

CHHIMEK LAGHUBITTA BIKAS BANK LTD

Central Office, Kathmandu, Nepal

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at end of Fourth Quarter (2074/03/31) of the Fiscal Year 2073/2074 (2017/2018)



(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)	15642552.45	15236203.21	12626378.46
1.1	Paid-up Capital	834070.70	834070.70	595747.60
1.2	Reserves and Surplus	954691.15	822016.13	746849.78
1.3	Debenture and Bond			
1.4	Borrowings	3930393.73	4000706.92	3787262.03
1.5	Deposits (a+b)	9068311.38	8143602.23	6929533.66
	a. Domestic Currency	9068311.38	8143602.23	6929533.66
	b. Foreign Currency			
1.6	Income Tax Liabilities	0.00	0.00	0.00
1.7	Other Liabilities	855085.50	1435807.22	566985.39
2	Total Assets (2.1 to 2.7)	15642552.45	15236203.21	12626378.46
2.1	Cash & Bank Balance	2800458.92	2484263.94	2674935.29
2.2	Money at call and short Notice			
2.3	Investments	8200.00	9438.22	7438.22
2.4	Loans & Advances (a+b+c+d+e+f)	12514202.02	12184631.05	9685946.49
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	12514202.02	12184631.05	9685946.49
2.5	Fixed Assets	152823.15	164183.15	142924.37
2.6	Non Banking Assets			
2.7	Other Assets	166868.37	393686.86	115134.10
3	Profit and Loss Account			
3.1	Interest income	2265416.06	1641679.16	1750494.81
3.2	Interest Expense	1018996.29	704447.99	703890.68
A	Net Interest Income (3.1-3.2)	1246419.77	937231.18	1046604.13
3.3	Fees Commission and Discount	175599.51	131894.61	132840.57
3.4	Other Operating Income	20371.38	734.53	4095.50
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	1442390.66	1069860.32	1183540.20
3.6	Staff Expenses	379588.74	280467.23	277156.12
3.7	Other Operating Expenses	92810.64	65778.69	132034.87
C	Operating profit Before Provision (B-3.6-3.7)	969991.28	723614.41	774349.21
3.8	Provision for Possible Loss	61447.80	32347.73	46105.99
D	Operating profit (C-3.8)	908543.48	691266.67	728243.22
3.9	Non Operating Income/Expenses (Net)	5816.54	0.00	0.00
3.10	Write Back of Provision for Possible Loss	9812.13	6040.08	22642.05
E	Profit From Regular Activities (D+3.9+3.10)	924172.15	697306.75	750885.27
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	924172.15	697306.75	750885.27
3.12	Provision For Staff Bonus	84015.65	63391.52	68262.30
3.13	Provision For Tax	263740.82	190174.56	209919.88
G	Net Profit/Loss (F-3.12 -3.13)	576415.69	443740.67	472703.10
4	Ratios			
4.1	Capital Fund to RWA	14.28%	13.60%	13.70%
4.2	Non Performing Loan (NPL) to Total Loan	0.09%	0.08%	0.10%
4.3	Total Loan Loss Provision to total NPL	351.41%	327.36%	492.51%
4.4	Cost of Funds	8.59%	8.22%	7.52%
4.5	CD Ratio (Calculated as per NRB Directives)	121.73%	129.84%	124.19%

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