

Aviyan Laghubitta Bittiya Sanstha Ltd.

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Quarterly Financial Statement At the quarter ended Poush, 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)	837938.43	456499.62	155153.94
1.1	Paid-up Capital	152500.00	152500.00	152500.00
1.2	Reserves and Surplus	-10429.52	-11999.82	-2604.15
1.3	Debenture and Bond			
1.4	Borrowings	581565.95	257102.76	
1.5	Deposits (a+b)	92297.18	47153.46	2294.09
	a. Domestic Currency	92297.18	47153.46	2294.09
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	22004.82	11743.23	2964.01
2	Total Assets (2.1 to 2.7)	837938.43	456499.62	155153.94
2.1	Cash & Bank Balance	29146.45	63003.42	47527.95
2.2	Money at call and short Notice			
2.3	Investments			75000.00
2.4	Loans & Advances (a+b+c+d+e+f)	789688.28	379173.69	24586.13
	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	789688.28	379173.69	24586.13
2.5	Fixed Assets	12152.23	11731.91	7920.08
2.6	Non Banking Assets			
2.7	Other Assets	6951.46	2590.60	119.78
3	Profit and Loss Account			
3.1	Interest income	25966.52	9442.29	2805.02
3.2	Interest Expense	8521.40	2707.52	7.34
A	Net Interest Income (3.1-3.2)	17445.12	6734.77	2797.68
3.3	Fees Commission and Discount			
3.4	Other Operating Income	13509.99	5097.19	729.79
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	30955.11	11831.96	3527.48
3.6	Staff Expenses	17204.77	9268.08	2604.53
3.7	Other Operating Expenses	5866.92	3103.30	2356.04
C	Operating profit Before Provision (B-3.6-3.7)	7883.41	-539.41	-1433.10
3.8	Provision for Possible Loss	8972.86	2117.57	245.86
D	Operating profit (C-3.8)	-1089.45	-2656.98	-1678.96
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	51.77	49.00	
E	Profit From Regular Activities (D+3.9+3.10)	-1037.68	-2607.99	-1678.96
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	-1037.68	-2607.99	-1678.96
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	-1037.68	-2607.99	-1678.96
4	Ratios			
4.1	Capital Fund to RWA	18.09%	34.79%	128.38%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	0.00%	0.00%
4.3	Total Loan Loss Provision to total NPL	4.26%		1.00%
4.4	Cost of Funds	5.99%	6.31%	0.00%
4.5	CD Ratio (Calculated as per NRB Directives)	855.59%	804.13%	1071.72%

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