

Capital Merchant Banking and Finance Limited



क्यापिटल मर्चेन्ट बैकिङ एण्ड फाइनेन्स लिमिटेड

बतिसपुतली काठमाण्डौ फोन नं ४४७१४५८, ४४६९७०२

Unaudited Financial Results

As at 4th Quarter (Ashad 32, 2067) of the Fiscal Year 2066/67

Rs. In 000

S.No	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending(audited)
1	Total Capital & Liabilities (1.1 to 1.7)	3,573,203	3,130,463	2,534,000
1.1	Paid Up Capital	935,070	374,028	374,028
1.2	Reservs & Surplus	89,965	61,736	27,435
1.2.1	Share Premium	2,611		
1.3	Debenture & Bond			
1.4	Borrowings	195,000	475,000	255,000
1.5	Deposits (a+b)	2,294,678	2,030,144	1,811,800
	a. Domestic Currency	2,294,678	2,030,144	1,811,800
	b. Foreign Currency			
1.6	Income Tax Liability	6,719	2,909	827
1.7	Other Liabilities	49,160	186,646	64,910
2	Total Assets (2.1 to 2.7)	3,573,203	3,130,463	2,534,000
2.1	Cash & Bank Balance	537,460	360,049	272,837
2.2	Money at call & short notice			
2.3	Investments	243,483	149,681	135,027
2.4	Loan & Advances (a+b+c+d+e+f)	2,654,096	2,467,245	2,005,254
	a. Real Estate Loan	1,008,775	1,391,738	
	b. Home /Housing Loan	4,922	14,232	
	c. Margin Type Loan	25,489	96,670	
	d. Term Loan	943,308	719,309	
	e. Overdraft Loan/TRLoan/WCLoan	-	-	
	f. Others	671,602	245,296	
2.5	Fixed Assets	117,317	117,511	106,808
2.6	Non Banking Assets			
2.7	Other Assets	20,847	35,977	14,074
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter(audited)]
3.1	Interest Income	352,383	232,792	248,844
3.2	Interest Expenses	210,966	149,793	144,217
A.	Net Interest Income (3.1-3.2)	141,417	82,999	104,627
3.3	Fees, Comission and Discount	673	275	295
3.4	Other Operating Income	21,411	9,224	9,041
3.5	Foreign Exchange Gain/Loss (Net)			
B.	Total Operating Income (A+3.3+3.4+3.5)	163,501	92,498	113,963
3.6	Staff Expenses	18,136	13,248	10,595
3.7	Other Operating Expenses	31,184	20,000	16,156
C.	Operating Profit Before Provision (B-3.6-3.7)	114,181	59,250	87,212
3.8	Provision for Possible Losses	17,183	6,533	24,432
D.	Operating Profit (C-3.8)	96,998	52,717	62,780
3.9	Non Operating Income / Expenses (Net)	1,577	1,185	3,026
3.10	Write Back of Provision for Possible Loss	17		894
E.	Profit from Regular Activities (D+3.9+3.10)	98,592	53,902	66,700
3.11	Extraordinary Income/ Expenses (Net)			687
F.	Profit Before Bonus & Taxes (E+3.11)	98,592	53,902	66,013
3.12	Provision for Staff Bonus	8,963	4,900	6,001
3.13	Provision for Tax	27,099	14,701	18,069
G.	Net Profit/Loss (F-3.12-3.13)	62,530	34,301	41,943
4	Ratio(%)	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter (audited)
4.1	Capital Fund to RWA	35.89%	15.47%	18.48%
4.2	Non Performing Loan (NPL) To Total Loan	2.23%	2.42%	2.96%
4.3	Total Loan Loss Provision to Total NPL	161.79%	148.13%	132.79%
4.4	Cost of Funds	10.52%	10.16%	-
4.5	Credit to Deposit ratio(Calculated as per NRB Directives)	79.95%	100.05%	94.30%

Note: 1. Unaudited financial figures are subject to change from supervisory Authority and External Audit.

2. Previous year's figures have been regrouped/rearranged as per the audited figure