



NIDC CAPITAL MARKETS LTD.

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Unaudited Financial Results (Quarterly)

As at Second Quarter (2066/09/30) of the Fiscal Year 2066/067

Rs. In '000

S/N	Particulars	Sch	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)		3,006,214	1,483,107	2,007,792
1.1	Paid Up Capital	1	131,522	131,522	101,171
1.2	Reserve and Surplus	2	142,717	116,403	106,114
1.3	Debenture and Bond		-	-	-
1.4	Borrowings	3	360,000	30,000	-
1.5	Deposits (a+b)		1,166,159	995,628	1,125,260
	a) Domestic Currency	4	1,166,159	995,628	1,125,260
	b) Foreign Currency		-	-	-
1.6	Income Tax Liabilities	5	1,496	1,675	-
1.7	Other Liabilities	6	1,204,321	207,880	675,247
2	Total Assets (2.1 to 2.7)		3,006,214	1,483,107	2,007,792
2.1	Cash and Bank Balance	7	375,219	18,205	45,826
2.2	Money at call and short notice	8	1,519,887	367,216	799,321
2.3	Investments	9	52,401	75,401	291,788
2.4	Loan and Advances	10	994,052	958,369	781,844
2.5	Fixed Assets	24	47,833	47,905	46,415
2.6	Non Banking Assets (net of provision)	11	-	3,493	6,551
2.7	Other Assets	12	16,821	12,519	56,047
3	Profit and Loss Account		Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	13	96,417	37,325	60,914
3.2	Interest Expenses	17	46,001	21,717	35,441
	A. Net Interest Income (3.1 - 3.2)		50,416	15,608	25,474
3.3	Fees, Commission and Discount	14	710	15	1,694
3.4	Other Operating Income	15	4,449	752	7,973
3.5	Foreign Exchange Gain/ Loss (Net)		-	-	-
	B. Total Operating Income (A + 3.3 + 3.4 + 3.5)		55,575	16,375	35,141
3.6	Staff Expenses	18	5,352	2,261	5,118
3.7	Other Operating Expenses	19	9,594	4,206	7,141
	C. Operating Profit Before Provision (B - 3.6 - 3.7)		40,629	9,909	22,882
3.8	Provision for Possible Losses/ NBA	20	14,032	4,437	1,721
	D. Operating Profit (C - 3.8)		26,598	5,472	21,161
3.9	Non Operating Income/ Expenses (net)	16	5,414	3,841	7,058
3.10	Write back of provision for possible loss	21	4,566	4,566	10,965
	E. Profit from regular activities (D + 3.9 + 3.10)		36,578	13,879	39,184
3.11	Extraordinary Income/ Expenses (net)	23	4,034	-	-
	F. Profit before Bonus and Taxes (E + 3.11)		40,612	13,879	39,184
3.12	Provision for staff bonus		3,692	1,262	3,562
3.13	Provision for tax		11,076	3,785	11,221
	G. Net Profit/ Loss (F - 3.12 - 3.13)		25,844	8,832	24,401
4	Ratios		At the End of This Quarter	At the End of Previous Quarter	At End of Corresponding Previous Quarter
4.1	Capital Fund to RWA		18.83%	20.73%	15.72%
4.2	Non Performing Loan (NPL) to Total Loan		4.79%	4.26%	4.66%
4.3	Total Loan Loss Provision to Total NPL		119.90%	121.42%	120.48%
4.4	Cost of Fund		8.53%	7.93%	-