



नेष्टो समृद्ध लघुवित्त वित्तीय संस्था लि.

NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

केन्द्रिय कार्यालय, कुशमानगरपालिका, वडा नं.६, न्यूरोडपर्वत, फोन नं.: ०६७-४२०४०६, फ्याक्स नं.: ४२०९१५

Unaudited Financial Result (Quarterly)

As at Third Quarter (2076/12/30) of the Fical Year 2076/2077

Rs in '000'

S.no	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities(1.1 to 1.7)	4360065.71	4083425.20	3154515.66
1.1	<i>Paid Up-Capital</i>	172125.00	172125.00	70000.00
1.2	<i>Reserve & Surplus</i>	251129.82	221482.10	27326.65
1.3	<i>Debenture & Bounds</i>			0.00
1.4	<i>Borrowings</i>	341121.59	245288.25	230012.32
1.5	Deposits(a+b)	2024650.64	1974363.42	1669597.88
	<i>a.Domestic Currency</i>	2024650.64	1974363.42	1669597.88
	<i>b.Foreign Currency</i>			0
1.6	<i>Income Tax Liabilities</i>	75938.86	45000	0
1.7	<i>Other Liabilities</i>	1495099.8	1425166.43	1157578.81
2	Total Assets(2.1 to 2.7)	4360065.71	4083425.20	3154515.66
2.1	<i>Cash & Bank Balance</i>	672165.73	376128.48	192134.89
2.2	<i>Money at Call & Short Notice</i>			0
2.3	<i>Investment</i>			0
2.4	<i>Loan & Advances</i>	3577884.27	3623032.17	2912591.19
2.5	<i>Fixed Assets</i>	11084.96	10886.88	8744.03
2.6	<i>Non-Banking Assets</i>			0
2.7	<i>Other Assets</i>	98930.75	73377.67	41045.55
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	<i>Interest Income</i>	473875.3	330124.07	55320.82
3.2	<i>Interest Expenses</i>	160931.42	104548.4	35352.63
	A.Net Interest Income(3.1-3.2)	312943.88	225575.67	19968.19
3.3	<i>Fees Commission & Discount</i>			0
3.4	<i>Other Operating Income</i>	79248.21	67312.99	15461.67
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			0
	B.Total Operating Income(A+3.3+3.4+3.5)	392192.09	292888.66	35429.86
3.6	<i>Staff Expenses</i>	67263.19	46389.73	6079.4
3.7	<i>Other Operating Expenses</i>	24878.42	18455.6	2023.81
	C-Operating Profit Before Provision(B-3.6-	300050.48	228043.33	27326.65
3.8	<i>Provision for Possible Losses</i>	18795.46	16246.1	0
	D.Operating Profit(C-3.8)	281255.02	211797.23	27326.65
3.9	<i>Non-Operating Income/Expenses (Net)</i>	0	0	0
3.10	<i>Write Back Of Provision for Possibel Losses</i>	0	0	0
	E-Profit From Reguarl Activities (D+3.9+3.1	281255.02	211797.23	27326.65
3.11	<i>Extraordinary Income/Expenses (Net)</i>			
	F-Profit Before Bonus & Tax	281255.02	211797.23	27326.65

3.12	Provision For Staff Bonus	28125.50	19254.29	
3.13	Provision For Tax	75938.86	45000.00	
	G-Net Profit /Loss	177190.66	147542.94	27326.65
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	11.80%	11.48%	4.12
4.2	Non-Performing Loan (NPL) to Total Loan	1.71%	1.75%	1.19
4.3	Total Loan Loss Provision to Total NPL	139.91%	130.41%	161.85
4.4	Cost of Fund	11.72%	12.50%	12.41
4.5	CD Ratio (Calculated as Per NRB Directives)	176.72%	183.50%	174.45
Interest Rate on Deposit & Loan and Advance				
	Deposit & Saving 8%-10%			Loan & Advance 0%-20%
1	The Uaudited Financial Figures may change if directed by the Satutory Audit/Supervisory Authorities .			
2	The Previous Period Figures are Regrouped and Rearranged whenever Necessary .			
3	Loans & Advances are Presented on Gross Basis and Loan Loss Reserve is Included in Other liabilites.			