



Upakar Laghubitta Bittiya Sanstha Limited

Head Office Kohalpur-11 Banke

Unaudited Financial Report

At the quarter ended Ashwin in 2078

(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)	2169007.00	1989158.00	1501479.00
1.1	Paid-up Capital	42000.00	42000.00	42000.00
1.2	Reserves and Surplus	131391.00	129958.00	94136.00
1.3	Debenture and Bond			
1.4	Borrowings	901785.00	766714.00	452353.00
1.5	Deposits (a+b)	834172.00	800464.00	711612.00
	a. Domestic Currency	834172.00	800464.00	711612.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	28988.00	26283.00	11771.00
1.7	Other Liabilities	230671.00	223739.00	189607.00
2	Total Assets (2.1 to 2.7)	2169007.00	1989158.00	1501479.00
2.1	Cash & Bank Balance	183421.00	146318.00	217251.00
2.2	Money at call and short Notice			
2.3	Investments	0.00	80000.00	0.00
2.4	Loans & Advances (a+b+c+d+e+f)	1905291.00	1689880.00	1236646.00
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	1905291.00	1689880.00	1236646.00
2.5	Fixed Assets	13846.00	10753.00	10615.00
2.6	Non Banking Assets			
2.7	Other Assets	66449.00	62207.00	36967.00
3	Profit and Loss Account			
3.1	Interest income	61680.00	211424.00	51370.00
3.2	Interest Expense	30877.00	86005.00	18322.00
A	Net Interest Income (3.1-3.2)	30803.00	125419.00	33048.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	11184.00	38120.00	10728.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	41987.00	163539.00	43776.00
3.6	Staff Expenses	22301.00	55481.00	14513.00
3.7	Other Operating Expenses	4608.00	12717.00	2390.00
C	Operating profit Before Provision (B-3.6-3.7)	15078.00	95341.00	26873.00
3.8	Provision for Possible Loss	49452.00	495520.00	336930.00
D	Operating profit (C-3.8)	-34374.00	-400179.00	-310057.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	40938.00	497521.00	346053.00
E	Profit From Regular Activities (D+3.9+3.10)	6564.00	97342.00	35996.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	6564.00	97342.00	35996.00
3.12	Provision For Staff Bonus	656.50	9734.00	3600.00
3.13	Provision For Tax	1772.50	26282.00	9719.00
G	Net Profit/Loss (F-3.12-3.13)	4135.00	61326.00	22677.00
4	Ratios			
4.1	Capital Fund to RWA	9.61%	10.52%	11.19%
4.2	Non Performing Loan (NPL) to Total Loan	2.88%	2.70%	2.70%
4.3	Total Loan Loss Provision to total NPL	115.53%	116.80%	128.56%
4.4	Cost of Funds	7.20%	6.30%	6.97%
4.5	CD Ratio (Calculated as per NRB Directives)	228.41%	211.11%	173.78%

Note: Above financial Figures are Subjected to Change if instructed by statutory audit and regularity authority.

Interest on deposit and Loan & Advance

Deposit : 5% to 10%

Loan & Advance 10% to 15%