



Dhaulagiri Laghubitta Bittiya Sanstha Limited

(Class D Financial Institution Licensed by Nepal Rastra Bank)

Central Office: Baglung - 2, Baglung

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UNAUDITED FINANCIAL RESULTS (Quarterly)

As at the end of Fourth Quarter (2078/03/31) of the fiscal year 2077/078

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)	1,138,742	1,091,426	934,493
1.1	Paid Up Capital	70,000	70,000	70,000
1.2	Reserve & surplus	86,050	67,847	60,787
1.3	Debenture & Bond			
1.4	Borrowings	350,389	291,676	175,758
1.5	Deposits (a+b)	514,544	522,943	460,656
	a. Member	514,544	522,943	460,656
	b. Public			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	117,760	138,960	167,292
2	Total Assets (2.1 to 2.7)	1,138,742	1,091,426	934,493
2.1	Cash & Bank Balance	9,055	5,817	8,460
2.2	Money at Call and Short Notice	62,745	44,487	107,455
2.3	Investments			
2.4	Loans & Advances	1,027,445	995,083	791,621
2.5	Fixed Assets	10,103	11,789	10,908
2.6	Non Banking Assets			
2.7	Other Assets	29,394	34,250	16,049
3	Profit and Loss Account	Upto This Quarter	Upto Last Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	131,383	91,635	125,063
3.2	Interest Expense	42,268	30,595	45,408
	A. Net Interest Income (3.1 - 3.2)	89,115	61,040	79,655
3.3	Fees, Commission and Discount	954	642	642
3.4	Other Operating Income	28,277	21,565	31,783
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	118,345	83,247	112,080
3.6	Staff Expenses	60,679	46,166	62,560
3.7	Other Operating Expenses	25,018	16,354	21,655
	C. Operating Profit Before Provision (B-3.6-3.7)	32,649	20,727	27,865
3.8	Provision for Possible Losses	-	-	13,866
	D. Operating Profit (C - 3.8)	32,649	20,727	13,999
3.9	Non Operating Income/ Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	23,085	5,450	-
	E. Profit From Regular Activities (D+3.9+3.10)	55,734	26,178	13,999
3.11	Extraordinary Income/ Expenses (Net)	(42)	(42)	-
	F. Profit before Bonus and Taxes (E+3.11)	55,692	26,135	13,999
3.12	Provision for Staff Bonus	5,569	2,614	1,400
3.13	Provision for Tax	15,037	7,057	3,780
	G. Net Profit/ Loss (F-3.12-3.13)	35,086	16,465	8,819
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	10.40%	9.61%	10.93%
4.2	Non Performing Loan (NPL) To Total Loan	1.27%	3.38%	2.22%
4.3	Total Loan Loss Provision to Total NPL	135.40%	141.06%	175.84%
4.4	Cost of Funds	6.23%	6.41%	8.49%
4.5	CD Ratio (Calculated as per NRB Direction)	199.68%	190.29%	171.85%
Additional Information (Optional)				
	Average Yield (Local Currency)	14.82	14.71	16.96
	Net Interest Spread (Local Currency)	8.59	8.30	8.47
	Return on Equity	47.64	29.81	11.92
	Return on Assets	3.08	1.51	0.94
	Earnings Per Share (Annualize)	50.12	31.36	12.60
Note I: If statutory/regulatory authority notify any remarks to change the unaudited statement could be changed accordingly.				
Note II : Comparative Figures has been re-arrange where ever necessary				
Note III : Provision For Possibles Loss Calculation in net Amount.				
Interest Rate				
Deposit: 3% - 11.5%		Loan & Advance: 14.75% - 15%		