



कुबेर मर्चेन्ट फाइनान्स लिमिटेड

KUBER MERCHANT FINANCE LIMITED

Kamalpokhari, Kathmandu

Quarterly Unaudited Financial Reports

As at 4th Quarter (32/03/2068) of the Fiscal Year 2067/068

Rs. in "000"

S.No.	Particulars	This Quarter Ending (2068.03.32)	Previous Quarter Ending (2067.12.30)	Corresponding Previous Year Quarter Ending (2067.03.32)
1	Total Capital and Liabilities (1.1 to 1.7)	1,479,061	1,696,668	1,267,195
1.1	Paid up Capital*	175225	175225	175225
1.2	Reserve and Surplus	26028	13334	11634
1.3	Debenture and Bond	0	0	0
1.4	Borrowings	33200	106300	12250
1.5	Deposits	1,164,562	1,318,438	1,022,353
	a. Domestic Currency	1164562	1318438	1022353
	b. Foreign Currency	0	0	0
1.6	Income Tax Liability	6169	728	354
1.7	Other Liabilities	73878	82643	45379
2	Total Assets (2.1 to 2.7)	1,479,061	1,696,668	1,267,195
2.1	Cash and Bank Balance	32212	55893	38642
2.2	Money at Call and Short Notice	77146	162108	253875
2.3	Investments	20000	90756	22500
2.4	Loans and Advances (a+b+c+d+e)	1289643	1326869	912617
	a. Real Estate Loan	239494	253626	311940
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)	6659	12700	0
	2. Business Complex and Residential Apartment Construction Loan	0		0
	3. Income generating Commercial Complex Loan	0		0
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	232835	240925	311940
	b. Personal Home Loan of Rs.80 Lacs and Less	91472	95557	82746
	c. Margin Type Loan	33564	48384	28329
	d. Term Loan	63098	80396	1887
	e. Overdraft Loan/Tr Loan/WC Loan	297730	268867	60322
	f. Others	564285	580039	427393
2.5	Fixed Assets	30786	36138	28208
2.6	Non Banking Assets	0	0	0
2.7	Other Assets	29274	24904	11353
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter Ending
3.1	Interest Income**	202858	136154	118980
3.2	Interest Expenses	143133	101595	80425
	A. NetInterest income (3.1-3.2)	59,725	34,558	38,555
3.3	Fees, Commission and Discount	1428	888	1184
3.4	Other Operating Income	22564	18778	14322
3.5	Foreign Exchange Gain/Loss (Net)	0	0	0
	B. Total Operating Income (A+3.3+3.4+3.5)	83,716	54,224	54,061
3.6	Staff Expenses	14049	10195	9748
3.7	Other Operating Expenses	34931	25182	28497
	C. Operating Profit Before Provision (B-3.6-3.7)	34,736	18,847	15,816

3.8	Provision for Possible Losses	12097	16177	8591
	D. Operating Profit (C-3.8)	22,639	2,670	7,225
3.9	Non Operating Income/Expenses (Net)	(7)	0	14
3.10	Write Back of Provision for Possible Loss	0	0	3197
	E. Profit from Regular Activities (D+3.9+3.10)	22,631	2,670	10,436
3.11	Extraordinary Income/Expenses (Net)	(12)	0	-498
	F. Profit Before Bonus and Taxes (E+3.11)	22,619	2,670	9,938
3.12	Provision for Staff Bonus	2056	243	903
3.13	Provision for Tax	6169	728	3315
	G. Net Profit/Loss (F-3.12-3.13)	14,394	1,699	5,720
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year
4.1	Capital fund to RWA	16.55%	14.71%	20.45%
4.2	Non Performing Loan(NPL) to Total Loan	3.19%	2.87%	2.05%
4.3	Total Loan Loss Provision to NPL	82.93%	89.92%	120.53%
4.4	Cost of Funds	12.69%	12.25%	11.08%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	94.43%	88.05%	76.61%

Note: *Financial Statement Could be changed, if supervisory authority and other authority notify any remarks to change.*

* The Paid up capital includes the Advance Capital Rs.2,52,25 Thousands.

** Interest Income Includes the Interest recovered in Shrawan 2068, added as per circular issued by Nepal Rastra Bank.