



# नेष्टो समृद्ध लघुवित्त वित्तीय संस्था लि.

## NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त राष्ट्रियस्तरको वित्तीय संस्था)

केन्द्रिय कार्यालय: कुश्मा नगरपालिका, वडा नं.-६, न्यूरोड, पर्वत, फोन नं.: ०६७-४२०४०६, फ्याक्स नं.: ०६७-४२०९१५

### Unaudited Financial Result (Quarterly)

As at the end of Fourth Quarter (2078/03/31) of the Fical Year 2077/2078

				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>4319959.55</b>	<b>4672300.81</b>	<b>4105526.46</b>	
1.1	Paid Up-Capital	172125.00	172125.00	172125.00	
1.2	Reserve & Surplus	427325.13	460660.62	277881.54	
1.3	Debenture & Bounds				
1.4	Borrowings	389272.68	408439.34	312499.99	
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>2243051.91</b>	<b>2196914.87</b>	<b>2085938.85</b>	
	a.Domestic Currency	2243051.91	2196914.87	2085938.85	
	b.Foreign Currency				
<b>1.6</b>	<b>Income Tax Liabilities</b>			<b>1009.10</b>	
1.7	Other Liabilities	1088184.83	1434160.98	1256071.98	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4319959.55</b>	<b>4672300.81</b>	<b>4105526.46</b>	
2.1	Cash & Bank Balance	485964.91	658281.41	589484.86	
2.2	Money at Call & Short Notice				
2.3	Investment				
2.4	Loan & Advances	3729519.52	3895125.42	3472099.73	
2.5	Fixed Assets	10156.28	11280.94	12648.14	
2.6	Non-Banking Assets				
2.7	Other Assets	94318.84	107613.04	31293.73	
<b>3</b>	<b>Profit &amp; Loss Account</b>				
3.1	Interest Income	595171.53	463713.85	627249.55	
3.2	Interest Expenses	183541.17	138091.19	221551.06	
	<b>A.Net Interest Income (3.1-3.2)</b>	<b>411630.36</b>	<b>325622.66</b>	<b>405698.49</b>	
3.3	Fees Commission & Discount			0	
3.4	Other Operating Income	76252.34	66768.51	80890.86	
3.5	Foreign Exchange Gain/ Loss (Net)			0	
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>487882.70</b>	<b>392391.17</b>	<b>486589.35</b>	
3.6	Staff Expenses	93719.36	64840.69	101120.82	
3.7	Other Operating Expenses	31999.81	17878.30	32257.01	
	<b>C-Operating Profit Before Provision (B-3.6-3.7)</b>	<b>362163.53</b>	<b>309672.18</b>	<b>353211.52</b>	
3.8	Provision for Possible Lossess	102943.38	0.00	201838.99	
	<b>D.Operating Profit(C-3.8)</b>	<b>259220.15</b>	<b>309672.18</b>	<b>151372.53</b>	
3.9	Non-Operating Income/Expenses (Net)	0	0	0	
3.10	Write Back Of Provision for Possibel Losses	0	0	1749.70	
	<b>E-Profit From Reguarl Activities (D+3.9+3.10)</b>	<b>259220.15</b>	<b>309672.18</b>	<b>153122.23</b>	
3.11	Extraordinary Income/Expenses (Net)			859.57	
	<b>F-Profit Before Bonus &amp; Tax</b>	<b>259220.15</b>	<b>309672.18</b>	<b>153981.80</b>	
3.12	Provision For Staff Bonus	25922.02	30967.21	13998.35	
3.13	Provision For Tax	69989.43	83611.49	42095.59	
	<b>G-Net Profit /Loss</b>	<b>163308.70</b>	<b>195093.48</b>	<b>97887.87</b>	
<b>4</b>	<b>Ratios</b>				
4.1	Capital Fund to RWA	13.59%	13.81%	10.04%	
4.2	Non-Performing Loan (NPL) to Total Loan	6.97%	2.10%	2.17%	
4.3	Total Loan Loss Provision to Total NPL	143.18%	285.89%	356.80%	
4.4	Cost of Fund	8.59%	9.25%	11.72%	
4.5	CD Ratio (Calculated as Per NRB Directives)	166.26%	177.29%	166.45%	

#### Interest Rate on Deposit & Loan and Advance

Deposit & Saving 4% - 13.3%

Loan & Advance 15%

Note: 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 liabilities.