



# 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 Second Quarter (2078/09/30) 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>4563690.01</b>	<b>4397051.63</b>	<b>4391393.65</b>		
1.1	Paid Up-Capital	172125.00	172125.00	172125.00		
1.2	Reserve & Surplus	540381.55	481116.98	396310.71		
1.3	Debenture & Bonds					
1.4	Borrowings	333439.34	355106.01	275106.01		
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>2371218.87</b>	<b>2301443.98</b>	<b>2172904.59</b>		
	a.Domestic Currency	2371218.87	2301443.98	2172904.59		
	b.Foreign Currency					
<b>1.6</b>	<b>Income Tax Liabilities</b>					
1.7	<b>Other Liabilities</b>	1146525.25	1087259.66	1374947.34		
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4563690.01</b>	<b>4397051.63</b>	<b>4391393.65</b>		
2.1	Cash & Bank Balance	251349.64	389916.18	614234.01		
2.2	Money at Call & Short Notice					
2.3	Investment					
2.4	Loan & Advances	4217316.00	3948891.65	3668114.94		
2.5	Fixed Assets	8974.74	10156.27	11260.34		
2.6	Non-Banking Assets					
2.7	Other Assets	86049.63	48087.53	97784.36		
<b>3</b>	<b>Profit &amp; Loss Account</b>					
3.1	Interest Income	290553.00	142375.98	324109.05		
3.2	Interest Expenses	102975.00	52086.78	92265.01		
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>187578.00</b>	<b>90289.20</b>	<b>231844.04</b>		
3.3	Fees Commission & Discount					
3.4	Other Operating Income	44423.00	20811.83	35642.84		
3.5	Foreign Exchange Gain/ Loss (Net)			-		
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>232001.00</b>	<b>111101.03</b>	<b>267486.88</b>		
3.6	<b>Staff Expenses</b>	45781.82	24933.86	42564.51		
3.7	<b>Other Operating Expenses</b>	15466.00	5646.49	14809.57		
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>170753.18</b>	<b>80520.68</b>	<b>210112.80</b>		
3.8	Provision for Possible Losses	300.00				
	<b>D. Operating Profit(C-3.8)</b>	<b>170453.18</b>	<b>80520.68</b>	<b>210112.80</b>		
3.9	Non-Operating Income/Expenses (Net)					
3.10	Write Back Of Provision for Possibel Losses					
	<b>E. Profit From Regular Activities (D+3.9+3.10)</b>	<b>170453.18</b>	<b>80520.68</b>	<b>210112.80</b>		
3.11	Extraordinary Income/Expenses (Net)					
	<b>F. Profit Before Bonus &amp; Tax</b>	<b>170453.18</b>	<b>80520.68</b>	<b>210112.80</b>		
3.12	Provision For Staff Bonus	17045.00	8052.07	21011.28		
3.13	Provision For Tax	46022.00	21740.59	56730.45		
	<b>G. Net Profit /Loss</b>	<b>107386.18</b>	<b>50728.02</b>	<b>132371.07</b>		
<b>4</b>	<b>Ratios</b>					
4.1	Capital Fund to RWA	17.43%	14.25%	12.89%		
4.2	Non-Performing Loan (NPL) to Total Loan	6.09%	7.32%	2.08%		
4.3	Total Loan Loss Provision to Total NPL	170.44%	128.59%	227.83%		
4.4	Cost of Fund	11.34%	9.42%	8.97%		
4.5	CD Ratio (Calculated as Per NRB Directives)	177.85%	171.58%	168.81%		

#### 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.