

# CHHIMEK Laghubitta BIKAS BANK LTD.

Central Office, Kathmandu, Nepal

## UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at end of Second Quarter (29/09/2073) of the Fiscal Year 2073/2074 (2016/2017)

(Rs. in '000)

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>14,309,163</b>	<b>13,646,687</b>	<b>10,931,156</b>
1.1	Paid-up Capital	834,047	595,748	595,748
1.2	Reserves and Surplus	673,970	865,704	598,254
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,842,025	3,987,634	3,394,295
1.5	Deposits (a+b)	7,770,007	7,378,244	5,660,576
	a. Domestic Currency	7,770,007	7,378,244	5,660,576
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	2,765	-
1.7	Other Liabilities	1,189,114	816,592	682,283
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>14,309,163</b>	<b>13,646,687</b>	<b>10,931,156</b>
2.1	Cash & Bank Balance	2,727,538	2,797,099	1,851,440
2.2	Money at call and short Notice	-	-	-
2.3	Investments	9,438	9,438	82,900
2.4	Loans & Advances (a+b+c+d+e+f)	11,162,894	10,561,002	8,622,297
0	a. Real Estate Loan	-	-	-
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	11,162,894	10,561,002	8,622,297
2.5	Fixed Assets	159,830	154,896	129,250
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	249,462	124,252	245,268
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest income	1,080,220	515,540	817,806
3.2	Interest Expense	440,689	216,140	325,113
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>639,530</b>	<b>299,400</b>	<b>492,693</b>
3.3	Fees Commission and Discount	84,062	42,386	60,537
3.4	Other Operating Income	576	370	605
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>724,168</b>	<b>342,156</b>	<b>553,834</b>
3.6	Staff Expenses	189,453	107,055	141,920
3.7	Other Operating Expenses	55,134	27,456	69,378
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>479,581</b>	<b>207,646</b>	<b>342,536</b>
3.8	Provision for Possible Loss	19,810	11,612	20,494
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>459,772</b>	<b>196,034</b>	<b>322,042</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	4,890	2,993	2,065
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>464,662</b>	<b>199,026</b>	<b>324,107</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>464,662</b>	<b>199,026</b>	<b>324,107</b>
3.12	Provision For Staff Bonus	42,242	18,093	29,464
3.13	Provision For Tax	126,726	54,280	88,393
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>295,694</b>	<b>126,653</b>	<b>206,250</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	13.46%	13.73%	13.75%
4.2	Non Performing Loan (NPL) to Total Loan	0.08%	0.08%	0.42%
4.3	Total Loan Loss Provision to total NPL	236.26%	141.96%	56.75%
4.4	Cost of Funds	7.89%	7.83%	7.62%
4.5	CD Ratio (Calculated as per NRB Directives)	123.75%	121.21%	132.03%

Note : if the statutory audit and supervisory authority notify any remarks to change the un-audited financial statement could change accordingly