

Key Financial Highlights of Finance Companies
for the Qtr Ended Ashad 2069
(Mid July 2012)

Unaudited

Amount in '000'

S. N.	Financial Indicators	Nepal Aawas Finance Ltd.	Nepal Finance Ltd.	NIDC Capital Market 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.	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.
		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	2,034,288	289,010	18,000	154,662	140,000	176,579	160,656	199,804	220,297	300,000	154,425	160,000	268,125	180,320	2,008,800
2	Core Capital	242,900	131,701	248,637	(2,077,164)	(1,173,303)	41,069	196,982	119,018	209,279	115,710	316,712	283,843	351,813	237,523	243,764	479,271	235,075	2,304,639
3	Net Worth	243,300	131,701	306,729	(2,005,526)	(189,182)	41,536	196,982	199,775	209,279	115,723	316,712	285,129	351,813	237,523	243,764	479,271	235,075	2,304,639
4	Capital Fund	246,880	136,128	257,201	(2,077,164)	(1,173,303)	41,305	201,102	125,923	218,035	118,374	329,304	298,036	368,091	246,089	255,189	498,550	245,576	2,327,633
5	Risk Weighted Assets	455,520	671,899	1,247,836	4,249,798	763,561	36,828	404,382	833,613	979,656	384,015	1,488,326	1,513,216	1,616,414	929,715	1,297,401	1,542,294	1,189,369	2,826,879
6	Total Assets	765,400	995,439	2,056,021	7,917,465	943,760	46,299	713,105	1,021,919	1,337,777	608,875	2,199,935	2,127,652	2,155,343	1,348,615	1,666,398	2,151,970	1,643,795	4,360,810
7	Other Assets	37,900	142,916	164,079	1,838,151	111,377	4,426	14,259	43,425	38,182	17,900	129,845	164,796	40,987	42,135	22,219	63,012	31,183	167,097
8	Other Liabilities	67,100	254,342	339,449	6,619,270	704,736	4,763	39,098	116,795	83,559	118,329	242,736	287,425	90,334	75,391	76,276	225,362	129,070	499,843
9	Core Capital to RWA (%)	53.32	19.60	19.93	(48.88)	(153.66)	111.52	48.71	14.28	21.36	30.13	21.28	18.76	21.77	25.55	18.79	31.08	19.76	81.53
10	Capital Fund to RWA (%)	54.20	20.26	20.61	(48.88)	(153.66)	112.16	49.73	15.11	22.26	30.83	22.13	19.70	22.77	26.47	19.67	32.33	20.65	82.34
11	RWA to TA (%)	59.51	67.50	60.69	53.68	80.91	79.54	56.71	81.57	73.23	63.07	67.65	71.12	75.00	68.94	77.86	71.67	72.36	64.82
12	Total Deposits	455,000	608,955	1,377,610	1,350,429	398,206	-	476,700	562,060	1,038,082	314,874	1,634,454	1,555,098	1,609,811	1,035,701	1,346,358	1,446,095	1,279,650	1,545,523
13	Local Currency Deposit Amt.	455,000	608,955	1,377,610	1,350,429	398,206	-	476,700	562,060	1,038,082	314,874	1,634,454	1,555,098	1,609,811	1,035,701	1,346,358	1,446,095	1,279,650	1,545,523
14	Foreign currency Deposit Amt.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Individual Deposit	262,800	423,358	1,069,320	855,621	99,266	-	400,513	174,075	716,007	278,778	1,170,834	1,240,696	782,821	1,000,324	993,660	1,181,740	1,078,021	1,190,645
16	Institutional Deposit	192,200	185,597	308,290	494,808	298,940	-	76,187	387,985	322,075	36,096	463,619	314,401	826,989	353,777	352,627	264,356	201,629	354,880
17	Borrowing	-	-	-	-	-	-	-	-	-	-	0.00	0	92,500	0	0	0	0	0
18	Financial Resources Mobilization (12+17)	455,000	608,955	1,377,610	1,350,429	398,206	-	476,700	562,060	1,038,082	314,874	1,634,454	1,555,098	1,702,311	1,035,701	1,346,358	1,446,095	1,279,650	1,545,523
19	Financial Resource Mobilization to Last Quarter's Core Capital	1.91	4.05	4.80	-1.58	-0.63	0.00	2.53	3.63	4.81	1.93	5.62	5.58	4.95	4.81	5.74	3.00	5.58	0.69
20	Performing Loan	397,380	442,823	856,489	535,466	654,11	236,35	311,537	690,488	875,611	266,335	1,298,387	1,419,317	1,336,252	856,656	1,138,616	1,341,515	1,050,071	2,294,728
21	Non Performing Loan (NPL)	6620	157,271	192,839	267,0295	57,4816	1526	14,538	7,0946	32,224	46,545	33,757	62,880	13,370	6,139	5,403	6,784	5,0415	15,944
22	Loan and Advances (Gross)	404,000	600,094	1,049,328	3,205,761	640,227	25,161	326,075	761,434	907,834	312,881	1,332,144	1,482,197	1,349,622	862,705	1,144,019	1,409,999	1,100,486	2,448,672
23	Deprived Sector Loan	14,700	16,890	19,362	95,683	6,846	1,173	11,650	15,207	24,850	9,132	48,520	38,761	59,757	27,510	28,430	39,526	24,972	96,250
24	Maximum Loan in a Single Sector	378,000	207,219	306,985	2,081,403	290,005	18,638	85,588	422,313	229,246	122,005	323,697	363,104	518,842	337,474	219,393	236,734	215,231	796,788
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	6,000	24,340	11,094	87,100	23,000	5,000	9,200	-	38,093	9,300	-	-	-	-	-	82,600	23,300	96,464
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	3.26	2.50	1.72	2.25	0.87	1.75	3.06	2.15	2.54	2.56	3.73	2.56	4.62	3.02	2.50	2.43	2.70	3.42
27	Max. Loan in a Single Sector to Core Capital (%)	155.62	157.34	123.47	(100.20)	(24.72)	45.38	43.45	354.83	109.54	105.44	102.21	127.92	147.48	142.08	90.00	49.39	91.56	34.57
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	2.51	16.20	3.87	(10.22)	(3.64)	16.93	4.88	-	17.65	5.70	-	-	-	-	-	16.92	10.16	4.31
29	Real estate Loan Including other real estate	41,400	20,350	153,378	361,978	413,544	1,600	31,513	25,058	133,766	44,853	123,879	376,902	273,745	54,706	142,681	187,716	54,150	508,814
30	Other Real Estate	41,400	20,350	37,040	160,268	413,544	-	31,513	25,058	131,456	28,808	49,163	376,902	198,453	-	73,539	169,716	54,150	503,536
31	Real estate Loan Including other real estate/Total Loan	10.25	3.39	14.62	11.29	64.59	6.36	9.66	3.29	14.73	14.34	9.30	25.43	20.28	6.34	12.47	13.32	4.92	20.78
32	Other Real Estate/Total Loan	10.25	3.39	3.53	5.00	64.59	-	9.66	3.29	14.48	9.21	3.69	25.43	14.70	-	6.43	12.04	4.92	20.56
33	Provision for Performing Loan	4,000	4,428	8,565	5,417	654	236	4,119	45,994	8,756	2,663	13,321	14,193	13,362	8,566	11,426	5,7781	10,501	22,994
34	Provision for Non-performing Loan	6,600	67,836	117,613	2,670,295	574,816	1,012	10,086	-	20,901	45,638	33,028	54,503	13,369	6,139	5,403	48,010	46,184	153,944
35	Total Loan Loss Provision	10,600	72,264	126,178	2,675,712	575,471	1,248	14,205	45,994	29,657	48,302	46,350	68,966	26,731	14,705	16,828	105,791	56,685	176,938
36	Credit to Deposit Ratio (%)	88.79	98.54	76.17	237.39	160.78	-	68.40	135.47	87.45	99.37	81.50	95.31	83.84	83.30	84.97	97.46	86.00	158.44
37	Credit to Financial Resources Mobilization Ratio (%)	88.79	98.54	76.17	237.39	160.78	-	68.40	135.47	87.45	99.37	81.50	95.31	79.28	83.30	84.97	97.46	86.00	158.44
38	Credit to Deposits & Core Capital (%)	57.89	81.02	64.52	(441.12)	(82.60)	61.27	48.40	111.80	72.78	72.66	68.27	80.60	68.80	67.76	71.95	73.20	72.65	63.60
39	Non Performing Loan to Total Loan (%)	1.64	26.21	18.38	83.30	89.78	6.06	4.46	9.32	3.55	14.88	2.53	4.24	0.99	0.71	0.47	4.82	4.58	6.29
40	Total Loan Loss Provision to Total Loan (%)	2.62	12.04	12.02	83.47	89.89	4.96	4.36	6.04	3.27	15.44	3.48	4.63	1.98	1.70	1.47	7.51	5.15	7.23
41	Provision for Performing Loan to Performing Loan (%)	1.01	1.00	1.00	1.01	1.00	1.00	1.32	6.66	1.00	1.03	1.00	1.00	1.00	1.00	1.00	4.31	1.00	1.00
42	Cash	2,500	9,283	3,957	8,149	4,670	803	1,991	7,557	3,801	3,983	30,212	5,667	63,640	12,886	18,047	24,751	15,034	8,289
43	NRB Deposit	13,100	22,955	24,330	674,477	40,611	11	55,332	1,617	63,708	8,547	7,546	95,225	37,670	53,573	63,043	35,735	1,480	112,593
44	Banks/BFIs Deposits	278,600	139,633	607,632	80,531	21,214	5,955	281,202	72,399	227,149	92,987	583,367	134,355	220,586	331,264	251,772	487,549	396,417	1,331,048
45	Investment in NG/NRB Bonds	25,000	24,950	40,271	10,914	-	3,000	5,000	-	49,976	12,758	62,500	42,899	125,361	20,000	45,287	93,625	51,938	167,050
46	Net Liquid Assets	319,200	196,821	676,190	665,614	36,495	9,769	343,525	(25,532)	344,633	118,275	683,625	278,146	354,756	417,723	378,149	641,660	464,869	1,618,980
47	NLA/Total Deposit (%)	70.15	32.32	49.08	0.49	9.16	-	72.06	(0.05)	33.20	37.56	41.83	17.89	22.04	40.33	28.09	44.37	36.33	104.75
48	Total Liquid Assets	319,200	196,821	676,190	774,071	36,495	9,769	343,525	81,573	344,633	118,275	683,625	278,146	447,256	417,723	378,149	641,660	464,869	1,618,980
49	Total Liquid Assets to Total Deposits (%)	70.15	32.32	49.08	57.32	9.16	-	72.06	14.51	33.20	37.56	41.83	17.89	22.04	40.33	28.09	44.37	36.33	104.75
50	Investment in NG/NRB Bonds	25,000	24,950	40,271	10,914	-	3,000	5,000	-	49,976	12,758	62,500	42,899	125,361	20,000	45,287	93,625		

Key Financial Highlights of Finance Companies
for the Qtr Ended Ashad 2069
(Mid July 2012)

Unaudited

Amount in '000'

S. N.	Financial Indicators	Mahalaxmi Finance Ltd.	Lalitpur Finance Ltd.	Bhajaratra Finance & Saving Co. Ltd.	United Finance 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 Ltd.	Multipurpose Finance Co. Ltd.	Butwal Finance Ltd.	Srijana Finance Ltd.	Om Finance Ltd.
		19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
1	Paid up Capital	420,000	187,945	78,624	350,801	132,227	120,000	115,416	140,626	97,500	312,000	168,356	126,853	150,000	26,443	208,993	28,000	246,750
2	Core Capital	518,834	233,647	104,373	462,999	130,136	135,120	178,856	198,984	152,506	399,029	262,800	159,182	39,217	32,933	259,571	91,655	346,000
3	Net Worth	518,834	233,647	104,373	463,427	130,231	135,633	179,157	199,810	261,573	399,079	263,479	159,182	39,217	33,533	259,571	91,655	346,020
4	Capital Fund	537,859	249,018	105,461	491,406	141,202	137,711	185,473	208,061	159,515	419,642	276,104	172,509	40,556	34,204	270,407	93,538	371,805
5	Risk Weighted Assets	2,145,541	1,743,284	171,220	2,272,580	885,308	227,029	814,061	1,085,965	920,662	1,649,065	1,490,905	1,066,158	260,926	301,705	1,279,379	203,102	2,468,939
6	Total Assets	3,187,624	2,600,335	325,129	3,427,063	1,162,523	374,923	1,079,047	1,498,693	1,322,202	2,413,173	2,033,923	1,416,198	408,096	139,736	1,883,212	267,325	3,709,163
7	Other Assets	51,121	317,332	29,028	50,508	112,459	20,567	59,281	65,024	92,880	83,302	59,959	83,897	26,746	17,414	56,382	18,192	51,851
8	Other Liabilities	127,828	490,236	44,529	110,402	183,418	38,544	121,274	84,124	197,112	248,871	104,974	155,563	111,531	34,098	128,056	13,659	128,267
9	Core Capital to RWA (%)	24.18	13.40	60.96	20.37	14.70	59.52	21.97	18.32	16.56	24.20	17.63	14.93	15.03	32.38	20.29	45.13	14.01
10	Capital Fund to RWA (%)	25.07	14.28	61.59	21.62	15.95	60.66	22.78	19.16	17.33	25.45	18.52	16.18	15.54	33.63	21.14	46.05	15.06
11	RWA to TA (%)	67.31	67.04	52.66	66.31	76.15	60.55	75.44	72.46	69.63	68.34	73.30	75.28	63.94	72.78	67.94	75.98	66.56
12	Total Deposits	2,532,288	1,828,670	174,484	2,605,636	813,566	200,746	747,817	1,210,605	863,517	1,744,719	1,665,373	1,101,453	172,180	72,059	1,431,002	161,925	3,227,518
13	Local Currency Deposit Amt.	2,532,288	1,828,670	174,484	2,605,636	813,566	200,746	747,817	1,210,605	863,517	1,744,719	1,665,373	1,101,453	172,180	72,059	1,431,002	161,925	3,227,518
14	Foreign currency Deposit Amt.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Individual Deposit	2,098,394	1,760,285	134,300	1,692,857	635,693	145,740	425,282	1,082,971	837,741	1,623,775	959,471	846,774	95,985	72,058	974,918	158,847	2,390,760
16	Institutional Deposit	433,897	68,385	38,545	912,778	177,873	55,006	32,535	127,635	25,776	120,944	70,902	25,467	76,211	0	456,084	3,078	836,757
17	Borrowing	0	0	0	0	10,000	0	30,000	0	0	0	0	0	1,800	0	6,360	0	0
18	Financial Resources Mobilization (12+17)	2,532,288	1,828,670	174,484	2,605,636	823,566	200,746	777,817	1,210,605	863,517	1,744,719	1,665,373	1,101,453	173,980	72,059	1,494,602	161,925	3,227,518
19	Financial Resource Mobilization to Last Quarter's Core Capital	4.99	7.87	1.73	6.12	5.48	1.41	4.43	6.99	12.37	4.62	7.22	7.27	5.55	2.49	6.01	1.90	10.04
20	Performing Loan	1,902,171	1,537,126	1,088,116	2,059,320	911,894	165,656	665,085	907,698	700,965	1,242,358	1,331,186	952,996	13,854	87,442	1,083,636	188,369	2,514,913.00
21	Non Performing Loan (NPL)	337,664	1,696,445	1,437,014	2,191,316	343,766	1,485,212	4,469,011	1,316,212	5,201,111	1,511,711	2,690,711	5,285,211	79,142	1,429,211	2,423,011	2,684,011	6,183,000
22	Loan and Advances (Gross)	1,935,935	1,706,771	1,23,187	2,080,511	946,270	180,508	709,775	920,860	752,976	1,393,529	1,358,093	1,005,848	212,996	101,691	1,107,866	191,053	2,521,096
23	Deprived Sector Loan	45,972	42,997	5,687	56,874	11,569	6,909	31,383	21,096	34,942	37,498	35,562	46,868	23,413	23,413	35,562	46,868	65,842
24	Maximum Loan in a Single Sector	364,270	702,983	31,539	789,787	346,197	39,822	149,286	296,737	264,017	433,449	698,060	207,823	48,731	23,251	302,313	76,323	697,721
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	58,295	60,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	697,721
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	2.74	2.30	3.39	2.52	1.22	2.86	4.33	2.53	2.84	2.96	2.55	2.38	2.16	2.23	2.86	2.90	3.07
27	Max. Loan in a Single Sector to Core Capital (%)	70.21	300.87	30.22	170.58	266.03	29.47	83.47	149.13	173.12	108.63	265.62	130.56	124.26	70.60	116.47	83.27	201.65
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	11.48	25.84	-	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-	-	-	-	-	-	229.28
29	Real estate Loan Including other real estate	386,540	702,983	31,539	86,304	158,721	21,664	147,198	93,872	66,110	200,071	226,576	213,577	22,432	-	275,280	-	265,273
30	Other Real Estate	110,282	638,916	31,539	61,952	135,721	21,664	90,478	93,872	43,310	-	122,064	9,900	-	21,039	-	-	112,738
31	Real estate Loan Including other real estate/Total Loan	19.97	41.19	25.60	4.15	16.77	12.00	20.74	10.19	8.78	14.36	16.68	21.23	10.53	-	24.85	-	10.52
32	Other Real Estate/Total Loan	5.70	37.43	25.60	2.96	14.34	12.00	12.75	10.19	5.75	-	-	12.14	4.65	-	1.90	-	4.47
33	Provision for Performing Loan	1,902,171	1,537,126	1,088,116	2,059,320	911,894	165,656	665,085	907,698	700,965	1,242,358	1,331,186	952,996	13,854	87,442	1,083,636	188,369	2,514,913.00
34	Provision for Non-performing Loan	25,977	1,199,477	1,209,014	2,119,116	343,766	1,487,116	27,582	10,562	45,051	15,067	26,907	53,268	72,208	9,929	24,230	739	6,183
35	Total Loan Loss Provision	45,001	1,35,318	13,178	41,784	43,495	16,528	34,199	19,639	52,061	163,100	40,211	62,863	73,547	10,803	35,066	2,623	31,988
36	Credit to Deposit Ratio (%)	76.45	93.33	70.60	79.85	116.31	89.92	94.91	76.07	87.20	79.87	81.55	91.32	123.71	141.12	77.42	117.99	78.11
37	Credit to Financial Resources Mobilization Ratio (%)	76.45	93.33	70.60	79.85	116.31	89.92	94.91	76.07	87.20	79.87	81.55	91.32	122.43	141.12	77.42	117.99	78.11
38	Credit to Deposits & Core Capital (%)	63.45	82.76	44.18	67.80	100.27	53.74	76.59	65.33	74.11	65.00	70.43	79.79	100.76	96.86	65.53	75.34	70.55
39	Non Performing Loan to Total Loan (%)	1.74	9.94	11.67	1.02	3.63	8.23	6.30	1.43	6.91	10.85	1.98	5.25	37.16	14.01	2.19	1.40	0.25
40	Total Loan Loss Provision to Total Loan (%)	2.32	7.93	10.70	2.01	4.60	9.16	4.82	2.13	6.91	11.70	2.96	6.25	34.53	10.62	3.17	1.37	1.27
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.03
42	Cash	19,838	3,451	248	28,394	9,764	4,498	4,848	11,609	2,716	15,009	22,456	56,684	4,425	7,965	30,361	7,229	32,519
43	NRB Deposit	64,732	294,824	9,290	216,286	15,368	4,729	21,654	40,676	18,009	152,443	98,268	91,251	13,400	-	46,066	5,224	930,222
44	Banks/BFIs Deposits	874,529	1,31,081	1,37,148	661,113	21,095	150,535	159,388	365,528	320,805	621,536	382,863	91,739	23,716	10,039	492,975	40,834	-
45	Investment in NG/NRB Bonds	170,968	32,620	8,036	62,500	15,000	3,200	30,000	33,372	9,675	0	30,000	26,600	0	0	69,955	0	104,550
46	Net Liquid Assets	1,130,067	461,976	154,722	968,293	51,227	159,762	155,890	451,185	351,205	788,988	533,587	266,274	39,741	18,003	575,577	53,287	1,067,291
47	NLA/Total Deposit (%)	44.63	25.26	88.67	0.37	0.06	0.80	0.21	0.37	0.41	0.45	0.32	0.24	0.23	0.25	0.40	0.33	0.33
48	Total Liquid Assets	1,130,067	461,976	154,722	968,293	61,227	159,762	155,890	451,185	351,205	788,988	533,587	266,274	41,541	18,003	639,357	53,287	1,067,291
49	Total Liquid Assets to Total Deposits (%)	44.63	25.26	88.67	37.16	6.30	79.58	20.85	37.27	40.67	45.22	32.04	24.17	23.08	24.98	40.23	32.91	33.07
50	Investment in NG/NRB Bonds	170,968	32,620	8,036	62,500	15,000	3,200	30,000	33,372	9,675	0	30,000	26,600	0	0	69,955	0	104,550
51	Shares & Debentures	19,353	15,541	15,132	428	95	513	301	826	1,090	50	29,164	16,990	100	0	7,595	0	10,277
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	10,000	0	10,643	0	1,800	2,500	1,267	0	0	0	0	3,000	1,950	0	0	0	0
54	Total Investment	200,321	48,161	33,811	62,928	15,095	5,5											

Key Financial Highlights of Finance Companies
for the Qtr Ended Ashad 2069
(Mid July 2012)

Unaudited

Amount in '000'

S. N.	Financial Indicators	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.	Sagarmatha Merchant Banking & Finance Ltd.	Civil Merchant Birtiya Sanshtha Ltd.	Prabhu Finance Co. Ltd.	Imperial Finance Ltd.	Kuber Merchant Finance Ltd.	Nepal Express Finance Ltd.
		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
1	Paid up Capital	150,000	181,980	935,070	70,000	329,123	155,680	110,000	300,300	84,208	322,389	356,186	165,000	149,500	469,200	149,730	150,000	143,000
2	Core Capital	140,112	93,084	(4,062,383)	133,445	390,032	239,511	84,697	409,483	105,473	258,609	441,359	193,694	185,052	623,528	173,266	143,994	189,804
3	Net Worth	143,741	93,084	(1,552,151)	150,245	392,820	239,511	84,824	409,483	105,473	258,609	441,359	193,694	185,052	623,528	173,266	143,994	189,873
4	Capital Fund	144,024	100,000	(4,062,383)	140,738	399,835	249,757	87,508	430,842	108,546	265,350	466,196	205,794	189,757	662,439	176,625	100,969	194,701
5	Risk Weighted Assets	527,234	865,100	2,777,848	987,729	2,096,784	819,715	406,095	2,292,891	350,452	1,126,780	2,851,550	1,205,332	493,675	5,502,929	688,192	943,069	586,059
6	Total Assets	773,908	1,117,022	4,748,563	1,168,372	2,602,696	1,140,219	525,459.00	2,966,863	540,478	1,491,521	4,078,533	2,044,882	797,418	8,342,034	1,107,346	177,859	857,000
7	Other Assets	64,281	170,318	679,408	197,515	46,681	26,742	37,753	57,153	13,798	111,718	174,138	53,713	22,104	710,369	18,263	13,906	12,020
8	Other Liabilities	124,052	323,990	3,512,479	347,554	109,825	85,711	101,096	124,286	33,914	295,981	215,810	99,470	44,893	254,760	49,757	18,782	16,644
9	Core Capital to RWA (%)	26.57	10.76	(146.24)	13.51	18.60	29.22	20.86	17.86	30.10	22.95	15.48	16.07	37.48	11.33	25.18	10.22	32.39
10	Capital Fund to RWA (%)	27.32	11.56	(146.24)	14.25	19.07	30.47	21.55	18.79	30.97	23.55	16.35	17.07	38.44	12.04	25.67	10.71	33.22
11	RWA to TA (%)	68.13	77.45	58.50	84.54	80.56	71.89	77.28	77.28	64.84	75.55	69.92	58.94	61.91	65.97	62.15	53.02	68.38
12	Total Deposits	504,469	645,399	1,529,103	492,993	2,094,773	814,595	320,495	2,433,094	601,991	721,276	3,381,112	1,341,389	567,473	7,463,746	802,084	801,040	650,363
13	Local Currency Deposit Amt.	504,469	645,399	686,507	492,993	2,094,773	814,595	320,495	2,433,094	401,091	721,276	3,381,112	1,341,389	567,473	7,463,746	802,084	801,040	650,363
14	Foreign currency Deposit Amt.	-	-	842,596	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Individual Deposit	376,425	353,234	681,725	170,348	997,561	83,185	309,566	2,065,250	350,317	346,301	1,284,078	900,105	472,347	5,560,082	587,565	436,372	401,608
16	Institutional Deposit	128,044	292,165	676,239	320,974	109,712	32,309	10,929	367,844	50,774	375,181	2,097,033	441,284	95,126	1,903,665	214,520	365,553	248,755
17	Borrowing	0	365,000	83,795	177,580	0	0	4,000	-	-	106,900	40,000	-	-	-	-	8,000	-
18	Financial Resources Mobilization (12+17)	504,469	681,899	1,612,898	670,573	2,094,773	814,595	324,495	2,433,094	401,091	828,176	3,421,112	1,341,389	567,473	7,463,746	802,084	809,040	650,363
19	Financial Resource Mobilization to Last Quarter's Core Capital	3.86	7.59	-1.00	6.07	5.67	3.89	4.50	6.50	4.38	2.81	8.18	7.52	3.26	13.04	4.85	4.89	3.75
20	Performing Loan	391162.00	691567.00	89469	729197.00	1842617	640068.00	280999	2135895	307261	674256	2587585	1037252	430830	3891077	568813	685163	489615
21	Non Performing Loan (NPL)	49019.00	134546.00	2529154	137495.00	39743	31202.00	47132	13774	5505	230659	27467	26421	7442	33823	25347	209829	0
22	Loan and Advances (Gross)	440,181	826,113	2,618,623	866,692	1,882,360	671,271	328,131	2,149,669	312,766	904,915	2,615,052	1,063,673	438,272	3,924,900	594,160	894,992	489,615
23	Deprived Sector Loan	20315	11576	12000	127.00	62255	17798	6922	52,641	30,463	31,139	62,974	43,979	12,130	115,744	17,089	5,090	19,627
24	Maximum Loan in a Single Sector	227,166	262,315	953,618	478,426	696,335	45,219	99488	526,277	148,718	327,943	888,013	376,378	237,280	1,104,282	201,151	335,978	187,687
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	19,388	-	953,618	-	365,145	10,000	0	-	-	-	-	-	33,000	96,500	25,000	11,639	20,000
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	4.87	1.32	0.39	0.01	3.60	2.51	1.92	2.78	11.49	2.83	2.57	4.18	6.97	20.22	10.33	0.48	11.32
27	Max. Loan in a Single Sector to Core Capital (%)	162.13	281.80	(23.47)	358.52	178.53	18.88	117.46	128.52	141.00	126.81	201.20	194.32	128.22	177.10	116.09	234.14	98.88
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	14.78	-	(58.88)	-	#DIV/0!	6.49	#DIV/0!	-	-	-	-	-	18.96	16.86	15.11	7.03	11.54
29	Real estate Loan Including other real estate	28,390	249,252	743,759	137,032	352,660	352,660	26,570	161,619	86,007	132,050	553,465	69,381	89,873	944,231	102,963	162,024	59,683
30	Other Real Estate	28,390	219,710	743,759	60,542	341,260	352,660	26,570	161,619	86,007	38,375	500,338	69,381	89,873	944,231	86,963	156,532	59,683
31	Real estate Loan Including other real estate/Total Loan	6.45	30.17	28.40	15.81	18.73	18.73	8.10	7.52	27.50	14.59	21.16	6.52	20.51	24.06	17.33	18.10	12.19
32	Other Real Estate/Total Loan	6.45	26.60	28.40	6.99	18.13	18.13	8.10	7.52	27.50	4.24	19.13	6.52	20.51	24.06	14.64	17.49	12.19
33	Provision for Performing Loan	3912	6916	895	7293	18110	6401	2810	21,359	3,073	6,742	25,875	10,327	4,309	38,911	5,712	11,517	4,897
34	Provision for Non-performing Loan	49019	134546	2522155	95700	24425	14237	46252	13,774	5,505	139,757	27,660	20,243	7,838	16,880	18,155	25,880	-
35	Total Loan Loss Provision	52,931	141,462	2,523,410	102,993	42,535	20,638	49,062	35,133	8,578	146,499	52,304	30,570	12,147	55,791	23,867	37,397	4,897
36	Credit to Deposit Ratio (%)	87.26	128.00	171.25	175.80	89.86	82.41	102.38	88.35	77.98	125.46	77.34	79.30	77.23	52.59	74.08	111.73	75.28
37	Credit to Financial Resources Mobilization Ratio (%)	87.26	121.15	162.36	129.25	89.86	82.41	101.12	88.35	77.98	109.27	76.44	79.30	77.23	52.59	74.08	110.62	75.28
38	Credit to Deposits & Core Capital (%)	68.29	111.87	(103.37)	138.35	75.75	63.68	80.98	75.62	61.74	92.35	68.41	69.29	58.24	48.53	60.92	94.75	58.28
39	Non Performing Loan to Total Loan (%)	11.14	16.29	96.58	15.86	2.11	4.65	14.36	0.64	1.76	25.49	1.05	2.48	1.70	0.86	4.27	23.44	-
40	Total Loan Loss Provision to Total Loan (%)	12.02	17.12	96.36	11.88	2.26	3.07	14.95	1.63	2.74	16.19	2.00	2.87	2.77	1.42	4.02	4.18	1.00
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.68	1.00
42	Cash	3,969	4,539	7,283	426	31,723	5,690	816	67,590	9,872	5,305	99,676	19,303	966	321,800	6,283	22,074	13,482
43	NRB Deposit	22,888.00	184	12,599	7,886	179,308	17,246.00	22,363.00	86,197	8,388	35,059	70,387	33,621.00	41,627	387,205	45,219	7,651	25,598
44	Banks/BFIs Deposits	137,791	38,645	104,937	26,189	169,733	311,011	47,033	567,026	172,641	53,138	996,273	303,965	268,397	2,579,517	331,115	46,377	238,587
45	Investment in NG/NRB Bonds	30,000	32,000	0	200	97,836	40,000	0	550	0	24,332	41,516	60,200	20,000	81,312	-	-	37,500
46	Net Liquid Assets	194,648	38,868	41,024	(142,879)	478,600	373,947	66,212	721,363	190,901	10,808	1,167,852	417,089	330,990	3,369,834	382,617	68,102	315,167
47	NLA/Total Deposit%	0.39	0.06	0.03	(0.29)	0.23	0.46	0.21	0.30	0.48	0.02	0.35	0.31	58.33	45.15	47.70	0.09	48.46
48	Total Liquid Assets	194,648	75,368	124,819	34,701	478,600	373,947	70,212	721,363	190,901	117,708	1,207,852	417,089	330,990	3,369,834	382,617	76,102	315,167
49	Total Liquid Assets to Total Deposits (%)	38.58	6.02	8.16	(28.98)	22.85	45.91	20.66	29.65	47.60	1.50	34.54	31.09	58.33	45.15	47.70	9.50	48.46
50	Investment in NG/NRB Bonds	30,000	32,000	0	200	97,836	40,000	0	550	-	24,332	41,516	60,200	20,000	81,312	-	-	37,500
51	Shares & Debentures	11,760	233	29	5,599	1,908	10,186	127	-	100	11,051	6,100	37,061	4,100	4,749	-	-	31,512
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	30,000	16	10,000	0	45,995	0	47,500	-	448	5,280	-	15,000	-	-	3,810	-	-
54	Total Investment	71,760	32,249	10,029	5,799	1												

Key Financial Highlights of Finance Companies
for the Qtr Ended Ashad 2069
(Mid July 2012)

Unaudited

Amount in '000'

S. N.	Financial Indicators	Valley Finance Ltd.	Seti Finance Ltd.	Hama Merchant & Finance Ltd.	Reliable Finance Ltd.	Api Finance Ltd.	Namaste Bitya Saraswa Ltd.	Kaski Finance Ltd.	Zenith Finance Ltd.	Unique Finance Ltd.	Manjushree Financial Institution Ltd.	Shubhalaxmi Finance Ltd.	Jebils Finance Ltd.	Narayani National Finance Ltd.	Reliance Finance Ltd.	Lotus Investment Finance Ltd.	Baibhav Finance Ltd.	Bhaktapur Finance Co. Ltd.	2069 Ashad End Total
		53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	
1	Paid up Capital	128,000	40,000	200,000	221,390	126,000	15,000	240,744	205,314	200,000	225,000	200,000	102,000	647,484	140,000	120,000	147,000	125,000	17,222,326
2	Core Capital	158,104	58,263	165,718	290,736	146,088	24,408	287,826	243,700	229,908	256,146	219,781	109,846	933,462	162,685	134,384	156,494	130,578	9,663,698
3	Net Worth	158,104	58,263	165,718	290,736	146,088	24,408	287,826	243,700	229,908	256,146	219,781	109,846	933,462	162,685	134,384	156,494	130,578	13,506,697
4	Capital Fund	164,994	59,577	168,252	305,104	152,319	25,144	298,949	251,656	233,837	263,540	224,573	114,094	962,894	169,119	137,145	157,832	132,046	10,239,191
5	Risk Weighted Assets	845,234	151,777	472,484	1,727,934	708,854	85,629	1,188,568	842,516	418,120	805,726	514,569	409,774	3,305,446	691,681	307,525	193,093	180,197	78,587,114
6	Total Assets	1131210	220412	743099	2629753	1005403	121622	1578698	1339591	649266	1109089	788829	518891	4322946	1059271	429271	338458	306874	115,682,536
7	Other Assets	23982	6538	87173	33191	34528	744	11404	34589	4917	34025	19378	18749	177254	21636	8167	3105	3196	7,330,418
8	Other Liabilities	73,973	17,240	192,295	111,599	25,187	2,812	45,090	37,374	18,436	39,649	28,636	19,159	286,254	51,297	21,977	8,178	6,416	19,206,986
9	Core Capital to RWA (%)	18.71	38.39	35.07	16.83	20.61	28.50	24.22	28.93	54.99	31.79	42.71	26.81	28.24	23.52	43.70	81.05	72.46	12.30
10	Capital Fund to RWA (%)	19.52	39.25	35.61	17.66	21.49	29.36	25.15	29.87	55.93	32.71	43.64	27.84	29.13	24.45	44.60	81.74	73.28	13.03
11	RWA to TA (%)	74.72	68.86	63.58	65.71	70.50	70.41	75.29	62.89	64.40	72.65	65.23	78.97	76.46	65.30	71.64	57.05	58.72	67.93
12	Total Deposits	899,099	143,429	358,826	1,913,920	833,395	94,402	1,245,782	1,061,517	400,922	813,294	540,412	385,796	3,099,915	844,077	270,499	173,786	167,581	76,799,310
13	Local currency Deposit Amt.	899,099	143,429	358,826	1,913,920	833,395	94,402	1,245,782	1,061,517	400,922	813,294	540,412	385,796	3,099,915	844,077	270,499	173,786	167,581	75,956,714
14	Foreign currency Deposit Amt.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	842,596
15	Individual Deposit	540,610	93,109	253,998	749,127	652,882	62,073	985,383	681,203	167,236	253,390	404,462	242,142	2,658,001	442,241	206,959	107,786	96,555	52,827,556
16	Institutional Deposit	326,527	50,320	104,828	1,164,793	180,513	32,329	260,399	380,314	233,686	559,904	135,950	14,3654	44,914	40,1835	63,540	66,000	71,025	23,067,348
17	Borrowing	-	-	-	312,568	-	-	-	-	-	0	0	0	0	0	0	0	0	967,243
18	Financial Resources Mobilization (12+17)	899,099	143,429	358,826	2,226,488	833,395	94,402	1,245,782	1,061,517	400,922	813,294	540,412	385,796	3,099,915	844,077	270,499	173,786	167,581	77,766,553
19	Financial Resource Mobilization to Last Quarter's Core Capital	5.81	2.54	2.57	8.08	5.90	3.95	4.59	4.53	1.82	3.30	2.49	3.64	3.50	5.35	2.03	1.13	1.27	5.92
20	Performing Loan	688890	131390	253344	1436754	623109	73633	1112321	710560	392944	704925	479182	355041	2943192	643396	276098	133787	146762	60,272,276
21	Non Performing Loan (NPL)	41776	4905	129044	36643	1179	729	5430	3995	1398	5119	3520	10848	90083	10483	5939	0	70	8,816,611
22	Loan and Advances (Gross)	730,666	136,295	382,398	1,473,397	624,288	74,362	1,117,751	714,555	394,342	710,404	482,702	365,889	3,033,275	653,879	282,037	133,787	146,832	69,088,886
23	Deprived Sector Loan	25,989	3,830	15,100	51,219	16,263	2,077	28,242	19,477	10,786	16,600	14,382	10,049	76,029	16,478	11,311	2,206	5,000	1,883,000
24	Maximum Loan in a Single Sector	329,208	64,786	157,741	487,550	186,357	38,505	310,722	260,152	191,256	238,383	177,625	95,736	1,201,398	247,090	112,393	55,565	47,687	23,923,402
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	32,785	-	23,000	26,475	15,000	1,749	19,900	48,830	34,000	31,033	15,000	23,600	108,950	35,000	18,990	10,000	10,000	3,220,109
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	16.79	6.77	10.80	18.58	11.51	8.70	10.41	8.31	4.89	6.73	6.64	9.83	8.59	10.44	8.49	1.44	3.80	3.19
27	Max. Loan in a Single Sector to Core Capital (%)	208.22	111.20	95.19	167.70	127.56	157.76	107.95	106.75	83.19	93.07	80.82	87.15	128.70	151.88	83.64	35.51	36.52	247.56
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	21.18	-	16.45	9.60	10.61	7.33	7.33	20.84	15.42	12.59	6.93	22.29	12.32	22.17	14.25	6.51	7.60	24.52
29	Real estate Loan Including other real estate	81,516	-	95,080	170,965	10,247	565	58,240	123,108	100,601	103,629	59,623	15,688	320,350	51,635	33,524	6,400	-	11,330,964
30	Other Real Estate	54,898	-	95,080	150,340	-	565	44,130	66,654	97,201	68,084	44,923	13,188	199,605	51,635	-	6,400	-	8,666,967
31	Real estate Loan Including other real estate/Total Loan	11.16	-	24.86	11.60	1.64	0.76	5.21	17.23	25.51	14.59	12.35	4.29	10.56	7.90	11.89	4.78	-	16.40
32	Other Real Estate/Total Loan	7.51	-	24.86	10.20	-	0.76	3.95	9.33	24.65	9.59	9.31	3.60	6.58	7.90	-	4.78	-	12.54
33	Provision for Performing Loan	6,889	1,314	2,534	14,368	6,232	737	11,124	7,106	3,943	7,394	4,792	4,248	29,432	6,434	2,761	1,338	1,468	693,766
34	Provision for Non-performing Loan	21,239	3,898	114,655	27,651	1,178	728	5,429	2,353	709	4,986	2,852	4,398	7,3233	10,483	5,939	-	70	7,973,352
35	Total Loan Loss Provision	28,128	5,212	117,189	42,019	7,410	1,465	16,553	9,459	4,652	12,380	7,644	8,646	102,665	16,917	8,700	1,338	1,538	8,667,118
36	Credit to Deposit Ratio (%)	81.27	95.03	106.57	76.98	74.91	78.77	89.72	67.31	98.36	87.30	89.32	94.84	97.85	77.47	104.27	76.98	87.62	89.96
37	Credit to Financial Resources Mobilization Ratio (%)	81.27	95.03	106.57	76.18	74.91	78.77	89.72	67.31	98.36	87.30	89.32	94.84	97.85	77.47	104.27	76.98	87.62	88.84
38	Credit to Deposits & Core Capital (%)	69.11	67.58	72.90	66.83	63.74	62.59	72.88	54.75	62.51	66.39	63.50	73.82	75.20	64.95	69.66	40.51	49.25	79.91
39	Non Performing Loan to Total Loan (%)	5.72	3.60	33.75	2.49	0.19	0.98	0.49	0.56	0.35	0.72	0.73	2.96	2.97	1.60	2.11	-	0.05	12.76
40	Total Loan Loss Provision to Total Loan (%)	3.85	3.82	30.65	2.85	1.19	1.97	1.48	1.32	1.18	1.74	1.58	2.36	3.38	2.59	3.08	1.00	1.05	12.54
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20	1.00	1.00	1.00	1.00	1.00	1.15
42	Cash	33,507	4,937	3,435	37,297	20,635	2,022	18,543	35,800	2,020	12,254	4,302	8,726	40,019	9,086	3,701	4,455	6,619	1,354,569
43	NRB Deposit	21,285	160	5,850	75,966	22,683	-	64,322	24,543	70,878	25,524	13,477	10,175	64,217	51,802	18,822	4,535	10,033	4,821,693
44	Banks/BFIs Deposits	257,179	66,523	183,109	516,308	290,585	43,941	350,831	467,654	148,157	275,781	233,736	91,049	723,415	309,562	103,686	167,269	127,750	20,777,493
45	Investment in NG/NRB Bonds	21,358	1,500	17,050	347,329	-	-	-	50,000	17,000	30,000	20,000	8,450	136,319	4,000	6,000	-	5,000	2,506,457
46	Net Liquid Assets	333,329	73,120	209,444	664,332	333,803	45,963	433,696	577,277	238,055	343,559	271,515	118,400	827,651	374,450	132,209	176,259	149,402	28,492,969
47	NLA/Total Deposit%	37.07	50.98	58.37	34.71	40.05	48.69	34.81	54.38	59.38	42.24	50.24	30.69	26.70	44.36	48.88	101.42	89.15	37.10
48	Total Liquid Assets	333,329	73,120	209,444	676,900	333,803	45,963	433,696	577,277	238,055	343,559	271,515	118,400	827,651	374,450	132,209	176,259	149,402	29,460,212
49	Total Liquid Assets to Total Deposits (%)	37.07	50.98	58.37	34.71	40.05	48.69	34.81	54.38	59.38	42.24	50.24	30.69	26.70	44.36	48.88	101.42	89.15	38.36
50	Investment in NG/NRB Bonds	21,358	1,500	17,050	347,329	-	-	-	50,000	17,000	30,000	20,000	8,450	136,319	4,000	6,000	-	5,000	2,506,457
51	Shares & Debentures	-	-	-	1,000	-	-	-	3,210	7,536	0	0	3,082	15,809	0	0			