

## Nepal Rastra Bank

### Key Financial Indicators of Finance Companies (Unaudited)

As on Poush end, 2078 ( Mid January 2022)

S.N.	Finance Companies	Solvency					Liquidity					NPL (In %)	Deprived Sector (In %)	Specified Sector (In %)
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CCAR (In %)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)	CD Ratio (In %)	Net Liquidity (In %)	SLR (In %)			
1	Nepal Finance Limited	493,496	517,649	530,371	42.37%	43.41%	1,233,955	1,173,052	95.06%	62.55%	49.24%	19.03%	35.74%	13.16%
2	Gorkhas Finance Limited	867,994	1,230,542	1,321,194	16.17%	17.36%	7,433,119	6,720,555	88.94%	28.85%	14.05%	8.17%	10.83%	16.33%
3	Goodwill Finance Limited	946,115	1,229,471	1,616,566	10.42%	13.70%	10,390,000	9,100,894	85.56%	21.23%	31.48%	3.71%	10.66%	21.75%
4	Shree Investment & Finance Co. Limited	958,675	1,154,497	1,222,445	21.86%	23.15%	6,265,918	5,357,848	85.51%	31.90%	40.57%	0.85%	9.72%	19.11%
5	Best Finance Company Limited	828,914	859,300	901,095	23.85%	25.01%	3,272,183	2,730,949	80.22%	44.46%	16.07%	3.68%	7.05%	23.26%
6	Progressive Finance Limited	800,100	874,743	922,910	22.42%	23.65%	3,713,148	3,513,438	86.67%	33.08%	18.77%	3.63%	9.64%	13.61%
7	Janaki Finance Co. Limited	600,411	925,348	968,450	23.87%	24.98%	3,083,090	3,132,029	101.59%	31.85%	30.28%	5.31%	6.87%	28.35%
8	Pokhara Finance Limited	963,146	1,296,270	1,417,575	14.15%	15.47%	10,422,090	8,925,033	82.41%	27.15%	14.36%	1.53%	18.34%	23.26%
9	Central Finance Limited	881,036	1,167,112	1,233,571	22.37%	23.64%	5,926,410	5,025,721	84.80%	29.03%	27.47%	1.61%	5.03%	12.32%
10	Multipurpose Finance Co. Limited	400,000	491,678	498,448	77.40%	78.46%	442,062	440,171	99.57%	70.75%	73.80%	2.38%	7.21%	25.42%
11	Samriddhi Finance Company Limited	545,941	359,360	379,506	21.91%	23.14%	1,651,524	1,451,112	87.87%	29.51%	9.62%	3.11%	21.58%	52.09%
12	Guheshwori Merchant Banking & Finance Limited	864,000	1,149,583	1,228,714	18.41%	19.68%	6,619,523	5,724,769	86.48%	23.69%	19.02%	0.89%	9.62%	15.74%
13	ICFC Finance Limited	1,127,115	1,527,629	1,921,700	9.83%	12.37%	16,084,362	13,426,662	81.56%	24.08%	20.69%	1.03%	9.35%	29.54%
14	Manjushree Finance Limited	1,351,553	1,654,997	2,336,214	14.97%	21.14%	11,635,282	11,023,725	88.53%	27.61%	11.82%	1.30%	6.58%	22.73%
15	Reliance Finance Limited	915,658	1,238,819	1,302,230	17.89%	18.81%	6,217,627	5,260,006	84.60%	33.12%	28.12%	3.19%	7.77%	20.07%
	<b>Total</b>	<b>12,544,154</b>	<b>15,676,999</b>	<b>17,800,989</b>	<b>16.73%</b>	<b>19.00%</b>	<b>94,390,293</b>	<b>83,005,964</b>	<b>85.72%</b>	<b>28.45%</b>	<b>22.20%</b>	<b>2.80%</b>	<b>10.11%</b>	<b>21.86%</b>

#### Problematic Finance Companies

S.N.	Finance Companies	Capital			Liquidity			NPL (In %)	
		Paid up Capital (Rs. In Thousand)	Core Capital (Rs. In Thousand)	Total Capital Fund (Rs. In Thousand)	CAR (In %)	Total Deposit (Rs. In Thousand)	Total Loan (Rs. In Thousand)		Net Liquidity (In %)
1	Nepal Share Markets and Finance Ltd.	233,333	(1,544,357)	(1,544,357)	-104.15%	476,928	2,247,573	58.17%	98.52%
2	Capital Merchant Banking and Finance Ltd.	935,070	(662,109)	(662,109)	-15.01%	747,669	1,586,376	26.59%	100.00%

#### Note :

CCAR % - Core Capital to Total Risk Weighted Exposures.

CAR % - Total Capital Fund to Total Risk Weighted Exposures.

Total Loan as per NRB Reporting Form No. 2.1

Net Liquidity % - Net Liquid Assets to Total Deposits. Minimum Required 20%.

CD Ratio % - Credit to Deposit. (Monthly Average; Should Not Exceed 90%).

NPL% - Non Performing Loans to Total Loans.

SLR% - Statutory Liquidity Ratio. Minimum Required 7%.

Specified Sector - Lending in Agriculture, Micro, Cottage and small industry/enterprise, Energy and Tourism.