



# Aviyān Laghubitta Bittiya Sanstha Ltd.

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## Quarterly Financial Statement At the quarter ended Ashadh, 2079

(Rs. in '000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>2257197.40</b>	<b>2285036.71</b>	<b>1752244.63</b>
1.1	Paid-up Capital	152500.00	152500.00	152500.00
1.2	Reserves and Surplus	19146.52	19288.92	8167.59
1.3	Debenture and Bond			
1.4	Borrowings	1690868.92	1744945.40	1430441.58
1.5	Deposits (a+b)	<b>311574.39</b>	<b>291998.05</b>	<b>149664.97</b>
	a. Domestic Currency	311574.39	291998.05	149664.97
	b. Foreign Currency			
1.6	Income Tax Liabilities	4746.37	4792.84	
1.7	Other Liabilities	78361.19	71511.49	11470.49
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2257197.40</b>	<b>2285036.71</b>	<b>1752244.63</b>
2.1	Cash & Bank Balance	122393.60	101910.99	217456.36
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	<b>2075681.89</b>	<b>2128483.14</b>	<b>1517787.73</b>
	a. Real Estate Loan			
	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	2075681.89	2128483.14	1517787.73
2.5	Fixed Assets	21688.02	22831.18	11790.47
2.6	Non Banking Assets			
2.7	Other Assets	37433.89	31811.40	5210.07
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	272667.41	194635.25	122986.10
3.2	Interest Expense	182375.91	121111.19	45941.50
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>90291.49</b>	<b>73524.07</b>	<b>77044.60</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	38376.62	28432.69	33248.27
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>128668.12</b>	<b>101956.75</b>	<b>110292.87</b>
3.6	Staff Expenses	66169.17	48364.52	39665.33
3.7	Other Operating Expenses	40908.16	24274.37	18321.21
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>21590.78</b>	<b>29317.87</b>	<b>52306.33</b>
3.8	Provision for Possible Loss	4011.65	11566.62	28754.65
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>17579.13</b>	<b>17751.25</b>	<b>23551.68</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>17579.13</b>	<b>17751.25</b>	<b>23551.68</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>17579.13</b>	<b>17751.25</b>	<b>23551.68</b>
3.12	Provision For Staff Bonus	1757.91	1775.12	2355.17
3.13	Provision For Tax	4746.37	4792.84	3500.40
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>11074.85</b>	<b>11183.29</b>	<b>17696.11</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	8.56%	8.47%	10.99%
4.2	Non Performing Loan (NPL) to Total Loan	2.60%	3.34%	0.54%
4.3	Total Loan Loss Provision to total NPL	57.83%	54.60%	299.69%
4.4	Cost of Funds	11.19%	12.02%	6.19%
4.5	CD Ratio (Calculated as per NRB Directives)	666.19%	728.94%	1032.31%

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