

Nepal Rastra Bank, Problem Bank Resolution Division

Summary Financial Highlights of Problematic Bank and Financial Institutions for the quarter ended Chaitra, 2072 (Mid April 2016 - Provisional data)

	Financial Institutions	NSM	Crystal	Kuber	Capital	World M	General	Narayani	Nepal Fin	Corporate	Arun	Lalitpur	Amount Rs. in '000'
	Problematic Decision Date	2068.9.28	2069.6.7	2069.9.23	2069.10.9	2070.1.13	2070.2.12	2070.12.27	2071.8.17	2071.9.04	2071.10.12	2071.12.16	
		1	2	3	4	5	6	7	8	9	10	11	
A	Before Problem												Total
1	Loan	5,186,378	763,962	808,551	3,683,916	711,235	560,067	410,105	324,172	434,005	136,099	1,023,857	14,042,347
2	Deposit	3,094,513	566,109	710,198	2,798,380	519,134	411,964	825,537	419,270	406,792	153,324	1,293,726	11,198,947
2.1	Institutional Deposit	1,025,663	434,944	316,009	1,657,404	233,441	112,122	271,817	15,893	378,636	63,810	42,956	4,552,695
2.2	Individual Deposit	2,068,850	131,165	394,189	1,140,976	285,693	299,842	553,720	403,377	28,156	89,514	1,250,770	6,646,252
3	No of Deposit Account	18,106	1,771	9,602	22,155	8,683	5,850	11,677	3,739	11,489	3,497	7,455	104,024
B	Current Situation												2072 Chaitra
1	Loan	2,414,973	425,451	303,321	1,734,136	273,873	175,860	188,175	208,211	280,086	88,790	672,706	6,765,582
2	Deposit	673,480	278,164	274,321	869,254	189,515	21,305	290,314	145,085	165,093	99,913	427,358	3,433,802
2.1	Institutional Deposit	204,365	274,924	254,628	415,208	159,228	15,174	192,965	14,574	18,216	10,190	14,370	1,573,842
2.2	Individual Deposit	32,940	3,240	19,693	23,805	30,287	6,131	97,349	130,511	146,877	35,438	412,988	939,259
2.3	Other /Matured FD	436,175	0	0	430,241	0	0	0	0	0	54,285	0	920,701
3	Accumulated Payment**	2421033	287945	435877	1929126	329619	390659	535223	274185	241699	53411	866368	7,765,145
4	No of Deposit Account	11417	1175	7,791	10,645	7,788	4,545	11,267		7,386	3,230	5,410	70,654
5	Liquidity	119,679	24,177	100,056	35,591	42,991	60,448	107,457	27,981	7,906	19,701	85,937	631,924
5.1	Cash at NRB	1,930	1,284	1	3,990	81	746	474	814	171	2,966	61,045	73,502
5.2	Cash at Bank and Fis	114,873	22,621	95,092	31,508	41,856	57,557	105,197	25,310	6,713	12,264	21,008	533,999
5.3	Cash at Vault	2,876	272	4,963	93	1,054	2,145	1,786	1,857	1,022	4,471	3,884	24,423
6	No Of Employee	29	5	18	15	22	21	13	13	16	14	19	185
7	NBA	16,101	36,967	12,946	0	77,076	16,561	101,585	94,026	226,102	68,225	50,299	699,888
8	Loan loss Provision	2,382,121	418,764	302,310	1,756,918	283,365	174,796	173,847	193,117	160,830	84,806	511,654	6,442,528
9	*NPL Percentage	98.63	100.00	97.31	100.00	98.77	99.39	96.59	88.85	80.61	97.52	85.05	94.79
10	*Capital fund/RWA %	(0.25)	(291.28)	(45.14)	(21.84)	(35.08)	21.70	(28.87)	(8.22)	3.29	(7.20)	(10.07)	-38.45
11	Paid up Capital	233,332	70,000	150,000	935,069	181,980	132,228	55,572	135,800	200,000	150,000	187,945	2,431,926

Problematic Financial Institution

- 1 Nepal Share Markets & Finance Limited
- 2 Crystal Finance Limited
- 3 Kuber Merchant Finance Limited
- 4 Capital Merchant Banking and Finance Ltd
- 5 World Merchant Banking & Finance Limited
- 6 General Finance Limited
- 7 Narayani Development Bank
- 8 Nepal Finance Limited
- 9 Corporate Development Bank
- 10 Arun Finance Limited
- 11 Lalitpur Finance Limited

*Average calculation = Total /11

**Accumulated Payment = A2-B2