

# CHHIMEK Laghubitta BITTIYA SANSTHA LTD.

Central Office, Kathmandu, Nepal

## UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at end of Forth Quarter (32/03/2075) of the Fiscal Year 2074/2075 (2017/2018)

(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>19,722,758</b>	<b>18,407,378</b>	<b>15,642,552</b>
1.1	Paid-up Capital	1,000,000	1,000,000	834,071
1.2	Reserves and Surplus	1,179,002	873,296	954,691
1.3	Debenture and Bond			
1.4	Borrowings	4,431,722	3,906,116	3,930,394
1.5	Deposits (a+b)	11,929,672	10,948,794	9,068,311
1.6	Income Tax Liabilities	14,098	-	-
1.7	Other Liabilities	1,168,265	1,679,172	855,085
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>19,722,758</b>	<b>18,407,378</b>	<b>15,642,552</b>
2.1	Cash & Bank Balance	2,824,939	1,429,411	2,800,459
2.2	Money at call and short Notice			
2.3	Investments	8,200	358,200	8,200
2.4	Loans & Advances (a+b+c+d+e+f)	16,586,260	16,130,068	12,514,202
2.5	Fixed Assets	158,878	174,555	152,823
2.6	Non Banking Assets			
2.7	Other Assets	144,482	315,144	166,868
<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	2,830,719	1,842,950	2,265,416
3.2	Interest Expense	1,339,387	933,795	1,018,996
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>1,491,331</b>	<b>909,155</b>	<b>1,246,420</b>
3.3	Fees Commission and Discount	229,370	173,569	175,050
3.4	Other Operating Income	4,081	16,534	2,162
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,724,782</b>	<b>1,099,258</b>	<b>1,423,632</b>
3.6	Staff Expenses	562,475	416,912	384,071
3.7	Other Operating Expenses	102,966	74,799	88,328
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>1,059,340</b>	<b>607,547</b>	<b>951,233</b>
3.8	Provision for Possible Loss	65,464	48,809	61,448
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>993,876</b>	<b>558,738</b>	<b>889,785</b>
3.9	Non Operating Income/Expenses (Net)	39,666	-	24,576
3.10	Write Back of Provision for Possible Loss	19,026	8,378	9,812
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>1,052,568</b>	<b>567,116</b>	<b>924,173</b>
3.11	Extraordinary Income/Expenses (Net)			-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>1,052,568</b>	<b>567,116</b>	<b>924,173</b>
3.12	Provision For Staff Bonus	95,688	51,556	84,016
3.13	Provision For Tax	292,984	157,370	263,741
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>663,896</b>	<b>358,190</b>	<b>576,416</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	13.41%	11.88%	14.28%
4.2	Non Performing Loan (NPL) to Total Loan	0.11%	0.10%	0.09%
4.3	Total Loan Loss Provision to total NPL	355.65%	315.34%	351.41%
4.4	Cost of Funds	9.12%	8.94%	8.59%
4.5	CD Ratio (Calculated as per NRB Directives)	123.37%	129.41%	121.73%

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

Interest Rate	
<b>5</b>	<b>Deposit</b>
	<b>5 % - 14.30%</b>
<b>6</b>	<b>Loan and Advance</b>
	<b>10% - 18%</b>
	प्रति शेयर आमदानी अनुपात (वार्षिक)
	66.39
	मुल्य आमदानी अनुपात
	13.21
	प्रति शेयर नेटवर्थ
	217.90
	कुल सम्पत्तीमा प्रतिफल
	1,972.28
	तलरता अनुपात
	17.27