



# नेष्डो समृद्ध लघुवित्त वित्तीय संस्था लिमिटेड

## NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंक बाट 'घ' वर्गको इजाजतपत्र प्राप्त राष्ट्रियस्तरको वित्तीय संस्था )

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

### Unaudited Financial Results (Quarterly)

As at the end of First Quarter (2078/06/31) of the Fiscal Year 2078/2079

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>4397051.63</b>	<b>4319959.56</b>	<b>4255300.45</b>
1.1	<i>Paid Up-Capital</i>	172125.00	172125.00	172125.00
1.2	<i>Reserve &amp; Surplus</i>	481116.98	427325.13	289596.57
1.3	<i>Debenture &amp; Bounds</i>			
1.4	<i>Borrowings</i>	355106.01	389272.68	241772.68
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>2301443.98</b>	<b>2243051.91</b>	<b>2118909.06</b>
	<i>a. Domestic Currency</i>	2301443.98	2243051.91	2118909.06
	<i>b.Foreign Currency</i>			
<b>1.6</b>	<b>Income Tax Liabilities</b>			
1.7	<i>Other Liabilities</i>	1087259.66	1088184.84	1414259.90
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4397051.63</b>	<b>4319959.56</b>	<b>4255300.45</b>
2.1	<i>Cash &amp; Bank Balance</i>	389916.18	485964.91	613150.04
2.2	<i>Money at Call &amp; Short Notice</i>			
2.3	<i>Investment</i>			
2.4	<i>Loan &amp; Advances</i>	3948891.65	3729519.52	3568935.58
2.5	<i>Fixed Assets</i>	10156.27	10156.28	12648.15
2.6	<i>Non-Banking Assets</i>			
2.7	<i>Other Assets</i>	48087.53	94318.84	60566.68
<b>3</b>	<b>Profit &amp; Loss Account</b>			
3.1	<i>Interest Income</i>	142375.98	595171.53	176785.65
3.2	<i>Interest Expenses</i>	52086.78	183541.17	48213.67
	<b>A.Net Interest Income (3.1-3.2)</b>	<b>90289.20</b>	<b>411630.36</b>	<b>128571.98</b>
3.3	<i>Fees Commission &amp; Discount</i>			
3.4	<i>Other Operating Income</i>	20811.83	76252.34	18833.60
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>111101.03</b>	<b>487882.70</b>	<b>147405.58</b>
3.6	<i>Staff Expenses</i>	24933.86	93719.36	19722.88
3.7	<i>Other Operating Expenses</i>	5646.49	31999.81	5441.26
	<b>C-Operating Profit Before Provision (B-3.6-3.7)</b>	<b>80520.68</b>	<b>362163.53</b>	<b>122241.44</b>
3.8	<i>Provision for Possible Losses</i>		102943.38	
	<b>D.Operating Profit(C-3.8)</b>	<b>80520.68</b>	<b>259220.15</b>	<b>122241.44</b>
3.9	<i>Non-Operating Income/Expenses (Net)</i>			
3.10	<i>Write Back Of Provision for Possible Losses</i>			
	<b>E-Profit From Regular Activities (D+3.9+3.10)</b>	<b>80520.68</b>	<b>259220.15</b>	<b>122241.44</b>
3.11	<i>Extraordinary Income/Expenses (Net)</i>			
	<b>F-Profit Before Bonus &amp; Tax</b>	<b>80520.68</b>	<b>259220.15</b>	<b>122241.44</b>
3.12	<i>Provision For Staff Bonus</i>	8052.07	25922.02	12224.14
3.13	<i>Provision For Tax</i>	21740.59	69989.44	33005.19
	<b>G-Net Profit /Loss</b>	<b>50728.02</b>	<b>163308.70</b>	<b>77012.10</b>
<b>4</b>	<b>Ratios</b>			
4.1	<i>Capital Fund to RWA</i>	14.25%	13.59%	13.09%
4.2	<i>Non-Performing Loan (NPL) to Total Loan</i>	7.32%	6.97%	2.73%
4.3	<i>Total Loan Loss Provision to Total NPL</i>	128.59%	143.18%	201.35%
4.4	<i>Cost of Fund</i>	9.42	8.59	9.91
4.5	<i>CD Ratio (Calculated as Per NRB Directives)</i>	171.58%	166.26%	168.00%
<b>Interest Rate on Deposit &amp; Loan and Advance</b>				
<b>Deposit &amp; Saving- 4% - 13.3%</b>		<b>Loan &amp; Advance- 15%</b>		
<b>Note:</b> 1. The Unaudited Financial Figures may change if directed by the Statutory 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.				