

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)
1	Total Capital and Liabilities (1.1 to 1.7)	1,366,213	1,277,855	802,197
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
2	Total Assets (2.1 to 2.7)	1,366,213	1,277,855	802,197
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	964,794	912,617	609,232
	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
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	35,285	118,980	18,213
3.2	Interest Expenses	30,092	80,425	14,616
	A.Net Interest Income (3.1 - 3.2)	5,193	38,555	3,597
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.Total Operating Income (A+3.3 to 3.5)	9,154	54,062	6,443
3.6	Staff Expenses	3,647	9,748	2,516
3.7	Other Operating Expenses	5,022	28,496	2,834
	C. Operating Profit before Provision (B-3.6-3.7)	485	15,817	1,093
3.8	Provision for Possible Losses	340	8,592	554
	D. Operating Profit (C-3.8)	144	7,225	539
3.9	Non Operating Income\Expenses(Net)	-	14	
3.1	Write Back of Provision for Possible Loss	-	3,197	
	E. Profit from Regular Activities (D+3.9+3.10)	144	10,437	539
3.11	Extraordinary Income/Expenses(Net)		(498)	
	F. Profit before Bonus and Tax(E+3.11)	144	9,939	539
3.12	Provision for Staff Bonus	13	904	49
3.13	Provision for Tax	39	3,116	147
	G. Net Profit/Loss(F-3.23-3.13)	92	5,919	343
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	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.