



Upakar Laghubitta Bittiya Sanstha Limited

Head Office Kohalpur-11 Banke

Unaudited Financial Report

At the quarter ended Poush 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)	2298817.00	2169007.00	1577252.00
1.1	Paid-up Capital	42000.00	42000.00	42000.00
1.2	Reserves and Surplus	145812.00	131391.00	108301.00
1.3	Debenture and Bond			
1.4	Borrowings	956928.00	901785.00	474934.00
1.5	Deposits (a+b)	898790.00	834172.00	738263.00
	a. Domestic Currency	898790.00	834172.00	738263.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	8076.00	28988.00	19834.00
1.7	Other Liabilities	247211.00	230671.00	193920.00
2	Total Assets (2.1 to 2.7)	2298817.00	2169007.00	1577252.00
2.1	Cash & Bank Balance	86248.00	183421.00	124197.00
2.2	Money at call and short Notice			
2.3	Investments	1200.00		
2.4	Loans & Advances (a+b+c+d+e+f)	2131130.00	1905291.00	1392233.00
	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)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan	2131130.00	1905291.00	1392233.00
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others			
2.5	Fixed Assets	13965.00	13846.00	11431.00
2.6	Non Banking Assets			
2.7	Other Assets	66274.00	66449.00	49391.00
3	Profit and Loss Account			
3.1	Interest income	135417.00	61680.00	99216.00
3.2	Interest Expense	69353.00	30877.00	37612.00
A	Net Interest Income (3.1-3.2)	66064.00	30803.00	61604.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	23653.00	11184.00	20806.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	89717.00	41987.00	82410.00
3.6	Staff Expenses	43980.00	22301.00	26748.00
3.7	Other Operating Expenses	9114.00	4608.00	5079.00
C	Operating profit Before Provision (B-3.6-3.7)	36623.00	15078.00	50583.00
3.8	Provision for Possible Loss	13958.00	49452.00	391711.00
D	Operating profit (C-3.8)	22665.00	-34374.00	-341128.00
3.9	Non Operating Income/Expenses (Net)	-264.00		
3.10	Write Back of Provision for Possible Loss	7509.00	40938.00	403525.00
E	Profit From Regular Activities (D+3.9+3.10)	29910.00	6564.00	62397.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	29910.00	6564.00	62397.00
3.12	Provision For Staff Bonus	2991.00	656.50	6240.00
3.13	Provision For Tax	8076.00	1772.50	16847.00
G	Net Profit/Loss (F-3.12 -3.13)	18843.00	4135.00	39310.00
4	Ratios			
4.1	Capital Fund to RWA	9.61%	9.61%	11.04%
4.2	Non Performing Loan (NPL) to Total Loan	2.02%	2.88%	3.22%
4.3	Total Loan Loss Provision to total NPL	142.04%	115.53%	97.17%
4.4	Cost of Funds	9.38%	7.20%	7.01%
4.5	CD Ratio (Calculated as per NRB Directives)	237.11%	228.51%	188.58%

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%