

Adhikhola Laghubitta Bittiya Sanstha Ltd.

Unaudited Financial Results (Quarterly)

As at the end Forth Quarter (31/03/2076) Of the fiscal year 2075/076

(Rs. in '000)

S.N.	Particulars	This Quarter Ending 2076/03/31	Previous Quarter Ending 2075/12/30	Corresponding Previous Year Quarter Ending 2075/03/31
1	Total Capital & Liabilities (1.1 to 1.7)	772,805.30	654,041.36	440,702.25
1.1	Paid-up Capital	100,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	20,693.85	3,828.30	(7,367.47)
1.3	Debenture and Bond			
1.4	Borrowings	415,580.01	379,562.71	275,324.87
1.5	Deposits (a+b)	227,521.56	194,045.53	103,118.50
	a. Member	227,521.56	194,045.53	103,118.50
	b. Public			
1.6	Income Tax Liabilities	3,649.37	1,640.70	
1.7	Other Liabilities	5,360.51	14,964.12	9,626.35
2	Total Assets (2.1 to 2.7)	772,805.30	654,041.36	440,702.25
2.1	Cash & Bank Balance	7,918.64	6,518.36	87,342.88
2.2	Money at call and short Notice	39099.06	28963.92	-
2.3	Investments			
2.4	Loans & Advances	676,864.09	609,496.97	345,802.12
2.5	Fixed Assets	4054.69	4949.06	3,829.43
2.6	Non Banking Assets			
2.7	Other Assets	44868.81	4113.05	3,727.82
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	91,694.69	62,444.10	38,917.55
3.2	Interest Expense	50,870.02	35,416.62	26,077.31
A	Net Interest Income (3.1-3.2)	40,824.67	27,027.48	12,840.24
3.3	Fees Commission and Discount	21,707.09	15,805.59	7,029.55
3.4	Other Operating Income			-
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	62,531.76	42,833.07	19,869.79
3.6	Staff Expenses	21,162.35	14,642.74	11,382.41
3.7	Other Operating Expenses	11,814.50	6,818.98	7,335.34
C	Operating profit Before Provision (B-3.6-3.7)	29,554.91	21,371.34	1,152.04
3.8	Provision for Possible Loss	8,069.68	7,251.22	3,130.14
D	Operating profit (C-3.8)	21,485.23	14,120.12	(1,978.10)
3.9	Non Operating Income/Expenses (Net)	-	-	
3.10	Write Back of Provision for Possible Loss	-	-	346.92
E	Profit From Regular Activities (D+3.9+3.10)	21,485.23	14,120.12	(1,631.18)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	21,485.23	14,120.12	(1,631.18)
3.12	Provision For Staff Bonus	1,953.20	1,283.65	
3.13	Provision For Tax	3,649.37	1,640.70	
G	Net Profit/Loss (F-3.12 -3.13)	15,882.66	11,195.77	(1,631.18)
4	Ratios	-	-	-
4.1	Capital Fund to RWA	15.59%	11.10%	15.00%
4.2	Non Performing Loan (NPL) to Total Loan	1.23%	1.85%	-
4.3	Total Loan Loss Provision to total NPL	136.51%	93.46%	-
4.4	Cost of Funds	9.12%	8.98%	12.49%
4.5	CD Ratio (Calculated as per NRB Directives)	303.00%	319.64%	338.73%

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.688425.218 Thousands.

Interest Rate

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