



# Dhaulagiri Laghubitta Bittiya Sanstha Limited

## Quarterly Financial Statement

At the quarter ended Chaitra, 2076

(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>916631.44</b>	<b>870035.12</b>	
1.1	Paid-up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	60178.33	61826.73	
1.3	Debenture and Bond			
1.4	Borrowings	158122.96	133997.57	
1.5	Deposits (a+b)	<b>466799.47</b>	<b>438822.97</b>	
	a. Domestic Currency	466799.47	438822.97	
	b. Foreign Currency			
1.6	Income Tax Liabilities		419.99	
1.7	Other Liabilities	161530.69	164967.86	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>916631.44</b>	<b>870035.12</b>	
2.1	Cash & Bank Balance	11130.39	7380.39	
2.2	Money at call and short Notice	64073.30	58925.19	
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	<b>814405.64</b>	<b>770899.76</b>	
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	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			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	814405.64	770899.76	
2.5	Fixed Assets	13741.68	13593.33	
2.6	Non Banking Assets			
2.7	Other Assets	13280.43	19236.45	
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	85125.11	57481.99	
3.2	Interest Expense	33324.58	20363.31	
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>51800.53</b>	<b>37118.68</b>	
3.3	Fees Commission and Discount			

3.4	Other Operating Income	29338.23	22605.43	
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>81138.76</b>	<b>59724.10</b>	
3.6	Staff Expenses	46540.63	31908.45	
3.7	Other Operating Expenses	16150.30	10779.80	
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>18447.83</b>	<b>17035.85</b>	
3.8	Provision for Possible Loss	10587.00	6593.05	
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>7860.83</b>	<b>10442.80</b>	
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	5256.84	4915.08	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>13117.67</b>	<b>15357.88</b>	
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>13117.67</b>	<b>15357.88</b>	
3.12	Provision For Staff Bonus	1311.77	1535.79	
3.13	Provision For Tax	3541.77	4146.63	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>8264.13</b>	<b>9675.46</b>	
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.37%	11.28%	
4.2	Non Performing Loan (NPL) to Total Loan	2.28%	1.88%	
4.3	Total Loan Loss Provision to total NPL	114.87%	122.49%	
4.4	Cost of Funds	8.64%	8.21%	
4.5	CD Ratio (Calculated as per NRB Directives)	174.47%	175.67%	
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	15.66	16.76	
	Net Interest Spread (Local Currency)	7.02	8.55	
	Return on Equity	11.81	13.82	
	Return on Assets	0.89	1.11	