

Adhikhola Laghubitta Bittiya Sanstha Ltd.

Unaudited Financial Results (Quarterly)

As at the end Thertthd Quarter (30/12/2075) Of the fiscai year 2075/076

(Rs. in '000)

S.N.	Particulars	This Quarter Ending 2075/12/30	Previous Quarter Ending 2075/09/30	Corresponding Previous Year Quarter Ending 2074/12/30
1	Total Capital & Liabilities (1.1 to 1.7)	654,041.36	630,415.06	332,346.92
1.1	Paid-up Capital	60,000.00	60,000.00	44,256.37
1.2	Reserves and Surplus	3,828.30	(2,809.33)	(8,051.79)
1.3	Debenture and Bond		-	-
1.4	Borrowings	379,562.71	399,898.22	208,464.80
1.5	Deposits (a+b)	194,045.53	159,462.54	80,140.80
	a. Member	194,045.53	159,462.54	80,140.80
	b. Public			-
1.6	Income Tax Liabilities	1,640.70	1,953.49	-
1.7	Other Liabilities	14,964.12	11,910.13	7,536.74
2	Total Assets (2.1 to 2.7)	654,041.36	630,415.06	332,346.92
2.1	Cash & Bank Balance	6,518.36	93,959.41	42,501.87
2.2	Money at call and short Notice	28963.92		-
2.3	Investments			-
2.4	Loans & Advances	609,496.97	527,860.04	282,239.71
2.5	Fixed Assets	4949.06	4,477.85	4,838.59
2.6	Non Banking Assets			-
2.7	Other Assets	4113.05	4,117.76	2,766.75
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	62,444.10	38,238.01	24,810.07
3.2	Interest Expense	35,416.62	22,539.85	17,422.93
A	Net Interest Income (3.1-3.2)	27,027.48	15,698.16	7,387.14
3.3	Fees Commission and Discount	15,805.59	9,961.27	19,574.76
3.4	Other Operating Income			-
3.5	Foreign Exchange Gain/Loss (Net)			-
B	Total Operating Income (A+3.3+3.4+3.5)	42,833.07	25,659.43	26,961.90
3.6	Staff Expenses	14,642.74	9,435.85	7,993.17
3.7	Other Operating Expenses	6,818.98	4,555.82	19,059.65
C	Operating profit Before Provision (B-3.6-3.7)	21,371.34	11,667.77	(90.92)
3.8	Provision for Possible Loss	7,251.22	5,170.86	2,309.68
D	Operating profit (C-3.8)	14,120.12	6,496.91	(2,400.60)
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	665.88	80.44
E	Profit From Regular Activities (D+3.9+3.10)	14,120.12	7,162.79	(2,320.16)
3.11	Extraordinary Income/Expenses (Net)			-
F	Profit Before Bonus and Taxes (E+3.11)	14,120.12	7,162.79	(2,320.16)
3.12	Provision For Staff Bonus	1,283.65	651.16	-
3.13	Provision For Tax	1,640.70	1,953.49	-
G	Net Profit/Loss (F-3.12 -3.13)	11,195.77	4,558.14	(2,320.16)
4	Ratios	-	-	-
4.1	Capital Fund to RWA	11.10%	11.13%	13.00%
4.2	Non Performing Loan (NPL) to Total Loan	1.85%	1.43%	-
4.3	Total Loan Loss Provision to total NPL	93.46%	104.02%	-
4.4	Cost of Funds	8.98%	9.97%	12.47%
4.5	CD Ratio (Calculated as per NRB Directives)	319.64%	336.50%	355.85%

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.620239.640 Thousands.

Interest Rate

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