

# WORLD MERCHANT BANKING & FINANCE LTD. (Bittiya Sanstha )

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## Unaudited Financial Results (Quarterly)

As at Third Quarter ( 2066 - 12 - 31 ) of the Fiscal Year 2066/2067

Rs. in '000

S.N.	Particulars	This Quarter Ending (2066-12-31)	Previous Quarter Ending (2066-09-30)	Corresponding Previous Year Quarter Ending (2065-12-31)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7 )</b>	<b>1,343,063.00</b>	<b>1,388,000.00</b>	<b>1,596,629.00</b>
1.1	Paid up Capital	181,980.00	181,920.00	73,500.00
1.2	Reserve & Surplus	31,334.00	34,279.00	72,988.00
1.3	Debenture & Bond	-	-	-
1.4	Borrowing	236,100.00	237,741.00	258,651.00
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>798,153.00</b>	<b>830,140.00</b>	<b>1,118,987.00</b>
	a. Domestic Currency	798,153.00	830,140.00	1,118,987.00
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liability	95,496.00	103,920.00	72,503.00
<b>2</b>	<b>Total Assets (2.1 to 2.7 )</b>	<b>1,343,063.00</b>	<b>1,388,000.00</b>	<b>1,596,629.00</b>
2.1	Cash & Bank Balance	69,894.00	77,145.00	255,681.00
2.2	Money at Call & Short Notice	9,085.00	5,285.00	-
2.3	Investments	102,895.00	101,995.00	130,395.00
2.4	Loans & Advances (a+b+c+d+e+f)	1,060,539.00	1,115,165.00	1,136,001.00
	a. Real Estate Loan	326,717.00	403,884.00	-
	b. Home/Housing Loan	146,433.00	162,587.00	-
	c. Margin Type Loan	36,430.00	37,283.00	-
	d. Term Loan	118,785.00	124,677.00	-
	e. Others	432,174.00	386,734.00	-
2.5	Fixed Assets	23,547.00	21,659.00	24,660.00
2.6	Non Banking Assets	13,336.00	13,336.00	11,484.00
2.7	Other Assets	63,767.00	53,415.00	38,408.00
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>This Quarter Ending (2066-12-31)</b>	<b>This Quarter Ending (2066-09-30)</b>	<b>Corresponding Previous Year Quarter Ending (2065-12-31)</b>
3.1	Interest Income	112,200.00	78,803.00	107,038.00
3.2	Interest Expenses	82,060.00	53,192.00	72,574.00
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2 )</b>	<b>30,140.00</b>	<b>25,611.00</b>	<b>34,464.00</b>
3.3	Fees, Commission & Discount	4,888.00	4,150.00	9,834.00
3.4	Other Operating Income	307.00	293.00	409.00
3.5	Foreign Exchange Gain/Loss (Net )	-	-	-
<b>B.</b>	<b>Total Operating Income (A+3.3 + 3.4 + 3.5)</b>	<b>35,335.00</b>	<b>30,054.00</b>	<b>44,707.00</b>
3.6	Staff Expenses	6,513.00	4,752.00	5,647.00
3.7	Other Operating Expenses	11,144.00	6,806.00	9,664.00
<b>C.</b>	<b>Operating profit Before provision (B-3.6-3.7)</b>	<b>17,678.00</b>	<b>18,496.00</b>	<b>29,396.00</b>
3.8	Provision for possible losses	13,631.00	11,631.00	11,774.00
<b>D.</b>	<b>Operating profit</b>	<b>4,047.00</b>	<b>6,865.00</b>	<b>17,622.00</b>
3.9	Non Operating Income/Expenses (Net )	(153.00)	(153.00)	-
<b>3.10</b>	<b>Write Back of Provision for possible loss</b>	<b>1,909.00</b>	<b>2,035.00</b>	<b>2,696.00</b>
<b>E.</b>	<b>Profit From Regular Activities (D+3.9 + 3.10)</b>	<b>5,803.00</b>	<b>8,747.00</b>	<b>20,318.00</b>
3.11	Extraordinary Income/Expenses (Net )	-	-	42.00
<b>F.</b>	<b>Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>5,803.00</b>	<b>8,747.00</b>	<b>20,360.00</b>
3.12	Provision for Staff Bonus	527.00	795.00	-
3.13	Provision for Tax	1,583.00	2,624.00	-
<b>G.</b>	<b>Net Profit/Loss (F-3.12- 3.13)</b>	<b>3,693.00</b>	<b>5,328.00</b>	<b>20,360.00</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of This Quarter</b>	<b>At the End of Corresponding Previous Quarter</b>
4.1	Capital fund to RWA	19.34%	19.34%	12.25%
4.2	Non Performing loan (NPL) to Total Loan	1.21%	1.00%	1.23%
4.3	Total Loan Loss Provision to NPL	189.88%	197.88%	181.90%
4.4	Cost of Funds	10.60%	9.48%	-
4.5	Credit to Deposit Ratio (As per NRB Directive )	105.00%	107.00%	90.00%

If the statutory audit and supervisory authority notify any remarks to change unaudited financial statement could be changed accordingly