



Nepal Seva Laghubitta Bittiya Sanstha Ltd

Fataksila-8, Sindhupalchowk

Unaudited Financial Results (Quarterly)

For the period of Shrawan 01 to Ashwin 30, 2076

Fiscal Year 2076/077

(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)	5,02,623.89	4,57,634.68	3,89,221.85
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	4,101.88	1,641.13	3,578.45
1.3	Debenture and Bond			
1.4	Borrowings	3,21,280.12	2,87,131.89	2,46,659.30
1.5	Deposits (a+b)	80,511.82	73,168.73	52,757.91
	a. Domestic Currency	80,511.82	73,168.73	52,757.91
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	36,730.07	35,692.94	26,226.19
2	Total Assets (2.1 to 2.7)	5,02,623.89	4,57,634.68	3,89,221.85
2.1	Cash & Bank Balance	21,258.78	31,823.20	51,576.70
2.2	Money at call and short Notice	1,989.55	4,583.20	2,827.25
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	4,60,424.68	4,04,019.34	3,22,979.26
0	a. Real Estate Loan	-	-	-
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	4,60,424.68	4,04,019.34	3,22,979.26
0	f. Others			
2.5	Fixed Assets	6,756.51	6,578.13	4,765.26
2.6	Non Banking Assets			
2.7	Other Assets	12,194.37	10,630.81	7,073.38
3	Profit and Loss Account			
3.1	Interest income	17,964.40	58,292.32	13,403.13
3.2	Interest Expense	12,076.06	34,234.02	8,132.87
A	Net Interest Income (3.1-3.2)	5,888.35	24,058.30	5,270.26
3.3	Fees Commission and Discount	0.59	22.35	7.51
3.4	Other Operating Income	3,099.30	9,363.85	1,984.18
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	8,988.24	33,444.49	7,261.95
3.6	Staff Expenses	5,800.58	15,546.47	2,898.22
3.7	Other Operating Expenses	3,179.76	10,331.19	1,774.65
C	Operating profit Before Provision (B-3.6-3.7)	7.90	7,566.83	2,589.08
3.8	Provision for Possible Loss	1,180.08	19,726.54	6,617.26
D	Operating profit (C-3.8)	(1,172.18)	(12,159.71)	(4,028.18)
3.9	Non Operating Income/Expenses (Net)		(325.09)	
3.10	Write Back of Provision for Possible Loss	2,250.14	16,583.16	2,358.98
E	Profit From Regular Activities (D+3.9+3.10)	1,077.95	4,098.36	(1,669.20)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	1,077.95	4,098.36	(1,669.20)
3.12	Provision For Staff Bonus	98.00	372.58	
3.13	Provision For Tax	293.99	1,117.74	
G	Net Profit/Loss (F-3.12 -3.13)	685.97	2,608.05	(1,669.20)
4	Ratios			
4.1	Capital Fund to RWA	14.62%	16.26%	20.39%
4.2	Non Performing Loan (NPL) to Total Loan	1.70%	2.50%	4.77%
4.3	Total Loan Loss Provision to total NPL	110.33%	96.20%	70.39%
4.4	Cost of Funds	11.89%	12.99%	10.85%
4.5	CD Ratio (Calculated as per NRB Directives)	571.87%	552.17%	612.19%
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)	6.07	5.85	6.27
	Return on Equity	1.14	4.35	-2.78
	Return on Assets	0.14	0.57	-0.43

Loans and investment are presented on gross basis. loss provisions are included on other liabilities.

Previous period figures have been regrouped/rearranged wherever necessary.

Above figures are subject to change upon otherwise instructions of Statutory Auditors and/or Regulatory Authorities.