



Guheswori Merchant Banking & Finance Ltd.

Head office: Guheswori Bhawan, Pulchowk, Harihar Bhawan, Lalitpur

Tel: 5550406, 5537407 Fax: 977-1-5536169

Url: www.gmbf.com.np Email: gmbf@wlink.com.np

Branch office: Kanti Raj Path, Hetauda, Tel: 057-526403, Fax: 057-526404

Chuchepati, Chabahil, Tel: 4484226, Fax: 4490422

Unaudited Financial Results (Quarterly)

AS AT 4 TH QUARTER (32/03/2067) OF THE FISCAL YEAR 2066/2067

Rs. in '000'

S. No.	Particulars	Quarter Ending (2067 Ashad Ending)	Previous Quarter Ending (2066 Chaitra Ending)	Corresponding Previous Year Quarter Ending (2066 Ashad Ending) (Audited)
1.	Total Capital and Liabilities (1.1 to 1.7)	1015716	997187	848782
1.1	Paid up capital	120816	120816	109811
1.2	Reserve & Surplus	44210	37453	28271
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	20000	20000	100000
1.5	Deposits (a+b)	759401	754805	555301
	a. Domestic Currency	759401	754805	555301
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	2209	1818	933
1.7	Other Liabilities	69080	62295	54466
2.	Total Assets (2.1 to 2.7)	1015716	997187	848782
2.1	Cash & Bank Balance	24068	20143	17187
2.2	Money at call & short Notice	131092	90623	100152
2.3	Investments	38657	55407	8657
2.4	Loans & Advances (a+b+c+d+e+f)	758380	762498	659450
	a. Real Estate Loan	246044	262905	203081
	b. Home/Housing Loan	163739	160611	106234
	c. Margin Type Loan	45951	60262	70952
	d. Term Loan	164042	131859	126321
	e. Overdraft Loan/TR Loan/WC Loan	58561	100734	31806
	f. Others	80043	46127	121056
2.5	Fixed Assets	61843	61868	60348
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1676	6648	2988
3.	Profit and Loss Account	Up to This Quarter Ending	Up to Previous Quarter Ending	Up to Corresponding Previous Year Quarter Ending
3.1	Interest Income	121312	84241	81023
3.2	Interest Expenses	73026	51808	44335
A.	Net Interest Income (3.1 - 3.2)	48286	32433	36688
3.3	Fees, Commission & Discount	954	474	407
3.4	Other Operating Income	11517	9726	7572
3.5	Foreign Exchange Gains/Loss (Net)	-	-	-
B.	Total Operating Income (A+3.3+3.4+3.5)	60757	42633	44667
3.6	Staff Expenses	5488	3696	4307
3.7	Other Operating Expenses	8342	3896	5461
C.	Operating Profit before provision (B.-3.6-3.7)	46927	35041	34899
3.8	Provision for possible losses	5155	3650	4210
D.	Operating Profit (C.-3.8)	41772	31391	30689
3.9	Non Operating Income/Expenses (Net)	531	293	688
3.10	Write Back to Provision for Possible Loss	-	-	-
E.	Profit from regular activities (D.+3.9+3.10)	42303	31684	31377
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
F.	Profit before Bonus & Taxes (E.+3.11)	42303	31684	31377
3.12	Provision for staff Bonus	3846	2880	2852
3.13	Provision for Tax	11537	8641	8657
G.	Net profit/Loss (F.-3.12-3.13)	26920	20163	19868
4.	Ratios	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	21.10	22.75	21.06
4.2	Non Performing Loan (NPL) to Total Loan	0.66%	0.57%	0.54%