

Nadep Laghubitta Bittiya Sanstha Limited
Gajuri, Dhading
Phone: +977-10402111

QUARTERLY UNAUDITED FINANCIAL REPORTS
As at end of Fourth Quarter (31/03/2073) of the FY 2072/73

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	1,848,003	1,664,179	1,710,933
1.1	Paid-up Capital	112,000	112,000	112,000
1.2	Reserves and Surplus	42,119	41,378	6,535
1.3	Debenture and Bond			
1.4	Borrowings	916,037	754,638	887,839
1.5	Deposits (a+b)	55,004	541,439	481,589
	a. Domestic Currency	550,004	541,439	481,589
	b. Foreign Currency			
1.6	Income Tax Liabilities	15,250	16,118	3,805
1.7	Other Liabilities	212,593	198,606	219,165
2	Total Assets (2.1 to 2.7)	1,848,003	1,664,179	1,710,933
2.1	Cash & Bank Balance	126,558	64,927	358,566
2.2	Money at call and short Notice	153,021	112,429	144,803
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1,452,100	1,369,390	1,131,639
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	1,452,100	1,369,390	1,131,639
2.5	Fixed Assets	9,399	1,1023	1,0295
2.6	Non Banking Assets			
2.7	Other Assets	106,925	106,410	65,630
3	Profit and Loss Account			
3.1	Interest income	257,145	180,418	43,457
3.2	Interest Expense	82,911	59,945	13,312
A	Net Interest Income (3.1-3.2)	174,234	120,473	30,145
3.3	Fees Commission and Discount			
3.4	Other Operating Income	19,230	15,966	3,249
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	193,464	136,439	33,394
3.6	Staff Expenses	107,144	64,434	13,526
3.7	Other Operating Expenses	31,318	16,094	6,754
C	Operating profit Before Provision (B-3.6-3.7)	55,002	55,911	13,114
3.8	Provision for Possible Loss	2,779	2,368	851
D	Operating profit (C-3.8)	52,223	53,543	12,263
3.9	Non Operating Income/Expenses (Net)	3,694		
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	55,917	53,543	12,263
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	55,917	53,543	12,263
3.12	Provision For Staff Bonus	5,083	3,700	1,115
3.13	Provision For Tax	15,250	15,000	3,629
G	Net Profit/Loss (F-3.12 -3.13)	35,584	34,843	7,519
4	Ratios			
4.1	Capital Fund to RWA	10.51%	11.10%	9.54%
4.2	Non Performing Loan (NPL) to Total Loan	3.04%	3.33%	4.06%
4.3	Total Loan Loss Provision to total NPL	131.84%	126.78%	4.87%
4.4	Cost of Funds	5.97%	4.55%	5.83%
4.5	CD Ratio (Calculated as per NRB Directives)	214.85%	205.77%	234.98%

Note : If the statutory audit and supervisory authority notify any remarks to change the un-audited financial statement, the figures of the financial statements will be changed accordingly.