

Key Financial Highlights of Finance Companies

For the fiscal year 2068/69 (Mid-July 2012)

(Rs. in '000)

S. N.	Financial indicators	Nepal Aawas Finance Ltd.	Nepal Finance Ltd.**	NIDC Capital Market Ltd.**	Narayani National Finance Ltd.	Nepal Share Market & Finance Ltd.**	Peoples Finance Ltd.**	Merchantile Finance Co. Ltd.	Kathmandu Finance Ltd.	Himalaya Finance Ltd.**	Union Finance Ltd.	Gorkha Finance Ltd.	Paschimanchal Finance Co. Ltd.	Nepal Housing & Merchant Finance Ltd.**
		1	2	3	4	5	6	7	8	9	10	11	12	13
1	Paid up Capital	176,126	135,865	233,564	647,485	2,034,288	289,010	18,000	154,662	140,000	176,579	160,655	235,642	220,297
2	Core Capital	227,100	131,701	248,637	798,885	(2,077,164)	(1,173,303)	39,242	185,016	119,018	208,434	109,436	308,410	283,843
3	Capital Fund	231,074	136,128	257,201	828,633	(2,077,164)	(1,173,303)	39,478	188,044	125,923	220,405	112,077	321,606	298,036
4	Risk Weighted Assets	457,364	671,899	1,247,836	3,298,260	4,249,798	763,561	34,401	404,459	833,613	957,664	427,811	1,491,594	1,513,216
5	Core Capital to RWA (%)	49.65	19.60	19.93	24.22	(48.88)	(153.66)	114.07	45.74	14.28	21.76	25.58	20.68	18.76
6	Capital Fund to RWA (%)	50.52	20.26	20.61	25.12	(48.88)	(153.66)	114.76	46.49	15.11	23.01	26.20	21.56	19.70
7	Total Deposits	455,001	608,955	1,377,610	3,101,747	1,350,429	398,206	-	476,701	562,060	1,038,082	314,873	1,634,453	1,555,098
8	Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Financial Resources Mobilization (7+8)	455,001	608,955	1,377,610	3,101,747	1,350,429	398,206	-	476,701	562,060	1,038,082	314,873	1,634,453	1,555,098
10	Financial Resource Mobilization to Core Capital (times)	1.91	4.04	4.88	3.51	(3.76)	(1.98)	-	2.52	4.74	4.85	1.93	5.62	5.58
11	Loan and Advances (Gross)	403,998	600,094	1,049,328	3,033,275	3,205,761	640,227	25,159	326,075	761,434	907,834	312,880	1,332,144	1,482,197
12	Non Performing Loan (NPL)	6,619	157,271	192,839	90,083	2,670,295	574,816	1,524	23,273	70,946	17,850	48,740	39,573	62,880
13	Loan Loss Provision	10,593	72,264	126,178	102,665	2,675,712	575,471	1,247	14,205	45,994	35,110	50,474	52,769	68,696
14	Credit to Deposit Ratio (%)	88.79	98.54	76.17	97.79	237.39	160.78	#DIV/0!	68.40	135.47	87.45	99.37	81.50	95.31
15	Credit to Core Capital and Deposit Ratio (%)	59.23	81.02	64.52	77.76	(441.12)	(82.60)	64.11	49.28	111.80	72.83	73.74	68.57	80.60
16	Non Performing Loan to Total Loan (%)	1.64	26.21	18.38	2.97	83.30	89.78	6.06	7.14	9.32	1.97	15.58	2.97	4.24
17	Loan Loss Provision to Total Loan (%)	2.62	12.04	12.02	3.38	83.47	89.89	4.96	4.36	6.04	3.87	16.13	3.96	4.63
18	Cash	2,471	9,283	3,957	40,020	8,149	4,670	690	1,991	7,557	3,801	3,983	30,212	5,667
19	Balance with NRB	13,098	22,955	24,330	64,217	674,477	40,611	11	55,332	1,617	63,708	8,547	7,546	95,225
20	Balance with Other Banks (including call money)	278,695	139,633	607,632	728,024	80,531	21,214	5,955	281,202	72,399	229,266	92,986	589,018	134,355
21	Investment in NG/NRB Bonds	25,000	24,950	40,271	136,319	10,914	-	3,000	5,000	-	49,976	12,758	62,500	42,899
22	Liquid Assets	319,264	196,821	676,190	968,580	774,071	66,495	9,656	343,525	81,573	346,751	118,274	689,276	278,146
23	Liquid Assets to Total Deposits (%)	70.17	32.32	49.08	31.23	57.32	16.70	#DIV/0!	72.06	14.51	33.40	37.56	42.17	17.89
24	Total Investment	25,195	59,643	110,190	152,128	118,336	4,495	9,262	10,960	88	50,170	13,484	64,695	60,351
25	Fixed Assets	4,107	526,903	890,331	107,291	151,496	121,166	681	22,805	97,666	17,224	55,186	43,518	132,073
26	Non Banking Assets	-	10,540	18,486	3,971	1,191	-	-	190	1,549	-	43,717	3,481	1,412
27	Total Assets	749,475	995,439	2,056,021	4,177,740	7,917,465	943,760	42,866	704,296	1,021,919	1,296,978	532,030	2,090,567	2,127,652
28	Fixed Assets to Total Assets (%)	0.55	52.93	43.30	2.57	1.91	12.84	1.59	3.24	9.56	1.33	10.37	2.08	6.21
29	Non Banking Assets to Total Assets (%)	-	1.06	0.90	0.10	0.02	-	-	0.03	0.15	-	8.22	0.17	0.07
30	Total Investment to Total Assets (%)	3.36	5.99	5.36	3.64	1.49	0.48	21.61	1.56	0.01	3.87	2.53	3.09	2.84
31	Off Balance Sheet Transaction (OBT)	-	3,026	1,360	8,270	-	-	-	800	-	300	300	10,977	3,300
32	OBT to Previous Quarter's Core Capital (%)	-	2.01	0.48	0.93	-	-	-	0.42	-	0.14	0.18	3.77	1.18
33	Interest Income	101,699	97,799	189,160	500,795	223,486	44,482	9,969	80,132	98,248	162,597	52,280	254,201	223,473
34	Total Income	118,891	102,261	209,696	530,065	246,663	44,482	11,725	90,708	104,510	183,025	57,263	276,256	228,273
35	Interest Income to Total Income (%)	85.54	95.64	90.21	94.48	100.00	100.00	85.02	88.34	94.01	88.84	91.30	92.02	97.90
36	Interest Expense	55,978	74,325	162,804	296,582	255,817	46,307	3,102	51,547	94,691	123,376	37,169	168,173	185,639
37	Total Expenses	94,891	99,279	189,504	462,100	350,070	66,778	7,667	78,085	117,500	181,909	123,386	231,383	208,503
38	Interest Expense to Total Expenses (%)	58.99	74.86	85.91	64.18	73.08	69.34	40.46	66.01	80.59	67.82	30.12	72.68	89.03
39	Net Interest Income (27-30)	45,721	23,474	26,356	204,213	(32,331)	(1,825)	6,867	28,585	3,557	39,221	15,111	86,028	37,834
40	Operating Income	31,338	100,511	195,211	107,471	225,317	44,482	4,619	16,519	104,540	15,142	6,007	68,035	227,017
41	Net Profit	24,000	(52,609)	(32,233)	67,965	(1,839,373)	153,487	4,058	12,623	(36,184)	1,116	(66,123)	44,873	6,833
42	Return on Assets (ROA) (%)	3.20	(5.29)	(1.57)	1.63	(23.23)	16.26	9.47	1.79	(3.54)	0.09	(12.43)	2.15	0.32
43	Return on Equity (ROE) (%) ***	10.57	(39.95)	(12.96)	8.51	88.55	(13.08)	10.34	6.82	(30.40)	0.54	(60.42)	14.55	2.41
44	Core Capital of 2068 Chaitra End	238,733	150,803	282,124	884,642	(358,930)	(200,969)	40,330	188,878	118,598	213,888	163,332	290,945	278,648

** Based on unaudited data

Key Financial Highlights of Finance Companies

For the fiscal year 2068/69 (Mid-July 2012)

(Rs. in '000)

S. N.	Financial indicators	Goodwill Finance Ltd.	Siddhartha Finance Ltd.	Shree Investment & Finance Co. Ltd.	Lumbini Finance & Leasing Co. Ltd.	Yeti Finance Co. Ltd.	International Leasing & Finance Co. Ltd.	Mahalaxmi Finance Ltd.	Lalitpur Finance Ltd.**	United Finance Ltd.	General Finance Ltd.**	Progressive Finance Co. Ltd.**
		14	15	16	17	18	19	20	21	22	23	24
1	Paid up Capital	310,500	180,999	160,000	294,937	201,958	2,008,800	420,000	187,945	350,801	132,227	120,000
2	Core Capital	335,569	225,477	218,196	475,584	236,095	2,169,687	478,414	233,647	407,105	130,136	135,120
3	Capital Fund	348,932	234,043	229,622	495,083	246,621	2,192,681	497,309	249,018	427,698	141,202	137,711
4	Risk Weighted Assets	1,618,387	953,835	1,299,707	1,625,724	1,202,246	3,264,980	2,160,157	1,743,284	2,274,134	885,308	227,029
5	Core Capital to RWA (%)	20.73	23.64	16.79	29.25	19.64	66.45	22.15	13.40	17.90	14.70	59.52
6	Capital Fund to RWA (%)	21.56	24.54	17.67	30.45	20.51	67.16	23.02	14.28	18.81	15.95	60.66
7	Total Deposits	1,606,711	1,049,508	1,346,357	1,446,106	1,279,651	1,545,525	2,532,290	1,828,670	2,604,953	813,566	200,746
8	Borrowing	92,500	-	-	-	-	-	-	-	-	10,000	-
9	Financial Resources Mobilization (7+8)	1,699,211	1,049,508	1,346,357	1,446,106	1,279,651	1,545,525	2,532,290	1,828,670	2,604,953	823,566	200,746
10	Financial Resource Mobilization to Core Capital (times)	4.94	4.88	5.74	3.00	5.59	0.69	4.99	7.45	6.39	5.55	1.41
11	Loan and Advances (Gross)	1,349,622	862,705	1,144,019	1,409,399	1,100,486	2,444,811	1,935,935	1,706,771	2,080,511	946,270	180,508
12	Non Performing Loan (NPL)	13,370	6,139	5,403	67,884	47,815	153,944	50,117	169,645	21,191	34,376	14,852
13	Loan Loss Provision	26,733	14,705	16,829	105,791	56,061	176,938	53,837	135,318	41,784	43,495	16,528
14	Credit to Deposit Ratio (%)	84.00	82.20	84.97	97.46	86.00	158.19	76.45	93.33	79.87	116.31	89.92
15	Credit to Core Capital and Deposit Ratio (%)	69.49	67.66	73.12	73.34	72.60	65.81	64.30	82.76	69.07	100.27	53.74
16	Non Performing Loan to Total Loan (%)	0.99	0.71	0.47	4.82	4.34	6.30	2.59	9.94	1.02	3.63	8.23
17	Loan Loss Provision to Total Loan (%)	1.98	1.70	1.47	7.51	5.09	7.24	2.78	7.93	2.01	4.60	9.16
18	Cash	63,640	12,886	18,047	24,751	15,034	8,289	19,838	3,451	28,394	9,764	4,498
19	Balance with NRB	37,670	53,573	63,169	35,735	1,480	112,593	64,732	294,824	216,286	15,368	4,729
20	Balance with Other Banks (including call money)	220,586	331,264	251,772	487,557	396,417	1,331,048	874,565	131,081	661,113	21,095	150,535
21	Investment in NG/NRB Bonds	125,361	20,000	45,287	93,625	51,938	167,050	170,968	32,620	62,500	15,000	3,200
22	Liquid Assets	447,257	417,723	378,275	641,668	464,869	1,618,980	1,130,103	461,976	968,293	61,227	162,962
23	Liquid Assets to Total Deposits (%)	27.84	39.80	28.10	44.37	36.33	104.75	44.63	25.26	37.17	7.53	81.18
24	Total Investment	178,346	20,494	45,588	118,825	52,132	218,305	200,320	48,161	62,927	15,095	5,513
25	Fixed Assets	253,610	21,256	120,217	12,415	35,597	63,953	29,710	50,484	79,714	5,078	4,457
26	Non Banking Assets	-	539	1,431	65,489	11,431	50,000	1,198	449	11	15,612	4,159
27	Total Assets	2,133,610	1,326,222	1,650,194	2,189,117	1,626,295	4,551,090	3,159,683	2,600,335	3,140,850	1,162,523	374,923
28	Fixed Assets to Total Assets (%)	11.89	1.60	7.29	0.57	2.19	1.41	0.94	1.94	2.54	0.44	1.19
29	Non Banking Assets to Total Assets (%)	-	0.04	0.09	2.99	0.70	1.10	0.04	0.02	0.00	1.34	1.11
30	Total Investment to Total Assets (%)	8.36	1.55	2.76	5.43	3.21	4.80	6.34	1.85	2.00	1.30	1.47
31	Off Balance Sheet Transaction (OBT)	4,736	5,013	254	6,240	4,155	-	25,806	800	12,032	-	-
32	OBT to Previous Quarter's Core Capital (%)	1.38	2.33	0.11	1.29	1.82	-	5.08	0.33	2.95	-	-
33	Interest Income	235,174	173,649	197,522	326,983	193,672	503,616	364,993	195,093	424,681	114,388	51,412
34	Total Income	261,992	204,197	213,050	376,498	207,345	517,203	381,328	200,304	451,923	120,683	5,260
35	Interest Income to Total Income (%)	89.76	85.04	92.71	86.85	93.41	97.37	95.72	97.40	93.97	94.78	977.41
36	Interest Expense	180,508	115,966	133,880	163,215	122,887	169,765	258,278	223,729	305,060	117,682	27,239
37	Total Expenses	244,799	169,892	181,129	295,766	190,306	378,417	343,979	248,013	413,929	140,658	8,176
38	Interest Expense to Total Expenses (%)	73.74	68.26	73.91	55.18	64.57	44.86	75.09	90.21	73.70	83.67	333.16
39	Net Interest Income (27-30)	54,666	57,683	63,642	163,768	70,785	333,851	106,716	(28,636)	119,621	(3,294)	24,173
40	Operating Income	25,439	41,355	52,707	142,472	54,122	265,531	75,226	200,304	67,518	120,683	52,098
41	Net Profit	17,193	34,305	31,921	80,732	17,039	138,786	37,349	(47,782)	37,994	(27,547)	13,529
42	Return on Assets (ROA) (%)	0.81	2.59	1.93	3.69	1.05	3.05	1.18	(1.84)	1.21	(2.37)	3.61
43	Return on Equity (ROE) (%) ***	5.12	15.21	14.63	16.98	7.22	6.40	7.81	(20.45)	9.33	(21.17)	10.01
44	Core Capital of 2068 Chaitra End	344109	215206	234699	482715	228925	2239299	507671	245334	407587	148344	142561

** Based on unaudited data

Key Financial Highlights of Finance Companies

For the fiscal year 2068/69 (Mid-July 2012)

(Rs. in '000)

S. N.	Financial indicators	Alpic Everest Finance Ltd.	Navadurga Finance Co. Ltd.	Janaki Finance Co. Ltd.	Pokhara Finance Ltd.	Central Finance Ltd.**	Premier Finance Co. Ltd.	Arun Finance Ltd.**	Multipurpose Finance Co. Ltd.	Butwal Finance Ltd.	Srijana Finance Ltd.
		25	26	27	28	29	30	31	32	33	34
1	Paid up Capital	148,350	175,826	146,250	312,000	168,356	127,013	150,000	25,000	208,992	61,600
2	Core Capital	179,952	197,822	233,181	402,754	262,800	153,803	39,217	30,057	257,557	86,024
3	Capital Fund	190,541	206,898	240,087	415,178	276,104	163,359	40,556	30,931	268,374	87,905
4	Risk Weighted Assets	847,138	1,106,400	817,399	1,675,174	1,490,905	1,127,397	260,926	102,872	1,280,271	204,029
5	Core Capital to RWA (%)	21.24	17.88	28.53	24.04	17.63	13.64	15.03	29.22	20.12	42.16
6	Capital Fund to RWA (%)	22.49	18.70	29.37	24.78	18.52	14.49	15.54	30.07	20.96	43.08
7	Total Deposits	747,817	1,211,246	863,516	1,744,720	1,665,373	1,099,244	172,180	72,059	1,431,000	161,924
8	Borrowing	30,000	-	-	-	-	-	1,800	-	63,600	-
9	Financial Resources Mobilization (7+8)	777,817	1,211,246	863,516	1,744,720	1,665,373	1,099,244	173,980	72,059	1,494,600	161,924
10	Financial Resource Mobilization to Core Capital (times)	4.38	6.89	4.06	4.62	7.22	7.26	5.55	2.49	6.03	1.88
11	Loan and Advances (Gross)	714,271	920,860	752,975	1,393,529	1,358,093	1,005,850	212,996	101,691	1,107,865	191,053
12	Non Performing Loan (NPL)	47,726	13,162	62,372	151,171	26,907	57,213	79,142	14,249	26,078	2,903
13	Loan Loss Provision	42,734	19,638	60,400	163,100	40,211	64,034	73,547	10,803	36,895	2,998
14	Credit to Deposit Ratio (%)	95.51	76.03	87.20	79.87	81.55	91.50	123.71	141.12	77.42	117.99
15	Credit to Core Capital and Deposit Ratio (%)	76.99	65.35	68.66	64.89	70.43	80.27	100.76	99.58	65.61	77.05
16	Non Performing Loan to Total Loan (%)	6.68	1.43	8.28	10.85	1.98	5.69	37.16	14.01	2.35	1.52
17	Loan Loss Provision to Total Loan (%)	5.98	2.13	8.02	11.70	2.96	6.37	34.53	10.62	3.33	1.57
18	Cash	4,848	11,609	2,716	15,009	22,456	56,683	4,425	7,964	30,361	7,229
19	Balance with NRB	21,654	40,676	18,008	152,443	98,268	91,251	13,400	-	46,066	5,224
20	Balance with Other Banks (including call money)	161,886	365,529	429,871	631,360	382,863	91,732	23,716	10,039	492,974	40,833
21	Investment in NG/NRB Bonds	30,000	33,372	9,675	-	30,000	26,600	-	-	69,955	-
22	Liquid Assets	218,388	451,186	460,270	798,812	533,587	266,266	41,541	18,003	639,356	53,286
23	Liquid Assets to Total Deposits (%)	29.20	37.25	53.30	45.78	32.04	24.22	24.13	24.98	44.68	32.91
24	Total Investment	30,301	47,012	9,675	50	59,164	28,297	3,100	195	77,649	162
25	Fixed Assets	60,856	75,188	12,875	131,080	47,316	49,117	29,214	1,992	69,768	3,757
26	Non Banking Assets	27,911	-	884	-	5,741	9,363	10,973	442	1,260	634
27	Total Assets	1,039,906	1,486,313	1,240,979	2,347,714	2,033,923	1,350,897	408,096	129,395	1,845,668	254,472
28	Fixed Assets to Total Assets (%)	5.85	5.06	1.04	5.58	2.33	3.64	7.16	1.54	3.78	1.48
29	Non Banking Assets to Total Assets (%)	2.68	-	0.07	-	0.28	0.69	2.69	0.34	0.07	0.25
30	Total Investment to Total Assets (%)	2.91	3.16	0.78	0.00	2.91	2.09	0.76	0.15	4.21	0.06
31	Off Balance Sheet Transaction (OBT)	1,650	1,800	2,044	-	3,850	-	4,150	1,500	5,140	3,850
32	OBT to Previous Quarter's Core Capital (%)	0.93	1.02	0.96	-	1.67	-	13.24	5.17	2.07	4.47
33	Interest Income	120,866	156,868	169,253	239,882	280,447	207,481	36,992	17,049	224,072	31,495
34	Total Income	177,204	176,447	218,262	254,047	33,190	214,124	3,065	19,212	254,549	36,700
35	Interest Income to Total Income (%)	68.21	88.90	77.55	94.42	84.97	96.90	1,206.92	88.74	88.03	85.82
36	Interest Expense	89,705	115,309	97,377	162,543	220,485	142,999	21,419	9,628	170,209	13,592
37	Total Expenses	167,090	159,071	149,842	270,735	40,449	203,087	9,141	17,931	246,317	27,774
38	Interest Expense to Total Expenses (%)	53.69	72.49	64.99	60.04	54.59	70.41	234.32	53.69	69.10	48.94
39	Net Interest Income (27-30)	31,161	41,559	71,876	77,339	59,962	64,482	15,573	7,421	53,863	17,903
40	Operating Income	11,661	31,730	64,483	68,781	291,548	44,207	37,066	4,905	4,640	14,168
41	Net Profit	10,114	17,376	68,420	(16,688)	40,295	11,037	(73,771)	1,281	8,232	8,926
42	Return on Assets (ROA) (%)	0.97	1.17	5.51	(0.71)	1.98	0.82	(18.08)	0.99	0.45	3.51
43	Return on Equity (ROE) (%) ***	5.62	8.78	29.34	(4.14)	15.33	7.18	(188.11)	4.26	3.20	10.38
44	Core Capital of 2068 Chaitra End	177538	175857	212817	377931	230598	151481	31342	28993	247892	86085

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For the fiscal year 2068/69 (Mid-July 2012)

(Rs. in '000)

S. N.	Financial indicators	Om Finance Ltd.	CMB Finance Ltd.	World Merchant Banking & Finance Co. Ltd.**	Capital Merchant Banking & Finance Ltd.	Crystal Finance Ltd.**	Royal Merchant Banking & Finance Ltd.	Guheswori Merchant Banking & Finance Ltd.	Patan Finance Ltd.**	Fewa Finance Ltd.	Everest Finance Ltd.	Prudential Finance Co. Ltd.	ICFC Finance Ltd.
		35	36	37	38	39	40	41	42	43	44	45	46
1	Paid up Capital	271,425	150,000	181,980	935,070	70,000	338,997	179,032	110,000	300,300	84,208	322,389	356,186
2	Core Capital	319,822	143,740	93,084	(1,252,756)	133,445	373,477	220,971	84,697	377,546	100,040	109,634	410,841
3	Capital Fund	344,965	147,652	100,000	(1,252,756)	140,738	392,395	228,127	87,508	398,905	103,113	116,376	436,844
4	Risk Weighted Assets	2,601,527	543,806	865,100	3,120,660	987,729	2,218,043	778,165	406,095	2,295,317	431,078	1,310,338	3,214,837
5	Core Capital to RWA (%)	12.29	26.43	10.76	(40.14)	13.51	16.84	28.40	20.86	16.45	23.21	8.37	12.78
6	Capital Fund to RWA (%)	13.26	27.15	11.56	(40.14)	14.25	17.69	29.32	21.55	17.38	23.92	8.88	13.59
7	Total Deposits	3,227,567	504,467	645,399	1,355,135	492,993	2,090,375	813,645	320,495	2,433,093	401,091	665,149	3,381,110
8	Borrowing	-	-	36,500	83,795	177,580	-	-	4,000	-	-	106,900	40,000
9	Financial Resources Mobilization (7+8)	3,227,567	504,467	681,899	1,438,930	670,573	2,090,375	813,645	324,495	2,433,093	401,091	772,049	3,421,110
10	Financial Resource Mobilization to Core Capital (times)	10.04	3.86	7.59	(0.89)	6.07	5.72	3.88	4.54	6.03	4.38	2.63	8.18
11	Loan and Advances (Gross)	2,521,097	440,180	826,113	2,618,624	866,692	1,882,360	668,653	328,131	2,149,669	312,766	902,985	2,615,052
12	Non Performing Loan (NPL)	6,183	49,018	134,546	2,544,933	137,495	36,097	31,202	47,132	13,774	5,505	228,730	26,718
13	Loan Loss Provision	32,084	52,930	141,462	2,540,312	102,993	53,704	33,354	49,062	35,132	8,596	231,786	61,018
14	Credit to Deposit Ratio (%)	78.11	87.26	128.00	193.24	175.80	90.05	82.18	102.38	88.35	77.98	135.76	77.34
15	Credit to Core Capital and Deposit Ratio (%)	71.07	67.91	111.87	2,557.77	138.35	76.40	64.63	80.98	76.48	62.41	116.55	68.96
16	Non Performing Loan to Total Loan (%)	0.25	11.14	16.29	97.19	15.86	1.92	4.67	14.36	0.64	1.76	25.33	1.02
17	Loan Loss Provision to Total Loan (%)	1.27	12.02	17.12	97.01	11.88	2.85	4.99	14.95	1.63	2.75	25.67	2.33
18	Cash	32,519	3,968	4,539	7,283	426	31,723	5,690	816	67,590	9,872	5,306	99,676
19	Balance with NRB	70,912	22,887	184	12,599	7,886	131,309	17,246	22,363	86,197	8,388	35,059	70,386
20	Balance with Other Banks (including call money)	859,310	137,791	38,645	106,184	26,189	217,732	311,010	47,033	567,055	172,771	53,140	996,271
21	Investment in NG/NRB Bonds	104,550	30,000	32,000	-	200	97,836	40,000	-	550	-	24,333	41,516
22	Liquid Assets	1,067,291	194,646	75,368	126,066	34,701	478,600	373,946	70,212	721,392	191,031	117,838	1,207,849
23	Liquid Assets to Total Deposits (%)	33.07	38.58	11.68	9.30	7.04	22.90	45.96	21.91	29.65	47.63	17.72	35.72
24	Total Investment	105,577	71,759	32,249	10,029	5,799	145,239	50,185	47,627	550	548	40,664	47,516
25	Fixed Assets	62,315	16,634	26,153	140,316	63,865	141,303	57,986	20,868	38,677	22,057	186,661	75,135
26	Non Banking Assets	-	14,756	307	85	-	-	-	5,656	-	-	45,019	-
27	Total Assets	3,668,530	729,050	1,117,022	3,246,984	1,168,372	2,566,985	1,119,538	525,459	2,928,073	529,536	1,282,581	4,225,113
28	Fixed Assets to Total Assets (%)	1.70	2.28	2.34	4.32	5.47	5.50	5.18	3.97	1.32	4.17	14.55	1.78
29	Non Banking Assets to Total Assets (%)	-	2.02	0.03	0.00	-	-	-	1.08	-	-	3.51	-
30	Total Investment to Total Assets (%)	2.88	9.84	2.89	0.31	0.50	5.66	4.48	9.06	0.02	0.10	3.17	1.12
31	Off Balance Sheet Transaction (OBT)	5,700	-	-	-	8,414	14,955	300	700	5,000	1,840	1,700	45,611
32	OBT to Previous Quarter's Core Capital (%)	1.77	-	-	-	7.62	4.09	0.14	0.98	1.33	2.01	0.58	10.91
33	Interest Income	426,326	85,137	84,581	146,135	90,548	327,873	151,203	63,180	365,333	56,391	170,853	482,721
34	Total Income	458,520	141,870	20,193	147,070	15,773	342,459	162,453	12,840	389,775	62,136	180,281	505,505
35	Interest Income to Total Income (%)	92.98	60.01	418.86	99.36	574.07	95.74	93.07	492.06	93.73	90.75	94.77	95.49
36	Interest Expense	304,641	58,519	96,246	221,025	125,010	239,241	95,661	44,364	244,710	35,354	123,294	350,992
37	Total Expenses	398,367	120,888	25,648	1,416,086	19,169	311,647	129,899	13,443	334,100	53,344	341,401	465,371
38	Interest Expense to Total Expenses (%)	76.47	48.41	375.26	15.61	652.15	76.77	73.64	330.02	73.24	66.28	36.11	75.42
39	Net Interest Income (27-30)	121,685	26,618	(11,665)	(74,890)	(34,462)	88,632	55,542	18,816	120,623	21,037	47,559	131,729
40	Operating Income	93,564	10,784	89,950	(142,676)	207,957	66,708	47,754	64,373	94,618	12,876	36,610	75,578
41	Net Profit	60,153	20,982	(18,048)	(1,269,016)	2,429	30,812	32,554	(6,036)	55,675	8,792	(161,120)	40,134
42	Return on Assets (ROA) (%)	1.64	2.88	(1.62)	(39.08)	0.21	1.20	2.91	(1.15)	1.90	1.66	(12.56)	0.95
43	Return on Equity (ROE) (%) ***	18.81	14.60	(19.39)	101.30	1.82	8.25	14.73	(7.13)	14.75	8.79	(146.96)	9.77
44	Core Capital of 2068 Chaitra End	321446	130842	89823	(1619486)	110443	365695	209597	71551	374578	91491	293406	418002

** Based on unaudited data

Key Financial Highlights of Finance Companies

For the fiscal year 2068/69 (Mid-July 2012)

(Rs. in '000)

S. N.	Financial indicators	Sagarmatha Merchant Banking & Finance Ltd.	Civil Merchant Bittiya Sanstha Ltd.	Prabhu Finance Co. Ltd.	Imperial Finance Ltd.	Kuber Merchant Finance Ltd.**	Nepal Express Finance Ltd.	Valley Finance Ltd.	Seti Finance Ltd.	Hama Merchant & Finance Ltd.	Reliable Finance Ltd.	Api Finance Ltd.	Namaste Bittiya Sanstha Ltd.
		47	48	49	50	51	52	53	54	55	56	57	58
1	Paid up Capital	165,000	149,500	548,964	149,730	150,000	175,765	151,962	44,000	200,000	240,000	137,340	15,000
2	Core Capital	190,564	167,961	617,328	169,184	143,494	188,740	163,253	53,669	131,646	276,059	145,250	24,396
3	Capital Fund	200,860	172,485	663,413	175,957	100,969	193,877	172,609	54,983	175,749	290,522	151,711	25,133
4	Risk Weighted Assets	1,228,392	510,484	5,676,704	685,065	943,069	586,511	880,013	156,094	485,069	1,724,838	709,241	85,055
5	Core Capital to RWA (%)	15.51	32.90	10.87	24.70	15.22	32.18	18.55	34.38	27.14	16.00	20.48	28.68
6	Capital Fund to RWA (%)	16.35	33.79	11.69	25.68	10.71	33.06	19.61	35.22	36.23	16.84	21.39	29.55
7	Total Deposits	1,341,388	567,473	7,463,747	802,335	801,040	650,364	899,098	143,429	358,825	1,913,920	833,395	94,502
8	Borrowing	-	-	-	-	8,000	-	-	-	-	312,568	-	-
9	Financial Resources Mobilization (7+8)	1,341,388	567,473	7,463,747	802,335	809,040	650,364	899,098	143,429	358,825	2,226,488	833,395	94,502
10	Financial Resource Mobilization to Core Capital (times)	7.54	3.26	13.04	4.85	5.13	3.75	6.42	2.54	2.57	8.08	5.90	3.96
11	Loan and Advances (Gross)	1,063,674	438,272	3,924,900	594,160	894,992	489,615	740,866	136,295	382,398	1,473,397	624,287	74,462
12	Non Performing Loan (NPL)	34,051	25,553	33,883	22,994	209,829	-	34,445	4,905	122,047	27,127	1,179	729
13	Loan Loss Provision	39,197	16,133	62,965	24,237	37,397	4,896	31,988	5,212	117,838	34,473	7,640	1,466
14	Credit to Deposit Ratio (%)	79.30	77.23	52.59	74.05	111.73	75.28	82.40	95.03	106.57	76.98	74.91	78.79
15	Credit to Core Capital and Deposit Ratio (%)	69.43	59.59	48.57	61.16	94.75	58.35	69.74	69.15	77.97	67.28	63.79	62.63
16	Non Performing Loan to Total Loan (%)	3.20	5.83	0.86	3.87	23.44	-	4.65	3.60	31.92	1.84	0.19	0.98
17	Loan Loss Provision to Total Loan (%)	3.69	3.68	1.60	4.08	4.18	1.00	4.32	3.82	30.82	2.34	1.22	1.97
18	Cash	19,303	966	321,800	6,283	22,074	13,482	33,506	4,937	3,435	37,297	20,535	2,022
19	Balance with NRB	33,620	51,627	387,248	45,219	7,651	25,598	21,285	160	5,850	75,966	22,684	2,393
20	Balance with Other Banks (including call money)	303,966	268,396	2,581,793	331,049	46,377	238,586	257,179	66,523	183,111	516,293	290,585	41,548
21	Investment in NG/NRB Bonds	60,200	9,976	81,312	-	-	42,286	9,972	1,500	17,050	347,329	-	-
22	Liquid Assets	417,089	330,965	3,372,153	382,551	76,102	319,952	321,942	73,120	209,446	976,885	333,804	45,963
23	Liquid Assets to Total Deposits (%)	31.09	58.32	45.18	47.68	9.50	49.20	35.81	50.98	58.37	51.04	40.05	48.64
24	Total Investment	112,261	14,076	85,861	-	-	73,899	21,458	1,600	17,150	348,329	-	-
25	Fixed Assets	19,025	1,913	238,096	25,601	27,539	8,588	31,446	1,570	16,224	136,586	12,023	553
26	Non Banking Assets	21,100	-	-	-	946	-	10,200	1,322	21,500	3,411	-	-
27	Total Assets	1,605,014	782,687	8,198,005	1,008,481	1,778,596	856,576	1,127,947	217,138	632,831	2,605,134	997,546	119,075
28	Fixed Assets to Total Assets (%)	1.19	0.24	2.90	2.54	1.55	1.00	2.79	0.72	2.56	5.24	1.21	0.46
29	Non Banking Assets to Total Assets (%)	1.31	-	-	-	0.05	-	0.90	0.61	3.40	0.13	-	-
30	Total Investment to Total Assets (%)	6.99	1.80	1.05	-	-	8.63	1.90	0.74	2.71	13.37	-	-
31	Off Balance Sheet Transaction (OBT)	6,026	2,907	114,130	2,500	4,150	431	41,100	700	3,100	5,900	-	5,000
32	OBT to Previous Quarter's Core Capital (%)	3.39	1.67	19.94	1.51	2.63	0.25	29.34	1.24	2.22	2.14	-	20.95
33	Interest Income	197,988	98,306	765,106	124,395	112,777	97,210	158,236	27,127	73,106	265,440	112,289	13,839
34	Total Income	219,902	101,642	873,056	131,172	122,783	106,398	167,790	35,107	120,840	289,194	123,155	15,667
35	Interest Income to Total Income (%)	90.03	96.72	87.64	94.83	91.85	91.36	94.31	77.27	60.50	91.79	91.18	88.33
36	Interest Expense	149,743	55,633	515,935	97,693	127,030	59,577	103,362	10,073	40,534	180,539	77,771	6,555
37	Total Expenses	219,813	83,359	777,570	124,588	175,455	88,576	155,279	28,286	116,074	249,986	109,549	12,438
38	Interest Expense to Total Expenses (%)	68.12	66.74	66.35	78.41	72.40	67.26	66.57	35.61	34.92	72.22	70.99	52.70
39	Net Interest Income (27-30)	48,245	42,673	249,171	26,702	(14,253)	37,633	54,874	17,054	32,572	84,901	34,518	7,284
40	Operating Income	26,566	28,793	140,522	11,850	122,783	26,226	18,952	11,544	(31,207)	58,863	18,844	5,079
41	Net Profit	89	18,283	95,486	6,584	(53,434)	17,822	12,511	6,821	4,766	39,208	13,606	3,229
42	Return on Assets (ROA) (%)	0.01	2.34	1.16	0.65	(3.00)	2.08	1.11	3.14	0.75	1.51	1.36	2.71
43	Return on Equity (ROE) (%) ***	0.05	10.89	15.47	3.89	(37.24)	9.44	7.66	12.71	3.62	14.20	9.37	13.24
44	Core Capital of 2068 Chaitra End	178011	174056	572,356	165,459	157,721	173,326	140,062	56,551	139,812	275,659	141,319	23,870

** Based on unaudited data

Key Financial Highlights of Finance Companies

For the fiscal year 2068/69 (Mid-July 2012)

(Rs. in '000)

S. N.	Financial indicators	Kaski Finance Ltd.	Zenith Finance Ltd.	Unique Finance Ltd.	Manjushree Financial Institution Ltd.	Shubhalaxmi Finance Ltd.	Jebils Finance Ltd.	Reliance Finance Ltd.	Lotus Investment Finance Ltd.	Baibhav Finance Ltd.	Bhaktapur Finance Co. Ltd.	Total 2068/69
		59	60	61	62	63	64	65	66	67	68	
1	Paid up Capital	240,744	205,314	200,000	225,000	200,000	102,000	140,000	120,000	147,000	125,000	17645633
2	Core Capital	262,638	221,705	211,717	236,734	208,586	109,847	148,423	134,100	154,216	131,651	11503153
3	Capital Fund	273,761	229,811	216,695	244,128	213,764	114,670	154,839	137,369	156,630	133,119	12124912
4	Risk Weighted Assets	1,189,584	856,185	517,263	794,813	568,050	409,573	687,757	310,464	193,138	180,773	80669611
5	Core Capital to RWA (%)	22.08	25.89	40.93	29.78	36.72	26.82	21.58	43.19	79.85	72.83	14.26
6	Capital Fund to RWA (%)	23.01	26.84	41.89	30.72	37.63	28.00	22.51	44.25	81.10	73.64	15.03
7	Total Deposits	1,245,782	1,061,517	400,922	813,294	588,953	385,796	844,676	270,499	173,786	167,581	76449217
8	Borrowing	-	-	-	-	-	-	-	-	-	-	967243
9	Financial Resources Mobilization (7+8)	1,245,782	1,061,517	400,922	813,294	588,953	385,796	844,676	270,499	173,786	167,581	77,416,460
10	Financial Resource Mobilization to Core Capital (times)	4.59	4.53	1.82	3.30	2.69	3.64	5.35	2.03	1.13	1.27	5.48
11	Loan and Advances (Gross)	1,117,751	714,555	394,342	710,044	520,839	365,889	653,880	282,036	133,788	146,833	69010223
12	Non Performing Loan (NPL)	5,430	3,995	1,398	5,119	5,168	10,848	12,297	6,176	-	70	8850944
13	Loan Loss Provision	16,553	9,458	5,552	12,380	8,216	8,646	18,713	9,445	6,538	1,538	8856671
14	Credit to Deposit Ratio (%)	89.72	67.31	98.36	87.30	88.43	94.84	77.41	104.27	76.98	87.62	90.27
15	Credit to Core Capital and Deposit Ratio (%)	74.10	55.68	64.37	67.62	65.31	73.82	65.84	69.71	40.79	49.07	78.46
16	Non Performing Loan to Total Loan (%)	0.49	0.56	0.35	0.72	0.99	2.96	1.88	2.19	-	0.05	12.83
17	Loan Loss Provision to Total Loan (%)	1.48	1.32	1.41	1.74	1.58	2.36	2.86	3.35	4.89	1.05	12.83
18	Cash	18,543	35,080	2,020	12,254	4,270	8,726	9,086	3,701	4,455	6,619	1354145
19	Balance with NRB	64,322	24,543	70,878	25,524	16,750	10,175	51,802	18,822	4,534	10,033	3920923
20	Balance with Other Banks (including call money)	351,006	467,662	150,157	275,782	242,264	91,049	309,674	103,686	167,269	127,745	21693577
21	Investment in NG/NRB Bonds	-	50,000	17,000	30,646	20,000	8,450	4,000	6,000	-	5,000	2482444
22	Liquid Assets	433,871	577,285	240,055	344,206	283,284	118,400	374,562	132,209	176,258	149,397	29,451,089
23	Liquid Assets to Total Deposits (%)	34.83	54.38	59.88	42.32	48.10	30.69	44.34	48.88	101.42	89.15	38.52
24	Total Investment	-	53,210	24,536	30,646	21,050	11,532	4,000	6,000	17,755	5,000	3306413
25	Fixed Assets	15,847	6,960	2,340	11,908	15,010	8,681	7,890	4,447	7,457	5,206	4784981
26	Non Banking Assets	-	-	-	-	-	-	-	-	-	-	416366
27	Total Assets	1,570,509	1,325,283	706,300	1,088,576	831,586	509,207	1,044,225	423,752	336,152	304,771	111885048
28	Fixed Assets to Total Assets (%)	1.01	0.53	0.33	1.09	1.80	1.70	0.76	1.05	2.22	1.71	4.28
29	Non Banking Assets to Total Assets (%)	-	-	-	-	-	-	-	-	-	-	0.37
30	Total Investment to Total Assets (%)	-	4.01	3.47	2.82	2.53	2.26	0.38	1.42	5.28	1.64	2.96
31	Off Balance Sheet Transaction (OBT)	450	21,000	900	5,948	9,500	7,737	1,718	-	-	-	428770
32	OBT to Previous Quarter's Core Capital (%)	0.17	8.96	0.41	2.41	4.34	7.31	1.09	-	-	-	3.03
33	Interest Income	196,485	148,401	89,611	125,962	98,194	60,264	127,904	57,054	32,788	26,696	11763369
34	Total Income	207,180	161,301	92,940	130,678	104,794	67,199	137,962	63,776	36,248	28,057	12306117
35	Interest Income to Total Income (%)	94.84	92.00	96.42	96.39	93.70	89.68	92.71	89.46	90.45	95.15	95.59
36	Interest Expense	128,047	92,279	45,728	79,616	60,551	38,240	101,199	31,455	13,910	12,565	8384077
37	Total Expenses	176,576	133,562	70,787	113,806	92,082	62,574	130,136	56,607	30,993	24,045	12779060
38	Interest Expense to Total Expenses (%)	72.52	69.09	64.60	69.96	65.76	61.11	77.76	55.57	44.88	52.26	65.61
39	Net Interest Income (27-30)	68,438	56,122	43,883	46,346	37,643	22,024	26,705	25,599	18,878	14,131	3,379,292
40	Operating Income	48,026	41,927	34,812	26,520	19,933	7,166	11,899	8,877	8,270	5,530	4126724
41	Net Profit	30,604	27,739	22,153	16,872	12,712	4,625	7,826	7,169	5,255	4,012	(2201577)
42	Return on Assets (ROA) (%)	1.95	2.09	3.14	1.55	1.53	0.91	0.75	1.69	1.56	1.32	(1.97)
43	Return on Equity (ROE) (%) ***	11.65	12.51	10.46	7.13	6.09	4.21	5.27	5.35	3.41	3.05	(19.14)
44	Core Capital of 2068 Chaitra End	271,349	234,291	220,479	246,544	219,071	105,896	157,890	133,287	153,676	131,538	14,137,617

** Based on unaudited data