



देउराली लघुवित्त वित्तीय संस्था लि. Deurali Laghubitta Bittiya Sanstha Ltd.

“नेपाल राष्ट्र बैंक बाट ‘घ’ वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था” (५ नं प्रदेश स्तर)

Butwal- 4, Rupandehi
Unaudited Financial Results (Quarterly)
At the End of First Quarter (30-06-2077) of Fiscal Year 2077/078

(Rs in '000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	304651.07	117112.25	0.00
1.1	Paid-up Capital	24000.00	24000.00	
1.2	Reserves and Surplus	-8399.35	-7341.28	
1.3	Debenture and Bond			
1.4	Borrowings	257868.05	88750.00	
1.5	Deposits (a+b)	28985.43	9442.60	0.00
	a. Domestic Currency	28985.43	9442.60	
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2196.94	2260.93	
2	Total Assets (2.1 to 2.7)	304651.07	117112.25	0.00
2.1	Cash & Bank Balance	175.14	825.00	
2.2	Money at call and short Notice	127139.14	32613.96	
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	168311.57	76200.42	0.00
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan up to 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	168311.57	76200.42	
2.5	Fixed Assets	6755.04	6296.97	
2.6	Non Banking Assets			
2.7	Other Assets	2270.18	1175.90	
3	Profit and Loss Account			
3.1	Interest income	5501.53	2848.81	
3.2	Interest Expense	3725.92	2257.63	
A	Net Interest Income (3.1-3.2)	1775.61	591.18	0.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	2580.98	1763.93	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	4356.59	2355.11	0.00
3.6	Staff Expenses	2711.61	5101.85	
3.7	Other Operating Expenses	1764.94	3434.65	
C	Operating profit Before Provision (B-3.6-3.7)	-119.96	-6181.39	0.00
3.8	Provision for Possible Loss	938.11	1159.89	
D	Operating profit (C-3.8)	-1058.07	-7341.28	0.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	-1058.07	-7341.28	0.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	-1058.07	-7341.28	0.00
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	-1058.07	-7341.28	0.00
4	Ratios			
4.1	Capital Fund to RWA	8.01%	18.92%	
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	7.19%	11.72%	
4.5	CD Ratio (Calculated as per NRB Directives)	586.54%	806.99%	
	Additional Information			
	Average Yield (Local Currency)	0.14	14.78	
	Net Interest Spread (Local Currency)	0.07	6.22	
	Return on Equity	-39.41	-30.59	
	Return on Assets	-0.02	-6.27	

If the Statutory audit and Supervisory authority notify and remarks to change unaudited Financial Statement will be Changed accordingly.

Interest Rate

1	Deposit	6%
2	Loan and Advance	15%