

NERUDE LAGHUBITTA BIKAS BANK LTD.

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Unaudited Financial Results (Quarterly)

As at end of First Quarter (30/06/2072) of the Fiscal Year 2072/073 (2015/2016)

(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)	2129009.01	2011024.86	1737259.96
1.1	Paid-up Capital	125000.00	125000.00	100000.00
1.2	Reserves and Surplus	191974.31	185609.16	162735.23
1.3	Debenture and Bond			
1.4	Borrowings	891681.15	825213.01	768774.04
1.5	Deposits (a+b)	669256.19	652274.55	534872.65
	a. Domestic Currency	669256.19	652274.55	534872.65
	b. Foreign Currency			
1.6	Income Tax Liabilities	405.64		49.86
1.7	Other Liabilities	250691.71	222928.13	170828.18
2	Total Assets (2.1 to 2.7)	2129009.01	2011024.86	1737259.96
2.1	Cash & Bank Balance	326944.95	249947.68	277359.66
2.2	Money at call and short Notice			
2.3	Investments	10319.60	10319.60	10319.60
2.4	Loans & Advances (a+b+c+d+e+f)	1693036.63	1651562.59	1375364.30
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	1693036.63	1651562.59	1375364.30
2.5	Fixed Assets	22418.74	22389.54	20060.43
2.6	Non Banking Assets			
2.7	Other Assets	76289.09	76805.45	54155.97
3	Profit and Loss Account			
3.1	Interest income	82279.06	320794.04	75918.71
3.2	Interest Expense	24653.25	86142.17	19901.26
A	Net Interest Income (3.1-3.2)	57625.81	234651.87	56017.45
3.3	Fees Commission and Discount	169.74	776.20	209.92
3.4	Other Operating Income	8328.56	33382.62	7808.90
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	66124.10	268810.69	64036.27
3.6	Staff Expenses	46385.72	107199.75	32012.18
3.7	Other Operating Expenses	4832.68	20693.60	3993.27
C	Operating profit Before Provision (B-3.6-3.7)	14905.71	140917.34	28030.82
3.8	Provision for Possible Loss	2128.06	9299.15	3037.94
D	Operating profit (C-3.8)	12777.65	131618.19	24992.88
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	12777.65	131618.19	24992.88
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	12777.65	131618.19	24992.88

B.12	Provision For Staff Bonus	1161.60	11965.29	2272.08
B.13	Provision For Tax	3484.81	35895.87	6816.24
G	Net Profit/Loss (F-3.12 -3.13)	8131.23	83757.03	15904.56
4	Ratios			
4.1	Capital Fund to RWA	11.48%	18.54%	18.63%
4.2	Non Performing Loan (NPL) to Total Loan	1.10%	1.08%	1.23%
4.3	Total Loan Loss Provision to total NPL	186.94%	186.62%	171.20%
4.4	Cost of Funds	6.22%	6.23%	6.21%
4.5	CD Ratio (Calculated as per NRB Directives)	252.97%	253.20%	257.14%

Note :- If the statutory and supervising authority notify to change the Un -Audited Financial Statements, the final figures may change accordingly.