



धौलागिरी लघुवित्त वित्तीय संस्था लि. Dhaulagiri Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त राष्ट्रियस्तरीको वित्तीय संस्था)

Central Office : Baglung-2, Baglung, Ph : 068-520905

Email : dlbsbank.headoffice@gmail.com

Unaudited Financial Result (Quarterly)

As at the end of Fourth Quarter (2077/03/31) of the fiscal year 2076/077

Rs in '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	934,493	916,631	743,998
1.1	Paid Up Capital	70,000	70,000	70,000
1.2	Reserve & surplus	60,787	60,178	51,218
1.3	Debenture & Bond			
1.4	Borrowings	175,758	158,123	84,793
1.5	Deposits (a+b)	460,656	466,799	430,434
	a. Member	460,656	466,799	430,434
	b. Public			
1.6	Income Tax Liability	-	-	
1.7	Other Liabilities	167,292	161,531	107,552
2	Total Assets (2.1 to 2.7)	934,493	916,631	743,998
2.1	Cash & Bank Balance	8,460	11,130	1,220
2.2	Money at Call and Short Notice	107,455	64,073	163,480
2.3	Investments			-
2.4	Loans & Advances	791,621	814,406	565,221
2.5	Fixed Assets	10,908	13,742	9,671
2.6	Non Banking Assets			
2.7	Other Assets	16,049	13,280	4,406
3	Profit and Loss Account	Upto This Quarter	Upto Last Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	125,063	85,125	51,807
3.2	Interest Expense	45,408	33,325	20,886
	A. Net Interest Income (3.1 - 3.2)	79,655	51,801	30,921
3.3	Fees, Commission and Discount	642		
3.4	Other Operating Income	31,783	29,338	6,572
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	112,081	81,139	37,494
3.6	Staff Expenses	62,560	46,541	17,215
3.7	Other Operating Expenses	21,655	16,150	8,839
	C. Operating Profit Before Provision (B-3.6-3.7)	27,865	18,448	11,440
3.8	Provision for Possible Losses	19,308	10,587	15,529
	D. Operating Profit (C - 3.8)	8,557	7,861	(4,089)
3.9	Non Operating Income/ Expenses (Net)			-
3.10	Write Back of Provision for Possible Loss	5,442	5,257	11,802
	E. Profit From Regular Activities (D+3.9+3.10)	13,999	13,118	7,713
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	13,999	13,118	7,713
3.12	Provision for Staff Bonus	1,400	1,312	701
3.13	Provision for Tax	3,780	3,542	2,104
	G. Net Profit/ Loss (F-3.12-3.13)	8,819	8,264	4,908
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	10.93%	10.37%	13.21%
4.2	Non Performing Loan (NPL) To Total Loan	2.22%	2.28%	2.45%
4.3	Total Loan Loss Provision to Total NPL	175.84%	114.87%	101.47%
4.4	Cost of Funds	8.49%	8.64%	9.73%
4.5	CD Ratio (Calculated as per NRB Direction)	171.85%	174.47%	131.31%
Additional Information (Optional)				
1	Average Yield (Local Currency)	16.96%	15.66%	18.09%
2	Net Interest Spread (Local Currency)	8.47%	7.02%	8.37%
3	Return on Equity	11.92%	11.81%	7.01%
4	Return on Assets	0.94%	0.89%	0.66%
Interest Rate				
Deposit: 4% - 11.5%		Loan & Advance: 15% - 18%		

Note I : If statutory/regulatory authority notify any remarks to change the unaudited statement could be changed accordingly.

II : Comparative Figures has been re-arrange where ever necessary