

Nadep Laghubitta Bittiya Sanstha Limited

Quarterly Financial Statement
At the quarter ended Chaitra, 2073

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	2212760.12	2086480.81	1973098.97
1.1	Paid-up Capital	112000.00	112000.00	112000.00
1.2	Reserves and Surplus	119427.93	95062.40	67737.88
1.3	Debenture and Bond			
1.4	Borrowings	1076837.20	1008752.46	973509.66
1.5	Deposits (a+b)	632287.16	602854.02	571322.98
	a. Domestic Currency	632287.16	602854.02	571322.98
	b. Foreign Currency			
1.6	Income Tax Liabilities	29079.41	38559.06	26848.55
1.7	Other Liabilities	243128.43	229252.87	221679.90
2	Total Assets (2.1 to 2.7)	2212760.12	2086480.82	1973098.97
2.1	Cash & Bank Balance	32580.34	29420.82	85841.17
2.2	Money at call and short Notice	24474.18	74904.83	148235.42
2.3	Investments	2000.00	2000.00	2000.00
2.4	Loans & Advances (a+b+c+d+e+f)	2022110.34	1836348.90	1605395.83
	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	2022110.34	1836348.90	1605395.83
2.5	Fixed Assets	10221.78	10509.79	10284.73
2.6	Non Banking Assets			
2.7	Other Assets	121373.49	133296.48	121341.82
3	Profit and Loss Account			
3.1	Interest income	250452.60	159096.57	74568.11
3.2	Interest Expense	79606.55	46094.12	20888.68
A	Net Interest Income (3.1-3.2)	170846.04	113002.45	53679.43
3.3	Fees Commission and Discount			
3.4	Other Operating Income	23119.62	14713.88	6887.36
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	193965.66	127716.33	60566.79
3.6	Staff Expenses	63334.83	43919.80	28603.23
3.7	Other Operating Expenses	23161.79	15919.51	8201.55
C	Operating profit Before Provision (B-3.6-3.7)	107469.04	67877.02	23762.01
3.8	Provision for Possible Loss	5762.26	3885.88	1553.02
D	Operating profit (C-3.8)	101706.78	63991.14	22208.99
3.9	Non Operating Income/Expenses (Net)	2966.02	2392.99	1236.61
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	104672.80	66384.13	23445.60
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	104672.80	66384.13	23445.60
3.12	Provision For Staff Bonus	9515.71	6034.92	2131.42
3.13	Provision For Tax	28547.13	18104.76	6394.25
G	Net Profit/Loss (F-3.12 -3.13)	66609.96	42244.45	14919.93
4	Ratios			
4.1	Capital Fund to RWA	11.92%	11.64%	11.32%
4.2	Non Performing Loan (NPL) to Total Loan	1.51%	1.66%	1.89%
4.3	Total Loan Loss Provision to total NPL	159.59%	153.58%	146.12%
4.4	Cost of Funds	5.97%	5.72%	5.41%
4.5	CD Ratio (Calculated as per NRB Directives)	239.73%	304.61%	281.00%
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)	11.20	14.28	14.59
	Return on Equity	0.29	0.41	0.33
	Return on Assets	0.03	0.04	0.03

Prepared by

Signature :
Name : Amit paudel
Position : Manager
Date : 2073/1/30

Submitted by

Signature:
Name : Bechan Giri
Position : Chief executive Officer
Date : 2073/1/30