

Aviyan Laghubitta Bittiya Sanstha Ltd.

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Quarterly Financial Statement At the quarter ended Chaitra, 2077

(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)	1666026.47	837938.43	205023.92
1.1	Paid-up Capital	152500.00	152500.00	152500.00
1.2	Reserves and Surplus	815.24	-10429.52	-6434.12
1.3	Debenture and Bond			
1.4	Borrowings	1301386.86	581565.95	40000.00
1.5	Deposits (a+b)	168909.05	92297.18	10192.00
	a. Domestic Currency	168909.05	92297.18	10192.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	742.78		
1.7	Other Liabilities	41672.55	22004.82	8766.04
2	Total Assets (2.1 to 2.7)	1666026.47	837938.43	205023.92
2.1	Cash & Bank Balance	118157.61	29146.45	22219.89
2.2	Money at call and short Notice			
2.3	Investments			30000.00
2.4	Loans & Advances (a+b+c+d+e+f)	1518056.33	789688.28	140186.02
	a. Real Estate Loan	0.00	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	1518056.33	789688.28	140186.02
2.5	Fixed Assets	14578.00	12152.23	10852.59
2.6	Non Banking Assets			
2.7	Other Assets	15234.53	6951.46	1765.42
3	Profit and Loss Account			
3.1	Interest income	61953.95	25966.52	6185.44
3.2	Interest Expense	21724.66	8521.40	534.72
A	Net Interest Income (3.1-3.2)	40229.29	17445.12	5650.72
3.3	Fees Commission and Discount			
3.4	Other Operating Income	28353.21	13509.99	2967.58
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	68582.50	30955.11	8618.30
3.6	Staff Expenses	27364.88	17204.77	8269.37
3.7	Other Operating Expenses	11408.90	5866.92	4455.99
C	Operating profit Before Provision (B-3.6-3.7)	29808.71	7883.41	-4107.07
3.8	Provision for Possible Loss	17834.39	8972.86	1414.52
D	Operating profit (C-3.8)	11974.32	-1089.45	-5521.59
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	70.51	51.77	12.66
E	Profit From Regular Activities (D+3.9+3.10)	12044.84	-1037.68	-5508.93
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	12044.84	-1037.68	-5508.93
3.12	Provision For Staff Bonus	1094.99		
3.13	Provision For Tax	742.78		
G	Net Profit/Loss (F-3.12 -3.13)	10207.08	-1037.68	-5508.93
4	Ratios			
4.1	Capital Fund to RWA	10.54%	18.09%	77.11%
4.2	Non Performing Loan (NPL) to Total Loan	0.45%	0.32%	
4.3	Total Loan Loss Provision to total NPL	282.63%	4.26%	
4.4	Cost of Funds	4.24%	5.99%	9.32%
4.5	CD Ratio (Calculated as per NRB Directives)	898.74%	855.59%	1375.45%

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