

# 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
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>15,236,203</b>	<b>14,309,163</b>	<b>12,088,146</b>
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
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>15,236,203</b>	<b>14,309,163</b>	<b>12,088,146</b>
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
<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	1,641,679	1,080,220	1,257,591
3.2	Interest Expense	704,448	440,689	503,375
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>937,231</b>	<b>639,530</b>	<b>754,216</b>
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>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,069,860</b>	<b>724,168</b>	<b>852,291</b>
3.6	Staff Expenses	280,467	189,453	203,252
3.7	Other Operating Expenses	65,779	55,134	95,583
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>723,614</b>	<b>479,581</b>	<b>553,456</b>
3.8	Provision for Possible Loss	32,348	19,810	39,692
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>691,267</b>	<b>459,772</b>	<b>513,764</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	6,040	4,890	14,180
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>697,307</b>	<b>464,662</b>	<b>527,944</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>697,307</b>	<b>464,662</b>	<b>527,944</b>
3.12	Provision For Staff Bonus	63,392	42,242	47,995
3.13	Provision For Tax	190,175	126,726	149,691
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>443,741</b>	<b>295,694</b>	<b>330,259</b>
<b>4</b>	<b>Ratios</b>			
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				