

CHHIMEK Laghubitta BIKAS BANK LTD.

Central Office, Kathmandu, Nepal

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at end of Third Quarter (31/12/2073) 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
1	Total Capital & Liabilities (1.1 to 1.7)	15,236,203	14,309,163	12,088,146
1.1	Paid-up Capital	834,071	834,047	595,748
1.2	Reserves and Surplus	822,016	673,970	796,385
1.3	Debenture and Bond			
1.4	Borrowings	4,000,707	3,842,025	3,810,079
1.5	Deposits (a+b)	8,143,602	7,770,007	6,078,841
	a. Domestic Currency	8,143,602	7,770,007	6,078,841
	b. Foreign Currency			
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	1,435,807	1,189,114	807,094
2	Total Assets (2.1 to 2.7)	15,236,203	14,309,163	12,088,146
2.1	Cash & Bank Balance	2,484,264	2,727,538	2,231,695
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)	12,184,631	11,162,894	9,286,859
2.5	Fixed Assets	164,183	159,830	132,305
2.6	Non Banking Assets			
2.7	Other Assets	393,687	249,462	354,387
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	1,641,679	1,080,220	1,257,591
3.2	Interest Expense	704,448	440,689	503,375
A	Net Interest Income (3.1-3.2)	937,231	639,530	754,216
3.3	Fees Commission and Discount	131,895	84,062	97,076
3.4	Other Operating Income	735	576	998
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	1,069,860	724,168	852,291
3.6	Staff Expenses	280,467	189,453	203,252
3.7	Other Operating Expenses	65,779	55,134	95,583
C	Operating profit Before Provision (B-3.6-3.7)	723,614	479,581	553,456
3.8	Provision for Possible Loss	32,348	19,810	39,692
D	Operating profit (C-3.8)	691,267	459,772	513,764
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	6,040	4,890	14,180
E	Profit From Regular Activities (D+3.9+3.10)	697,307	464,662	527,944
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	697,307	464,662	527,944
3.12	Provision For Staff Bonus	63,392	42,242	47,995
3.13	Provision For Tax	190,175	126,726	149,691
G	Net Profit/Loss (F-3.12 -3.13)	443,741	295,694	330,259
4	Ratios			
4.1	Capital Fund to RWA	13.60%	13.46%	14.72%
4.2	Non Performing Loan (NPL) to Total Loan	0.08%	0.08%	0.24%
4.3	Total Loan Loss Provision to total NPL	327.36%	236.26%	175.51%
4.4	Cost of Funds	8.22%	7.89%	7.50%
4.5	CD Ratio (Calculated as per NRB Directives)	129.84%	123.75%	133.65%
Note : if the statutory audit and supervisory authority notify any remarks to change the un-audited financial statement could change accordingly				