

Kuber Merchant Finance Limited

P.O.Box.24975, Putalisadak, Kathmandu. Nepal
Tel. 4239797,4239798. Fax 977-1-4239796, Email; info@kubermerchant.com.np

Unaudited Financial Results (Quarterly)

As on 3rd Quarter (31/12/2066) of Fiscal Year 2066/067

Rs. in "000"

S.NO.	Particular	This Quarter Ending 2066/12/31	Previous Quarter Ending 2066/09/30	Corresponding Previous Quarter Ending (2065/12/30)
1	Total Capital and Liabilities (1.1 to 1.7)	1,125,278	985,069	618,328
1.1	Paid Up Capital	150,000	91,450	50,000
1.2	Reserve & Surplus	20,197	16,781	14,511
1.3	Debenture and Bond			
1.4	Borrowings	172,250	203,250	128,500
1.5	Deposits (a+b)			
	a. Domestic Currency	730,603	627,454	395,526
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	3,293	5,426	191
1.7	Other Liabilities	48,935	40,709	29,600
2	Total Assets (2.1 to 2.7)	1,125,278	985,069	618,328
2.1	Cash and Bank Balance	36,026	26,317	67,182
2.2	Money at Call and Short Notice	137,960	171,376	-
2.3	Investments	33,370	8,370	55,300
2.4	Loans and Advances	869,398	730,794	464,296
	a. Real estate Loan	314,562	342,732	
	b. Home/Housing Loan	62,036	60,427	
	c. MarginType Loan	24,073	24,866	
	d. Term Loan	40,069	1,979	
	e. Overdraft Loan/TR Loan/WC Loan	43,622	742	
	f. Others	385,036	300,048	
2.5	Fixed Assets	13,780	12,285	3,647
2.6	Non Banking Assets	715	715	6,188
2.7	Other Assets	34,028	35,214	21,715
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	75,473	45,150	42,812
3.2	Interest Expenses	52,334	34,904	28,717
	A.Net Interest Income (3.1 - 3.2)	23,139	10,245	14,095
3.3	Fees, Commission and Discount	818	440	418
3.4	Other Operating Income	10,233	6,384	5,487
3.5	Foreign Exchange Gain\Loss(Net)	-	-	-
	B.Total Operating Income (A+3.3 to 3.5)	34,190	17,069	20,000
3.6	Staff Expenses	6,491	4,331	2,825
3.7	Other Operating Expenses	11,380	6,081	3,785
	C. Operating Profit before Provision (B-3.6-3.7)	16,319	6,658	13,390
3.8	Provision for Possible Losses	4,946	2,688	4,321
	D. Operating Profit (C-3.8)	11,373	3,970	9,069
3.9	Non Operating Income\Expenses(Net)	-	-	328
3.1	Write Back of Provision for Possible Loss	-	3,018	-
	E. Profit from Regular Activities (D+3.9+3.10)	11,373	6,988	9,397
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Tax(E+3.11)	11,373	6,988	9,397
3.12	Provision for Staff Bonus	1,034	635	854
3.13	Provision for Tax	3,102	1,906	2,563
	G. Net Profit/Loss(F-3.23-3.13)	7,238	4,447	5,980
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	20.04%	14.31%	13.83%
4.2	Non Performing Loan(NPL) to Total Loan	1.46%	1.22%	1.81%
4.3	Total Loan Loss Provision to Total NPL	171.63%	191.79%	157.08%
4.4	Cost of Funds	9.90%	9.56%	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	96.61%	99.62%	

Note:- Statement of financial position could be changed, if supervisory authority and other authority notify any remarks to change.