

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

P.O. Box : 44, Main Road, Hetauda -1, Nepal

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## Unaudited Financial Results (Quarterly)

As at Second Quarter ( 2066 - 09 - 30 ) of the Fiscal Year 2066/2067

				Rs. in '000
S.N.	Particulars	This Quarter Ending (2066-09-30)	Previous Quarter Ending (2066-06-31)	Corresponding Previous Year Quarter Ending (2065-09-29)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7 )</b>	<b>1,388,000.00</b>	<b>1,422,958.00</b>	<b>1,559,365.00</b>
1.1	Paid up Capital	181,920.00	155,440.00	72,000.00
1.2	Reserve & Surplus	34,279.00	52,283.00	53,341.00
1.3	Debenture & Bond	-	-	-
1.4	Borrowing	237,741.00	195,942.00	8,312.00
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>830,140.00</b>	<b>929,971.00</b>	<b>1,346,362.00</b>
	a. Domestic Currency	830,140.00	929,971.00	1,346,362.00
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liability	103,920.00	89,322.00	79,350.00
<b>2</b>	<b>Total Assets (2.1 to 2.7 )</b>	<b>1,388,000.00</b>	<b>1,422,958.00</b>	<b>1,559,365.00</b>
2.1	Cash & Bank Balance	77,145.00	141,816.00	296,401.00
2.2	Money at Call & Short Notice	5,285.00	-	-
2.3	Investments	101,995.00	118,085.00	130,395.00
2.4	Loans & Advances (a+b+c+d+e+f)	1,115,165.00	1,087,261.00	1,059,326.00
	a. Real Estate Loan	403,884.00	436,166.00	-
	b. Home/Housing Loan	162,587.00	165,115.00	-
	c. Margin Type Loan	37,283.00	7,106.00	-
	d. Term Loan	124,677.00	152,017.00	-
	f. Others	386,734.00	326,857.00	-
2.5	Fixed Assets	21,659.00	22,829.00	24,060.00
2.6	Non Banking Assets	13,336.00	13,336.00	11,484.00
2.7	Other Assets	53,415.00	39,631.00	37,699.00
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>This Quarter Ending (2066-09-30)</b>	<b>This Quarter Ending (2066-06-31)</b>	<b>Corresponding Previous Year Quarter Ending (2065-09-29)</b>
3.1	Interest Income	78,803.00	35,824.00	69,589.00
3.2	Interest Expenses	53,192.00	27,413.00	47,327.00
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2 )</b>	<b>25,611.00</b>	<b>8,411.00</b>	<b>22,262.00</b>
3.3	Fees, Commission & Discount	4,150.00	2,615.00	6,785.00
3.4	Other Operating Income	293.00	-	86.00
3.5	Foreign Exchange Gain/Loss (Net )	-	-	-
<b>B.</b>	<b>Total Operating Income (A+3.3 + 3.4 + 3.5)</b>	<b>30,054.00</b>	<b>11,026.00</b>	<b>29,133.00</b>
3.6	Staff Expenses	4,752.00	2,331.00	3,648.00
3.7	Other Operating Expenses	6,806.00	3,131.00	6,893.00
<b>C.</b>	<b>Operating profit Before provision (B-3.6-3.7)</b>	<b>18,496.00</b>	<b>5,564.00</b>	<b>18,592.00</b>
3.8	Provision for possible losses	11,631.00	1,813.00	6,517.00
<b>D.</b>	<b>Operating profit</b>	<b>6,865.00</b>	<b>3,751.00</b>	<b>12,075.00</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>2,035.00</b>	<b>-</b>	<b>2,696.00</b>
<b>E.</b>	<b>Profit From Regular Activities (D+3.9 + 3.10)</b>	<b>8,747.00</b>	<b>3,598.00</b>	<b>14,771.00</b>
3.11	Extraordinary Income/Expenses (Net )	-	-	42.00
<b>F.</b>	<b>Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>8,747.00</b>	<b>3,598.00</b>	<b>14,813.00</b>
3.12	Provision for Staff Bonus	795.00	327.00	-
3.13	Provision for Tax	2,624.00	1,079.40	-

3.8	Provision for possible losses	11,631.00	1,813.00	6,517.00
<b>D.</b>	<b>Operating profit</b>	<b>6,865.00</b>	<b>3,751.00</b>	<b>12,075.00</b>
3.9	Non Operating Income/Expenses (Net )	(153.00)	153.00	
<b>3.10</b>	Write Back of Provision for possible loss	2,035.00	-	2,696.00
<b>E.</b>	<b>Profit From Regular Activities (D+3.9 + 3.10)</b>	<b>8,747.00</b>	<b>3,598.00</b>	<b>14,771.00</b>
3.11	Extraordinary Income/Expenses (Net )	-	-	42.00
<b>F.</b>	<b>Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>8,747.00</b>	<b>3,598.00</b>	<b>14,813.00</b>
3.12	Provision for Staff Bonus	795.00	327.00	
3.13	Provision for Tax	2,624.00	1,079.40	
<b>G.</b>	<b>Net Profit/Loss (F-3.12- 3.13)</b>	<b>5,328.00</b>	<b>2,191.60</b>	<b>14,813.00</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%	18.42%	13.17%
4.2	Non Performing loan (NPL) to Total Loan	1.00%	0.61%	0.90%
4.3	Total Loan Loss Provision to NPL	197.88%	380.29%	195.35%
4.4	Cost of Funds	9.48%	9.52%	7.42%

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

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Rs. in '000

Quarter (206-31)	Corresponding Previous Year Quarter Ending (2065-09-29)
1,558.00	1,559,365.00
440.00	72,000.00
283.00	53,341.00
-	-
942.00	8,312.00
<b>71.00</b>	<b>1,346,362.00</b>
971.00	1,346,362.00
-	-
-	-
322.00	79,350.00
<b>58.00</b>	<b>1,559,365.00</b>
816.00	296,401.00
-	-
085.00	130,395.00
261.00	1,059,326.00
166.00	-
115.00	-
106.00	-
017.00	-
857.00	-
829.00	24,060.00
336.00	11,484.00
631.00	37,699.00
Ending (31)	Corresponding Previous Year Quarter Ending (2065-09-29)
824.00	69,589.00
413.00	47,327.00
<b>11.00</b>	<b>22,262.00</b>
615.00	6,785.00
	86.00
-	-
<b>26.00</b>	<b>29,133.00</b>
331.00	3,648.00
131.00	6,893.00
<b>64.00</b>	<b>18,592.00</b>
813.00	6,517.00
<b>75.00</b>	<b>12,075.00</b>
153.00	
-	2,696.00
<b>98.00</b>	<b>14,771.00</b>
-	42.00
<b>98.00</b>	<b>14,813.00</b>
327.00	
079.40	

813.00	6,517.00
<b>51.00</b>	<b>12,075.00</b>
153.00	
-	2,696.00
<b>598.00</b>	<b>14,771.00</b>
-	42.00
<b>598.00</b>	<b>14,813.00</b>
327.00	
079.40	
<b>91.60</b>	<b>14,813.00</b>
<b>This</b>	<b>At the End of Corresponding Previous Quarter</b>
18.42%	13.17%
0.61%	0.90%
80.29%	195.35%
9.52%	7.42%
<i>be changed accordingly</i>	