

Key Financial Highlights of Finance Companies

For the fiscal year 2067/68 (Mid-July 2011)

Rs. in000

S. N.	Financial indicators	Nepal Awas	NEFINSCO	NIDC Capital	Annapurna	** NSM	Peoples	Mercantile	Kathmandu	**Himalaya	Union	Gorkha	Paschimanchal	Nepal Housing
		1	2	3	4	5	6	7	8	9	10	11	12	13
1	Paid up Capital	176,010	135,864	222,356	704,287	2,034,288	289,010	34,039	138,009	140,000	176,176	160,355	178,517	220,296
2	Core Capital	221,524	184,752	291,363	810,022	(292,279)	(343,552)	34,039	184,673	160,302	212,516	175,329	261,033	286,396
3	Capital Fund	226,130	191,841	306,013	846,581	(292,279)	(341,430)	34,674	188,662	167,206	226,020	179,426	273,742	302,425
4	Risk Weighted Assets	512,602	776,560	1,532,803	3,659,485	5,417,271	1,243,581	54,743	533,774	657,885	1,080,302	452,352	1,387,874	1,733,671
5	Core Capital to RWA (%)	43.22	23.79	19.01	22.13	(5.40)	(27.63)	62.18	34.60	24.37	19.67	38.76	18.81	16.52
6	Capital Fund to RWA (%)	44.11	24.70	19.96	23.13	(5.40)	(27.46)	63.34	35.34	25.42	20.92	39.67	19.72	17.44
7	Total Deposits	497,627	675,653	1,431,888	3,538,136	2,623,682	760,900	41,996	417,148	549,262	1,037,573	328,190	1,350,485	1,519,336
8	Borrowing	-	50,000	460,000	200,000	520,355	30,000	-	-	105,000	-	-	-	-
9	Financial Resources Mobilization (7+8)	497,627	725,653	1,891,888	3,738,136	3,144,037	790,900	41,996	417,148	654,262	1,037,573	328,190	1,350,485	1,519,336
10	Financial Resource Mobilization to Core Capital (times)	2.06	4.24	4.82	4.37	1.64	2.34	1.55	2.41	4.06	4.91	1.92	6.20	5.53
11	Loan and Advances (Gross)	472,708	740,877	1,210,495	3,383,799	4,951,665	961,400	67,891	422,577	704,004	1,079,607	392,154	1,274,790	1,522,272
12	Non Performing Loan (NPL)	12,131	31,945	54,786	55,765	2,639,420	749,100	4,363	23,607	13,626	1,565	20,776	39,900	47,997
13	Loan Loss Provision	16,737	23,146	65,797	90,088	2,662,542	751,200	2,746	14,529	18,660	20,378	21,810	52,632	45,776
14	Credit to Deposit Ratio (%)	94.99	109.65	84.54	95.64	188.73	126.35	161.66	101.30	128.17	104.05	119.49	94.39	100.19
15	Credit to Core Capital and Deposit Ratio (%)	65.73	86.11	70.24	77.82	212.39	230.36	89.29	70.22	99.22	86.36	77.88	79.10	84.30
16	Non Performing Loan to Total Loan (%)	2.57	4.31	4.53	1.65	53.30	77.92	6.43	5.59	1.94	0.14	5.30	3.13	3.15
17	Loan Loss Provision to Total Loan (%)	3.54	3.12	5.44	2.66	53.77	78.14	4.04	3.44	2.65	1.89	5.56	4.13	3.01
18	Cash	541	1,602	8,084	54,471	14,848	6,100	123	2,539	7,417	4,138	2,787	15,321	24,341
19	Balance with NRB	10,068	16,969	2,771	204,019	1,705	1,100	912	12,036	22,851	53,951	17,047	45,302	62,588
20	Balance with Other Banks (including call money)	248,196	157,080	931,008	588,699	45,661	108,200	5,361	58,717	96,502	68,476	62,827	298,511	59,265
21	Investment in NG/NRB Bonds	25,000	24,550	100,261	108,645	10,914	-	3,000	17,500	-	44,517	3,000	45,000	43,286
22	Liquid Assets	283,805	200,201	1,042,123	955,834	73,128	115,400	9,396	90,792	126,770	171,082	85,661	404,134	189,480
23	Liquid Assets to Total Deposits (%)	57.03	29.63	72.78	27.02	2.79	15.17	22.37	21.76	23.08	16.49	26.10	29.93	12.47
24	Total Investment	25,200	46,375	202,090	445,555	170,609	4,500	7,682	116,759	10,073	50,732	3,726	65,197	113,567
25	Fixed Assets	4,659	5,257	47,289	124,894	288,744	126,400	853	18,040	16,055	19,471	55,864	43,480	133,425
26	Non Banking Assets	-	3,066	26,448	-	1,192	-	-	260	1,550	-	-	5,576	1,412
27	Total Assets	788,531	986,418	2,469,659	4,835,955	8,693,627	1,932,700	83,115	641,760	873,385	1,300,134	535,851	1,760,039	1,940,139
28	Fixed Assets to Total Assets (%)	0.59	0.53	1.91	2.58	3.32	6.54	1.03	2.81	1.84	1.50	10.43	2.47	6.88
29	Non Banking Assets to Total Assets (%)	-	0.31	1.07	-	0.01	-	-	0.04	0.18	-	-	0.32	0.07
30	Total Investment to Total Assets (%)	3.20	4.70	8.18	9.21	1.96	0.23	9.24	18.19	1.15	3.90	0.70	3.70	5.85
31	Off Balance Sheet Transaction (OBT)	-	3,976	1,358	2,540	3,050	-	165,195	1,050	-	1,600	1,350	13,650	8,391
32	OBT to Previous Quarter's Core Capital (%)	-	2.33	0.35	0.30	0.16	-	609.69	0.61	-	0.76	0.79	6.27	3.05
33	Interest Income	103,573	127,482	251,684	592,323	479,767	169,000	8,135	94,072	101,133	176,351	69,121	218,952	245,982
34	Total Income	123,692	152,497	291,556	635,866	548,906	188,200	8,873	103,242	111,922	202,453	81,037	240,255	262,355
35	Interest Income to Total Income (%)	83.73	83.60	86.32	93.15	87.40	89.80	91.68	91.12	90.36	87.11	85.30	91.13	93.76
36	Interest Expense	48,540	83,321	158,132	358,570	418,056	60,900	4,480	54,246	71,528	126,908	40,208	127,103	171,967
37	Total Expenses	91,963	124,488	227,180	531,751	3,061,406	862,800	7,669	88,050	101,503	183,244	61,857	193,303	222,295
38	Interest Expense to Total Expenses (%)	52.78	66.93	69.61	67.43	13.66	7.06	58.42	61.61	70.47	69.26	65.00	65.75	77.36
39	Net Interest Income (27-30)	55,033	44,161	93,552	233,753	61,711	108,100	3,655	39,826	29,605	49,443	28,913	91,849	74,015
40	Operating Income	43,979	35,355	268,540	171,965	507,019	173,500	8,565	98,672	110,258	30,122	21,409	237,027	251,775
41	Net Profit	31,729	28,009	64,376	104,115	(2,512,500)	(674,600)	1,204	15,192	10,419	19,209	19,180	46,952	40,060
42	Return on Assets (ROA) (%)	4.02	2.84	2.61	2.15	(28.90)	(34.90)	1.45	2.37	1.19	1.48	3.58	2.67	2.06
43	Return on Equity (ROE) (%)***	14.32	15.16	22.09	12.85	859.62	196.36	3.54	8.23	6.50	9.04	10.94	17.99	13.99
44	Core Capital of 2067 Chaitra-end	241,900	170,972	392,470	856,167	1,916,155	337,897	27,095	173,192	160,975	211,452	171,071	217,797	274,715

*** Based on unaudited data

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For the fiscal year 2067/68 (Mid-July 2011)

Rs. in000

Universal	Goodwill	Siddhartha	Shree Investment	Lumbini	Investa	Yeti	Standard	ILFC	Mahalaxmi	**Lalitpur	Bhajuratna	United	General	**Progressive
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
152,003	300,000	154,425	160,000	268,125	24,000	180,320	1,001,880	2,008,800	420,000	187,900	71,970	350,801	132,228	120,000
189,465	334,630	189,805	211,539	437,928	73,645	220,200	1,101,598	2,139,640	479,475	288,700	93,085	401,988	155,834	131,659
201,156	350,472	198,556	222,583	457,937	74,010	229,170	1,131,330	2,170,754	497,854	307,454	95,068	427,337	165,915	134,475
1,244,926	1,930,046	963,174	1,230,178	1,600,684	66,632	928,224	3,093,088	3,525,652	2,285,239	2,093,200	217,241	2,631,183	1,155,154	368,040
15.22	17.34	19.71	17.20	27.36	110.52	23.72	35.61	60.69	20.98	13.79	42.85	15.28	13.49	35.77
16.16	18.16	20.61	18.09	28.61	111.07	24.69	36.58	61.57	21.79	14.69	43.76	16.24	14.36	36.54
1,020,921	1,350,978	939,285	1,217,764	1,261,362	10,350	895,892	2,778,440	1,659,787	2,154,419	1,725,100	186,959	2,745,191	988,850	199,200
153,500	185,000	5,000	-	-	-	-	190,000	-	83,000	95,000	-	-	15,000	69,600
1,174,421	1,535,978	944,285	1,217,764	1,261,362	10,350	895,892	2,968,440	1,659,787	2,237,419	1,820,100	186,959	2,745,191	1,003,850	268,800
5.72	4.75	5.14	5.49	2.90	0.14	4.32	2.46	0.61	4.39	6.01	2.04	5.44	7.40	1.95
1,085,819	1,331,920	892,784	1,102,602	1,565,880	51,501	916,909	2,897,133	3,122,563	1,849,448	2,033,900	173,460	2,545,284	1,038,030	292,700
10,798	11,195	17,660	2,091	101,537	14,952	19,917	21,060	124,522	18,105	158,517	7,367	10,376	29,909	11,117
22,490	27,037	21,283	13,134	136,818	15,318	28,887	58,152	155,636	33,520	28,887	58,152	5,274	35,725	13,933
106.36	98.59	95.05	90.54	124.14	497.59	102.35	104.27	188.13	85.84	117.90	92.78	92.72	104.97	146.94
89.71	79.02	79.07	77.14	92.15	61.31	82.15	74.67	82.19	70.22	101.00	61.94	80.88	90.68	88.47
0.99	0.84	1.98	0.19	6.48	29.03	2.17	0.73	3.99	0.98	7.79	4.25	0.41	2.88	3.80
2.07	2.03	2.38	1.19	8.74	29.74	3.15	2.01	4.98	1.81	6.19	3.04	1.40	3.85	4.76
7,584	39,864	12,435	4,634	28,245	101	7,359	49,788	12,866	16,259	2,900	321	19,866	7,573	2,700
28,000	26,746	26,178	35,737	26,270	260	19,208	134,177	106,095	50,898	31,200	7,704	77,659	17,566	13,800
206,744	144,240	169,071	173,554	130,014	44,065	180,476	548,937	685,509	408,361	14,500	22,463	491,578	89,085	32,700
38,338	118,539	28,334	45,491	53,625	388	30,632	79,003	167,050	83,379	16,500	6,752	62,500	15,000	3,200
280.666	329.389	236.018	259.416	238.154	44.814	237.675	811.905	971.520	558.897	65.100	37.240	651.603	129.224	52.400
27.49	24.38	25.13	21.30	18.88	432.99	26.53	29.22	58.53	25.94	3.77	19.92	23.74	13.07	26.31
52,185	153,835	52,516	45,792	72,824	388	31,274	333,782	202,376	483,362	151,300	74,921	72,928	65,094	57,700
103,679	229,911	20,861	123,439	14,316	2,266	15,290	188,118	81,807	26,805	50,000	1,606	81,859	5,623	5,486
980	-	4,603	1,431	-	-	9,308	22,616	50	1,197	400	8,998	11	10,370	1,000
1,482,623	1,936,661	1,204,227	1,493,440	1,955,679	102,633	1,191,802	4,204,487	4,368,035	2,868,198	2,442,100	310,390	3,291,095	1,315,747	428,800
6.99	11.87	1.73	8.27	0.73	2.21	1.28	4.47	1.87	0.93	2.05	0.52	2.49	0.43	1.28
0.07	-	0.38	0.10	-	-	0.78	0.54	0.00	0.04	0.02	2.90	0.00	0.79	0.23
3.52	7.94	4.36	3.07	3.72	0.38	2.62	7.94	4.63	16.85	6.20	24.14	2.22	4.95	13.46
3,268	6,386	5,080	254	4,940	-	2,450	300	20,400	13,160	1,100	-	9,320	-	-
1.59	1.98	2.77	0.11	1.14	-	1.18	0.02	0.75	2.58	0.36	-	1.85	-	-
207,742	217,554	159,932	187,269	219,922	10,209	148,585	441,912	561,471	361,201	273,400	39,806	426,640	155,688	37,400
212,102	243,164	169,899	211,758	269,976	13,832	176,844	464,557	589,385	378,321	292,800	43,286	463,691	187,953	48,059
97.94	89.47	94.13	88.44	81.46	73.81	84.02	95.13	95.26	95.47	93.37	91.96	92.01	82.83	77.82
145,613	162,711	101,480	119,774	144,331	1,327	86,212	250,785	205,050	228,155	218,000	17,889	279,193	111,151	22,600
182,538	222,220	138,967	174,238	231,380	11,326	142,275	412,863	438,759	313,349	274,500	33,168	402,753	164,069	36,023
79.77	73.22	73.02	68.74	62.38	11.72	60.60	60.74	46.73	72.81	79.42	53.93	69.32	67.75	62.74
62,129	54,843	58,452	67,495	75,591	8,882	62,373	191,127	356,421	133,046	55,400	21,917	147,447	44,537	14,800
49,390	33,937	45,175	55,910	68,119	5,769	52,664	128,118	290,800	107,547	288,900	13,302	99,357	48,363	39,700
29,564	20,944	30,932	37,520	38,596	2,506	34,569	51,694	150,626	64,972	18,300	10,118	60,938	23,884	12,100
1.99	1.08	2.57	2.51	1.97	2.44	2.90	1.23	3.45	2.27	0.75	3.26	1.85	1.82	2.82
15.60	6.26	16.30	17.74	8.81	3.40	15.70	4.69	7.04	13.55	6.34	10.87	15.16	15.33	9.19
205495	323257	183574	221864	434223	76025	207240	1204359.25	2736974	510077	302962	91779	504173	135609	137979

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Alpic	Navadurga	Janaki	Pokhara	Central	Premier	**Arun	** Multipurpose	Butwal	Srijana	OM	CMB	** World	Capital	** Crystal	Royal
29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
148,350	140,562	97,500	312,000	168,356	126,853	150,000	25,000	208,993	53,000	246,750	150,000	181,980	935,070	70,000	329,003
169,828	159,175	167,327	419,583	223,087	146,516	107,516	31,276	248,298	58,983	287,488	97,769	115,837	16,736	131,015	356,262
177,130	166,788	173,281	432,425	240,191	156,999	115,660	32,118	261,744	60,298	306,991	101,878	129,375	16,736	141,160	375,096
888,212	948,294	693,420	1,375,919	1,892,898	1,160,014	285,168	95,415	1,629,158	147,604	2,034,611	648,492	1,083,040	4,067,647	1,189,199	2,092,484
19.12	16.79	24.13	30.49	11.79	12.63	37.70	32.78	15.24	39.96	14.13	15.08	10.70	0.41	11.02	17.03
19.94	17.59	24.99	31.43	12.69	13.53	40.56	33.66	16.07	40.85	15.09	15.71	11.95	0.41	11.87	17.93
747,685	964,163	717,951	1,298,673	1,806,744	1,039,291	207,017	62,076	1,574,909	119,018	2,162,359	450,287	776,980	2,719,589	1,074,621	1,789,875
28,500	-	-	-	173,000	64,000	-	-	85,000	-	-	40,000	106,281	217,200	-	220,500
776,185	964,163	717,951	1,298,673	1,979,744	1,103,291	207,017	62,076	1,659,909	119,018	2,162,359	490,287	883,261	2,936,789	1,074,621	2,010,375
4.58	6.47	3.71	3.07	9.02	7.16	1.99	3.60	6.70	2.14	6.99	4.23	3.93	2.88	8.45	5.57
764,127	776,493	667,540	1,240,626	1,724,081	1,065,968	272,680	93,792	1,380,163	134,883	1,954,408	472,657	965,554	3,637,082	1,054,844	1,789,866
33,891	15,173	72,092	60,980	13,665	27,245	2,801	9,598	35,603	3,347	4,096	99,791	149,636	1,580,384	40,209	19,228
37,166	15,632	71,339	75,259	30,769	37,728	3,471	7,583	49,049	2,549	23,599	103,520	157,924	1,491,682	35,347	36,096
102.20	80.54	92.98	95.53	95.42	102.57	131.72	151.09	87.63	113.33	90.38	104.97	124.27	133.74	98.16	100.00
83.28	69.12	75.40	72.20	84.94	89.89	86.69	100.47	75.70	75.78	79.78	86.24	108.15	132.92	87.49	83.40
4.44	1.95	10.80	4.92	0.79	2.56	1.03	10.23	2.58	2.48	0.21	21.11	15.50	43.45	3.81	1.07
4.86	2.01	10.69	6.07	1.78	3.54	1.27	8.08	3.55	1.89	1.21	21.90	16.36	41.01	3.35	2.02
4,574	7,952	1,981	6,714	15,736	19,057	14,215	1,098	21,029	5,366	17,615	4,609	10,689	7,953	1,131	14,605
19,705	21,593	15,208	69,958	63,225	24,406	1,400	-	48,073	4,269	50,871	11,166	5,670	295	24,390	53,939
101,444	192,511	331,848	484,472	336,579	138,616	24,286	13,914	403,898	32,197	345,630	166,096	16,334	53,756	25,804	261,503
30,000	32,862	13,825	-	30,000	6,600	-	-	70,155	-	74,550	20,000	32,000	90,000	200	92,850
155.723	254.918	362.862	561.144	445.540	188.679	39.901	15.012	543.155	41.832	488.666	201.871	64.693	152.004	51.525	422.897
20.83	26.44	50.54	43.21	24.66	18.15	19.27	24.18	34.49	35.15	22.60	44.83	8.33	5.59	4.79	23.63
40,301	112,409	13,825	51,286	64,841	18,299	100	195	77,750	95	115,577	111,214	124,745	200,529	5,799	169,766
63,662	63,861	12,780	11,197	48,703	50,980	10,488	2,072	73,275	4,758	64,005	8,982	30,139	168,560	107,178	132,092
31,609	-	4,844	-	19,246	9,363	4,441	-	712	1,233	-	-	2,741	-	-	-
1,033,532	1,182,235	1,048,572	1,867,571	2,281,249	1,331,068	342,310	116,897	2,080,854	183,762	2,567,028	845,799	1,211,820	4,656,900	1,302,157	2,494,094
6.16	5.40	1.22	0.60	2.13	3.83	3.06	1.77	3.52	2.59	2.49	1.06	2.49	3.62	8.23	5.30
3.06	-	0.46	-	0.84	0.70	1.30	0.61	0.06	-	-	-	0.23	-	-	-
3.90	9.51	1.32	2.75	2.84	1.37	0.03	0.17	3.74	0.05	4.50	13.15	10.29	4.31	0.45	6.81
2,100	3,860	1,750	-	12,063	-	-	3,500	21,358	8,625	6,000	-	-	1,650	-	20,080
1.24	2.59	0.90	-	5.50	-	-	20.27	8.62	15.52	1.94	-	-	0.16	-	5.56
140,211	131,217	157,666	216,852	285,182	185,059	38,303	17,273	253,454	23,620	327,300	72,940	153,097	457,227	146,100	281,222
157,767	146,216	217,098	226,717	303,285	194,577	4,315	18,551	272,934	27,631	345,667	92,134	185,820	473,449	157,346	299,551
88.87	89.74	72.62	95.65	94.03	95.11	887.67	93.11	92.86	85.48	94.69	79.17	82.39	96.57	92.85	93.88
100,862	88,799	71,915	119,741	210,789	139,735	27,429	8,586	186,515	10,532	224,527	51,453	126,069	343,626	128,894	225,310
146,334	129,431	172,690	171,739	281,311	187,471	3,830	18,043	261,648	21,709	305,267	78,453	201,380	1,435,149	153,089	275,887
68.93	68.61	41.64	69.72	74.93	74.54	716.16	47.59	71.28	48.51	73.55	65.58	62.60	23.94	84.20	81.67
39,349	42,418	85,751	97,111	74,393	45,324	10,874	8,687	66,939	13,088	102,773	21,487	27,028	113,601	17,206	55,912
24,401	30,198	78,684	85,311	66,528	30,228	50,270	5,570	31,534	9,738	79,737	6,064	171,864	35,769	157,346	45,242
11,433	16,785	44,408	54,978	21,974	7,106	5,446	508	11,286	5,922	40,400	13,681	(16,242)	(961,695)	4,125	23,664
1.11	1.42	4.24	2.94	0.96	0.53	1.59	0.43	0.54	3.22	1.57	1.62	(1.34)	(20.65)	0.32	0.95
6.73	10.54	26.54	13.10	9.85	4.85	5.07	1.62	4.55	10.04	14.05	13.99	(14.02)	(5,746.27)	3.15	6.64
169495	148949	193674	422890	219500	154033	104027	17263	247800	55562	309184	115929	224544	1019271	127154	361092

Key Financial Highlights of Finance Companies

For the fiscal year 2067/68 (Mid-July 2011)

Rs. in000

Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	IME	Sagarmatha	Shikhar	Civil	Prabhu	Imperial	**Kuber	Nepex	Valley	Seti	Hama
45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
155,649	110,000	300,300	74,853	322,371	355,735	428,520	165,000	137,500	149,500	469,200	149,730	150,000	142,785	143,360	40,000	200,000
189,550	90,861	353,910	87,170	321,704	399,209	507,294	191,043	147,439	167,499	526,040	163,189	200,214	161,008	151,275	51,149	164,920
197,678	94,303	372,374	89,464	333,873	423,993	541,015	201,575	153,916	172,020	566,980	169,141	216,170	165,715	162,223	52,464	169,172
859,644	460,950	1,956,827	262,309	1,551,505	3,020,342	4,052,098	1,162,338	653,153	483,994	4,872,936	703,078	1,276,476	521,838	875,805	160,433	546,921
22.05	19.71	18.09	33.23	20.73	13.22	12.52	16.44	22.57	34.61	10.80	23.21	15.68	30.85	17.27	31.88	30.15
23.00	20.46	19.03	34.11	21.52	14.04	13.35	17.34	23.57	35.54	11.64	24.06	16.93	31.76	18.52	32.70	30.93
868,178	392,400	2,009,909	265,338	1,016,089	3,117,494	4,398,153	1,147,435	611,302	462,138	5,114,232	751,092	1,163,855	532,791	865,442	129,798	330,937
-	16,500	-	-	211,000	555,000	-	108,000	10,000	-	-	30,000	33,200	-	20,000	-	15,000
868,178	408,900	2,009,909	265,338	1,227,089	3,672,494	4,398,153	1,255,435	621,302	462,138	5,114,232	781,092	1,197,055	532,791	885,442	129,798	345,937
4.45	2.96	5.31	3.79	3.46	9.12	7.28	6.94	4.32	2.89	10.20	4.99	6.32	3.75	6.01	2.62	2.53
785,643	397,045	1,856,098	238,997	1,262,738	2,508,319	3,397,817	1,098,822	624,962	442,687	4,036,816	615,552	1,289,212	470,686	840,095	136,292	492,303
16,882	52,823	9,729	9,571	30,419	29,933	25,693	45,609	15,445	10,403	10,929	20,380	41,160	-	6,128	4,775	147,603
35,756	48,263	28,193	11,215	26,349	49,235	53,772	23,948	13,354	10,688	49,869	26,332	38,590	4,707	17,547	5,636	126,039
90.49	101.18	92.35	90.07	124.27	80.46	77.26	95.76	102.23	95.79	78.93	81.95	110.77	88.34	97.07	105.00	148.76
74.28	82.16	78.52	67.80	94.39	71.33	69.27	82.09	82.37	70.31	71.57	67.33	94.51	67.84	82.63	75.32	99.28
2.15	13.30	0.52	4.00	2.41	1.19	0.76	4.15	2.47	0.27	0.31	3.31	3.19	-	0.73	3.50	29.98
4.55	12.16	1.52	4.69	2.09	1.96	1.58	2.18	2.14	2.41	1.24	4.28	2.99	1.00	2.09	4.14	25.60
3,773	968	51,375	3,467	3,325	68,727	93,712	26,958	20,249	930	153,745	4,501	29,879	7,551	23,752	4,053	4,914
18,536	14,914	55,489	5,289	98,484	63,331	89,428	55,800	19,947	11,334	107,026	26,323	1,233	16,723	48,373	160	6,649
211,961	120,057	441,091	124,918	44,230	1,246,959	937,516	221,760	116,158	172,555	772,742	271,184	76,609	186,588	121,786	31,866	74,678
30,000	-	39,744	-	16,574	58,779	107,677	20,000	12,217	19,576	81,691	19,681	-	12,348	19,583	1,500	17,050
264,270	135,939	587,699	133,674	162,613	1,437,796	1,228,333	324,518	168,571	204,395	1,115,204	321,689	107,721	223,210	213,494	37,579	103,291
30.44	34.64	29.24	50.38	16.00	46.12	27.93	28.28	27.58	44.23	21.81	42.83	9.26	41.89	24.67	28.95	31.21
58,643	8,127	39,744	10,448	49,125	154,779	107,677	67,693	17,359	50,500	130,100	96,500	20,000	17,225	19,683	16,600	17,150
60,043	22,441	29,516	3,653	190,378	84,451	443,641	22,092	5,959	2,448	238,163	26,972	37,483	9,479	20,266	1,392	8,663
-	5,655	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1,141,473	587,070	2,491,222	389,444	1,677,079	4,202,145	5,106,818	1,500,987	809,669	652,748	5,751,946	986,305	1,478,365	712,814	1,077,034	193,752	644,140
5.26	3.82	1.18	0.94	11.35	2.01	8.69	1.47	0.74	0.38	4.14	2.73	2.54	1.33	1.88	0.72	1.34
-	0.96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.14	1.38	1.60	2.68	2.93	3.68	2.11	4.51	2.14	7.74	2.26	9.78	1.35	2.42	1.83	8.57	2.66
5,270	1,150	3,900	970	1,700	32,892	18,784	4,900	9,050	2,750	102,965	2,000	3,000	-	150	300	3,100
2.70	0.83	1.03	1.39	0.48	8.17	3.11	2.71	6.30	1.72	20.53	1.28	1.58	-	0.10	0.60	2.27
162,653	72,561	331,672	49,010	247,567	511,329	540,105	193,555	102,454	95,932	603,848	131,449	196,838	94,547	131,813	21,983	79,018
173,792	76,934	351,793	51,428	259,509	537,501	601,726	208,779	114,743	100,479	676,157	137,492	220,886	102,849	147,486	23,613	113,384
93.59	94.32	95.28	95.30	95.40	95.13	89.76	92.71	89.29	95.47	89.31	95.60	89.11	91.93	89.37	93.10	69.69
102,443	48,700	202,777	27,293	158,666	363,179	310,381	132,429	63,355	53,230	372,757	99,024	143,132	56,737	80,677	8,235	50,872
142,068	114,667	286,043	41,815	212,155	483,809	494,391	181,381	89,478	77,821	592,182	122,516	207,187	86,335	129,507	17,592	149,749
72.11	42.47	70.89	65.27	74.79	75.07	62.78	73.01	70.81	68.40	62.95	80.83	69.08	65.72	62.30	46.81	33.97
60,210	23,861	128,895	21,717	88,901	148,150	229,724	61,126	39,099	42,702	231,091	32,425	53,706	37,810	51,136	13,748	28,146
56,239	12,546	108,285	17,015	80,573	101,001	185,665	46,817	35,841	35,907	137,470	25,299	220,886	28,507	39,943	9,902	18,454
31,724	(37,733)	65,750	9,613	47,354	53,692	107,335	27,398	25,265	22,658	83,975	14,976	13,699	16,514	17,979	6,021	(36,365)
2.78	(6.43)	2.64	2.47	2.82	1.28	2.10	1.83	3.12	3.47	1.46	1.52	0.93	2.32	1.67	3.11	(5.65)
16.74	(41.53)	18.58	11.03	14.72	13.45	21.16	14.34	17.14	13.53	15.96	9.18	6.84	10.26	11.88	11.77	(22.05)
194885	138084	378327	70026	354,780	402,630	604,532	180,991	143,741	160,038	501,576	156,615	189,444	142,259	147,246	49,620	136,645

Key Financial Highlights of Finance Companies

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Rs. in000

Reliable	Lord	Api	Namaste	Kaski	Suryadarsan	Zenith	Unique	Manjushree	Swastik	Subhalaxmi	Jebils	Narayani National	Reliance	Lotus	Baibhav	Bhaktapur	Total 2067/68
62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
221,300	185,060	126,000	14,200	236,516	100,000	205,314	100,000	140,000	114,000	200,000	102,000	647,485	140,000	120,000	147,000	125,000	19903454
255,527	198,477	131,529	20,367	252,567	117,637	215,132	107,756	149,260	118,111	208,354	104,680	795,586	152,037	127,068	148,961	127,219	18475747
269,202	203,524	137,065	20,931	262,566	122,278	221,923	112,159	156,491	120,940	213,444	107,674	821,140	158,977	129,714	149,578	127,654	19278288
1,623,609	480,633	668,656	70,859	1,058,219	515,549	747,837	454,572	790,174	330,340	499,925	314,154	2,807,426	752,070	270,382	101,590	82,334	97596114
15.74	41.29	19.67	28.74	23.87	22.82	28.77	23.70	18.89	35.75	41.68	33.32	28.34	20.22	47.00	146.63	154.52	18.93
16.58	42.35	20.50	29.54	24.81	23.72	29.68	24.67	19.80	36.61	42.70	34.27	29.25	21.14	47.97	147.24	155.04	19.75
1,641,453	444,371	702,532	78,981	1,066,062	507,097	806,624	389,027	730,454	282,251	473,720	284,470	2,403,062	757,751	221,384	74,449	80,502	85538385
174,166	-	-	-	-	74,000	20,000	-	66,000	-	-	-	-	77,000	-	-	-	4505802
1,815,619	444,371	702,532	78,981	1,066,062	581,097	826,624	389,027	796,454	282,251	473,720	284,470	2,403,062	834,751	221,384	74,449	80,502	90,044,187
6.92	2.89	5.53	3.96	5.17	5.10	4.98	3.04	5.02	2.42	2.17	2.72	2.90	5.54	1.74	0.51	0.62	3.84
1,396,024	429,895	558,371	57,043	1,002,713	471,090	679,542	440,795	727,715	283,283	494,607	286,833	2,574,172	708,138	255,593	61,711	43,455	87044000
28,501	1,375	4,775	628	2,725	6,990	434	455	3,766	410	2,459	6,248	18,772	14,173	952	-	-	6991988
36,706	6,422	10,311	1,192	12,724	7,356	7,225	4,858	9,722	3,239	7,369	6,246	44,326	17,363	3,598	2,617	435	7449153
85.05	96.74	79.48	72.22	94.06	92.90	84.25	113.31	99.63	100.37	104.41	100.83	107.12	93.45	115.45	82.89	53.98	101.76
73.59	66.87	66.95	57.42	76.04	75.41	66.51	88.73	82.72	70.76	72.52	73.71	80.48	77.84	73.35	27.62	20.92	83.68
2.04	0.32	0.86	1.10	0.27	1.48	0.06	0.10	0.52	0.14	0.50	2.18	0.73	2.00	0.37	-	-	8.03
2.63	1.49	1.85	2.09	1.27	1.56	1.06	1.10	1.34	1.14	1.49	2.18	1.72	2.45	1.41	4.24	1.00	8.56
42,012	1,969	11,341	2,185	10,372	7,730	34,434	2,328	25,229	1,935	2,726	8,192	34,585	15,204	1,971	4,525	3,519	1221267
17,902	11,647	15,340	2,008	29,972	19,487	24,256	3,945	29,922	13,853	18,330	5,635	55,576	55,409	17,740	1,858	4,378	2432507
473,664	158,690	189,826	34,582	263,590	203,226	303,623	72,352	146,003	69,125	130,875	71,318	381,610	209,400	70,565	148,134	151,315	17249244
44,439	16,072	-	-	29,353	13,007	10,000	17,000	-	4,000	13,821	8,000	79,944	4,000	6,000	-	-	2369502
578,017	188,378	216,507	38,775	332,512	243,450	372,313	95,625	201,154	88,913	165,752	93,145	551,715	284,013	96,276	154,517	159,212	23,272,519
35.21	42.39	30.82	49.09	31.19	48.01	46.16	24.58	27.54	31.50	34.99	32.74	22.96	37.48	43.49	207.55	197.77	27.21
55,439	67,118	65,000	5,100	39,353	13,007	13,210	17,100	40,000	34,000	43,821	8,022	163,897	21,000	6,000	-	-	5692493
131,610	3,820	11,231	415	12,719	5,399	7,443	3,052	14,090	2,959	14,662	10,298	108,826	10,168	5,398	8,823	6,400	4252582
-	-	-	-	-	-	-	-	-	-	-	-	3,902	-	-	-	-	184214
2,127,229	665,546	871,094	101,822	1,361,528	722,803	1,076,936	542,747	997,113	412,098	717,707	399,804	3,378,238	1,024,807	357,900	226,795	211,433	124581689
6.19	0.57	1.29	0.41	0.93	0.75	0.69	0.56	1.41	0.72	2.04	2.58	3.22	0.99	1.51	3.89	3.03	3.41
-	-	-	-	-	-	-	-	-	-	-	-	0.12	-	-	-	-	0.15
2.61	10.08	7.46	5.01	2.89	1.80	1.23	3.15	4.01	8.25	6.11	2.01	4.85	2.05	1.68	-	-	4.57
5,500	26,700	100	3,878	450	7,000	-	900	1,179	2,134	5,750	550	10,775	4,402	-	-	-	612003
2.10	17.37	0.08	19.43	0.22	6.15	-	0.70	0.74	1.83	2.63	0.53	1.30	2.92	-	-	-	2.61
299,097	101,666	99,495	11,962	179,694	99,066	135,407	80,044	128,243	58,720	95,849	50,462	393,528	128,686	40,582	11,033	13,141	14466038
319,205	106,188	106,841	13,305	189,554	108,776	145,067	84,971	134,676	62,488	101,178	55,020	420,904	136,903	45,680	12,885	13,579	15795310
93.70	95.74	93.12	89.91	94.80	91.07	93.34	94.20	95.22	93.97	94.73	91.72	93.50	94.00	88.84	85.63	96.77	91.58
212,112	62,573	63,218	5,409	119,099	65,562	89,163	46,037	85,372	32,969	53,489	29,932	219,500	91,147	19,897	2,736	1,857	9356971
280,148	86,525	93,982	10,147	159,972	93,391	123,294	67,339	118,809	51,946	82,852	51,841	337,950	127,324	39,276	11,708	9,683	17954251
75.71	72.32	67.27	53.31	74.45	70.20	72.32	68.37	71.86	63.47	64.56	57.74	64.95	71.59	50.66	23.37	19.18	52.12
86,985	39,093	36,277	6,553	60,595	33,504	46,244	34,007	42,871	25,751	42,360	20,530	174,028	37,539	20,685	8,297	11,284	5,109,067
70,291	30,598	24,738	4,825	49,673	27,105	36,671	27,688	28,569	18,001	30,910	8,238	128,856	27,260	11,424	4,153	7,351	5890422
39,057	19,663	12,859	3,158	29,582	15,385	17,632	15,867	10,542	18,326	3,179	82,954	9,579	6,404	1,177	3,896	-	-2154725
1.84	2.95	1.48	3.10	2.17	2.13	2.02	3.25	1.59	2.56	2.55	0.80	2.46	0.93	1.79	0.52	1.84	(1.73)
15.28	9.91	9.78	15.51	11.71	13.08	10.12	16.36	10.63	8.93	8.80	3.04	10.43	6.30	5.04	0.79	3.06	(11.66)
262328	153671	126986	19957	206342	113891	166129	127885	158702	116422	218581	104726	827887	150812	127021	147086	130018	23,427,697
13943	464664	70317	13601														