

Aviyan Laghubitta Bittiya Sanstha Limited

Panauti- 4, Kavrepalanchowk

1st Quarter Unaudited Financial Information

At the quarter ended Ashwin, 2077

(Rs. in '000)

S.N.	Particulars	This Quarter Ending Ashwin 2077	Previous Quarter Ending Ashad 2077	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	456499.62	199535.84	-
1.1	Paid-up Capital	152500.00	152500.00	-
1.2	Reserves and Surplus	-11999.82	-8881.82	-
1.3	Debenture and Bond			-
1.4	Borrowings	257102.76	34403.23	-
1.5	Deposits (a+b)	47153.46	13863.97	-
	a. Domestic Currency	47153.46	13863.97	-
	b. Foreign Currency			-
1.6	Income Tax Liabilities			-
1.7	Other Liabilities	11743.23	7650.46	-
2	Total Assets (2.1 to 2.7)	456499.62	199535.84	-
2.1	Cash & Bank Balance	63003.42	11560.54	-
2.2	Money at call and short Notice			-
2.3	Investments			-
2.4	Loans & Advances (a+b+c+d+e+f)	379173.69	173761.26	-
	a. Real Estate Loan	0.00	0.00	-
	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	379173.69	173761.26	-
2.5	Fixed Assets	11731.91	11372.04	-
2.6	Non Banking Assets			-
2.7	Other Assets	2590.60	2842.00	-
3	Profit and Loss Account			
3.1	Interest income	9442.29	12702.70	-
3.2	Interest Expense	2707.52	1429.30	-
A	Net Interest Income (3.1-3.2)	6734.77	11273.40	-
3.3	Fees Commission and Discount			-
3.4	Other Operating Income	5097.19	4166.66	-
3.5	Foreign Exchange Gain/Loss (Net)			-
B	Total Operating Income (A+3.3+3.4+3.5)	11831.96	15440.06	-
3.6	Staff Expenses	9268.08	12823.09	-
3.7	Other Operating Expenses	3103.30	8728.19	-
C	Operating profit Before Provision (B-3.6-3.7)	-539.41	-6111.23	-
3.8	Provision for Possible Loss	2117.57	1890.43	-
D	Operating profit (C-3.8)	-2656.98	-8001.66	-
3.9	Non Operating Income/Expenses (Net)			-
3.10	Write Back of Provision for Possible Loss	49.00	45.03	-
E	Profit From Regular Activities (D+3.9+3.10)	-2607.99	-7956.63	-
3.11	Extraordinary Income/Expenses (Net)			-
F	Profit Before Bonus and Taxes (E+3.11)	-2607.99	-7956.63	-
3.12	Provision For Staff Bonus			-
3.13	Provision For Tax			-
G	Net Profit/Loss (F-3.12 -3.13)	-2607.99	-7956.63	-
4	Ratios			
4.1	Capital Fund to RWA	34.79%	74.91%	-
4.2	Non Performing Loan (NPL) to Total Loan			-
4.3	Total Loan Loss Provision to total NPL			-
4.4	Cost of Funds	6.31%	9.23%	-
4.5	CD Ratio (Calculated as per NRB Directives)	804.13%	1253.33%	-

Note: If the statutory audit and supervisory authority notify any remarks for change, the unaudited financial statement will change accordingly.