

WORLD MERCHANT BANKING & FINANCE LTD. (Bittiya Sanstha)

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

Tele : 057- 521129 Fax : 057 523229

Unaudited Financial Results (Quarterly)

As at First 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)
1	Total Capital & Liabilities (1.1 to 1.7)	1,562,778.00	1,422,958.00	1,559,365.00
1.1	Paid up Capital	181,920.00	155,440.00	72,000.00
1.2	Reserve & Surplus	54,019.00	52,283.00	53,341.00
1.3	Debenture & Bond	-	-	-
1.4	Borrowing	237,741.00	195,942.00	8,312.00
1.5	Deposits (a+b)	830,064.00	929,971.00	1,346,362.00
	a. Domestic Currency	830,064.00	929,971.00	1,346,362.00
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liability	259,034.00	89,322.00	79,350.00
2	Total Assets (2.1 to 2.7)	1,562,778.00	1,422,958.00	1,559,365.00
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		436,166.00	-
	b. Home/Housing Loan		165,115.00	-
	c. Margin Type Loan		7,106.00	-
	d. Term Loan		152,017.00	-
	f. Others		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	228,193.00	39,631.00	37,699.00
3	Profit & Loss Account	This Quarter Ending (2066-06-31)	This Quarter Ending (2066-03-31)	Corresponding Previous Year Quarter Ending (2065-09-29)
3.1	Interest Income	35,824.00	35,824.00	69,589.00
3.2	Interest Expenses	27,413.00	27,413.00	47,327.00
A.	Net Interest Income (3.1 - 3.2)	8,411.00	8,411.00	22,262.00
3.3	Fees, Commission & Discount	2,615.00	2,615.00	6,785.00
3.4	Other Operating Income			86.00
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income (A+3.3 + 3.4 + 3.5)	11,026.00	11,026.00	29,133.00
3.6	Staff Expenses	2,331.00	2,331.00	3,648.00
3.7	Other Operating Expenses	3,131.00	3,131.00	6,893.00
C.	Operating profit Before provision (B-3.6-3.7)	5,564.00	5,564.00	18,592.00
3.8	Provision for possible losses	1,813.00	1,813.00	6,517.00
D.	Operating profit	3,751.00	3,751.00	12,075.00
3.9	Non Operating Income/Expenses (Net)	153.00	153.00	
3.10	Write Back of Provision for possible loss	-	-	2,696.00
E.	Profit From Regular Activities (D+3.9 + 3.10)	3,598.00	3,598.00	14,771.00
3.11	Extraordinary Income/Expenses (Net)	-	-	42.00
F.	Profit Before Bonus & Taxes (E+3.11)	3,598.00	3,598.00	14,813.00
3.12	Provision for Staff Bonus	327.00	327.00	
3.13	Provision for Tax	1,079.40	1,079.40	
G.	Net Profit/Loss (F-3.12- 3.13)	2,191.60	2,191.60	14,813.00
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Quarter
4.1	Capital fund to RWA	18.42%	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			
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If the statutory audit and supervisory authority notify any remarks to change unaudited financial statement could be changed accordingly

2,663,919.81		
8,526,177.03		
11,190,096.84	22,142,448.11	197.88

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