

Nepal Rastra Bank  
Micro Finance Promotion & Supervision Department  
Quarterly Report

At the End of Paush 2067

Rs.in 000

| S. N. | Financial Indicators   | Purbanchal Gramen Bikas Bank | Sudur Pashchimanchal Gramen Bikas Bank | Pashchimanchal Gramen Bikas Bank | Madhya Pashchimanchal Gramen Bikas Bank | Madhyanchal Gramen Bikas Bank | Nirhdan Uthhan Bank Ltd. | Rural Microfinance Development Centre | Deposic Development Bank Ltd. | Dhimesh Development Bank Ltd. | Swabamban Laghu Bina Bikas Bank Ltd. | Sana Kisan Vikas Bank Ltd. | Nerude Laghu Bina Bikas Bank Ltd. | Naya Nepal Laghu Bina Bikas Bank Ltd. | Mitula Laghu Bina Bikas Bank Ltd. | Sumit Microfinance Development Bank Ltd. | Bewroger Laghu Bina Bikas Bank Ltd. | First Microfinance Development Bank Ltd. | Nagbhi microfinance Development Bank Ltd. | Katka Micro Credit Development Bank Ltd. | Mimre microfinance Development Bank Ltd. | Total      |
|-------|--|------------------------------|--|----------------------------------|---|-------------------------------|--------------------------|---------------------------------------|-------------------------------|-------------------------------|--------------------------------------|----------------------------|-----------------------------------|---------------------------------------|-----------------------------------|--|-------------------------------------|--|---|--|--|------------|
|       |  | 1                            | 2                                      | 3                                | 4                                       | 5                             | 6                        | 7                                     | 8                             | 9                             | 10                                   | 11                         | 12                                | 13                                    | 14                                | 15                                       | 16                                  | 17                                       | 18  | 19                                       | 20                                       |            |
| 1     | Paid up Capital  | 60,000                       | 58,500                                 | 66,000                           | 68,317                                  | 100,000                       | 123,200                  | 320,000                               | 42,457                        | 111,498                       | 69,834                               | 128,788                    | 20,000                            | 14,000                                | 16,502                            | 14,000                                   | 10,990                              | 70,000                                   | 10,010                                    | 12,000                                   | 14,000                                   | 1,304,096  |
| 2     | Core Capital   | 60,066                       | (90,093)                               | 122,623                          | 46,967                                  | 49,504                        | 186,068                  | 509,671                               | 173,713                       | 199,142                       | 200,381                              | 374,169                    | 70,656                            | 12,392                                | 17,550                            | 15,923                                   | 10,662                              | 75,712                                   | 9,398                                     | 11,169                                   | 14,035                                   | 2,044,504  |
| 3     | Capital Fund   | 71,751                       | (88,614)                               | 133,028                          | 53,554                                  | 55,898                        | 211,141                  | 538,618                               | 184,378                       | 216,415                       | 208,330                              | 391,915                    | 75,885                            | 12,879                                | 18,300                            | 16,379                                   | 11,190                              | 77,624                                   | 9,617                                     | 11,324                                   | 14,035                                   | 2,198,092  |
| 4     | Risk Weighted Assets   | 983,124                      | 239,233                                | 1,269,941                        | 933,292                                 | 1,102,766                     | 2,165,200                | 3,197,033                             | 1,135,271                     | 2,330,377                     | 1,705,090                            | 1,475,742                  | 562,739                           | 82,085                                | 32,425                            | 92,110                                   | 63,782                              | 265,463                                  | 28,760                                    | 34,628                                   | 22,908                                   | 17,664,393 |
| 5     | Total Assets   | 1,107,600                    | 580,970                                | 2,908,770                        | 913,161                                 | 10,784                        | 2,250,525                | 3,153,800                             | 1,135,271                     | 3,933,236                     | 1,712,083                            | 1,479,362                  | 578,639                           | 8,210                                 | 32,400                            | 92,349                                   | 63,782                              | 569,984                                  | 27,897                                    | 24,728                                   | 25,149                                   | 20,550,613 |
|       | Core Capital to RWA (%)  | 6.11                         | (37.66)                                | 9.66                             | 5.03                                    | 4.49                          | 8.59                     | 15.94                                 | 15.30                         | 8.55                          | 11.75                                | 25.35                      | 12.56                             | 15.10                                 | 54.12                             | 17.29                                    | 16.72                               | 28.52                                    | 32.68                                     | 32.25                                    | 61.27                                    | 11.57      |
|       | Capital Fund to RWA (%)  | 7.30                         | (37.04)                                | 10.48                            | 5.74                                    | 5.07                          | 9.75                     | 16.85                                 | 16.24                         | 9.29                          | 12.22                                | 26.56                      | 13.45                             | 15.69                                 | 56.45                             | 17.78                                    | 17.54                               | 29.24                                    | 33.44                                     | 32.70                                    | 61.27                                    | 12.44      |
|       | RWA to TA (%)  | 88.76                        | 41.18                                  | 43.66                            | 102.20                                  | 10,225.95                     | 96.21                    | 101.37                                | 100.00                        | 59.25                         | 99.59                                | 99.76                      | 97.25                             | #VALUE!                               | 100.08                            | 99.74                                    | 100.00                              | 46.57                                    | 103.09                                    | 140.04                                   | 91.09                                    | 85.96      |
| 6     | Total Deposits   | 96,200                       | 49,022                                 | 230,165                          | 175,827                                 | 174,260                       | 505,774                  | -                                     | 208,439                       | 786,202                       | 453,423                              | -                          | 194,018                           | 9,314                                 | 2,514                             | 14,781                                   | 7,507                               | -  | 4,276                                     | 2,972                                    | 43                                       | 2,914,694  |
| 7     | Borrowing  | 757,500                      | 196,301                                | 764,329                          | 660,480                                 | 742,708                       | 1,297,916                | 2,258,000                             | 748,152                       | 1,255,767                     | 901,880                              | 960,614                    | 287,764                           | 59,177                                | 8,789                             | 58,879                                   | 44,383                              | 486,181                                  | 13,602                                    | 9,896                                    | 11,000                                   | 11,512,318 |
|       | Financial Resources Mobilization (6+7)   | 853,700                      | 245,323                                | 994,494                          | 836,307                                 | 916,968                       | 1,803,690                | 2,258,000                             | 956,591                       | 2,041,969                     | -                                    | 960,614                    | 481,782                           | 68,491                                | 11,303                            | 73,660                                   | 51,890                              | 486,181                                  | 17,878                                    | 12,888                                   | 11,043                                   | 14,427,012 |
|       | Financial Resource Mobilization to Last Quarter's Core Capital (times)             | 14.77                        | (2.77)                                 | 9.75                             | 15.35                                   | 23.04                         | 10.26                    | 4.87                                  | 6.47                          | 11.99                         | #VALUE!                              | 2.63                       | 7.80                              | 3.78                                  | 0.64                              | 4.98                                     | 5.09                                | 6.64                                     | 1.79                                      | 1.07                                     | #VALUE!                                  | 7.45       |
|       | Borrowing to Deposit Ratio (times)   | 7.87                         | 4.00                                   | 3.32                             | 3.76                                    | 4.26                          | 2.57                     | #DIV/0!                               | 3.59                          | 1.60                          | 1.99                                 | #DIV/0!                    | 1.48                              | 6.35                                  | 3.50                              | 3.98                                     | 5.91                                | #DIV/0!                                  | 3.18                                      | 3.33                                     | 255.81                                   | 3.95       |
| 8     | Performing Loan  | 799,934                      | 108,560                                | 750,497                          | 531,743                                 | 639,348                       | 1,744,669                | 2,072,188                             | 956,367                       | 1,537,339                     | 1,016,155                            | 1,255,406                  | 502,798                           | 45,425                                | 98,400                            | 78,033                                   | 52,770                              | 191,200                                  | 35,501                                    | 20,457                                   | 540                                      | 12,436,790 |
| 9     | Non Performing Loan (NPL)  | 59,071                       | 35,753                                 | 36,885                           | 15,843                                  | 60,107                        | 36,236                   | -                                     | 5,908                         | 1,609                         | 16,588                               | 27,016                     | 3,144                             | 132                                   | -                                 | -  | -                                   | -  | -   | -  | -  | 298,292    |
|       | Loan and Advances (Gross)  | 859,005                      | 144,313                                | 787,382                          | 547,586                                 | 699,455                       | 1,780,905                | 2,072,188                             | 962,275                       | 1,538,948                     | 1,032,743                            | 1,282,422                  | 505,942                           | 45,557                                | 98,400                            | 78,033                                   | 52,770                              | 191,200                                  | 35,501                                    | 20,457                                   | 540                                      | 12,735,082 |
| 10    | Micro Entrepreneurship/Business Loan   |                              |  |                                  |   |                               |                          |                                       |                               |                               |                                      |                            |                                   |                                       |                                   |  |                                     |  |   |  |  | -          |
|       | Micro Entrepreneurship Loan to Total Loan (%)                                      |                              |  |                                  |   |                               |                          |                                       |                               |                               |                                      |                            |                                   |                                       |                                   |  |                                     |  |   |  |  | -          |
| 11    | Provision for Performing Loan  | 7,999                        | 1,422                                  | 7,505                            | 5,433                                   | 6,393                         | 17,447                   | 82,888                                | 9,564                         | 15,373                        | 7,949                                | 17,746                     | 5,029                             | 455                                   | 200                               | 456                                      | 527                                 | 1,307                                    | 211                                       | 155                                      | -  | 187,904    |
| 12    | Provision for Non-performing Loan  | 23,266                       | 33,852                                 | 30,642                           | 15,843                                  | 56,482                        | 32,758                   | -                                     | 4,891                         | 1,580                         | 15,545                               | 20,123                     | 2,165                             | 32                                    | 300                               | -  | -                                   | -  | -   | -  | -  | 237,479    |
|       | Total Loan Loss Provision  | 31,265                       | 35,274                                 | 38,147                           | 21,276                                  | 62,875                        | 50,205                   | 82,888                                | 14,455                        | 16,953                        | 23,494                               | 37,869                     | 7,194                             | 487                                   | 500                               | 456                                      | 527                                 | 1,307                                    | 211                                       | 155                                      | -  | 425,383    |
|       | Credit to Deposit Ratio (%)  | 892.94                       | 294.38                                 | 342.09                           | 311.43                                  | 401.39                        | 352.11                   | #DIV/0!                               | 461.66                        | 195.74                        | 227.77                               | #DIV/0!                    | 260.77                            | 489.12                                | 3,914.08                          | 527.93                                   | 702.94                              | #DIV/0!                                  | 830.24                                    | 688.32                                   | -  | 436.93     |
|       | Credit to Financial Resources Mobilization Ratio (%)                               | 100.62                       | 58.83                                  | 79.17                            | 65.48                                   | 76.28                         | 98.74                    | 91.77                                 | 100.59                        | 75.37                         | #VALUE!                              | 133.50                     | 105.01                            | 66.52                                 | 870.57                            | 105.94                                   | 101.70                              | 39.33                                    | 198.57                                    | 158.98                                   | -  | 88.27      |
|       | Non Performing Loan to Total Loan (%)  | 6.88                         | 24.77                                  | 4.68                             | 2.89                                    | 8.59                          | 2.03                     | -                                     | 0.61                          | 0.10                          | 1.61                                 | 2.11                       | 0.62                              | 0.29                                  | -                                 | -  | -                                   | -  | -   | -  | -  | 2.34       |
|       | Total Loan Loss Provision to Total Loan (%)  | 3.64                         | 24.44                                  | 4.84                             | 3.89                                    | 8.99                          | 2.82                     | 4.00                                  | 1.50                          | 1.10                          | 2.27                                 | 2.95                       | 1.42                              | 1.07                                  | 0.51                              | 0.58                                     | 1.00                                | 0.68                                     | 0.59                                      | 0.76                                     | -  | 3.34       |
| 13    | Cash   | 5,800                        | 1,910                                  | 5,087                            | 4,971                                   | 2,227                         | 4,292                    | -                                     | 3,859                         | 1,086                         | 2,700                                | 1,112                      | 1,152                             | -                                     | 89                                | 12,159                                   | 47                                  | -  | 205                                       | 747                                      | 12                                       | 46,696     |
| 14    | Amount in CRR Account  | -                            | 1,890                                  | 535                              | 5,066                                   | 5,304                         | 8,846                    | 17,564                                | 5,654                         | 11,559                        | 7,504                                | 5,000                      | 3,000                             | 403                                   | 67                                | 564                                      | 270                                 | 2,200                                    | 115                                       | 102                                      | 110,000                                  | 75,541     |
|       | Other Bank Account (including NRB account if CRR is maintained in Commercial Bank) | -                            | 19,155                                 | 213,134                          | 9,084                                   | 26,673                        | 69,785                   | 677,270                               | 53,433                        | 381,061                       | 508,611                              | -                          | 63,762                            | 4,227                                 | 3,371                             | 2,553                                    | 166                                 | -  | 1,136                                     | 2,616                                    | -  | 2,033,421  |
| 15    | Investment in NG/NRB Bonds   | -                            | -                                      | 135,984                          | -                                       | -                             | 38,725                   | 12,500                                | -                             | -                             | -                                    | -                          | -                                 | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | 187,209    |
| 17    | Investment in FDR  | -                            | 29,276                                 | -                                | -                                       | -                             | -                        | -                                     | -                             | -                             | -                                    | -                          | -                                 | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | 29,276     |
|       | CRR Maintained   | -                            | 0.77                                   | 0.05                             | 0.61                                    | 0.58                          | 0.49                     | 0.78                                  | 0.59                          | 0.57                          | #VALUE!                              | 0.52                       | 0.62                              | 0.59                                  | 0.59                              | 0.77                                     | 0.52                                | 0.45                                     | 0.64                                      | 0.79                                     | 996.11                                   | 0.52       |
|       | Total Liquid Assets  | 1,532                        | 48,077                                 | 349,768                          | 14,939                                  | 29,619                        | 112,630                  | 696,044                               | 58,163                        | 383,496                       | #VALUE!                              | 1,309                      | 65,505                            | 4,288                                 | 3,470                             | 14,908                                   | 224                                 | (231)                                    | 1,367                                     | 3,401                                    | 109,957                                  | 2,297,080  |
|       | Liquid Assets to Total Deposits (%)  | 1.59                         | 98.07                                  | 151.96                           | 8.50                                    | 17.00                         | 22.27                    | #DIV/0!                               | 27.90                         | 48.78                         | #VALUE!                              | #DIV/0!                    | 33.76                             | 46.03                                 | 138.05                            | 100.86                                   | 2.98                                | #DIV/0!                                  | 31.96                                     | 114.42                                   | 255,713.45                               | 78.81      |
| 18    | Investment in NG/NRB Bonds   | -                            | -                                      | -                                | -                                       | -                             | 38,725                   | 12,500                                | -                             | -                             | -                                    | -                          | -                                 | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | 51,225     |
| 19    | Shares & Debentures  | 800                          | -                                      | 3,400                            | 1,154                                   | 251,015                       | 30,000                   | 9,018                                 | 20,000                        | -                             | 391,021                              | 117,010                    | 30,600                            | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | 854,018    |
| 20    | Investment in FDR  | -                            | 29,276                                 | -                                | -                                       | -                             | -                        | -                                     | -                             | -                             | -                                    | -                          | -                                 | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | 29,276     |
| 21    | Other Investments  | -                            | -                                      | 132,584                          | 145,000                                 | -                             | 54,380                   | -                                     | -                             | -                             | -                                    | -                          | -                                 | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | 341,964    |
|       | Total Investment   | 800                          | 29,276                                 | 135,984                          | 146,154                                 | 251,015                       | 123,105                  | 21,518                                | 20,000                        | -                             | 391,021                              | 117,010                    | 30,600                            | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | 1,276,483  |
|       | Total Investment to Core Capital (%)   | 1.33                         | (32.50)                                | 110.90                           | 311.18                                  | 507.06                        | 66.16                    | 4.22                                  | 11.51                         | -                             | 195.14                               | 31.27                      | 43.31                             | -                                     | -                                 | -  | -                                   | -  | 13.21                                     | -  | -  | 62.43      |
| 22    | NBA (Gross)  | -                            | -                                      | -                                | -                                       | -                             | -                        | -                                     | -                             | -                             | -                                    | -                          | -                                 | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | -          |
| 23    | Provision for NBA  | -                            | -                                      | -                                | -                                       | -                             | -                        | -                                     | -                             | -                             | -                                    | -                          | -                                 | -                                     | -                                 | -  | -                                   | -  | -   | -  | -  | -          |
|       | Non Banking Assets to Total Assets (%)   | -                            | -                                      | -                                | -                                       | -                             | -                        | -                                     | -                             | -                             | #VALUE!                              | -                          | -                                 | #VALUE!                               | -                                 | -  | -                                   | -  | -   | -  | -  | -          |
|       | Provision for NBA to NBA (%)   | -                            | -                                      | -                                | -                                       | -                             | -                        | -                                     | -                             | -                             | #VALUE!                              | -                          | -                                 | #VALUE!                               | -                                 | -  | -                                   | -  | -   | -  | -  | -          |
| 24    | Interest Income  | 58,600                       | 10,947                                 | 84,641                           | 61,407                                  | 89,772                        | 160,186                  | 127,100                               | 96,134                        | 145,914                       | 132,282                              | 41,511                     | 51,305                            | 3,714                                 | 440                               | 6,451                                    | 3,320                               | 28,849                                   | 474                                       | 1,201                                    | 918                                      | -          |
| 25    | Interest Expense   | 35,800                       | 7,988                                  | 35,377                           | 31,866                                  | 57,969                        | 64,676                   | 23,700                                | 37,548                        | 134,348                       | 51,951                               | 22,520                     | 18,351                            | 1,827                                 | 102                               | 3,113                                    | 1,707                               | 18,639                                   | 471                                       | 420                                      | -  | -          |
| 26    | Operating Income   | 5,100                        | -                                      | 6,026                            | 2,032                                   | 38,931                        | 16,268                   | 3,300                                 | 195                           | 51,889                        | 1,110                                | -                          | 6,753                             | 1,887                                 | 209                               | 3,338                                    | 2,970                               | 1,842                                    | 64  | 353                                      | -  | -          |
| 27    | Net Profit / (Net Loss)  | (16,900)                     | (6,298)                                | 26,537                           | 4,099                                   | 5,641                         | 37,813                   | 54,100                                | 38,321                        | 51,889                        | 20,895                               | 8,140                      | 20,546                            | 508                                   | 246                               | 2,013                                    | 342                                 | 4,889                                    | 91  | (516)                                    | 35                                       | -          |
|       | Return on Assets (ROA) (%)   | (1.53)                       | (1.08)                                 | 0.91                             | 0.45                                    | 52.31                         | 1.68                     | 1.72                                  | 3.38                          | 1.32                          | 1.22                                 | 0.55                       | 3.55                              | #VALUE!                               | 0.76                              | 2.18                                     | 0.54                                | 0.86                                     | 0.33                                      | (2.09)                                   | 0.14                                     | -          |
|       | Return on Equity (ROE) (%)   | (28.14)                      | 6.99                                   | 21.64                            | 8.73                                    | 11.40                         | -                        | 10.61                                 | 22.06                         | 26.06                         | 10.43                                | 2.18                       | 29.08                             | 4.10                                  | 1.40                              | 12.64                                    | 3.21                                | 6.46                                     | 0.97                                      | (4.62)                                   | 0.25                                     | -          |
|       |  | 0                            |  |                                  |   |                               |                          |                                       |                               |                               |                                      |                            |                                   |                                       |                                   |  |                                     |  |   |  |  | 0          |
| 28    | Last Quarter's Core Capital  | 57,800                       | (88,600)                               | 102,000                          | 54,500                                  | 39,800                        | 175,800                  | 464,000                               | 147,800                       | 170,300                       | 229,500                              | 365,300                    | 61,800                            | 18,100                                | 17,700                            | 14,800                                   | 10,200                              | 73,200                                   |   |  |  |            |