

**WORLD MERCHANT BANKING & FINANCE LTI**  
**Unaudited Financial Results (Quarterly)**  
**As at 4th Quarter ( 2067 - 03 - 32) of the Fiscal Year 206**

S.N.	Particulars	This Quarter Ending (2067-03-32)	Previous Quarter Ending (2066- 12-31)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7 )</b>	<b>1,441,566.31</b>	<b>1,343,063.00</b>
1.1	Paid up Capital	181,980.30	181,980.00
1.2	Reserve & Surplus	60,725.84	31,334.00
1.3	Debenture & Bond	-	-
1.4	Borrowing	110,000.00	236,100.00
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>971,636.22</b>	<b>798,153.00</b>
	a. Domestic Currency	971,636.22	798,153.00
	b. Foreign Currency	-	-
1.6	Income Tax Liability	339.10	-
1.7	Other Liability	116,884.85	95,496.00
<b>2</b>	<b>Total Assets (2.1 to 2.7 )</b>	<b>1,441,566.31</b>	<b>1,343,063.00</b>
2.1	Cash & Bank Balance	169,145.39	69,894.00
2.2	Money at Call & Short Notice	1,715.19	9,085.00
2.3	Investments	99,894.50	102,895.00
2.4	Loans & Advances (a+b+c+d+e+f)	1,084,459.22	1,060,539.00
	a. Real Estate Loan	140,238.46	326,717.00
	b. Home/Housing Loan	256,821.52	146,433.00
	c. Margin Type Loan	36,874.43	36,430.00
	d. Term Loan	168,528.90	118,785.00
	e. Overdraft Loan/TR Loan/WC Loan	276,168.97	
	f. Others	205,826.95	432,174.00
2.5	Fixed Assets	24,918.44	23,547.00
2.6	Non Banking Assets	2,740.79	13,336.00
2.7	Other Assets	58,692.77	63,767.00
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>
3.1	Interest Income	170,418.82	112,200.00
3.2	Interest Expenses	112,655.24	82,060.00
	<b>A. Net Interest Income (3.1 - 3.2 )</b>	<b>57,763.58</b>	<b>30,140.00</b>
3.3	Fees, Commission & Discount	6,863.98	4,888.00
3.4	Other Operating Income	14,218.49	307.00
3.5	Foreign Exchange Gain/Loss (Net )	-	-
	<b>B. Total Operating Income (A+3.3 + 3.4 + 3.5)</b>	<b>78,846.05</b>	<b>35,335.00</b>
3.6	Staff Expenses	9,486.41	6,513.00

3.7	Other Operating Expenses	17,970.53	11,144.00
	<b>C. Operating profit Before provision (B-3.6-3.7)</b>	<b>51,389.11</b>	<b>17,678.00</b>
3.8	Provision for possible losses	17,651.36	13,631.00
	<b>D. Operating profit (C-3.8)</b>	<b>33,737.75</b>	<b>4,047.00</b>
3.9	Non Operating Income/Expenses (Net )	(451.58)	(153.00)
<b>3.10</b>	Write Back of Provision for possible loss	1,908.64	1,909.00
	<b>E. Profit From Regular Activities (D+3.9 + 3.10)</b>	<b>35,194.81</b>	<b>5,803.00</b>
3.11	Extraordinary Income/Expenses (Net )	-	-
	<b>F. Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>35,194.81</b>	<b>5,803.00</b>
3.12	Provision for Staff Bonus	3,199.53	527.00
3.13	Provision for Tax	9,598.58	1,583.00
	<b>G. Net Profit/Loss (F-3.12- 3.13)</b>	<b>22,396.70</b>	<b>3,693.00</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>
4.1	Capital fund to RWA	20.85%	19.34%
4.2	Non Performing loan (NPL) to Total Loan	1.47%	1.21%
4.3	Total Loan Loss Provision to NPL	172.91%	189.88%
4.4	Cost of Funds	10.90%	10.60%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	89.30%	105.00%

*If the statutory audit and supervisory authority notify any remarks to change unaudited financials*

<b>Saving Accounts</b>	<b>Minimum Balance</b>	<b>Interest Rate</b>	<b>Interest Calculation Basis</b>
<b>55 Plus Saving Account</b>	<b>1,000.00</b>	<b>10.00%</b>	<b>Daily</b>
<b>World Super Saving Account:</b>			
- <b>Individual</b>	<b>1,000.00</b>	<b>9.50%</b>	<b>Daily</b>
- <b>Corporate</b>	<b>1,000.00</b>	<b>9.50%</b>	<b>Daily</b>

<b>Grihalaxmi Saving Account</b>	<b>1,000.00</b>	<b>9.50%</b>	<b>Daily</b>
<b>Children Saving Account</b>	<b>1,000.00</b>	<b>10.00%</b>	<b>Daily</b>
<b>Easy Saving Account</b>	<b>100.00</b>	<b>9.50%</b>	<b>Daily</b>
<b>Share Deposit Account</b>	<b>1,000.00</b>	<b>9.00%</b>	<b>Daily</b>

**Minimum Balance 10Lkhs : Interest rate is negotiable.**

### **INTEREST RATE ON FIXED DEPOSIT**

<b>Period</b>	<b>Interest on</b>	
	<b>Quarterly</b>	
<b>3 month</b>	<b>13.00%</b>	
<b>6 month</b>	<b>13.50%</b>	
<b>12 month</b>	<b>14.00%</b>	
<b>More Than 24 month</b>	<b>Negotiable</b>	

**Double payment in 6 years.**

<b>Corporate FD rate &amp; period is negotiable</b>		
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<b>Professional Fixed Deposit</b>			
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<b>1 Year</b>	<b>Monthly Interest</b>	<b>Tax On Interest</b>	<b>Loan Facility*</b>
	<b>13.00%</b>	<b>Tax Free</b>	<b>100.00%</b>

### **INTEREST RATE ON LOAN : 16% - 19 %**

**Loan against our Fixed Deposit : Plus 2 %**

This interest rate applied for a limited period.

## **World Merchant Banking & Finance I**

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Rs. in '000

<b>Corresponding Previous Year Quarter Ending (2066-03-31)</b>
<b>1,481,842.00</b>
72,000.00
84,232.00
-
244,588.00
<b>932,514.00</b>
932,514.00
-
-
148,508.00
<b>1,481,842.00</b>
149,607.00
-
130,495.00
1,127,688.00
-
-
-
-
-
22,254.00
14,225.00
37,573.00
<b>Up to Corresponding Previous Year Quarter</b>
158,212.00
107,375.00
<b>50,837.00</b>
14,560.00
986.00
-
<b>66,383.00</b>
8,566.00

15,365.00
<b>42,452.00</b>
10,845.00
<b>31,607.00</b>
(3.00)
<b>31,604.00</b>
-
<b>31,604.00</b>
2,873.00
8,620.00
<b>20,111.00</b>
<b>At the End of Corresponding Previous Quarter</b>
12.11%
0.76%
224.99%
-
103.58%

*al statement could be changed*

<b>Interest Capitalized on</b>
<b>Monthly</b>
<b>Quarterly</b>
<b>Quarterly</b>



**Ltd.**

580