

Aviyan Laghubitta Bittiya Sanstha Ltd.

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Quarterly Financial Statement At the quarter ended Ashwin, 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)	1899099.69	1752244.63	456499.62
1.1	Paid-up Capital	152500.00	152500.00	152500.00
1.2	Reserves and Surplus	2488.43	8167.59	-11999.82
1.3	Debenture and Bond			
1.4	Borrowings	1485971.56	1430441.58	257102.76
1.5	Deposits (a+b)	189973.37	149664.97	47153.46
	a. Domestic Currency	189973.37	149664.97	47153.46
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	68166.33	11470.49	11743.23
2	Total Assets (2.1 to 2.7)	1899099.69	1752244.63	456499.62
2.1	Cash & Bank Balance	146642.97	217456.36	63003.42
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1724520.27	1517787.73	379173.69
	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	1724520.27	1517787.73	379173.69
2.5	Fixed Assets	17987.07	11790.47	11731.91
2.6	Non Banking Assets			
2.7	Other Assets	9949.39	5210.07	2590.60
3	Profit and Loss Account			
3.1	Interest income	55528.99	122986.10	9442.29
3.2	Interest Expense	29692.07	45941.50	2707.52
A	Net Interest Income (3.1-3.2)	25836.92	77044.60	6734.77
3.3	Fees Commission and Discount			
3.4	Other Operating Income	8515.63	33248.27	5097.19
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	34352.55	110292.87	11831.96
3.6	Staff Expenses	16975.78	39665.33	9268.08
3.7	Other Operating Expenses	5563.35	18321.21	3103.30
C	Operating profit Before Provision (B-3.6-3.7)	11813.42	52306.33	-539.41
3.8	Provision for Possible Loss	17492.59	28754.65	2117.57
D	Operating profit (C-3.8)	-5679.16	23551.68	-2656.98
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			49.00
E	Profit From Regular Activities (D+3.9+3.10)	-5679.16	23551.68	-2607.99
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	-5679.16	23551.68	-2607.99
3.12	Provision For Staff Bonus		2355.17	
3.13	Provision For Tax		3500.40	
G	Net Profit/Loss (F-3.12 -3.13)	-5679.16	17696.11	-2607.99
4	Ratios			
4.1	Capital Fund to RWA	9.73%	10.99%	34.79%
4.2	Non Performing Loan (NPL) to Total Loan	2.88%	0.54%	
4.3	Total Loan Loss Provision to total NPL	90.06%	299.69%	
4.4	Cost of Funds	7.36%	6.19%	6.31%
4.5	CD Ratio (Calculated as per NRB Directives)	907.77%	1032.31%	804.13%

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