

**Asha Laghubitta Bittiya Sanstha Limited**Quarterly Financial Statement  
At the quarter ended Poush, 2074

(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>913993.53</b>	<b>811834.11</b>	<b>163405.72</b>
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	-13693.25	-14804.34	-3717.11
1.3	Debenture and Bond			
1.4	Borrowings	692559.76	664192.16	92123.48
1.5	Deposits (a+b)	<b>139578.54</b>	<b>83639.90</b>	<b>1876.23</b>
	a. Domestic Currency	139578.54	83639.90	1876.23
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	25548.48	8806.40	3123.13
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>913993.53</b>	<b>811834.11</b>	<b>163405.72</b>
2.1	Cash & Bank Balance	4217.33	3867.19	3787.14
2.2	Money at call and short Notice	18682.64	122562.46	94121.21
2.3	Investments			20000.00
2.4	Loans & Advances (a+b+c+d+e+f)	<b>853392.35</b>	<b>659692.60</b>	<b>30595.00</b>
0	a. Real Estate Loan	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	853392.35	659692.60	30595.00
2.5	Fixed Assets	24804.25	20321.55	10561.33
2.6	Non Banking Assets			
2.7	Other Assets	12896.96	5390.31	4341.04
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	53931.33	22602.87	209.20
3.2	Interest Expense	33013.63	13960.33	25.14
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>20917.69</b>	<b>8642.53</b>	<b>184.06</b>
3.3	Fees Commission and Discount	13984.91	6942.96	2.46
3.4	Other Operating Income			4078.63
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>34902.60</b>	<b>15585.49</b>	<b>4265.15</b>
3.6	Staff Expenses	21800.57	11088.50	2768.20
3.7	Other Operating Expenses	10455.57	5540.57	4456.99
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>2646.46</b>	<b>-1043.59</b>	<b>-2960.04</b>
3.8	Provision for Possible Loss	5389.75	2751.79	309.04
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>-2743.29</b>	<b>-3795.38</b>	<b>-3269.08</b>
3.9	Non Operating Income/Expenses (Net)	6.07		
3.10	Write Back of Provision for Possible Loss	59.81	6.88	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>-2677.41</b>	<b>-3788.50</b>	<b>-3269.08</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>-2677.41</b>	<b>-3788.50</b>	<b>-3269.08</b>
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>-2677.41</b>	<b>-3788.50</b>	<b>-3269.08</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	7.37%	8.51%	78.56%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	0.03%	
4.3	Total Loan Loss Provision to total NPL	337.85%	3464.07%	
4.4	Cost of Funds	10.72%	11.01%	6.50%
4.5	CD Ratio (Calculated as per NRB Directives)	96.05%	83.01%	19.23%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity			
	Return on Assets			