



कुबेर मर्चेन्ट फाइनेन्स लिमिटेड
KUBER MERCHANT FINANCE LIMITED

Kamalpokhari, Kathmandu

Unaudited Financial Reports (Quarterly)

As at 3rd Quarter (30/12/2067) of Fiscal Year 2067/068

Rs. in "000"

S.NO.	Particulars	This Quarter Ending 2067/12/30	Previous Quarter Ending 2067/09/30	Corresponding Previous Quarter Ending (2066/12/31)
1	Total Capital and Liabilities (1.1 to 1.7)	1696668	1,532,944	1,125,278
1.1	Paid Up Capital**	175225	175,225	150,000
1.2	Reserve & Surplus	13334	18,482	20,197
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	106300	80,000	172,250
1.5	Deposits (a+b)			
a.	Domestic Currency	1318438	1,182,078	730,603
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	728	2,934	3,293
1.7	Other Liabilities	82643	74,225	48,935
2	Total Assets (2.1 to 2.7)	1,696,668	1,532,944	1,125,278
2.1	Cash and Bank Balance	55893	60,260	36,026
2.2	Money at Call and Short Notice	162108	135,486	137,960
2.3	Investments	90756	54,105	33,370
2.4	Loans and Advances	1326869	1,219,326	869,398
a.	Real estate Loan	253626	236,949	314,562
1.	Residential Real Estate Loan (Except Personal Home Loan Upto Rs. 60 Lacs)	12700	-	-
2.	Business Complex & Residential Apartment Construction Loan			
3.	Income generating Commercial Complex Loan			
4.	Other Real Estate Loan (Including Loan Purchase & Plotting)	240925	-	-
b.	Personal Home Loan of Rs. 60 Lacs or Less	95557	110,919	62,036
c.	MarginType Loan	48384	49,774	24,073
d.	Term Loan	80396	63,240	40,069
e.	Overdraft Loan/TR Loan/WC Loan	268867	232,630	43,622
f.	Others	580039	525,814	385,036
2.5	Fixed Assets	36138	30,331	13,780
2.6	Non Banking Assets	-	-	715
2.7	Other Assets	24904	33,438	34,028
3	Profit and Loss Account	This Quarter Ending 2067/12/30	Previous Quarter Ending 2067/09/30	Corresponding Previous Quarter Ending (2066/12/31)
3.1	Interest Income	136154	88,675	75,473
3.2	Interest Expenses	101595	63,073	52,334
	A.Net Interest Income (3.1 - 3.2)	34558	25,602	23,139
3.3	Fees, Commission and Discount	888	464	818
3.4	Other Operating Income	18778	12,878	10,233
3.5	Foreign Exchange Gain\Loss(Net)			-
	B.Total Operating Income (A+3.3 to 3.5)	54224	38,944	34,190
3.6	Staff Expenses	10195	7,004	6,491
3.7	Other Operating Expenses	25182	15,411	11,380
	C. Operating Profit before Provision (B-3.6-3.7)	18847	16,529	16,320
3.8	Provision for Possible Losses	16177	5,769	4,946
	D. Operating Profit (C-3.8)	2670	10,760	11,374
3.9	Non Operating Income\Expenses(Net)		-	-
3.10	Write Back of Provision for Possible Loss		-	-
	E. Profit from Regular Activities (D+3.9+3.10)	2670	10,760	11,374
3.11	Extraordinary Income\Expenses(Net)			-
	F. Profit before Bonus and Tax(E+3.11)	2670	10,760	11,374
3.12	Provision for Staff Bonus	243	978	1,034
3.13	Provision for Tax	728	2,934	3,102
	G. Net Profit/Loss(F-3.13-3.13)	1699	6,848	7,238
4	Ratios	This Quarter ending 2067.12.30	Previous Quarter ending 2067.09.30	Corresponding Previous year Quarter ending 2066.12.31
4.1	Capital Fund to RWA	14.71%	15.96%	20.04%
4.2	Non Performing Loan(NPL) to Total Loan	2.87%	1.72%	1.46%
4.3	Total Loan Loss Provision to Total NPL	89.92%	134.88%	171.63%
4.4	Cost of Fund	12.25%	11.90%	9.90%
4.5	Credit to Deposit Ration (Calculated as per NRB directives)	88.05%	88.63%	96.76%

**Including Advance Capital Rs.25225 Thousands.

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