

Adhikhola Laghubitta Bittiya Sanstha Ltd.

Unaudited Financial Results (Quarterly)

As at the end second Quarter (30/09/2075) Of the fiscal year 2075/076

(Rs. in '000)

S.N.	Particulars	This Quarter Ending 2075/09/30	Previous Quarter Ending 2075/06/31	Corresponding Previous Year Quarter Ending 2074/09/30
1	Total Capital & Liabilities (1.1 to 1.7)	630,415.06	559,167.23	284,701.23
1.1	Paid-up Capital	60,000.00	60,000.00	19,200.00
1.2	Reserves and Surplus	(2,809.33)	(4,496.51)	(7,639.23)
1.3	Debenture and Bond		-	
1.4	Borrowings	399,898.22	362,944.18	208,394.83
1.5	Deposits (a+b)	159,462.54	127,721.10	56,984.68
	a. Member	159,462.54	127,721.10	56,984.68
	b. Public		-	
1.6	Income Tax Liabilities	1,953.49	-	
1.7	Other Liabilities	11,910.13	12,998.46	7,760.95
2	Total Assets (2.1 to 2.7)	630,415.06	559,167.23	284,701.23
2.1	Cash & Bank Balance	93,959.41	112,416.54	46,044.11
2.2	Money at call and short Notice		-	
2.3	Investments		-	
2.4	Loans & Advances	527,860.04	437,329.72	231,978.39
2.5	Fixed Assets	4,477.85	4,602.37	4,412.19
2.6	Non Banking Assets		-	
2.7	Other Assets	4,117.76	4,818.60	2,266.54
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	38,238.01	17,519.31	13,936.36
3.2	Interest Expense	22,539.85	10,388.00	9,482.99
A	Net Interest Income (3.1-3.2)	15,698.16	7,131.31	4,453.37
3.3	Fees Commission and Discount	9,961.27	4,373.53	11,726.81
3.4	Other Operating Income		-	
3.5	Foreign Exchange Gain/Loss (Net)		-	
B	Total Operating Income (A+3.3+3.4+3.5)	25,659.43	11,504.84	16,180.18
3.6	Staff Expenses	9,435.85	4,871.33	5,139.14
3.7	Other Operating Expenses	4,555.82	2,016.92	11,338.58
C	Operating profit Before Provision (B-3.6-3.7)	11,667.77	4,616.59	(297.54)
3.8	Provision for Possible Loss	5,170.86	2,056.85	1,647.71
D	Operating profit (C-3.8)	6,496.91	2,559.74	(1,945.25)
3.9	Non Operating Income/Expenses (Net)	-	-	
3.10	Write Back of Provision for Possible Loss	665.88	306.56	37.65
E	Profit From Regular Activities (D+3.9+3.10)	7,162.79	2,866.30	(1,907.60)
3.11	Extraordinary Income/Expenses (Net)		-	
F	Profit Before Bonus and Taxes (E+3.11)	7,162.79	2,866.30	(1,907.60)
3.12	Provision For Staff Bonus	651.16	260.57	
3.13	Provision For Tax	1,953.49	781.72	
G	Net Profit/Loss (F-3.12 -3.13)	4,558.14	1,824.01	(1,907.60)
4	Ratios	-	-	-
4.1	Capital Fund to RWA	11.13%	12.62%	5.60%
4.2	Non Performing Loan (NPL) to Total Loan	1.43%	0.67%	0.00%
4.3	Total Loan Loss Provision to total NPL	104.02%	175.95%	0.00%
4.4	Cost of Funds	9.97%	12.48%	12.34%
4.5	CD Ratio (Calculated as per NRB Directives)	336.50%	346.52%	407.09%

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.536588.961 Thousands.

Interest Rate

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