



कुबेर मर्चेन्ट फाइनान्स लिमिटेड

KUBER MERCHANT FINANCE LIMITED

Kamalpokhari, Kathmandu
Unaudited Financial Reports (Quarterly)
As at 2nd Quarter (30/09/2067) of Fiscal Year 2067/068

Rs. in "000"

| S.NO. | Particulars | This Quarter Ending 2067/09/30 | Previous Quarter Ending 2067/06/31 | Corresponding Previous Quarter Ending (2066/09/30) |
|----------|--|---------------------------------------|---|--|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 1,532,945 | 1,366,213 | 985,070 |
| 1.1 | Paid Up Capital** | 175,225 | 175,225 | 91,450 |
| 1.2 | Reserve & Surplus | 18,482 | 18,970 | 16,781 |
| 1.3 | Debenture and Bond | | - | - |
| 1.4 | Borrowings | 80,000 | 60,000 | 203,250 |
| 1.5 | Deposits (a+b) | | | |
| | a. Domestic Currency | 1,182,078 | 1,043,010 | 627,454 |
| | b. Foreign Currency | | - | |
| 1.6 | Income Tax Liability | 2,934 | 3,611 | 5,426 |
| 1.7 | Other Liabilities | 74,225 | 65,397 | 40,709 |
| 2 | Total Assets (2.1 to 2.7) | 1,532,945 | 1,366,213 | 985,070 |
| 2.1 | Cash and Bank Balance | 60,260 | 84,293 | 26,317 |
| 2.2 | Money at Call and Short Notice | 135,486 | 155,130 | 171,376 |
| 2.3 | Investments | 54,105 | 84,380 | 8,370 |
| 2.4 | Loans and Advances | 1,219,326 | 964,794 | 730,794 |
| | a. Real estate Loan | 236,949 | 229,633 | 342,732 |
| | b. Home/Housing Loan | 110,919 | 98,199 | 60,427 |
| | c. MarginType Loan | 49,774 | 30,402 | 24,866 |
| | d. Term Loan | 63,240 | 1,900 | 1,979 |
| | e. Overdraft Loan/TR Loan/WC Loan | 232,630 | 173,717 | 742 |
| | f. Others | 525,814 | 430,943 | 300,048 |
| 2.5 | Fixed Assets | 30,331 | 28,648 | 12,285 |
| 2.6 | Non Banking Assets | | - | 715 |
| 2.7 | Other Assets | 33,438 | 48,966 | 35,213 |
| 3 | Profit and Loss Account | Up to this Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 88,675 | 35,285 | 45,150 |
| 3.2 | Interest Expenses | 63,073 | 30,092 | 34,904 |
| | A.Net Interest Income (3.1 - 3.2) | 25,602 | 5,193 | 10,246 |
| 3.3 | Fees, Commission and Discount | 464 | 360 | 440 |
| 3.4 | Other Operating Income | 12,878 | 3,601 | 6,384 |
| 3.5 | Foreign Exchange Gain\Loss(Net) | | - | - |
| | B.Total Operating Income (A+3.3 to 3.5) | 38,945 | 9,154 | 17,070 |
| 3.6 | Staff Expenses | 7,004 | 3,647 | 4,331 |
| 3.7 | Other Operating Expenses | 15,411 | 5,022 | 6,081 |
| | C. Operating Profit before Provision (B-3.6-3.7) | 16,529 | 485 | 6,658 |
| 3.8 | Provision for Possible Losses | 5,769 | 340 | 2,688 |
| | D. Operating Profit (C-3.8) | 10,760 | 144 | 3,970 |
| 3.9 | Non Operating Income\Expenses(Net) | - | - | |
| 3.1 | Write Back of Provision for Possible Loss | - | - | 3,018 |
| | E. Profit from Regular Activities (D+3.9+3.10) | 10,760 | 144 | 6,988 |
| 3.11 | Extraordinary Income/Expenses(Net) | | | |
| | F. Profit before Bonus and Tax(E+3.11) | 10,760 | 144 | 6,988 |
| 3.12 | Provision for Staff Bonus | 978 | 13 | 635 |
| 3.13 | Provision for Tax | 2,934 | 39 | 1,906 |
| | G. Net Profit/Loss(F-3.23-3.13) | 6,847 | 92 | 4,447 |
| 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 | 15.96% | 19.17% | 14.31% |
| 4.2 | Non Performing Loan(NPL) to Total Loan | 1.72% | 1.70% | 1.22% |
| 4.3 | Total Loan Loss Provision to Total NPL | 134.88% | 139.63% | 191.79% |
| 4.4 | Cost of Fund | 11.90% | 11.20% | 9.56% |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB directives) | 88.63% | 77.95% | 100.04% |

**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.