

## Kuber Merchant Finance Limited

Putalisadak, Kathmandu

Unaudited Financial Reports (Quarterly)

As at 1st Quarter (31/06/2067) of Fiscal Year 2067/068

Rs. in "000"

S.NO.	Particulars	This Quarter Ending 2067/06/31	Previous Quarter Ending 2067/03/32	Corresponding Previous Quarter Ending (2066/06/31)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,366,213</b>	<b>1,277,855</b>	<b>802,197</b>
1.1	Paid Up Capital**	175,225	175,225	81,250
1.2	Reserve & Surplus	19,425	19,333	12,677
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	60,000	12,250	100,000
1.5	Deposits (a+b)			
	a. Domestic Currency	1,043,010	1,022,353	534,249
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	3,156	3,327	3,433
1.7	Other Liabilities	65,397	45,366	70,588
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,366,213</b>	<b>1,277,855</b>	<b>802,197</b>
2.1	Cash and Bank Balance	84,293	38,642	124,796
2.2	Money at Call and Short Notice	155,130	253,875	-
2.3	Investments	84,380	22,500	2,500
2.4	Loans and Advances	<b>964,794</b>	<b>912,617</b>	<b>609,232</b>
	a. Real estate Loan	229,633	311,940	-
	b. Home/Housing Loan	98,199	82,746	-
	c. MarginType Loan	30,402	28,329	-
	d. Term Loan	1,900	1,887	-
	e. Overdraft Loan/TR Loan/WC Loan	173,717	60,322	-
	f. Others	430,943	427,393	-
2.5	Fixed Assets	28,648	28,208	9,342
2.6	Non Banking Assets	-	-	1,225
2.7	Other Assets	48,966	22,012	55,102
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	35,285	118,980	18,213
3.2	Interest Expenses	30,092	80,425	14,616
	<b>A.Net Interest Income (3.1 - 3.2)</b>	<b>5,193</b>	<b>38,555</b>	<b>3,597</b>
3.3	Fees, Commission and Discount	360	1,184	33
3.4	Other Operating Income	3,601	14,322	2,813
3.5	Foreign Exchange Gain\Loss(Net)	-	-	-
	<b>B.Total Operating Income (A+3.3 to 3.5)</b>	<b>9,154</b>	<b>54,062</b>	<b>6,443</b>
3.6	Staff Expenses	3,647	9,748	2,516
3.7	Other Operating Expenses	5,022	28,496	2,834
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>485</b>	<b>15,817</b>	<b>1,093</b>
3.8	Provision for Possible Losses	340	8,592	554
	<b>D. Operating Profit (C-3.8)</b>	<b>144</b>	<b>7,225</b>	<b>539</b>
3.9	Non Operating Income\Expenses(Net)	-	14	
3.1	Write Back of Provision for Possible Loss	-	3,197	
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>144</b>	<b>10,437</b>	<b>539</b>
3.11	Extraordinary Income/Expenses(Net)		(498)	
	<b>F. Profit before Bonus and Tax(E+3.11)</b>	<b>144</b>	<b>9,939</b>	<b>539</b>
3.12	Provision for Staff Bonus	13	904	49
3.13	Provision for Tax	39	3,116	147
	<b>G. Net Profit/Loss(F-3.23-3.13)</b>	<b>92</b>	<b>5,919</b>	<b>343</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of This Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	19.17%	20.96%	14.22%
4.2	Non Performing Loan(NPL) to Total Loan	1.70%	2.05%	1.93%
4.3	Total Loan Loss Provision to Total NPL	139.63%	120.53%	152.37%
4.4	Cost of Fund	11.20%	11.08%	
4.5	Credit to Deposit Ration (Calculated as per NRB directives)	77.95%	75.02%	

\*\*Including Advance Capital Rs.25225 Thousands.

Note:

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