



Shrijanshil Laghubitta Bittiya Sanstha Limited
Golbazar - 7 ,Choharwa ,Siraha
Unaudited Quarterly Financial Statement
As 4th Quarter (31/03/2076) of the Fiscal Year 2075/2076

(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)	1322236.60	1260302.44	
1.1	Paid-up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	45586.3	50424.91	
1.3	Debenture and Bond			
1.4	Borrowings	512815.26	468209.45	
1.5	Deposits (a+b)	491840.20	444819.28	
	a. Domestic Currency	491840.20	444819.28	
	b. Foreign Correny			
1.6	Income Tax Liabilities	130.32		
1.7	Other Liabilities	201864.52	226848.80	
2	Total Assets (2.1 to 2.7)	1322236.60	1260302.44	
2.1	Cash & Bank Balance	111189.59	35827.7	
2.2	Money at Call and short Notice			
2.3	Investments	56.60	56.60	
2.4	Loans & Advances (a+b+c+d+e+f)	1177569	1167904.22	
2.5	Fixed Assets	13997.36	13420.69	
2.6	Non Banking Assets			
2.7	Other Assets	19424.05	43093.23	
3	Profit and Loss Account			
3.1	Interest income	77707.09	18521.85	
3.2	Interest Expense	34859.30	8157.16	
A	Net Interest Income (3.1-3.2)	42847.79	10364.69	
3.3	Fees Commission and Discount			
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)	1311.65	250.31	
B	Total Operating Income (A+3.3+3.4+3.5)	44159.44	10615.00	
3.6	Staff Expenses	22234.06	4217.58	
3.7	Other Operating Expenses	8255.35	1112.44	
C	Operating Profit Before Provision (B-3.6-3.7)	13670.03	5284.98	
3.8	Provision for Possible Loss	14778.82	947.22	
D	Operating Profit (C-3.8)	-1108.79	4337.76	
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1586.63	804.93	
E	Profit From Regular Activities (D+3.9+3.10)	477.84	5142.69	
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	477.84	5142.69	
3.12	Provision for Staff Bonus	43.44		
3.13	Provision for Tax	130.32		
G	Net Profit/Loss (F-3.12-3.13)	304.08	5142.69	
4	Ratios			
4.1	Capital Fund to RWA	10.15%	9.88%	
4.2	Non Performing Loan (NPL) to Total Loan	1.50%	1.71%	
4.3	Total Loan Loss Provision to total NPL	143.46%	78.00%	
4.4	Cos of Funds	16.15%	10.79%	
4.5	CD Ratio (Calculated as Per NRB Directives)	339.92%	266.14%	
Note: If the Statutory audit and Supervisory authority notify any remarks to Change, the Unaudited financial Statement Could Change accordingly.				