

Nepal Rastra Bank, Problem Bank Resolution Division

Summary Financial Highlights of Problematic Bank and Financial Institutions for the quarter ended Asar, 2073 (Mid July 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												2073 Asar
1	Loan	2,413,744	409,448	175,068	1,731,516	258,469	171,805	161,930	206,810	242,889	55,122	596,786	6,423,587
2	Deposit	572,331	278,494	205,721	863,999	171,861	19,685	255,990	130,392	123,260	83,819	331,799	3,037,351
2.1	Institutional Deposit	204,762	275,408	188,093	411,314	144,848	1,659	180,765	14,369	14,625	11,817	21,075	1,468,736
2.2	Individual Deposit	32,011	3,086	17,628	23,694	27,013	18,026	75,225	116,023	108,635	39,024	310,724	771,088
2.3	Other/Matured FD	335,558	-	-	428,991	-	-	-	-	-	32,978	-	797,527
3	Accumulated Payment**	2,522,182	287,615	504,477	1,934,381	347,273	392,279	569,547	288,878	283,532	69,505	961,927	8,161,596
4	No of Deposit Account	11,417	1,163	7,791	10,621	7,788	4,358	11,267	2,950	7,386	3,230	5,410	73,381
5	Liquidity	65,866	62,196	106,026	30,894	55,643	60,361	128,951	13,162	5,407	114,732	79,430	722,668
5.1	Cash at NRB	1,583	1,284	1	3,990	81	720	474	814	171	2,966	26,397	38,481
5.2	Cash at Bank and Fis	61,607	60,551	99,321	26,416	52,530	58,242	125,957	11,322	4,110	108,123	50,692	658,871
5.3	Cash at Vault	2,676	361	6,704	488	3,032	1,399	2,520	1,025	1,126	3,643	2,341	25,315
6	No Of Employee	29	5	18	15	21	21	13	13	16	13	19	183
7	NBA	16,101	8,967	82,284	-	66,516	16,561	-	94,026	217,742	65,537	48,938	616,673
8	Loan loss Provision	2,380,892	402,760	172,900	1,731,516	268,911	171,736	154,419	193,117	189,162	52,758	454,747	6,172,918
9	*NPL Percentage	98.63	98.36	98.00	100.00	98.91	99.69	96.16	99.48	90.00	98.00	93.05	97.30
10	*Capital fund/RWA %	(0.59)	(322.44)	(9.11)	(21.34)	(29.03)	22.22	(22.74)	(7.84)	(0.38)	26.16	(7.76)	(33.90)
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