

Capital Merchant Banking and Finance Limited

क्यापिटल मर्चेन्ट बैकिङ एण्ड फाइनेन्स लिमिटेड

बत्तीसपुतली काठमाण्डौ फोन नं ४४७९४५८, ४४६९७०२

Unaudited Financial Results (Quarterly)

As at 3rd Quarter (Chaitra 30, 2067) of the Fiscal Year 2067/68

Rs. In 000

S.No	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	4,474,988	4,224,135	3,130,463
1.1	Paid Up Capital	935,070	935,070	374,028
1.2	Reserves & Surplus	84,203	95,796	61,736
1.3	Debenture & Bond			
1.4	Borrowings	340,000	460,000	475,000
1.5	Deposits (a+b)	3,043,183	2,644,856	2,030,144
	a. Domestic Currency	3,043,183	2,644,856	2,030,144
	b. Foreign Currency			
1.6	Income Tax Liability		8,969	2,909
1.7	Other Liabilities	72,532	79,444	186,646
2	Total Assets (2.1 to 2.7)	4,474,988	4,224,135	3,130,463
2.1	Cash & Bank Balance	595,601	660,322	360,049
2.2	Money at call & short notice			
2.3	Investments	295,027	275,023	149,681
2.4	Loan & Advances (a+b+c+d+e+f)	3,365,352	3,097,513	2,467,245
	a. Real Estate Loan	845,027	903,057	1,405,970
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs. 60 Lacs)			1,405,970
	2. Business Complex and Residential Apartment Construction Loan	5,640	6,663	
	3. Income generating commercials Complex Loan		-	
	4. Other Real Estate Loan (Including land purchase and plotting)	839,387	896,394	
	b. Personal Home Loan Of Rs. 60 Lacs or Less	10,956		
	c. Margin Type Loan	37,987	41,219	96,670
	d. Term Loan	1,446,720	1,198,716	719,309
	e. Overdraft Loan/TRLoan/WCLoan		-	
	f. Others	1,024,662	954,521	245,296
2.5	Fixed Assets	185,015	147,522	117,511
2.6	Non Banking Assets			
2.7	Other Assets	33,993	43,755	35,977
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	393,664	257,163	232,792
3.2	Interest Expenses	241,973	149,946	149,793
	A. Net Interest Income (3.1-3.2)	151,691	107,217	82,999
3.3	Fees, Commission and Discount	1,044	448	275
3.4	Other Operating Income	12,480	7,417	9,224
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	165,215	115,082	92,498
3.6	Staff Expenses	23,135	13,253	13,248
3.7	Other Operating Expenses	37,120	20,224	20,000
	C. Operating Profit Before Provision (B-3.6-3.7)	104,960	81,605	59,250
3.8	Provision for Possible Losses	41,889		6,533
	D. Operating Profit (C-3.8)	63,071	81,605	52,717
3.9	Non Operating Income / Expenses (Net)	1,109	792	1,185
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activities (D+3.9+3.10)	64,180	82,397	53,902
3.11	Extraordinary Income/ Expenses (Net)			
	F. Profit Before Bonus & Taxes (E+3.11)	64,180	82,397	53,902
3.12	Provision for Staff Bonus	5,835	7,491	4,900
3.13	Provision for Tax	17,504	22,472	14,701

G. Net Profit/Loss (F-3.12-3.13)		40,841	52,434	34,301
4	Ratio(%)	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	28.28%	30.47%	15.47%
4.2	Non Performing Loan (NPL) To Total Loan	2.96%	2.11%	2.42%
4.3	Total Loan Loss Provision to Total NPL	136.07%	146.91%	148.13%
4.4	Cost of Funds	11.50%	11.11%	10.16%
4.5	Credit to Deposit ratio(Calculated as per NRB Directives)	82.84%	84.27%	100.05%

Note: 1. Unaudited financial figures are subject to change from supervisory Authority and External Audit.
2. Corresponding previous quarter ending figures are regrouped wherever necessary.