



Vijaya Laghubitta Bittiya Sanstha Limited

Gaindakot-5 , Nawalparasi

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Unaudited Financial Results (Quarterly)

As on 3rd Quarter (31/12/2073) of Fiscal Year 2073/74

(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)	963495.17	781741.74	507862.43
1.1	Paid-up Capital	161000.00	161000.00	140000.00
1.2	Reserves and Surplus	31039.14	24866.69	27422.15
1.3	Debenture and Bond			
1.4	Borrowings	633989.80	485319.10	286489.81
1.5	Deposits (a+b)	120769.14	96006.24	43004.28
	a. Domestic Currency	120769.14	96006.24	43004.28
	b. Foreign Currency			
1.6	Income Tax Liabilities	9400.48	6598.59	6075.86
1.7	Other Liabilities	7296.60	7951.12	4870.33
2	Total Assets (2.1 to 2.7)	963495.17	781741.74	507862.43
2.1	Cash & Bank Balance	147781.79	94786.28	109490.83
2.2	Money at call and short Notice			
2.3	Investments	14668.14	12955.67	8385.72
2.4	Loans & Advances (a+b+c+d+e+f)	767432.74	638725.18	353497.70
2.5	Fixed Assets	18597.12	17630.47	11179.24
2.6	Non Banking Assets			
2.7	Other Assets	15015.38	17644.15	25308.94
3	Profit and Loss Account			
3.1	Interest income	79728.28	49535.83	44152.75
3.2	Interest Expense	22785.40	12295.19	9309.29
A	Net Interest Income (3.1-3.2)	56942.88	37240.64	34843.46
3.3	Fees Commission and Discount	433.53	106.10	213.91
3.4	Other Operating Income	19379.51	11840.22	9159.66
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	76755.92	49186.96	44217.03
3.6	Staff Expenses	25559.49	15335.74	12794.94
3.7	Other Operating Expenses	14693.70	11044.00	8159.90
C	Operating profit Before Provision (B-3.6-3.7)	36502.73	22807.21	23262.19
3.8	Provision for Possible Loss	7738.98	4471.94	2974.07
D	Operating profit (C-3.8)	28763.74	18335.27	20288.12
3.9	Non Operating Income/Expenses (Net)	5339.40	5859.58	1996.04
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	34103.15	24194.84	22284.16
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	34103.15	24194.84	22284.16
3.12	Provision For Staff Bonus	3133.49	2199.53	2025.29
3.13	Provision For Tax	9400.48	6598.59	6075.86
G	Net Profit/Loss (F-3.12 -3.13)	21569.18	15396.72	14183.01
4	Ratios			
4.1	Capital Fund to RWA	23.47%	26.96%	40.49%
4.2	Non Performing Loan (NPL) to Total Loan	1.52%	1.08%	1.34%
4.3	Total Loan Loss Provision to total NPL	116.32%	150.82%	125.44%
4.4	Cost of Funds	8.53%	5.79%	4.67%
4.5	CD Ratio (Calculated as per NRB Directives)	84.44%	86.36%	74.48%

Note: Figures may change subject to instructions, if any , from statutory /regulatory authorities.

Figures are rearrange and regrouped wherever necessary.

Interest Rate	
1. Deposit 6%- 9.76%	2. Loan and Advance 15%-18%