

Nepal Rastra Bank, Problem Bank Resolution Division

Summary Financial Highlights of Problematic Bank and Financial Institutions for the quarter ended Aswin, 2073 (Mid October 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 Aswin |
| 1 | Loan | 2,353,737 | 380,723 | 100,183 | 1,711,792 | 249,029 | 170,748 | 161,930 | 175,027 | 226,386 | 54,905 | 540,647 | 6,125,108 |
| 2 | Deposit | 502,331 | 278,597 | 203,306 | 851,412 | 145,348 | 18,711 | 255,990 | 105,724 | 95,823 | 40,283 | 252,266 | 2,749,791 |
| 2.1 | Institutional Deposit | 204,762 | 275,610 | 187,092 | 400,049 | 120,206 | 1,470 | 180,765 | 14,501 | 12,595 | 11,817 | 15,516 | 1,424,383 |
| 2.2 | Individual Deposit | 32,011 | 2,987 | 16,215 | 23,568 | 25,142 | 16,781 | 75,225 | 91,222 | 83,228 | 28,466 | 236,750 | 631,595 |
| 2.3 | Other/Matured FD | 265,558 | - | - | 427,795 | - | 460 | - | - | - | - | - | 693,813 |
| 3 | Accumulated Payment** | 2,592,182 | 287,512 | 506,892 | 1,946,968 | 373,786 | 393,253 | 569,547 | 313,546 | 310,969 | 113,041 | 1,041,460 | 8,449,156 |
| 4 | No of Deposit Account | 11,351 | 1,159 | 7,791 | 10,598 | 7,564 | 4,351 | 11,267 | 2,851 | 7,386 | 3,158 | 4,986 | 72,462 |
| 5 | Liquidity | 75,750 | 95,648 | 5,434 | 54,479 | 35,492 | 145,802 | 104,812 | 28,849 | 3,984 | 71,202 | 85,479 | 706,932 |
| 5.1 | Cash at NRB | 208 | 1,284 | 1 | 4,241 | 81 | 746 | 474 | 990 | 171 | 2,966 | 13,471 | 24,632 |
| 5.2 | Cash at Bank and Fis | 72,829 | 93,987 | - | 48,675 | 33,777 | 143,824 | 100,965 | 26,434 | 2,884 | 67,158 | 70,172 | 660,704 |
| 5.3 | Cash at Vault | 2,713 | 377 | 5,433 | 1,563 | 1,634 | 1,232 | 3,373 | 1,426 | 930 | 1,078 | 1,836 | 21,595 |
| 6 | No Of Employee | 28 | 5 | 18 | 14 | 21 | 21 | 13 | 13 | 13 | 13 | 19 | 178 |
| 7 | NBA | 16,101 | 1,312 | 119,913 | - | 66,516 | 16,561 | - | 92,937 | 217,742 | 65,537 | 8,578 | 605,197 |
| 8 | Loan loss Provision | 2,320,886 | 374,035 | 95,878 | 1,731,516 | 253,484 | 170,302 | 154,386 | 174,352 | 198,196 | 53,764 | 454,076 | 5,980,874 |
| 9 | *NPL Percentage | 98.59 | 98.24 | 100.00 | 100.00 | 100.00 | 99.69 | 96.31 | 99.61 | 92.81 | 98.00 | 93.38 | 97.88 |
| 10 | *Capital fund/RWA % | 1.28 | (179.40) | 19.40 | (20.93) | (28.00) | 51.72 | (24.76) | (2.53) | (2.74) | 26.62 | (5.07) | (15) |
| 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