



Nadep Laghubitta Bittiya Sanstha Limited

Centre Office, Gajuri-1, Dhading

Phone: 010-402111, 402124

Unaudited Financial Report (Quarterly)

As at 1st Quarter (2075/06/31) of Fiscal Year 2075/076

S.N.	Particulars	This Quarter Ending (Rs. in '000)	Previous Quarter Ending (Rs. in '000)	Corresponding Previous Year Quarter Ending (Rs. in '000)
1	Total Capital & Liabilities (1.1 to 1.7)	3762565.12	3550043.11	2728785.02
1.1	Paid-up Capital	160000	160000	112000
1.2	Reserves and Surplus	190513.13	158345.94	136347.13
1.3	Debenture and Bond			
1.4	Borrowings	2151598.84	2035494.31	1269240.92
1.5	Deposits (a+b)	891748.18	836934.9	693287.45
	a. Domestic Currency	891748.18	836934.9	693287.45
	b. Foreign Currency			
1.6	Income Tax Liabilities	5961.3	20264.36	41574.1
1.7	Other Liabilities	362743.66	339003.59	476335.41
2	Total Assets (2.1 to 2.7)	3762565.12	3550043.11	2728785.03
2.1	Cash & Bank Balance	70933.32	69675.94	76998.45
2.2	Money at call and short Notice	415299.96	368855.86	281382.37
2.3	Investments	2000	2000	2000
2.4	Loans & Advances (a+b+c+d+e+f)	3077913.69	2935262.7	2196428.99
0	a. Real Estate Loan	0	0	0
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	3077913.69	2935262.7	2196428.99
2.5	Fixed Assets	15010.74	14302.27	11964.09
2.6	Non Banking Assets			
2.7	Other Assets	181407.41	159946.33	160011.13
3	Profit and Loss Account			
3.1	Interest income	137263.37	447644.02	105137.17
3.2	Interest Expense	75304.79	225870.61	47280.58
A	Net Interest Income (3.1-3.2)	61958.58	221773.41	57856.59
3.3	Fees Commission and Discount			
3.4	Other Operating Income	17694.33	58028.81	12476.2
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	79652.9	279802.21	70332.79
3.6	Staff Expenses	44574.87	147451.5	44017.72
3.7	Other Operating Expenses	11541.1	42809.52	6693.29
C	Operating profit Before Provision (B-3.6-3.7)	23536.94	89541.19	19621.78
3.8	Provision for Possible Loss	2877.18	21008.48	1311.52
D	Operating profit (C-3.8)	20659.76	68532.71	18310.26
3.9	Non Operating Income/Expenses (Net)	1198.34	5769.95	1013.55
3.1	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	21858.1	74302.65	19323.8
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	21858.1	74302.65	19323.8
3.12	Provision For Staff Bonus	1987.1	6754.79	1756.71
3.13	Provision For Tax	5961.3	20264.36	5270.13
G	Net Profit/Loss (F-3.12 -3.13)	13909.7	47283.51	12296.97
4	Ratios			
4.1	Capital Fund to RWA	10.02%	10.27%	10.99%
4.2	Non Performing Loan (NPL) to Total Loan	3.36%	3.31%	2.07%
4.3	Total Loan Loss Provision to total NPL	97.88%	98.32%	144.33%
4.4	Cost of Funds	8.67%	9.48%	9.64%
4.5	CD Ratio (Calculated as per NRB Directives)	345.16%	350.72%	240.43%

Note: The above financial statement is subject to change from Statutory Audit & Supervisory Authority