



Chautari Laghubitta Bittiya Sanstha Limited
 ('D' Class Financial Institution Licenced by Nepal Rastra Bank)
 Butwal-6 Rupandehi Nepal
 Phone No. 071-545335

Unaudited Financial Result (Quarterly)
As At Chaitra End 2074 F.Y. 2074/75 (2017/18)

(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)	689450.54	562745.68	353129.12
1.1	Paid-up Capital	21000.00	21000.00	52100.00
1.2	Reserves and Surplus	109544.19	109544.19	-1100.47
1.3	Debenture and Bond			
1.4	Borrowings	339032.45	260378.08	217289.36
1.5	Deposits (a+b)	176452.67	140773.91	66555.35
	a. Domestic Currency	176452.67	140773.91	66555.35
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	43421.23	31049.50	18284.87
2	Total Assets (2.1 to 2.7)	689450.54	562745.68	353129.12
2.1	Cash & Bank Balance	51849.28	46340.26	2093.36
2.2	Money at call and short Notice			24687.47
2.3	Investments	1000.00	1000.00	
2.4	Loans & Advances (a+b+c+d+e+f)	615077.96	498605.06	314878.88
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	615077.96	498605.06	314878.88
2.5	Fixed Assets	8072.26	7198.66	5273.69
2.6	Non Banking Assets			
2.7	Other Assets	13451.03	9601.70	6195.71
3	Profit and Loss Account			
3.1	Interest income	62147.96	38980.09	27765.46
3.2	Interest Expense	27801.52	17243.16	11472.19
A	Net Interest Income (3.1-3.2)	34346.43	21736.94	16293.28
3.3	Fees Commission and Discount			
3.4	Other Operating Income	17479.94	8280.39	4416.63
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	51826.37	30017.33	20709.91
3.6	Staff Expenses	23816.77	14735.23	8883.39
3.7	Other Operating Expenses	7182.51	4096.79	4378.12
C	Operating profit Before Provision (B-3.6-3.7)	20827.09	11185.30	7448.39
3.8	Provision for Possible Loss	10546.10	5854.05	1952.87
D	Operating profit (C-3.8)	10280.99	5331.26	5495.52
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			0.00
E	Profit From Regular Activities (D+3.9+3.10)	10280.99	5331.26	5495.52
3.11	Extraordinary Income/Expenses (Net)			0.00
F	Profit Before Bonus and Taxes (E+3.11)	10280.99	5331.26	5495.52
3.12	Provision For Staff Bonus	934.64	484.66	
3.13	Provision For Tax	2803.91	1453.98	
G	Net Profit/Loss (F-3.12 -3.13)	6542.45	3392.62	5495.52
4	Ratios			
4.1	Capital Fund to RWA	22.71%	26.84%	18.18%
4.2	Non Performing Loan (NPL) to Total Loan	0.91%	1.02%	0.00%
4.3	Total Loan Loss Provision to total NPL	29.26%	22.93%	
4.4	Cost of Funds	11.29%	11.02%	5.94%

Note : 1. Chautari Laghubitta Bittiya Sanstha's accounts of Chaitra End 2074 have been certified by the company's Internal Auditor Which could be change if the statutory Auditor/Supervisor authority notify & remarks to change the unaudited financial statements

2. Interest rate on loan & Advance and Deposits : Interest rate on Loan :17% to 18% Deposits : 4% to 10%