



# 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)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,532,945</b>	<b>1,366,213</b>	<b>985,070</b>
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
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,532,945</b>	<b>1,366,213</b>	<b>985,070</b>
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	<b>1,219,326</b>	<b>964,794</b>	<b>730,794</b>
	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
<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	88,675	35,285	45,150
3.2	Interest Expenses	63,073	30,092	34,904
	<b>A.Net Interest Income (3.1 - 3.2)</b>	<b>25,602</b>	<b>5,193</b>	<b>10,246</b>
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>B.Total Operating Income (A+3.3 to 3.5)</b>	<b>38,945</b>	<b>9,154</b>	<b>17,070</b>
3.6	Staff Expenses	7,004	3,647	4,331
3.7	Other Operating Expenses	15,411	5,022	6,081
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>16,529</b>	<b>485</b>	<b>6,658</b>
3.8	Provision for Possible Losses	5,769	340	2,688
	<b>D. Operating Profit (C-3.8)</b>	<b>10,760</b>	<b>144</b>	<b>3,970</b>
3.9	Non Operating Income\Expenses(Net)	-	-	
3.1	Write Back of Provision for Possible Loss	-	-	3,018
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>10,760</b>	<b>144</b>	<b>6,988</b>
3.11	Extraordinary Income\Expenses(Net)			
	<b>F. Profit before Bonus and Tax(E+3.11)</b>	<b>10,760</b>	<b>144</b>	<b>6,988</b>
3.12	Provision for Staff Bonus	978	13	635
3.13	Provision for Tax	2,934	39	1,906
	<b>G. Net Profit/Loss(F-3.23-3.13)</b>	<b>6,847</b>	<b>92</b>	<b>4,447</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	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.