

Key Financial Highlights of Finance Companies
for the Qtr Ended Ashwin 2069
(Mid October 2012)

Unaudited

Amount 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.	Merchante 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.
		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	647,485	2,034,288	289,010	18,000	154,662	-	176,579	160,739	196,369	220,297	300,000	154,425	160,000	268,125	180,320
2	Core Capital	234,200	65,317	184,923	813,620	(335,279)	(184,029)	41,909	191,195	-	178,733	117,211	260,246	281,262	336,988	240,963	223,087	601,213	246,094
3	Net Worth	234,600	74,882	243,015	818,147	(263,641)	(184,029)	42,376	191,195	-	182,269	117,913	306,002	286,428	336,988	242,346	223,087	620,281	246,094
4	Capital Fund	238,020	69,615	192,365	845,419	(335,279)	(184,029)	42,118	195,133	-	191,474	119,456	275,020	295,537	357,474	249,843	235,122	615,137	258,460
5	Risk Weighted Assets	456,080	666,912	1,387,542	3,735,388	3,824,092	1,241,387	34,379	449,143	-	1,019,266	375,074	1,793,111	1,593,013	1,967,029	1,043,940	1,401,432	1,718,317	1,440,554
6	Total Assets	782,600	1,023,369	2,127,047	4,631,863	5,144,223	929,063	44,163	716,771	-	1,363,589	583,300	2,366,048	2,097,441	2,495,539	1,502,957	1,827,752	2,315,242	1,876,896
7	Other Assets	47,000	155,343	181,861	210,434	3,069,516	131,341	1,115	15,118	-	59,817	24,625	151,618	170,158	82,722	45,059	27,187	142,918	57,203
8	Other Liabilities	108,300	314,548	405,503	450,757	3,808,165	719,185	1,787	36,218	-	106,797	119,849	281,204	294,409	119,673	60,543	106,938	175,036	142,975
9	Core Capital to RWA (%)	51.35	9.79	13.33	21.78	(8.77)	(14.82)	121.90	42.57	-	17.54	31.25	14.51	17.66	17.13	23.08	15.92	34.99	17.08
10	Capital Fund to RWA (%)	52.19	10.44	13.86	22.63	(8.77)	(14.82)	122.51	43.45	-	18.79	31.85	15.34	18.55	18.17	23.93	16.78	35.80	17.94
11	RWA to TA (%)	58.28	65.17	65.23	80.65	74.34	133.62	77.85	62.66	-	74.75	64.30	75.79	75.95	78.82	69.46	76.68	74.22	76.75
12	Total Deposits	430,900	574,696	1,415,328	3,359,657	1,552,832	370,105	-	474,896	-	1,049,018	345,308	1,762,860	1,516,604	1,871,027	1,195,328	1,477,855	1,524,832	1,487,827
13	Local Currency Deposit Amt.	430,900	574,696	1,415,328	3,359,657	1,552,832	370,105	-	474,896	-	1,049,018	345,308	1,762,860	1,516,604	1,871,027	1,195,328	1,477,855	1,524,832	1,487,827
14	Foreign currency Deposit Amt.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Individual Deposit	270,200	473,845	1,157,689	2,880,119	503,126	72,139	-	430,840	-	813,616	306,261	1,251,596	1,377,044	1,440,832	1,158,648	1,063,989	1,261,151	1,235,786
16	Institutional Deposit	160,700	100,851	257,639	479,537	1,049,706	297,966	-	44,056	-	235,402	39,047	511,264	139,560	430,195	36680	413867	263680	252041
17	Borrowing	-	-	-	-	-	41,560	-	21,500	-	-	-	0.00	0	0	0	0	0	0
18	Financial Resources Mobilization (12+17)	430,900	574,696	1,415,328	3,359,657	1,594,392	391,605	-	474,896	-	1,049,018	345,308	1,762,860	1,516,604	1,871,027	1,195,328	1,477,855	1,524,832	1,487,827
19	Financial Resource Mobilization to Last Quarter's Core Capital	1.77	4.35	5.69	6.60	-1.75	-0.33	0.00	2.41	-	5.01	2.98	8.42	5.34	5.58	5.03	6.77	3.18	6.33
20	Performing Loan	384,620	429,799	744,244	3,179,874	3,680,665	463,667	20,932	33,3015	-	827,145	224,433	1,477,113	1,299,815	1,570,520	887,991	1,199,558	1,392,387	1,236,634
21	Non Performing Loan (NPL)	13,480	16,5625	26,2819	1,184,13	1,063,106	569,200	1,989	12,145	-	7,3895	44,526	42,887	65,880	12,360	5,670	2,008	6,1245	6,0137
22	Loan and Advances (Gross)	398,100	595,424	1,007,063	3,298,287	4,311,171	615,567	22,921	345,160	-	901,040	268,959	1,520,000	1,365,695	1,582,880	893,661	1,201,566	1,453,632	1,296,771
23	Deprived Sector Loan	13,100	16,840	28,705	95,683	6,323	585	12,179	43,45	-	21,749	9,729	49,194	35,318	63,631	27,510	30,567	39,527	29,954
24	Maximum Loan in a Single Sector	372,100	207,219	314,652	1,367,091	347,416	275,883	16,986	79,407	-	213,460	96,547	374,657	328,787	663,672	357,210	278,853	235,417	252,216
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	6,000	24,340	54,000	78,513	134,004	23,000	4,993	9,792	-	43,729	9,375	-	-	33,272.00	34,368	-	-	-
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	3.06	2.58	2.67	2.99	2.85	0.90	1.39	3.70	-	2.36	2.74	3.71	2.36	4.98	3.14	2.60	2.68	2.98
27	Max. Loan in a Single Sector to Core Capital (%)	158.88	317.25	170.15	168.03	(103.62)	(149.91)	40.53	41.53	-	119.43	82.37	143.96	116.90	196.94	148.24	125.00	39.16	102.49
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	2.47	18.42	21.72	8.41	(14.70)	(1.96)	12.16	4.97	-	20.90	8.10	-	-	-	14.01	15.75	-	-
29	Real estate Loan Including other real estate	41,900	20,350	138,325	355,463	360,115	397,924	1,600	42,958	-	130,792	34,545	123,879	328,245	267,482	54,966	164,209	210,217	53,505
30	Other Real Estate	-	20,350	25,432	231,636	160,268	397,924	-	42,958	-	128,482	22,250	49,163	328,245	172,249	-	69,186	192,217	53,505
31	Real estate Loan Including other real estate/Total Loan	10.52	3.42	13.74	10.78	25.16	64.64	6.98	12.45	-	14.52	12.84	8.15	24.04	16.90	6.15	13.67	14.46	4.13
32	Other Real Estate/Total Loan	-	3.42	2.53	7.02	11.20	64.64	-	12.45	-	14.26	8.27	3.23	24.04	10.88	-	5.76	13.22	4.13
33	Provision for Performing Loan	3,800	4,298	7,442	31,799	3,685	-	209	3,358	-	8,271	2,244	15,273	12,988	15,705	8,880	12,035	13,924	12,366
34	Provision for Non-performing Loan	13,500	120,641	167,407	84,745	1,063,106	569,664	1,360	11,010	-	32,788	44,526	42,387	60,491	12,360	5,670	2,008	6,1245	4,6658
35	Total Loan Loss Provision	17,300	124,939	174,490	116,544	1,066,792	569,664	1,570	14,368	-	41,060	46,770	57,660	73,479	28,065	14,550	14,043	75,169	59,024
36	Credit to Deposit Ratio (%)	92.39	103.61	71.15	98.17	92.17	166.32	#DIV/0!	72.68	-	85.89	77.89	86.22	90.05	84.60	74.76	81.30	95.33	87.16
37	Credit to Financial Resources Mobilization Ratio (%)	92.39	103.61	71.15	98.17	89.76	157.19	#DIV/0!	72.68	-	85.89	77.89	86.22	90.05	84.60	74.76	81.30	95.33	87.16
38	Credit to Deposits & Core Capital (%)	59.86	93.03	62.93	79.03	117.54	330.81	54.69	51.82	-	73.39	58.15	75.13	75.96	71.69	62.22	70.64	68.37	74.79
39	Non Performing Loan to Total Loan (%)	3.39	27.82	26.10	3.59	74.28	92.47	8.68	3.52	-	8.20	16.55	2.82	4.82	0.78	0.63	0.17	4.21	4.64
40	Total Loan Loss Provision to Total Loan (%)	4.35	20.98	17.33	3.53	74.54	92.54	6.85	4.16	-	4.56	17.39	3.79	5.38	1.77	1.63	1.17	5.17	4.55
41	Provision for Performing Loan to Performing Loan (%)	0.99	1.00	1.00	1.00	1.00	-	1.00	1.01	-	1.00	1.00	1.03	1.00	1.00	1.00	1.00	1.00	1.00
42	Cash	1,500	5,772	5,206	51,340	8,275	5,454	5,818	4,808	-	4,109	5,234	28,005	7,801	52,173	11,190	8,396	4,567	15,941
43	NRB Deposit	10,700	57,242	22,370	83,966	154,229	39,095	11	33,922	-	75,591	13,896	52,900	82,861	97,363	53,173	43,633	28,622	2,333
44	Banks/BFIs Deposits	286,900	48,986	706,576	787,942	363,143	49,789	1,205	282,526	-	292,224	171,624	577,183	308,605	328,216	510,288	399,485	499,089	407,368
45	Investment in NG/NRB Bonds	25,000	24,950	30,271	136,319	10,914	-	3,000	5,000	-	39,993	12,758	17,500	42,899	123,101	10,000	46,287	93,625	51,938
46	Net Liquid Assets	324,100	136,950	742,053	975,601	340,771	33,743	10,023	292,334	-	336,326	189,617	622,688	359,305	348,491	531,477	454,169	597,281	475,247
47	NLA/Total Deposit%	75.21	23.83	52.43	29.04	0.22	0.09	#DIV/0!	61.56	-	32.06	54.91	35.32	23.69	18.63	44.46	30.73	39.17	31.94
48	Total Liquid Assets	324,100	136,950	764,423	1,059,567	536,560	94,338	10,034	326,256	-	411,917	203,513	675,588	442,166	600,854	584,651	497,802	625,903	477,580
49	Total Liquid Assets to Total Deposits (%)	75.21	23.83	54.01	31.54	34.55	25.49	#DIV/0!	68.70	-	39.27	58.94	38.32	29.16	32.11	48.91	33.68	41.05	32.10
50	Investment in NG/NRB Bonds	25,000	24,950	30,271	136,319	10,914	-	3,000	5,000	-	39,993	12,758	17,500	42,899	123,101	10,000	46,287	93,625	51,938
51	Shares & Debentures	-	49,207	7,419	15,809	79,421	4,495	9,423	6,285	-	195	726	2,580	11,628	5,822	2611	301	4,078	195
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Key Financial Highlights of Finance Companies
for the Qtr Ended Ashwin 2069
(Mid October 2012)

Unaudited

Amount in '000'

S. N.	Financial Indicators	International Leasing & Finance Co. Ltd.	Mahalaxmi Finance Ltd.	Lalitpur Finance 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	2,008,800	420,000	187,945	350,801	132,228	120,000	115,416	165,953	97,500	312,000	168,356	127,013	150,000	25,000	208,993	28,000	246,750
2	Core Capital	2,290,304	479,967	(149,522)	427,604	(535)	122,438	134,086	198,591	192,246	377,542	261,279	153,272	14,861	34,963	243,409	87,878	302,233
3	Net Worth	2,290,304	479,967	(149,522)	428,975	3,164	123,965	167,020	198,591	240,996	377,542	270,503	153,272	14,861	34,963	243,409	87,878	327,635
4	Capital Fund	2,328,235	500,729	(149,522)	448,440	(535)	124,985	143,424	207,500	199,349	389,785	278,756	166,792	15,514	35,881	254,715	90,474	329,501
5	Risk Weighted Assets	3,034,489	2,319,749	2,063,160	2,373,762	813,129	203,755	780,348	1,078,209	859,413	1,674,118	1,398,128	1,080,767	269,598	105,716	1,389,258	274,889	2,891,561
6	Total Assets	4,291,396	3,167,908	2,954,975	3,634,516	1,070,717	379,063	1,067,099	1,589,731	1,422,826	2,538,830	2,017,588	1,413,168	382,296	143,455	2,097,073	339,395	3,863,159
7	Other Assets	182,429	44,800	343,534	74,237	85,760	24,205	77,746	72,741	93,215	94,781	90,734	111,822	36,988	20,239	73,359	22,808	66,276
8	Other Liabilities	537,256	150,105	869,646	186,432	297,109	49,538	143,218	100,051	214,217	298,929	130,455	176,457	140,724	38,010	147,128	22,826	191,916
9	Core Capital to RWA (%)	75.48	20.69	(7.25)	18.01	(0.07)	60.09	17.18	18.42	22.37	22.55	18.69	14.18	5.51	33.07	17.52	31.97	10.45
10	Capital Fund to RWA (%)	76.73	21.59	(7.25)	18.89	(0.07)	61.34	18.38	19.24	23.20	23.28	19.94	15.43	5.75	33.94	18.33	32.91	11.40
11	RWA to TA (%)	70.71	73.23	69.82	65.31	75.94	53.75	73.13	67.82	60.40	65.94	69.30	76.48	70.40	73.69	66.25	80.99	74.85
12	Total Deposits	1,430,703	2,529,020	1,815,055	2,620,137	631,865	193,892	742,591	1,282,552	967,613	1,820,318	1,608,935	1,070,250	183,713	70,482	1,581,403	226,451	3,312,981
13	Local Currency Deposit Amt.	1,430,703	2,529,020	1,815,055	2,620,137	631,865	193,892	742,591	1,282,552	967,613	1,820,318	1,608,935	1,070,250	183,713	70,482	1,581,403	226,451	3,312,981
14	Foreign currency Deposit Amt.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Individual Deposit	1,153,750	2,210,766	1,753,176	1,857,384	492,115	148,182	470,246	1,138,832	923,593	1,781,490	1,021,263	912,803	104,649	67,840	1,098,082	223,601	2,552,274
16	Institutional Deposit	276,953	318,254	61,879	762,753	139,750	45,710	272,345	143,720	44,020	38,828	58,762	15,744	79,064,198.3	26,421	483,321	28,501	76,076,583.8
17	Borrowing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,000	0	0
18	Financial Resources Mobilization (12+17)	1,430,703	2,529,020	1,815,055	2,620,137	631,865	193,892	742,591	1,282,552	967,613	1,820,318	1,608,935	1,070,250	183,713	70,482	1,691,403	226,451	3,312,981
19	Financial Resource Mobilization to Last Quarter's Core Capital	0.62	5.15	7.36	5.99	1.43	4.93	4.13	6.48	4.15	4.56	6.12	6.72	4.68	2.12	6.57	2.47	10.36
20	Performing Loan	245,480.1	207,317.1	107,856.7	208,357.4	47,885.9	145,121.2	63,595.4	89,933.3	71,016.1	119,954.8	122,473.9	96,430.0	46,253.3	91,839.3	113,056.0	25,981.1	272,676.0
21	Non Performing Loan (NPL)	12,601.6	61,109.3	56,464.7	47,388.3	31,393.9	23,852.5	52,458.8	15,663.3	58,788.2	207,404.0	28,310.0	37,851.1	178,358.0	15,649.3	25,039.3	3,963.3	10,808.0
22	Loan and Advances (Gross)	2,580,817	2,134,280	1,643,214	2,130,962	792,798	168,973	688,412	906,596	768,949	1,406,952	1,253,049	1,002,191	224,611	107,488	1,155,599	263,644	2,737,584
23	Deprived Sector Loan	101,250	48,164	45,428	55,280	11,569	6,749	30,080	10,137	17,528	35,212	29,836	5,554	2,542	3,066.7	6,695	72,280	
24	Maximum Loan in a Single Sector	838,735	428,828	736,601	809,204	279,977	35,332	142,249	287,016	280,607	388,913	524,245	206,344	55,587	23,554	295,391	114,553	861,178
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	-	88,000	-	-	-	21,664	22,261	35,000	9,125	-	42,500	45,000	38,600	-	-	-	39,000
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	3.87	2.55	2.55	#DIV/0!	1.29	3.27	4.35	2.50	2.56	2.64	2.97	3.05	2.62	2.31	2.90	3.59	3.24
27	Max. Loan in a Single Sector to Core Capital (%)	36.62	89.35	(492.64)	189.24	(52,332.15)	28.86	106.09	144.53	145.96	103.01	200.65	134.63	374.05	67.37	121.36	130.35	284.94
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	-	17.91	-	-	-	16.03	12.37	17.69	3.91	-	16.17	28.27	98.43	-	-	-	12.20
29	Real estate Loan Including other real estate	467,976	452,203	736,601	79,431	125,622	21,664	140,946	79,925	65,169	230,916	233,076	213,577	27,460	-	250,421	-	266,686
30	Other Real Estate	462,725	187,481	677,382	55,261	115,622	21,664	85,302	79,925	42,369	191,236	-	107,053	14,928	-	10,849	-	82,794
31	Real estate Loan Including other real estate/Total Loan	18.13	21.19	44.83	3.73	15.85	12.82	20.47	8.82	8.48	16.41	18.60	21.31	12.23	-	21.67	-	9.74
32	Other Real Estate/Total Loan	17.93	8.78	41.22	2.59	14.58	12.82	12.39	8.82	5.51	13.59	-	10.68	6.65	-	0.94	-	3.02
33	Provision for Performing Loan	51,548	20,732	10,970	20,836	4,789	14,521	6,360	8,909	7,102	11,996	12,248	9,644	4,631	919	11,306	2,597	27,268
34	Provision for Non-performing Loan	12,601.6	38,784	49,047	47,388	17,624.4	23,852	33,343	12,062	50,166	190,429	28,301	39,766	97,837	10,765	25,039	12,151	10,808
35	Total Loan Loss Provision	177,564	59,515	501,017	68,224	181,033	25,304	39,703	20,971	57,268	202,425	40,549	49,410	98,300	11,684	36,345	3,812	38,076
36	Credit to Deposit Ratio (%)	180.39	84.39	90.53	81.33	125.47	87.15	92.70	70.69	79.47	77.29	77.88	93.64	122.26	152.50	73.07	116.42	82.63
37	Credit to Financial Resources Mobilization Ratio (%)	180.39	84.39	90.53	81.33	125.47	87.15	92.70	70.69	79.47	77.29	77.88	93.64	122.26	152.50	68.32	116.42	82.63
38	Credit to Deposits & Core Capital (%)	69.36	70.93	98.66	69.92	125.58	53.42	78.53	61.21	66.30	64.01	67.00	81.91	113.11	101.94	63.33	83.88	75.72
39	Non Performing Loan to Total Loan (%)	4.88	2.86	34.36	2.22	39.60	14.12	7.62	1.73	7.65	14.74	2.26	3.78	79.41	14.56	2.17	1.50	0.39
40	Total Loan Loss Provision to Total Loan (%)	6.88	2.79	30.49	3.20	22.83	14.98	5.77	2.31	7.45	14.39	3.24	4.93	43.76	10.87	3.15	1.45	1.39
41	Provision for Performing Loan to Performing Loan (%)	2.10	1.00	1.02	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
42	Cash	14,503	25,578	2,663	29,529	4,826	2,006	4,918	16,787	2,253	12,672	12,741	14,431	5,560	2,116	35,018	14,306	39,946
43	NRB Deposit	85,080	141,696	66,682	320,329	12,968	9,727	23,015	71,408	20,550	142,736	91,324	42,419	13,400	-	40,971	9,178	75,994
44	Banks/BFIs Deposits	1,199,605	719,433	445,208	859,199	24,918	150,155	134,622	423,308	393,612	713,235	449,824	143,461	21,847	10,984	626,824	22,251	742,882
45	Investment in NG/NRB Bonds	167,050	170,968	32,720	62,500	15,000	3,200	30,000	32,720	9,675	0	30,000	26,600	0	0	69,955	0	104,550
46	Net Liquid Assets	1,381,158	915,979	480,591	951,228	31,244	165,088	192,555	544,223	426,090	868,643	583,889	226,911	40,807	13,100	662,768	45,735	963,371
47	NLA/Total Deposit%	96.54	36.22	26.48	36.30	4.94	85.14	25.93	42.43	44.04	47.72	36.29	21.20	22.21	18.59	41.91	20.20	29.08
48	Total Liquid Assets	1,466,238	1,057,675	547,273	1,271,556	57,712	165,088	192,555	544,223	426,090	868,643	583,889	226,911	40,807	13,100	772,768	45,735	963,371
49	Total Liquid Assets to Total Deposits (%)	102.48	41.82	30.15	48.53	9.13	85.14	25.93	42.43	44.04	47.72	36.29	21.20	22.21	18.59	48.87	20.20	29.08
50	Investment in NG/NRB Bonds	167,050	170,968	32,720	62,500	15,000	3,200	30,000	32,720	9,675	0	30,000	26,600	0	0	69,955	0	104,550
51	Shares & Debentures	51,255	32,749	15,541	4,271	95	513	301	826	0	50	29,164	1,698	0	194.5	7,595	316	0
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	0	0	2,300	13,573	119,113	0	0	0	100	0	0	0	1,027
54	Total Investment	218,305	203,717															

Key Financial Highlights of Finance Companies
for the Qtr Ended Ashwin 2069
(Mid October 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.	Sagamatha Merchant Banking & Finance Ltd.	Civil Merchant Bittya Sanstha 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	935,069	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	156,560
2	Core Capital	146,071	87,629	(3,816,215)	136,470	405,187	208,278	72,937	381,772	101,881	143,713	461,655	198,760	185,563	569,316	148,371	61,472	194,149
3	Net Worth	146,071	87,629	(1,410,352)	146,849	406,067	231,630	72,937	381,772	101,881	143,713	461,655	198,760	185,512	569,316	148,371	61,516	194,218
4	Capital Fund	149,911	89,466	(3,816,215)	143,763	424,905	218,759	75,130	404,821	105,540	149,483	493,449	210,788	192,902	616,780	155,092	70074	199,527
5	Risk Weighted Assets	561,183	824,376	3,498,186	878,727	2,201,545	838,461	375,212	2,479,039	407,701	1,079,577	3,143,151	1,361,970	610,418	5,553,056	659,271	897787	637,847
6	Total Assets	790,160	1,067,083	3,445,812	1,067,368	2,783,323	1,141,630	548,755.14	3,200,094	565,356	1,434,995	4,582,639	2,250,569	882,959	8,237,814	1,080,337	1798398	883964
7	Other Assets	70,695	187,229	741,678	211,684	57,650	21,735	38,833	70,603	19,374	130,286	203,486	50,762	26,688	837,850	37,700	157353	10201
8	Other Liabilities	122,823	330,592	3,162,884	266,399	112,843	89,320	114,587	161,487	37,782	429,131	209,088	108,705	48,869	268,667	76,943	246586	20,932
9	Core Capital to RWA (%)	26.03	10.63	(109.09)	15.53	18.40	24.84	19.44	15.40	24.99	13.31	14.69	14.59	30.40	10.25	22.51	6.85	30.44
10	Capital Fund to RWA (%)	26.71	10.85	(109.09)	16.36	19.30	26.09	20.02	16.33	25.89	13.84	15.70	15.48	31.60	11.11	23.52	7.81	31.28
11	RWA to TA (%)	71.02	77.26	101.52	82.33	79.10	73.44	68.38	77.47	72.11	75.24	68.59	60.52	69.13	67.41	61.02	49.92	72.16
12	Total Deposits	519,800	613,007	1,651,430	650,724	2,260,972	816,950	345,306	2,649,522	422,101	665,661	3,411,644	1,418,657	648,178	7,351,819	736,513	808,638	668,639
13	Local Currency Deposit Amt.	519,800	613,007	1,651,430	650,724	2,260,972	816,950	345,306	2,649,522	422,101	665,661	3,411,644	1,418,657	648,178	7,351,819	736,513	808,638	668,639
14	Foreign currency Deposit Amt.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Individual Deposit	402,901	346,388	570,390	121,795	1,192,588	700,356	335,086	2,259,481	205,285	379,478	2,477,430	948,051	508,633	5,943,664	542,483	420,607	433,970
16	Institutional Deposit	116899	266619	1,081,040	528929	1,068,384	116594	10220.22	390,041	216,816	286,183	934,214	470,606	139,545	1,408,155	194,030	388,031	234,669
17	Borrowing	0	30400	41850	0	0	0	0	0	0	81,600	500,000	-	-	-	-	-	-
18	Financial Resources Mobilization (12+17)	519,800	643,407	1,693,280	650,724	2,260,972	816,950	345,306	2,649,522	422,101	747,261	3,911,644	1,418,657	648,178	7,351,819	736,513	808,638	668,639
19	Financial Resource Mobilization to Last Quarter's Core Capital	3.62	6.91	-1.09	4.33	6.18	3.70	4.07	5.22	4.22	3.47	9.52	7.33	3.50	11.79	4.25	5.15	3.52
20	Performing Loan	383978.00	655098.00	43815	618563.00	1926197	697922.00	215516	2275823	365904	577036	2679518	1202870	524359	4109818	560139	318431	521396
21	Non Performing Loan (NPL)	44522.00	140331.00	2407703	137494.00	33619	25593.00	74727	21365	6791	277601	26238	30619	6618	32866	33120	537207	0
22	Loan and Advances (Gross)	428,500	795,429	2,451,518	756,057	1,959,816	723,515	290,243	2,297,188	372,695	854,637	2,705,756	1,233,489	530,977	4,142,684	583,259	855,638	521,396
23	Deprived Sector Loan	13383	6651	12000	126.00	74519	22797	8153	55,384	34,328	37,475	63,654	56,107	9,430	103,766	15,189	24,791	18,621
24	Maximum Loan in a Single Sector	218,966	246,759	877,385	436,804	725,001	241,756	84001	650,606	165,708	328,164	763,753	383,061	299,817	1,130,942	203,554	336,432	176,102
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	19,389	45,700.00	147,828	-	76,400	30,000	109872	30,000	13,500	25,000	100,000	-	-	-	-	-	-
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	3.08	0.79	0.41	0.01	4.17	3.29	2.40	2.71	11.97	3.53	2.61	5.31	3.09	2.71	2.51	2.54	4.15
27	Max. Loan in a Single Sector to Core Capital (%)	149.90	281.60	(22.99)	320.07	178.93	116.07	115.17	170.42	162.65	228.35	165.44	192.73	161.57	198.65	137.19	547.29	90.70
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	13.49	49.10	(9.52)	-	20.89	13.58	129.53	7.95	13.49	11.62	24.34	-	-	-	-	-	-
29	Real estate Loan Including other real estate	28,390	236,056	723,372	131,330	328,337	161,845	13,869	134,956	85,681	127,067	533,125	55,380	76,136	992,456	108,340	145,348	44,786
30	Other Real Estate	28,390	209,222	723,372	60,542	328,337	65,890	13,869	134,956	85,681	108,338	468,346	55,380	76,136	882,956	102,840	139,856	44,786
31	Real estate Loan Including other real estate/Total Loan	6.63	29.68	29.51	17.37	16.75	22.37	4.78	5.87	22.99	14.87	19.70	4.49	14.34	23.96	18.57	16.99	8.59
32	Other Real Estate/Total Loan	6.63	26.30	29.51	8.01	16.75	9.11	4.78	5.87	22.99	12.68	17.31	4.49	14.34	21.31	17.63	16.35	8.59
33	Provision for Performing Loan	3840	7622	439	7293	19717	6980	2193	22,759	3,660	5,771	26,796	12,029	5,244	47,449	15,426	6,852	5,378
34	Provision for Non-performing Loan	0	134546	2404773	95700	33620	13372	58153	21,655	6,790	250,015	26,237	18,882	6,618	16,604	33,120	79,921	-
35	Total Loan Loss Provision	3,840	142,168	2,405,212	102,993	53,337	20,352	60,346	44,414	10,450	255,786	53,033	30,911	11,862	64,053	38,546	86,773	5,378
36	Credit to Deposit Ratio (%)	82.44	129.76	148.45	116.19	86.68	88.56	84.05	86.70	88.30	128.39	79.31	86.95	81.92	56.35	79.19	105.81	77.98
37	Credit to Financial Resources Mobilization Ratio (%)	82.44	123.63	144.78	116.19	86.68	88.56	84.05	86.70	88.30	114.37	69.17	86.95	81.92	56.35	79.19	105.81	77.98
38	Credit to Deposits & Core Capital (%)	64.35	113.53	(113.25)	96.04	73.51	70.57	69.40	75.78	71.13	105.59	69.86	76.26	63.69	52.30	65.91	98.34	60.43
39	Non Performing Loan to Total Loan (%)	10.39	17.64	98.21	18.19	1.72	3.54	25.75	0.93	1.82	32.48	0.97	2.48	1.25	0.79	5.68	62.78	-
40	Total Loan Loss Provision to Total Loan (%)	0.90	17.87	98.11	13.62	2.72	2.81	20.79	1.93	2.80	29.93	1.96	2.51	2.23	1.55	6.61	10.14	1.03
41	Provision for Performing Loan to Performing Loan (%)	1.00	1.16	1.00	1.18	1.02	1.00	1.02	1.00	1.00	1.00	1.00	1.00	1.00	1.15	0.99	2.15	1.03
42	Cash	3,303	7,518	2,608	18	41,052	5,085	1,601	63,818	10,362	8,069	90,705	17,688	4,214	280,412	4,469	25,884	14,218
43	NRB Deposit	12,127.00	243	13,768	17	115,833	16,964.00	31,427.91	109,898	8,685	34,682	133,631	37,734.00	33,297	1,388,167	51,600	28,623	16,420
44	Banks/BFIs Deposits	126,214	11,845	100,146	26,532	292,017	258,598	92,620	607,341	126,002	22,099	1,348,992	206,842	218,124	1,111,267	255,216	40,639	216,720
45	Investment in NG/NRB Bonds	30000	32000	0	200	126233	40000	0	550	0	21853	1920	59,964	30,000	81,312	-	-	37,500
46	Net Liquid Assets	171,644	21,206	74,672	26,767	575,135	320,647	125,649	781,607	145,049	5,103	1,075,248	322,228	285,635	2,861,158	311,285	95,146	284,858
47	NLA/Total Deposit%	33.02	3.46	4.52	4.11	25.44	39.25	36.39	29.50	34.36	0.77	31.52	22.71	44.07	38.92	42.26	11.77	42.60
48	Total Liquid Assets	171,644	51,606	116,522	26,767	575,135	320,647	125,649	781,607	145,049	86,703	1,575,248	322,228	285,635	2,861,158	311,285	95,146	284,858
49	Total Liquid Assets to Total Deposits (%)	33.02	8.42	7.06	4.11	25.44	39.25	36.39	29.50	34.36	13.03	46.17	22.71	44.07	38.92	42.26	11.77	42.60
50	Investment in NG/NRB Bonds	30000	32000	0	200	126233	40000	0	550	0	21,853	1,920	59,964	30,000	81,312	-	-	37,500
51	Shares & Debentures	11859	233	29	5599	44603	17889	281	-	-	11,051	17,793	55,467	9,353	4,549	-	-	38,192
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	75000	16	0	0	1000	0	47500	-	548	4,660	-	15,000	-	-	3,215	-	20,000
54	Total Investment	116,859	32,249	29	5,799	171,836	57,889											

Key Financial Highlights of Finance Companies
for the Qtr Ended Ashwin 2069
(Mid October 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 Bithya Sansha Ltd.	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.	Balbhav Finance Ltd.	Bhaktapur Finance Co. Ltd.	2069 Ashwin End Total
		53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	
1	Paid up Capital	143,360	40,000	200,000	221,390	126,000	15,000	240,744	205,314	200,000	225,000	200,000	102,000	140,000	120,000	147,000	125,000	17,056,315
2	Core Capital	159,352	58,952	176,232	258,587	151,476	25,506	257,001	224,129	219,066	267,452	210,880	110,603	146,816	135,793	162,337	130,181	11,049,642
3	Net Worth	159,352	58,952	176,232	278,572	151,476	25,584	257,001	225,129	219,066	267,452	211,091	110,603	146,816	135,793	162,337	130,181	13,855,074
4	Capital Fund	168,581	60,778	181,861	272,337	160,191	26,294	269,292	231,816	223,092	276,392	216,471	115,994	153,325	140,070	165,223	131,728	11,702,514
5	Risk Weighted Assets	872,286	157,952	450,299	1,747,130	923,329	91,131	1,329,489	917,045	461,039	1,000,944	630,919	470,325	763,970	342,161	230,896	195,453	83,348,766
6	Total Assets	1173738	214162	703958	2529558	1247484	121725	1779006	1398181	679449	1379503	897511	596096	1076615	462271	365026	341697	114,928,924
7	Other Assets	39723	8898	85661	44384	45933	1166	27818	66197	10785	57132	19878	24617	16653	15779	4103	2809	9,434,051
8	Other Liabilities	82,049	18,830	182,091	125,194	28,242	3,121	92,399	53,113	27,388	42,125	39,534	23,432	65,514	24,562	8,039	6,487	17,575,661
9	Core Capital to RWA (%)	18.27	37.32	39.14	14.80	16.41	27.99	19.33	24.44	47.52	26.72	33.42	23.52	19.22	39.69	70.31	66.60	13.26
10	Capital Fund to RWA (%)	19.33	38.48	40.39	15.59	17.35	28.85	20.26	25.28	48.39	27.61	34.31	24.66	20.07	40.94	71.56	67.40	14.04
11	RWA to TA (%)	74.32	73.75	63.97	69.07	74.02	74.87	74.73	65.59	67.85	72.56	70.30	78.90	70.96	74.02	63.25	57.20	72.52
12	Total Deposits	919,707	136,096	336,544	1,914,157	1,058,787	93,020	1,421,227	1,108,573	432,995	1,069,926	646,284	454,801	857,473	301,858	194,650	202,301	79,284,993
13	Local Currency Deposit Amt.	919,707	136,096	336,544	1,914,157	1,058,787	93,020	1,421,227	1,108,573	432,995	1,069,926	646,284	454,801	857,473	301,858	194,650	202,301	79,284,993
14	Foreign currency Deposit Amt.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Individual Deposit	622,543	83,973	-	773,644	762,104	63,147	1,135,202	750,948	200,191	369,752	486,643	279,214	488,336	233,419	94,642	127,854	57,867,125
16	Institutional Deposit	297,164	52,123	336,544	1,140,513	296,683	29,873	286,025	357,625	232,804	700,174	159641	175587	369137	68439	100,008	74,447	21,417,868
17	Borrowing	-	-	-	199,000	-	-	-	-	-	0	0	0	0	0	-	-	1,025,910
18	Financial Resources Mobilization (12+17)	919,707	136,096	336,544	2,113,157	1,058,787	93,020	1,421,227	1,108,573	432,995	1,069,926	646,284	454,801	857,473	301,858	194,650	202,301	80,310,903
19	Financial Resource Mobilization to Last Quarter's Core Capital	5.82	2.34	0.20	7.27	7.25	3.81	4.94	4.55	1.88	4.18	2.91	4.14	5.27	2.25	1.24	1.55	5.04
20	Performing Loan	691519	138846	222843	1374950	817434	78817	1229095	728944	402687	869570	559104	395599	650950	306966	176922	154703	60,282,718
21	Non Performing Loan (NPL)	34430	6475	139461	31024	3110	929	12549	8863	1598	5489	3255	9605	44695	4867	0	2230	8,491,621
22	Loan and Advances (Gross)	725,949	145,321	362,304	1,405,974	820,544	79,746	1,241,644	737,807	404,285	875,059	562,359	405,200	695,645	311,833	176,922	156,933	68,774,339
23	Deprived Sector Loan	25,784	5,648	15,100	52,028	17,600	2,456	28,620	19,979	10,884	17,100	18060	11936	21068	11990	8,557	5,000	1,956,605
24	Maximum Loan in a Single Sector	332,892	66,122	126,301	477,635	285,989	39,473	364,601	274,594	204,157	267,646	191,369	108,804	275,087	89,593	65,308	45,915	22,574,184
25	Maximum Loan to a Single Borrower/Single Group of Borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,394,225
26	Deprived Sector Loan to Loans & Advances of 2 Quarters	3.30	3.99	3.46	3.93	3.12	3.45	2.69	2.72	2.52	2.52	3.74	3.78	3.49	4.66	9.33	3.98	2.88
27	Max. Loan in a Single Sector to Core Capital (%)	208.90	112.16	71.67	184.71	188.80	154.76	141.87	122.52	93.19	100.07	90.75	98.37	187.37	65.98	40.23	35.27	204.30
28	Max. Loan to a Single Borrower/Group of Borrower to Last Quarter's Core Capital (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.75
29	Real estate Loan Including other real estate	55,385	-	80,159	157,815	-	470	81,950	114,600	93,965	107,435	54,190	10,000	41,736	32,023	6,400	-	10,880,749
30	Other Real Estate	44,767	-	80,159	137,190	-	470	60,600	53,423	90,565	66,825	-	7,500	41,736	-	6,400	-	8,146,987
31	Real estate Loan Including other real estate/Total Loan	7.63	-	22.12	11.22	-	0.59	6.60	15.53	23.24	12.28	9.64	2.47	6.00	10.27	3.62	-	15.82
32	Other Real Estate/Total Loan	6.17	-	22.12	9.76	-	0.59	4.88	7.24	22.40	7.64	-	1.85	6.00	-	3.62	-	11.85
33	Provision for Performing Loan	6,937	1,388	2,228	13,749	8,156	788	12,291	7,289	4,043	8940	5591	5391	6509	3070	2,153	1,547	644,935
34	Provision for Non-performing Loan	18,580	3,431	101,823	20,147	3,110	929	12,549	3,311	-	5489	3255	3605	19518	4867	-	730	7,142,620
35	Total Loan Loss Provision	25,517	4,819	104,051	33,896	11,266	1,717	24,840	10,600	4,043	14,429	8,846	8,996	26,027	7,937	2,153	2,277	7,787,555
36	Credit to Deposit Ratio (%)	78.93	106.78	107.65	73.45	77.50	85.73	87.36	66.55	93.37	81.79	87.01	89.09	81.13	103.30	90.89	77.57	86.74
37	Credit to Financial Resources Mobilization Ratio (%)	78.93	106.78	107.65	66.53	77.50	85.73	87.36	66.55	93.37	81.79	87.01	89.09	81.13	103.30	90.89	77.57	85.64
38	Credit to Deposits & Core Capital (%)	67.28	74.51	70.66	64.71	67.80	67.28	73.99	55.36	62.00	65.43	65.61	71.67	69.27	71.25	49.56	47.20	76.13
39	Non Performing Loan to Total Loan (%)	4.74	4.46	38.49	2.21	0.38	1.16	1.01	1.20	0.40	0.63	0.58	2.37	6.42	1.56	-	1.42	12.35
40	Total Loan Loss Provision to Total Loan (%)	3.51	3.32	28.72	2.41	1.37	2.15	2.00	1.44	1.00	1.65	1.57	2.22	3.74	2.55	1.22	1.45	11.32
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	1.36	1.00	1.00	1.22	1.00	1.07
42	Cash	12,268	4,188	1,339	48,234	25,366	2,411	20,589	22,227	4,038	19,626	7,648	5,495	6,450	2,047	2,881	5,266	1,236,541
43	NRB Deposit	26,852	160	6,973	25,005	21,945	-	73,244	28,607	17,617	16,779	14,687	10,212	25,979	16,960	8,210	11,018	4,356,749
44	Banks/BFIs Deposits	249,187	51,216	184,285	730,787	307,401	36,959	390,077	486,841	205,911	359,185	256,376	112,530	308,779	105,147	150,096	152,718	22,251,026
45	Investment in NG/NRB Bonds	31,366	1,500	17,050	114,109	-	-	-	35,000	17,000	30,000	20,000	8,450	4,000	6,000	-	5,000	2,179,500
46	Net Liquid Assets	319,673	57,064	209,647	719,135	354,712	39,370	483,910	572,475	244,566	425,590	298,711	136,687	345,208	130,154	161,187	174,002	28,997,906
47	NLA/Total Deposit%	34.76	41.93	62.29	37.57	33.50	42.32	34.05	51.64	56.48	39.78	46.22	30.05	40.26	43.12	82.81	86.01	36.57
48	Total Liquid Assets	319,673	57,064	209,647	718,135	354,712	39,370	483,910	572,475	244,566	425,590	298,711	136,687	345,208	130,154	161,187	174,002	30,023,817
49	Total Liquid Assets to Total Deposits (%)	34.76	41.93	62.29	47.97	33.50	42.32	34.05	51.64	56.48	39.78	46.22	30.05	40.26	43.12	82.81	86.01	37.87
50	Investment in NG/NRB Bonds	31,366	1,500	17,050	114,109	-	-	-	35,000	17,000	30,000	20,000	8,450	4,000	6,000	-	5,000	2,179,500
51	Shares & Debentures	100	100	100	1,000	-	-	-	3,210	17,325	0	1050	13696	3730	0	13,183	-	703,718
52	Purchase/Investment in Land and Building Development	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	-
53	Others	-	-	-	-	2,500	-	-	-	-	0	0	0	0	0	0	0	432,534
54	Total Investment	31,466	1,600	17,150	115,109	2,500	-	-	38,210	34,325	30,000	21,050	22,146	7,730	6,000	13,183	5,000	3,315,752
55	Total Investment to Previous Quarter's Core Capital (%)	19.90	2.75	1.03	39.59	1.71	-	-	15.68	14.93	11.71	9.47	20.16	4.75	4.46	8.42	3.83	20.80
56	Investment in Shares/Debentures to Core Capital (%)	0	0	0	0	-	-	-	1	8								