

## Kuber Merchant Finance Limited

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### 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)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,125,278</b>	<b>985,069</b>	<b>618,328</b>
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
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,125,278</b>	<b>985,069</b>	<b>618,328</b>
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	<b>869,398</b>	<b>730,794</b>	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
<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	75,473	45,150	42,812
3.2	Interest Expenses	52,334	34,904	28,717
	<b>A.Net Interest Income (3.1 - 3.2)</b>	<b>23,139</b>	<b>10,245</b>	<b>14,095</b>
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>B.Total Operating Income (A+3.3 to 3.5)</b>	<b>34,190</b>	<b>17,069</b>	<b>20,000</b>
3.6	Staff Expenses	6,491	4,331	2,825
3.7	Other Operating Expenses	11,380	6,081	3,785
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>16,319</b>	<b>6,658</b>	<b>13,390</b>
3.8	Provision for Possible Losses	4,946	2,688	4,321
	<b>D. Operating Profit (C-3.8)</b>	<b>11,373</b>	<b>3,970</b>	<b>9,069</b>
3.9	Non Operating Income\Expenses(Net)	-	-	328
3.1	Write Back of Provision for Possible Loss	-	3,018	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>11,373</b>	<b>6,988</b>	<b>9,397</b>
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	<b>F. Profit before Bonus and Tax(E+3.11)</b>	<b>11,373</b>	<b>6,988</b>	<b>9,397</b>
3.12	Provision for Staff Bonus	1,034	635	854
3.13	Provision for Tax	3,102	1,906	2,563
	<b>G. Net Profit/Loss(F-3.23-3.13)</b>	<b>7,238</b>	<b>4,447</b>	<b>5,980</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	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.