

Aviyan Laghubitta Bittiya Sanstha Ltd.

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Quarterly Financial Statement At the quarter ended Poush, 2078

(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)	2226964.55	1899099.69	837938.43
1.1	Paid-up Capital	152500.00	152500.00	152500.00
1.2	Reserves and Surplus	22060.29	2488.43	-10429.52
1.3	Debenture and Bond		0.00	
1.4	Borrowings	1730430.05	1485971.56	581565.95
1.5	Deposits (a+b)	246294.94	189973.37	92297.18
	a. Domestic Currency	246294.94	189973.37	92297.18
	b. Foreign Currency		0.00	
1.6	Income Tax Liabilities	5954.01	0.00	
1.7	Other Liabilities	69725.26	68166.33	22004.82
2	Total Assets (2.1 to 2.7)	2226964.55	1899099.69	837938.43
2.1	Cash & Bank Balance	181854.45	146642.97	29146.45
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1999028.96	1724520.27	789688.28
	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	1999028.96	1724520.27	789688.28
2.5	Fixed Assets	21496.29	17987.07	12152.23
2.6	Non Banking Assets			
2.7	Other Assets	24584.85	9949.39	6951.46
3	Profit and Loss Account			
3.1	Interest income	124205.69	55528.99	25966.52
3.2	Interest Expense	69816.19	29692.07	8521.40
A	Net Interest Income (3.1-3.2)	54389.49	25836.92	17445.12
3.3	Fees Commission and Discount			
3.4	Other Operating Income	19508.06	8515.63	13509.99
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	73897.55	34352.55	30955.11
3.6	Staff Expenses	30831.09	16975.78	17204.77
3.7	Other Operating Expenses	13187.32	5563.35	5866.92
C	Operating profit Before Provision (B-3.6-3.7)	29879.15	11813.42	7883.41
3.8	Provision for Possible Loss	7827.24	17492.59	8972.86
D	Operating profit (C-3.8)	22051.91	-5679.16	-1089.45
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	0.00	0.00	51.77
E	Profit From Regular Activities (D+3.9+3.10)	22051.91	-5679.16	-1037.68
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	22051.91	-5679.16	-1037.68
3.12	Provision For Staff Bonus	2205.19		0.00
3.13	Provision For Tax	5954.01		0.00
G	Net Profit/Loss (F-3.12 -3.13)	13892.70	-5679.16	-1037.68
4	Ratios			
4.1	Capital Fund to RWA	9.16%	9.73%	18.09%
4.2	Non Performing Loan (NPL) to Total Loan	2.73%	2.88%	0.32%
4.3	Total Loan Loss Provision to total NPL	64.19%	90.06%	4.26%
4.4	Cost of Funds	8.88%	7.36%	5.99%
4.5	CD Ratio (Calculated as per NRB Directives)	811.64%	907.77%	855.59%

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