



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 Second Quarter (30-09-2077) 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)	278417.23	304651.1	117112.25
1.1	Paid-up Capital	24000	24000	24000
1.2	Reserves and Surplus	-7104.3	-8399.35	-7341.28
1.3	Debenture and Bond			
1.4	Borrowings	222868.05	257868.1	88750
1.5	Deposits (a+b)	36577.49	28985.43	9442.6
	a. Domestic Currency	36577.49	28985.43	9442.6
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2075.99	2196.94	2260.93
2	Total Assets (2.1 to 2.7)	278417.23	304651.1	117112.25
2.1	Cash & Bank Balance	220.32	175.14	825
2.2	Money at call and short Notice	70124.13	127139.1	32613.96
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	199111.4	168311.6	76200.42
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	199111.4	168311.6	76200.42
2.5	Fixed Assets	7223.9	6755.04	6296.97
2.6	Non Banking Assets			
2.7	Other Assets	1737.48	2270.18	1175.9
3	Profit and Loss Account			
3.1	Interest income	12341.46	5501.53	2848.81
3.2	Interest Expense	7659.16	3725.92	2257.63
A	Net Interest Income (3.1-3.2)	4682.3	1775.61	591.18
3.3	Fees Commission and Discount			
3.4	Other Operating Income	3791.18	2580.98	1763.93
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	8473.48	4356.59	2355.11
3.6	Staff Expenses	4757.74	2711.61	5101.85
3.7	Other Operating Expenses	2557.43	1764.94	3434.65
C	Operating profit Before Provision (B-3.6-3.7)	1158.31	-119.96	-6181.39
3.8	Provision for Possible Loss	921.33	938.11	1159.89
D	Operating profit (C-3.8)	236.98	-1058.07	-7341.28
3.9	Non Operating Income/Expenses (Net)			
3.1	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	236.98	-1058.07	-7341.28
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	236.98	-1058.07	-7341.28
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	236.98	-1058.07	-7341.28
4	Ratios			
4.1	Capital Fund to RWA	8.06%	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	6.32%	7.19%	11.72%
4.5	CD Ratio (Calculated as per NRB Directives)	549.85%	586.54%	806.99%
	Additional Information (Optional)			
	Average Yield (Local Currency)	13.67	0.14	14.78
	Net Interest Spread (Local Currency)	7.35	0.07	6.22
	Return on Equity	-28.61	-39.41	-30.59
	Return on Assets	0	-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%		