

Nepal Rastra Bank, Problem Bank Resolution Division

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

	Financial Institutions	Gorkha	NSM	Crystal	Kuber	Capital	World M	General	Narayani	Nepal Fin	Corporate	Arun	Lalitpur	Rs. in '000'
	Problematic Decision Date	2067.12.11	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	12	
A	Before Problem													Total
1	Loan	4,319,344	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	18,361,691
2	Deposit	4,168,182	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	15,367,129
2.1	Institutional Deposit	1,833,492	1,025,663	434,944	316,009	1,657,404	233,441	112,122	271,817	15,893	378,636	63,810	42,956	6,386,187
2.2	Individual Deposit	2,334,690	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	8,980,942
3	No of Deposit Account	37,449	18,106	1,771	9,602	22,155	8,683	5,850	11,677	3,739	11,489	3,497	7,455	141,473
B	Current Situation													2072 Poush
1	Loan	735,251	2,484,281	433,433	317,484	1,735,540	279,033	182,338	191,653	226,925	298,857	96,583	733,941	7,715,319
2	Deposit	670,541	819,366	287,330	276,878	869,254	222,125	25,859	318,496	162,750	187,683	109,161	569,344	4,518,787
2.1	Institutional Deposit	602,643	210,865	143,247	256,673	415,208	191,067	15,898	199,247	14,476	19,926	11,816	8,573	2,089,639
2.2	Individual Deposit	67,898	33,597	3,240	20,205	23,805	31,058	9,961	119,249	148,274	167,757	97,345	560,771	1,283,160
2.3	Other /Matured FD	0	574,904	140,843	0	430,241	0	0	0	0	0	0	0	1,145,988
3	Accumulated Payment	4,020,573	2425900	319,619	433,319	1,278,165	297,009	382,272	516,171	233,399	445,302	43,399	595,620	10,990,748
4	No of Deposit Account	33,871	11480	1175	8,436	10,650	7,799	4,567	11,323	2,954	7,391	3,269	5,772	108,687
5	Liquidity	152,178	87,777	15,754	94,232	31,930	67,743	60,327	118,637	35,778	7,892	14,514	98,962	785,724
5.1	Cash at NRB	436	1,563	3,784	1	3,990	82	746	474	18,814	171	4,966	33,632	68,659
5.2	Cash at Bank and Fis	147,754	83,891	11,510	88,532	27,862	66,031	57,563	115,404	14,956	6,203	8,612	62,369	690,687
5.3	Cash at Vault	3,988	2,323	460	5,699	78	1,630	2,018	2,759	2,008	1,518	936	2,961	26,378
6	No Of Employee	51	30	5	18	17	22	21	13	13	20	24	19	253
7	NBA	305,874	16,101	72,490	12,946	0	82,333	16,561	0	94,026	233,148	69,916	50,299	953,694
8	Loan loss Provision	770,880	2,451,429	426,866	308,876	1,756,919	289,010	180,923	177,576	206,516	165,248	92,259	448,435	7,274,937
9	*NPL Percentage	79.00	99.00	100.00	99.31	100.00	98.44	99.00	95.42	94.47	61.78	97.72	70.12	91.19
10	*Capital fund/RWA %	(8.80)	(2.35)	(229.73)	(29.80)	(21.98)	(36.65)	19.43	(26.69)	(8.88)	3.80	(10.47)	(7.01)	-29.93
11	Paid up Capital	198,245	233,332	70,000	150,000	935,069	181,980	132,228	55,572	135,800	200,000	150,000	187,945	2,630,171

Problematic Financial Institution

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

*Average calculation = Total /12