



# जीवन विकास लघुवित्त वित्तीय संस्था लि.

## JEEVAN BIKAS LAGHUBITTA BITTIYA SANSTHA LTD.

(नेपाल राष्ट्र बैङ्कबाट "घ" वर्गको सजाजतपत्र प्राप्त संस्था)

Central Office: Kathari-2, Morang

### Unaudited Financial Results (Quarterly)

As at 4<sup>th</sup> Quarter (31/03/2077) of the Fiscal Year 2076/2077

(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>11,702,911.97</b>	<b>11,890,605.96</b>	<b>10,160,168.15</b>
1.1	Paid-up Capital	140,000.00	140,000.00	140,000.00
1.2	Reserves and Surplus	551,046.26	482,154.86	221,330.52
1.3	Debenture and Bond			
1.4	Borrowings	3,385,328.14	3,009,115.27	2,822,937.07
1.5	Deposits (a+b)	5,623,185.51	5,632,595.11	4,813,949.04
	a. Domestic Currency	5,623,185.51	5,632,595.11	4,813,949.04
	b. Foreign Currency			
1.6	Income Tax Liabilities	146,324.56	116,799.68	94,941.56
1.7	Other Liabilities	1,857,027.50	2,509,941.05	2,067,009.95
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>11,702,911.97</b>	<b>11,890,605.96</b>	<b>10,160,168.15</b>
2.1	Cash & Bank Balance	469,663.49	614,825.92	566,845.92
2.2	Money at call and short Notice			-
2.3	Investments			-
2.4	Loans & Advances	10,662,426.65	10,703,034.09	9,270,666.69
2.5	Fixed Assets	51,896.29	53,787.20	52,394.95
2.6	Non Banking Assets			-
2.7	Other Assets	518,925.54	518,958.76	270,260.60
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	1,753,256.18	1,235,792.03	616,310.02
3.2	Interest Expense	804,277.00	598,835.09	290,637.91
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>948,979.17</b>	<b>636,956.94</b>	<b>325,672.11</b>
3.3	Fees Commission and Discount			-
3.4	Other Operating Income	100,726.11	94,663.64	43,530.96
3.5	Foreign Exchange Gain/Loss (Net)			-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,049,705.29</b>	<b>731,620.58</b>	<b>369,203.07</b>
3.6	Staff Expenses	307,324.38	229,498.89	99,440.01
3.7	Other Operating Expenses	85,510.03	65,194.89	32,190.83
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>656,870.88</b>	<b>436,926.81</b>	<b>237,572.23</b>
3.8	Provision for Possible Loss	233,036.50	118,701.93	7,427.64
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>423,834.38</b>	<b>318,224.88</b>	<b>230,144.59</b>
3.9	Non Operating Income/Expenses (Net)			-
3.10	Write Back of Provision for Possible Loss	100,210.49	97,524.70	-
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>524,044.86</b>	<b>415,749.58</b>	<b>230,144.59</b>
3.11	Extraordinary Income/Expenses (Net)	17,897.95	16,841.81	117,974.47
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>541,942.82</b>	<b>432,591.39</b>	<b>348,119.05</b>
3.12	Provision For Staff Bonus	54,194.28	43,259.14	31,647.19
3.13	Provision For Tax	146,324.56	116,799.68	94,941.56
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>341,423.97</b>	<b>272,532.58</b>	<b>221,530.31</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	9.06%	8.03%	4.74%
4.2	Non Performing Loan (NPL) to Total Loan	0.29%	0.30%	0.24%
4.3	Total Loan Loss Provision to total NPL	755.56%	410.15%	485.15%
4.4	Cost of Funds	8.93%	9.81%	10.17%
4.5	CD Ratio (Calculated as per NRB Directives)	189.62%	190.02%	192.58%

Note: If the statutory and regulatory authority notify to change the Unaudited Financial Statements, the figure may change accordingly.