Capital Merchant Banking
and Finance Limited
क्यापिटल मर्चेन्ट बैंकिङ्ग एण्ड फाइनान्स लिमिटेड
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Unaudited Financial Results Quarterly

As at 2nd Quarter (Poush 30, 2067) of the Fiscal Year 2067/68 Rs. In '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	**4,255,277**	**4,066,200**	**3,020,353**
1.1	Paid Up Capital	935,070	935,070	374,028
1.2	Reservs & Surplus	95,796	71,041	45,340
1.3	Debenture & Bond			
1.4	Borrowings	460,000	470,000	215,000
1.5	Deposits (a+b)	2,644,856	2,443,073	2,194,050
	a. Domestic Currency	2,644,856	2,443,073	2,194,050
	b. Foreign Currency			
1.6	Income Tax Liability	8,969	8,563	903
1.7	Other Liabilities	110,586	138,453	191,032
2	Total Assets (2.1 to 2.7)	**4,255,277**	**4,066,200**	**3,020,353**
2.1	Cash & Bank Balance	660,322	576,257	297,527
2.2	Money at call & short notice			
2.3	Investments	275,023	315,027	265,506
2.4	Loan & Advances (a+b+c+d+e+f)	3,097,513	2,967,811	2,301,568
	a. Real Estate Loan	903,057	939,846	1,625,541
	1. Residential Real Estate loan	50,092	5,154	
	2. Business Complex and Residential Apartment Construction Loan	6,663	5,640	
	3. Income generating commercials Complex Loan	-	-	
	4. Other Real Estate Loan (Including land purchase and plotting)	846,302	929,052	
	b. Margin Type Loan	41,219	42,081	93,109
	c. Term Loan	1,198,716	1,164,641	483,578
	d. Overdraft Loan/TRLoan/WCLoan	-	-	
	e. Others	954,521	821,243	99,340
2.5	Fixed Assets	147,522	128,662	117,393
2.6	Non Banking Assets			
2.7	Other Assets	74,897	78,443	38,359
3	Profit & Loss Account	**Upto This Quarter**	**Upto Previous Quarter**	**Upto Corresponding Previous Year**
3.1	Interest Income	257,163	126,329	140,981
3.2	Interest Expenses	149,946	73,147	90,820
	A. Net Interest Income (3.1-3.2)	**107,217**	**53,182**	**50,161**
3.3	Fees, Comission and Discount	448	207	158
3.4	Other Operating Income	7,417	4,593	5,322
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	**115,082**	**57,982**	**55,641**
3.6	Staff Expenses	13,253	6,955	9,103
3.7	Other Operating Expenses	20,224	7,910	12,862
	C. Operating Profit Before Provision (B-3.6-3.7)	**81,605**	**43,117**	**33,676**
3.8	Provision for Possible Losses			6,533
	D. Operating Profit (C-3.8)	**81,605**	**43,117**	**27,143**
3.9	Non Operating Income / Expenses (Net)	792	378	1,005
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activities (D+3.9+3.10)	**82,397**	**43,495**	**28,148**
3.11	Extraordinary Income/ Expenses (Net)			
	F. Profit Before Bonus & Taxes (E+3.11)	**82,397**	**43,495**	**28,148**
3.12	Provision for Staff Bonus	7,491	3,954	2,559
3.13	Provision for Tax	22,472	11,862	7,677
	G. Net Profit/Loss (F-3.12-3.13)	**52,434**	**27,679**	**17,912**
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	30.47%	31.27%	16.81%
4.2	Non Performing Loan (NPL) To Total Loan	2.11%	1.96%	2.44%
4.3	Total Loan Loss Provision to Total NPL	146.91%	164.99%	157.98%
4.4	Cost of Funds	11.11%	10.68%	8.61%
4.5	Credit to Deposit ratio(Calculated as per NRB Directives)	84.27%	86.04%	88.07%

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

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