

Adhikhola Laghubitta Bittiya Sanstha Ltd.

Unaudited Financial Results (Quarterly)

As at the end First Quarter (31/06/2075) Of the fiscal year 2075/076

(Rs. in '000)

S.N.	Particulars	This Quarter Ending 2075/06/31	Previous Quarter Ending 2075/03/32	Corresponding Previous Year Quarter Ending 2074/06/31
1	Total Capital & Liabilities (1.1 to 1.7)	559,167.23	440,706.90	256,582.38
1.1	Paid-up Capital	60,000.00	60,000.00	19,200.00
1.2	Reserves and Surplus	(4,496.51)	(7,362.82)	(7,972.11)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	362,944.18	275,324.87	204,909.48
1.5	Deposits (a+b)	127,721.10	103,118.50	36,302.75
	a. Member	127,721.10	103,118.50	36,302.75
	b. Public	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	12,998.46	9,626.35	4,142.26
2	Total Assets (2.1 to 2.7)	559,167.23	440,706.90	256,582.38
2.1	Cash & Bank Balance	112,416.54	87,342.88	71226.42
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances	437,329.72	345,802.12	180967.43
2.5	Fixed Assets	4,602.37	3,834.08	3897.66
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	4,818.60	3,727.82	490.87
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	17,519.31	38,917.55	4,924.79
3.2	Interest Expense	10,388.00	26,077.31	3,568.38
A	Net Interest Income (3.1-3.2)	7,131.31	12,840.24	1,356.41
3.3	Fees Commission and Discount	4,373.53	7,029.55	5,119.87
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	11,504.84	19,869.79	6,476.28
3.6	Staff Expenses	4,871.33	11,382.41	2,719.77
3.7	Other Operating Expenses	2,016.92	7,335.34	4,968.09
C	Operating profit Before Provision (B-3.6-3.7)	4,616.59	1,152.04	(1,211.58)
3.8	Provision for Possible Loss	2,056.85	3,130.14	1,101.89
D	Operating profit (C-3.8)	2,559.74	(1,978.10)	(2,313.47)
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	306.56	346.92	1.94
E	Profit From Regular Activities (D+3.9+3.10)	2,866.30	(1,631.18)	(2,311.53)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	2,866.30	(1,631.18)	(2,311.53)
3.12	Provision For Staff Bonus	260.57	-	-
3.13	Provision For Tax	781.72	-	-
G	Net Profit/Loss (F-3.12 -3.13)	1,824.01	(1,631.18)	(2,311.53)
4	Ratios	-	-	-
4.1	Capital Fund to RWA	12.62%	15.00%	6.53%
4.2	Non Performing Loan (NPL) to Total Loan	0.67%	0.00%	0.00%
4.3	Total Loan Loss Provision to total NPL	175.95%	0.00%	0.00%
4.4	Cost of Funds	12.48%	12.49%	12.50%
4.5	CD Ratio (Calculated as per NRB Directives)	346.52%	338.73%	498.50%

- Note:**
1. The Unaudited Financial Figures may change if directed by Statutory Auditor/ Supervisory Authorities.
 2. Previous Period Figures are regrouped or rearranged wherever necessary.
 3. Loans and Advances are reported net of provisions where Gross amount to NRs.442572.956 thousands.

Interest Rate

Deposit: 6% to Max 10%	Loan & Advance: 14% to Max 18%
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