



नेष्टो समृद्ध लघुवित्त वित्तीय संस्था लि.
NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

केन्द्रिय कार्यालय, कुश्मानगरपालिका, बडा नं.६, न्यूरोडपर्वत, फोन नं.: ०६७-४२०४०६, फ्याक्स नं.: ४२०९१५

Unaudited Financial Result (Quarterly)

As at Second Quarter (2077/09/29) of the Fical Year 2077/2078

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)	4391393.65	4255300.45	4038425.20
1.1	<i>Paid Up-Capital</i>	172125.00	172125.00	172125.00
1.2	<i>Reserve & Surplus</i>	396310.71	289596.57	221482.10
1.3	<i>Debenture & Bounds</i>			
1.4	<i>Borrowings</i>	275106.0091	241772.68	245288.25
1.5	Deposits(a+b)	2172904.586	2118909.061	1974363.417
	<i>a.Domestic Currency</i>	2172904.586	2118909.06	1974363.417
	<i>b.Foreign Currency</i>			
1.6	<i>Income Tax Liabilities</i>		18637.24	
1.7	<i>Other Liabilities</i>	1374947.344	1414259.9	1425166.432
2	Total Assets(2.1 to 2.7)	4391393.65	4255300.45	4038425.20
2.1	<i>Cash & Bank Balance</i>	614234.01	613150.04	376128.48
2.2	<i>Money at Call & Short Notice</i>			0
2.3	<i>Investment</i>			0
2.4	<i>Loan & Advances</i>	3668114.94	3568935.58	3623032.172
2.5	<i>Fixed Assets</i>	11260.34	12648.15	10886.88065
2.6	<i>Non-Banking Assets</i>			
2.7	<i>Other Assets</i>	97784.36	60566.68	28377.67
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	<i>Interest Income</i>	324109.05	176785.65	327724.07
3.2	<i>Interest Expenses</i>	92265.01	48213.67	104548.40
	A.Net Interest Income(3.1-3.2)	231844.04	128571.98	223175.67
3.3	<i>Fees Commission & Discount</i>			0
3.4	<i>Other Operating Income</i>	35642.84	18833.60	69712.99
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			0
	B.Total Operating Income(A+3.3+3.4+3.5)	267486.87	147405.58	292888.66
3.6	<i>Staff Expenses</i>	42564.51	19722.88	46389.73
3.7	<i>Other Operating Expenses</i>	14809.57	5441.26	18455.60
	C-Operating Profit Before Provision(B-3.6-3.7)	210112.79	122241.44	228043.34
3.8	<i>Provision for Possible Lossess</i>	0.00	0	16246.10
	D.Operating Profit(C-3.8)	210112.79	122241.4375	211797.24
3.9	<i>Non-Operating Income/Expenses (Net)</i>	0	0	0
3.10	<i>Write Back Of Provision for Possibel Lo</i>	0	0	0
	E-Profit From Reguarl Activities (D+3.9-3.10)	210112.7917	122241.4375	211797.24
3.11	<i>Extraordinary Income/Expenses (Net)</i>			0
	F-Profit Before Bonus & Tax	210112.7917	122241.4375	211797.24
3.12	<i>Provision For Staff Bonus</i>	21011.28	12224.14	21179.72

3.13	Provision For Tax	56730.45	33005.19	57185.25
	G-Net Profit /Loss	132371.06	77012.10	133432.27
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	12.89%	13.09%	11.48%
4.2	Non-Performing Loan (NPL) to Total Lo	2.08%	2.73%	1.75%
4.3	Total Loan Loss Provision to Total NPL	227.83%	201.35%	130.41%
4.4	Cost of Fund	8.97%	9.91%	12.50%
4.5	CD Ratio (Calculated as Per NRB Direct	168.81%	168.00%	183.50%
Interest Rate on Deposit & Loan and Advance				
	Deposit & Saving 4%-13.3%	Loan & Advance 0%-15%		
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.			