44	Banks/BFIs Deposits	7,252	518,067	24,826	683,906	162,548	10,176	67,096	26,053	210,618	210,098	42,426	527,553	143,655	97,293	1,021,488	1,331,305	263,175
45	Investment in NG/NRB Bonds	0	70155	0	74550	20000	32000	0	200	92850	36000	0	550	0	27109	10169	29,918	40,606
46	Net Liquid Assets	8,589	543,754	31,179	848,541	246,272	(14,152)	(24,179)	(283,805)	323,217	267,006	66,843	665,729	153,613	(43,101)	833,705	1,849,719	367,548
47	NLA/Total Deposit%	11.53	40.05	21.39	30.70	45.47	(2.30)	(1.53)	(47.21)	17.06	35.69	19.96	25.98	43.85	(5.68)	28.84	31.83	23.76
48	Total Liquid Assets	8,589	657,354	31,179	848,541	246,272	48,298	88,571	27,106	396,217	267,006	70,843	665,729	153,613	163,899	1,233,705	1,849,719	367,548
49	Liquid Assets to Total Deposits (%)	11.53	40.05	21.39	30.70	45.47	(2.30)	(1.53)	(47.21)	17.06	35.69	19.96	25.98	43.85	(5.68)	28.84	31.83	23.76
50	Investment in NG/NRB Bonds	0	70155	0	74550	20000	32000	0	200	92850	36000	0	550	-	27,109	10,169	29,918	40,606
51	Shares & Debentures	195	7595	0	1027	11759	233	29	5599	1908	10185	127	-	100	5,960	6,100	2,092.00	51,028
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	0	0	20000	20000	0	0	0	0	47500	-	448	-	-	-	15,600
54	Total Investment	195	77,750	-	75,577	51,759	52,233	29	5,799	94,758	46,185	47,627	550	548	33,069	16,269	32,010	107,234
55	Total Investment to Previous Quarter's Core Capital (%)	0.68	33.36	-	24.57	40.79	52.13	(0.00)	5.42	26.03	24.12	36.43	0.15	0.52	10.86	3.97	5.18	56.72
56	Investment in Shares/Debentures to Core Capital (%)	1																

Key Financial Highlights of Finance Companies
for the Qtr Ended Chaitra 2068
(Mid April 2012)

Provisional

Amount in '000'

S. N.	Financial Indicators	Shikhar Bittiya Sanstha Ltd.	Civil Merchant Bittiya Sanstha Ltd.	Prabhu Finance Co. Ltd.	Imperial Financial Institution Ltd.	Kuber Merchant Bittiya Sanstha Ltd.	Nepal Express Finance Ltd.	Valley Fin	Seti	Hama	Reliable	Lord Buddha	Api fin	Namaste	kaski	Surya Darshan	Zenith	Unique	Manjushree	Bhaktapur
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
1	Paid up Capital		149,500	469,200	149,730	150,000	143,000	128,000	40,000	200,000	221,390	185,187	126,000	14,200	240,744	100,000	205,314	200,000	200,000	129,000
2	Core Capital		174,056	572,356	165,459	123,004	173,326	140,091	56,551	139,813	275,659	194,334	141,319	20,653	273,010	125,676	234,291	227,748	246,544	129,861
3	Net Worth		174,056	572,356	165,459	123,004	173,326	140,091	56,551	139,813	275,659	194,334	141,319	23,870	273,010	125,676	234,291	227,748	246,544	129,861
4	Capital Fund		178,288	616,351	167,507	132,382	178,649	147,578	57,905	146,252	288,632	199,345	146,938	21,350	283,531	129,334	241,497	232,060	253,568	131,118
5	Risk Weighted Assets		479,711	5,255,540	686,250	1030857	529,137	845,489	152,966	515,145	1,617,544	590,027	625,594	89,566	1,133,769	427,124	815,866	463,808	751,308	162,432
6	Total Assets		728,753	6,866,870	1,011,272	1769324	758,328	1,121,376	197,087	746,789	2,221,809	716,421	885,205	113,978	1,481,702	649,999	1,103,981	627,235	959,232	289,312
7	Other Assets		28,693.00	976,219.00	37,025.00	127,702	11,801	40,923	12,033	88,027	79,723	12,131	27,627	2,172	24,145	17,494	36,018	14,700	35,544	1,646
8	Other Liabilities		47,211.00	258,008.00	66,802.00	213057	30,637	97,308	17,962	217,240	89,213	37,731	23,183	3,115	53,647	31,848	32,339	24,592	44,565	5,612
9	Core Capital to RWA (%)	#DIV/0!	36.28	10.89	24.11	11.93	32.76	16.57	36.97	27.14	17.04	32.94	22.59	23.06	24.08	29.42	28.72	49.10	32.82	79.95
10	Capital Fund to RWA (%)	#DIV/0!	37.17	11.73	24.41	12.84	33.76	17.45	37.85	28.39	17.84	33.79	23.49	23.84	25.01	30.28	29.60	50.03	33.75	80.72
11	RWA to TA (%)	#DIV/0!	65.83	76.53	67.86	58.26	69.78	75.40	77.61	68.98	72.80	82.36	70.67	78.58	76.52	65.71	73.90	73.94	78.32	56.14
12	Total Deposits		564,667	6,045,317	715,648	842,397	553,989	1,119,102	122,112	445,012	1,725,290	480,071	719,791	86,993	1,154,906	492,475	1,083,020	476,038	1,012,426	152,162
15	Individual Deposit		491,656	4,848,165	540,393	469,122	339,742	792,575	84,630	357,044	649,183	249,054	552,298	61,272	838,766	165,430	786,199	263,545	547,249	88,770
16	Institutional Deposit		73,011	1,197,152	175,255	373,275	214,247	326,527	37,482	87,968	1,076,107	231,017	167,493	25,721	316,140	327,045	296,821	212,493	465,177	63,392
17	Borrowing		-	-	-	41,400	-	-	-	129,744	-	-	-	-	-	-	-	-	0	-
18	Financial Resources Mobilization (12+17)		564,667	6,045,317	715,648	883,797	553,989	1,119,102	122,112	445,012	1,855,034	480,071	719,791	86,993	1,154,906	492,475	1,083,020	476,038	1,012,426	152,162
19	Financial Resource Mobilization to Last Quarter's Core Capital	#DIV/0!	3.32	10.87	4.22	5.17	3.27	7.23	2.28	3.12	6.93	2.38	5.20	3.79	4.32	4.02	4.79	2.21	5.47	1.16
20	Performing Loan		423138	3819585	586428	887762	445714	748556	135371	254060	1297328	481786	561954	69696	1052110	364616	720542	429147	672288	125601
21	Non Performing Loan (NPL)		11593	8106	19630	89351	67	33714	6301	181800	27054	20010	3053	1414	10722	7842	13821	2041	5822	0
22	Loan and Advances (Gross)		434,731	3,827,691	606,058	977,113	445,781	782,270	141,672	435,860	1,324,382	501,796	565,007	71,110	1,062,832	372,458	734,363	431,188	678,110	125,601
23	Deprived Sector Loan		13,530	104,410	14,164	5,200	13,242	23,529	3,020	12,600	52,088	9,758	16,451	1,976	26,841	10,063	16,704	9,987	16600	5,000
24	Maximum Loan in a Single Sector		237,061	937,614	196,491	353,877	174,239	291,490	69,942	165,125	530,187	135,130	191,158	38,375	264,234	72,184	261,504	197,306	263,437	41,853
25	Maximum Loan to a Single Borrower/Single Group of Borrowers		33,000	96,500	27,872	11,139	20,000	29,961	-	23,000	30,000	68,384	10,488	1,749	30,671	24,900	45,313	30,000	31,033.00	10,000.00
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	#DIV/0!	3.10	2.62	2.26	0.44	2.95	2.84	2.07	2.70	3.91	2.42	3.06	3.13	2.69	2.25	2.40	2.34	2.52	8.71
27	Max. Loan in a Single Sector to Core Capital (%)	#DIV/0!	136.20	163.82	118.76	287.70	100.53	208.07	123.68	118.10	192.33	69.53	135.27	185.81	96.79	57.44	111.62	86.63	106.85	32.23
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	#DIV/0!	19.41	17.35	16.44	6.52	11.81	19.36	-	16.14	11.21	33.88	7.57	7.62	11.47	20.32	20.03	13.91	16.77	7.63
29	Real estate Loan Including other real estate		100,545	755,373	85,971	183,043	60,172	108,701	-	112,973	165,215	98,238	10,489	658	77,322	48,517	126,449	108,702	107,369	-
30	Other Real Estate		100,545	755,373	69,971	177,551	60,172	26,949	-	112,973	144,590	87,888	-	658	54,014	37,113	69,582	105,302	72,526	-
31	Real estate Loan Including other real estate/Total Loan	#DIV/0!	23.13	19.73	14.19	18.73	13.50	13.90	-	25.92	12.47	19.58	1.86	0.93	7.28	13.03	17.22	25.21	15.83	-
32	Other Real Estate/Total Loan	#DIV/0!	23.13	19.73	11.55	18.17	13.50	3.44	-	25.92	10.92	17.47	-	0.93	5.08	9.96	9.48	24.42	10.70	-
33	Provision for Performing Loan		4,232	43,995	5,909	8,878	4,707	7,487	1,354	2,541	12,974	5,011	5,620	697	10,522	3,658	7,206	4,312	7023	1,257
34	Provision for Non-performing Loan		7,779	7,756	15,769	62,792	683	13,439	4,112	151,676	25,151	20,010	3,052	1,414	10,721	4,167	4,333	2,041	5521	-
35	Total Loan Loss Provision		12,011	51,751	21,678	71,670	5,390	20,926	5,466	154,217	38,125	25,021	8,672	2,111	21,243	7,825	11,539	6,353	12,544	1,257
36	Credit to Deposit Ratio (%)	#DIV/0!	76.99	63.32	84.69	115.99	80.47	69.90	116.02	97.94	76.76	104.53	78.50	81.74	92.03	75.63	67.81	90.58	66.98	82.54
37	Credit to Financial Resources Mobilization Ratio (%)	#DIV/0!	76.99	63.32	84.69	110.56	80.47	69.90	116.02	97.94	71.39	104.53	78.50	81.74	92.03	75.63	67.81	90.58	66.98	82.54
38	Credit to Deposits & Core Capital (%)	#DIV/0!	58.85	57.84	68.78	101.21	61.29	62.12	79.30	74.53	66.19	74.41	65.61	66.06	74.43	60.25	55.75	61.27	53.86	44.54
39	Non Performing Loan to Total Loan (%)	#DIV/0!	2.67	0.21	3.24	9.14	0.02	4.31	4.45	41.71	2.04	3.99	0.54	1.99	1.01	2.11	1.88	0.47	0.86	-
40	Total Loan Loss Provision to Total Loan (%)	#DIV/0!	2.76	1.35	3.58	7.33	1.21	2.68	3.86	35.38	2.88	4.99	1.53	2.97	2.00	2.10	1.57	1.47	1.85	1.00
41	Provision for Performing Loan to Performing Loan (%)	#DIV/0!	1.00	1.15	1.01	1.00	1.06	1.00	1.00	1.00	1.00	1.04	1.00	1.00	1.00	1.00	1.00	1.00	1.04	1.00
42	Cash		929	229,880	4,732	18,400	10,821	22,825	3,219	511	44,898	2,330	15,013	1,209	14,314	3,397	14,409	4,338	12,156	5,692
43	NRB Deposit		31,921	598,235	40,116	7,774	12,714	20,335	160	7,340	47,879	12,640	21,772	-	32,383	10,324	17,647	7,513	21,929	7,953
44	Banks/BFs Deposits		215,955	803,441	207,998	49,203	228,789	165,913	36,509	156,048	528,969	164,297	243,624	28,768	311,189	207,563	270,295	147,576	180,606	140,094
45	Investment in NG/NRB Bonds		10,000	81,791	10,000	9,975.00	12,490	24,955	1,500	17,050	57,012	15,000	-	-	19,941	26,615	20,000	17,000	10,000	-
46	Net Liquid Assets		258,805	1,713,347	262,846	43,952	264,814	234,128	41,388	180,949	548,914	194,267	280,409	29,977	377,827	247,899	322,351	176,427	224,691	153,739
47	NLA/Total Deposit%	#DIV/0!	45.83	28.34	36.73	0.05	47.80	20.92	33.89	40.66	31.82	40.47	38.96	34.46	32.71	50.34	29.76	37.06	22.19	101.04
48	Total Liquid Assets		258,805	1,713,347	262,846	85,352	264,814	234,128	41,388	180,949	678,658	194,267	280,409	29,977	377,827	247,899	322,351	176,427	224,691	153,739
49	Liquid Assets to Total Deposits (%)	#DIV/0!	45.83	28.34	36.73	10.13	47.80	20.92	33.89	40.66	31.82	40.47	38.96	34.46	32.71	50.34	29.76	37.06	22.19	101.04
50	Investment in NG/NRB Bonds		10,000	81,791	10,000	9,975	12,490	24,955	1,500	17,050	57,012	15,000	-	-	19,941	26,615	20,000	17,000	10,000	-
51	Shares & Debentures		4,100	4,749	-	-	24,877	-	-	-	1,000	-	-	10,100	-	-	3,210	-	0	-
52	Purchase/Investment in Land and Building Development		-	-																

Key Financial Highlights of Finance Companies
for the Qtr Ended Chaitra 2068
(Mid April 2012)

Provisional
Amount in ' 000'

S. N.	Financial Indicators	2068 Chaitra End Total
1	Paid up Capital	19,617,833
2	Core Capital	16,203,547
3	Net Worth	17,541,727
4	Capital Fund	17,037,849
5	Risk Weighted Assets	91,669,827
6	Total Assets	125,878,614
7	Other Assets	8,267,914
8	Other Liabilities	18,024,865
9	Core Capital to RWA (%)	17.68
10	Capital Fund to RWA (%)	18.59
11	RWA to TA (%)	72.82
12	Total Deposits	87,880,866
15	Individual Deposit	63,819,599
16	Institutional Deposit	24,061,267
17	Borrowing	2,609,666
18	Financial Resources Mobilization (12+17)	90,490,532
19	Financial Resource Mobilization to Last Quarter's Core Capital	5.62
20	Performing Loan	71,059,498
21	Non Performing Loan (NPL)	9,163,939
22	Loan and Advances (Gross)	80,223,438
23	Deprived Sector Loan	2,122,352
24	Maximum Loan in a Single Sector	26,767,307
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	2,265,684
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	2.56
27	Max. Loan in a Single Sector to Core Capital (%)	165.19
	Max. Loan to a Single Borrower/Group of Borrower to Last	
28	Quarter's Core Capital (%)	14.07
29	Real estate Loan Including other real estate	14,284,715
30	Other Real Estate	8,615,916
31	Real estate Loan Including other real estate/Total Loan	17.81
32	Other Real Estate/Total Loan	10.74
33	Provision for Performing Loan	865,861
34	Provision for Non-performing Loan	8,325,565
35	Total Loan Loss Provision	9,191,426
36	Credit to Deposit Ratio (%)	91.29
37	Credit to Financial Resources Mobilization Ratio (%)	88.65
38	Credit to Deposits & Core Capital (%)	77.08
39	Non Performing Loan to Total Loan (%)	11.42
40	Total Loan Loss Provision to Total Loan (%)	11.46
41	Provision for Performing Loan to Performing Loan (%)	1.22
42	Cash	1,395,937
43	NRB Deposit	3,668,156
44	Banks/BFIs Deposits	20,720,400
45	Investment in NG/NRB Bonds	2,313,712
46	Net Liquid Assets	25,488,539
47	NLA/Total Deposit%	29.00
48	Total Liquid Assets	28,098,205
49	Liquid Assets to Total Deposits (%)	29.00
50	Investment in NG/NRB Bonds	2,313,712
51	Shares & Debentures	786,544
52	Purchase/Investment in Land and Building Development	-
53	Others	590,996
54	Total Investment	3,691,252
55	Total Investment to Previous Quarter's Core Capital (%)	22.92
56	Investment in Shares/Debentures to Core Capital (%)	5
57	Investment in Land and Building Development to Core Capital (%)	0
58	NBA (Gross)	193,611
59	Provision for NBA	197,308
60	Non Banking Assets to Total Assets (%)	0.15
61	Provision for NBA to NBA (%)	101.91
62	Interest Income	9,533,341
63	Net Interest Income	2,391,730
64	Net Interest Income/Interest Income %	25.09
65	Interest Suspense	3,971,450
66	Interest Expense	7,279,627
67	Operating Income	10,175,699
68	Net Profit / (Net Loss)	(823,682)
69	No. Of Branches	261
70	No.Of Extension Counter	10
71	No. of ATM	119
72	Return on Assets (ROA) (%)	-0.65
73	Return on Equity (ROE) (%)	-4.20
74	Last Quarter Core Capital	16,103,365
75	Total Loan 2 Quarters Earlier	82,910,487