

# Aviyan Laghubitta Bittiya Sanstha Ltd.

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## Quarterly Financial Statement At the quarter ended Ashadh, 2078

(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>1790142.53</b>	<b>1666026.47</b>	<b>199535.84</b>
1.1	Paid-up Capital	152500.00	152500.00	152500.00
1.2	Reserves and Surplus	8971.83	815.24	-8881.82
1.3	Debenture and Bond	0.00		
1.4	Borrowings	1430441.58	1301386.86	34403.23
1.5	Deposits (a+b)	<b>149664.97</b>	<b>168909.05</b>	<b>13863.97</b>
	a. Domestic Currency	149664.97	168909.05	13863.97
	b. Foreign Currency	0.00		
1.6	Income Tax Liabilities	5215.02	742.78	0.00
1.7	Other Liabilities	43349.13	41672.55	7650.46
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1790142.53</b>	<b>1666026.47</b>	<b>199535.84</b>
2.1	Cash & Bank Balance	167740.16	118157.61	11560.54
2.2	Money at call and short Notice			
2.3	Investments	50000.00		
2.4	Loans & Advances (a+b+c+d+e+f)	<b>1545013.02</b>	<b>1518056.33</b>	<b>173761.26</b>
	a. Real Estate Loan	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	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	1545013.02	1518056.33	173761.26
2.5	Fixed Assets	15281.04	14578.00	11372.04
2.6	Non Banking Assets			
2.7	Other Assets	12108.31	15234.53	2842.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	122965.70	61953.95	12702.70
3.2	Interest Expense	45784.91	21724.66	1429.30
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>77180.79</b>	<b>40229.29</b>	<b>11273.40</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	33250.43	28353.21	4166.66
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>110431.22</b>	<b>68582.50</b>	<b>15440.06</b>
3.6	Staff Expenses	39665.33	27364.88	12823.09
3.7	Other Operating Expenses	18306.06	11408.90	8728.19
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>52459.83</b>	<b>29808.71</b>	<b>-6111.22</b>
3.8	Provision for Possible Loss	37424.05	17834.39	1890.43
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>15035.78</b>	<b>11974.32</b>	<b>-8001.65</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	11051.13	70.51	45.02
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>26086.91</b>	<b>12044.84</b>	<b>-7956.63</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>26086.91</b>	<b>12044.84</b>	<b>-7956.63</b>
3.12	Provision For Staff Bonus	2371.54	1094.99	
3.13	Provision For Tax	5215.02	742.78	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>18500.35</b>	<b>10207.08</b>	<b>-7956.63</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.83%	10.54%	74.91%
4.2	Non Performing Loan (NPL) to Total Loan	0.54%	0.45%	18.97%
4.3	Total Loan Loss Provision to total NPL	299.69%	282.63%	5.60%
4.4	Cost of Funds	6.19%	4.24%	9.23%
4.5	CD Ratio (Calculated as per NRB Directives)	1032.31%	898.74%	1253.33%

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