



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 Poush 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)	562745.68	478345.42	292504.99
1.1	Paid-up Capital	21000.00	21000.00	21000.00
1.2	Reserves and Surplus	109544.19	112065.88	1978.44
1.3	Debenture and Bond			
1.4	Borrowings	260378.08	209114.67	210998.89
1.5	Deposits (a+b)	140773.91	113406.03	48835.16
	a. Domestic Currency	140773.91	113406.03	48835.16
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	31049.50	22758.85	9692.51
2	Total Assets (2.1 to 2.7)	562745.68	478345.42	292504.99
2.1	Cash & Bank Balance	46340.26	13848.34	1710.77
2.2	Money at call and short Notice			25094.67
2.3	Investments	1000.00	1000.00	
2.4	Loans & Advances (a+b+c+d+e+f)	498605.06	449164.50	256373.26
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	498605.06	449164.50	256373.26
2.5	Fixed Assets	7198.66	5711.09	4872.63
2.6	Non Banking Assets			
2.7	Other Assets	9601.70	8621.50	4453.66
3	Profit and Loss Account			
3.1	Interest income	38980.09	18744.83	15782.35
3.2	Interest Expense	17243.16	8692.24	5426.65
A	Net Interest Income (3.1-3.2)	21736.94	10052.60	10355.69
3.3	Fees Commission and Discount			
3.4	Other Operating Income	8280.39	3823.50	2711.02
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	30017.33	13876.10	13066.71
3.6	Staff Expenses	14735.23	7178.02	5566.70
3.7	Other Operating Expenses	4096.79	1769.45	3047.75
C	Operating profit Before Provision (B-3.6-3.7)	11185.30	4928.63	4452.26
3.8	Provision for Possible Loss	5854.05	2098.48	1373.35
D	Operating profit (C-3.8)	5331.26	2830.15	3078.91
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)	5331.26	2830.15	3078.91
3.11	Extraordinary Income/Expenses (Net)			0.00
F	Profit Before Bonus and Taxes (E+3.11)	5331.26	2830.15	3078.91
3.12	Provision For Staff Bonus	484.66		
3.13	Provision For Tax	1453.98		
G	Net Profit/Loss (F-3.12 -3.13)	3392.62	2830.15	3078.91
4	Ratios			
4.1	Capital Fund to RWA	26.84%	30.09%	9.41%
4.2	Non Performing Loan (NPL) to Total Loan	1.02%	0.11%	0.00%
4.3	Total Loan Loss Provision to total NPL	22.93%	3.51%	
4.4	Cost of Funds	11.02%	10.12%	5.94%

- Note : 1.** Chautari Laghubitta Bittiya Sanstha's accounts of Poush 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 :15% to 18%, Deposits : 4% to 10%