

## NIC Asia Laghubitta Bittiya Sanstha Ltd

Quarterly Financial Statement  
At the quarter ended Ashadh, 2076

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>4938484.69</b>	<b>5087327.03</b>	<b>896588.28</b>
1.1	Paid-up Capital	1004500.00	490000.00	70000.00
1.2	Reserves and Surplus	103237.91	72866.93	-5584.04
1.3	Debenture and Bond			
1.4	Borrowings	3201250.97	3939592.54	749008.37
1.5	Deposits (a+b)	<b>571752.52</b>	<b>452549.69</b>	<b>68612.43</b>
	a. Domestic Currency	571752.52	452549.69	68612.43
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	57743.29	132317.86	14551.52
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4938484.69</b>	<b>5087327.03</b>	<b>896588.28</b>
2.1	Cash & Bank Balance	263564.64	679860.02	48750.54
2.2	Money at call and short Notice			
2.3	Investments	142305.71	150000.00	
2.4	Loans & Advances (a+b+c+d+e+f)	<b>4496216.51</b>	<b>4178412.79</b>	<b>828256.30</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	4496216.51	4178412.79	828256.30
2.5	Fixed Assets	30530.28	28816.57	18681.28
2.6	Non Banking Assets			
2.7	Other Assets	5867.55	50237.65	900.16
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	561170.14	354677.90	11007.96
3.2	Interest Expense	251217.54	137747.02	9685.10
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>309952.60</b>	<b>216930.88</b>	<b>1322.87</b>
3.3	Fees Commission and Discount	93784.57	80026.39	15904.75
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>403737.17</b>	<b>296957.28</b>	<b>17227.62</b>
3.6	Staff Expenses	50933.78	29761.19	7287.11
3.7	Other Operating Expenses	157527.98	104572.26	7021.81
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>195275.41</b>	<b>162623.83</b>	<b>2918.70</b>
3.8	Provision for Possible Loss	22542.15	39343.72	8282.56
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>172733.26</b>	<b>123280.11</b>	<b>-5363.86</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>172733.26</b>	<b>123280.11</b>	<b>-5363.86</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>172733.26</b>	<b>123280.11</b>	<b>-5363.86</b>
3.12	Provision For Staff Bonus	17273.33	11207.28	
3.13	Provision For Tax	46637.98	33621.85	220.18
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>108821.96</b>	<b>78450.98</b>	<b>-5584.04</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	23.90%	23.88%	21.21%
4.2	Non Performing Loan (NPL) to Total Loan			0.00%
4.3	Total Loan Loss Provision to total NPL			0.00%
4.4	Cost of Funds	9.80%	10.28%	8.96%
4.5	CD Ratio (Calculated as per NRB Directives)	786.39%	923.30%	1344.04%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	18.00%	20.00%	20.00%
	Net Interest Spread (Local Currency)	8.20%	9.73%	7.20%
	Return on Equity	19.65%	27.88%	-17.34%
	Return on Assets	4.41%	3.08%	-1.25%