

CHHIMEK Laghubitta BITTIYA SANSTHA LTD.

Central Office, Kathmandu, Nepal, Phone no. +977-1-4490513, 4464852

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at end of First Quarter (31/06/2075) of the Fiscal Year 2075/2076 (2018/2019)

(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)	20,985,977	19,722,758	16,508,394
1.1	Paid-up Capital	1,000,000	1,000,000	834,071
1.2	Reserves and Surplus	1,324,547	1,179,002	971,110
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	4,602,420	4,431,722	3,962,723
1.5	Deposits (a+b)	12,537,965	11,929,672	9,530,184
1.6	Income Tax Liabilities	-	14,098	-
1.7	Other Liabilities	1,521,045	1,168,265	1,210,307
2	Total Assets (2.1 to 2.7)	20,985,977	19,722,758	16,508,394
2.1	Cash & Bank Balance	2,708,446	2,824,939	3,168,167
2.2	Money at call and short Notice	-	-	-
2.3	Investments	658,200	8,200	8,200
2.4	Loans & Advances (a+b+c+d+e+f)	17,299,500	16,586,260	12,999,467
2.5	Fixed Assets	164,500	158,878	168,132
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	155,330	144,482	164,428
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	819,071	2,830,719	599,029
3.2	Interest Expense	425,333	1,339,387	313,081
A	Net Interest Income (3.1-3.2)	393,738	1,491,331	285,948
3.3	Fees Commission and Discount	71,332	229,370	46,882
3.4	Other Operating Income	358	4,081	122
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	465,428	1,724,782	332,953
3.6	Staff Expenses	181,209	562,475	171,893
3.7	Other Operating Expenses	27,359	102,966	23,992
C	Operating profit Before Provision (B-3.6-3.7)	256,860	1,059,340	137,067
3.8	Provision for Possible Loss	15,311	65,464	10,614
D	Operating profit (C-3.8)	241,549	993,876	126,453
3.9	Non Operating Income/Expenses (Net)	-	39,666	-
3.10	Write Back of Provision for Possible Loss	3,849	19,026	4,563
E	Profit From Regular Activities (D+3.9+3.10)	245,398	1,052,568	131,017
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	245,398	1,052,568	131,017
3.12	Provision For Staff Bonus	22,309	95,688	11,911
3.13	Provision For Tax	66,927	292,984	38,434
G	Net Profit/Loss (F-3.12-3.13)	156,162	663,896	80,672
4	Ratios			
4.1	Capital Fund to RWA	13.26%	13.41%	13.84%
4.2	Non Performing Loan (NPL) to Total Loan	0.16%	0.11%	0.09%
4.3	Total Loan Loss Provision to total NPL	54.29%	355.65%	86.58%
4.4	Cost of Funds	10.03%	9.12%	9.45%
4.5	CD Ratio (Calculated as per NRB Directives)	117.63%	123.37%	117.69%

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

Interest Rate	
5	Deposit
	3% - 14.30%
6	Loan and Advance
	10% - 18%

A	Earning Per Share	62.46
B	Price Earning Ratio	14.28
C	Book Net Worth Per Share	232.45
D	Total Assets Per Share	2,098.60
E	Liquidity Ratio	15.80

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