



NIDC CAPITAL MARKETS LTD. (Bittiya Sanstha)

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Unaudited Financial Results (Quarterly)

As at 3rd Quarter (Cntra End) of the Fiscal Year 2064/2065

Rs. in '000

S.N	Particulars	This Qtr. End	Prv. Qtr. End	Corresp. Prv. Yr. Qtr. End
1.	Total Capital and Liabilities (1.1 to 1.7)	1,361,179	1,256,735	3,976,774
1.1.	Paid-Up Capital	101,170	74,941	74,941
1.2.	Reserve and Surplus	45,010	40,643	67,948
1.3.	Debenture and Bond	-	-	-
1.4.	Borrowings	70,000	-	1,340,000
1.5.	Deposits (a+b)	1,031,245	7,38,246	797,758
	a. Domestic Currency	1,031,245	7,38,246	797,758
	b. Foreign Currency	-	-	-
1.6.	Income Tax Liability	-	3,787	-
1.7.	Other Liabilities	113,754	399,118	1,696,127
2.	Total Assets (2.1 to 2.7)	1,361,179	1,256,735	3,976,774
2.1	Cash and Bank Balance	56,650	20,752	111,902
2.2	Money at Call and Short Notice	399,660	3,57,009	1,960,104
2.3	Investments	79,710	102,304	792,598
2.4	Loan and advances	715,473	655,074	974,559
2.5	Fixed Assets	45,330	45,255	48,486
2.6	Non Banking Assets (net of Provision)	8,699	16,810	32,977
2.7	Other Assets	55,657	50,471	56,150
3.	Profit and Loss Account	Up to This Qtr.	Up to Prv. Qtr.	Up to Corresp. Prv. Yr. Qtr.
3.1	Interest Income	59,533	36,809	90,453
3.2	Interest expenses	38,840	22,847	59,381
A.	Net Interest Income (3.1-3.2)	20,693	13,962	31,072
3.3	Fees, Commission and Discount	1,569	1,158	9,566
3.4	Other Operating Income	20,648	11,869	21,958
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income A+3.3+3.4+3.5)	42,910	26,989	62,596
3.6	Staff Expenses	6,689	5,049	4,054
3.7	Other Operating Expenses	9,755	6,823	6,043
C.	Operating Profit Before Provision (B-3.6-3.7)	26,466	15,117	52,499
3.8	Provision for Possible Losses/NBA	6,636	1,320	9,688
D.	Operating Profit (C- 3.8)	19,830	13,797	42,813
3.9	Non Operating Income/Expenses (Net)	2,095	1,795	7,434
3.10	Write Back of Provision for Possible Loss	1,715	1,714	-
E.	Profit from Regular Activities (D.+3.9+3.10)	23,640	17,306	50,247
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E.+3.11)	23,640	17,306	50,247
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
G.	Net Profit/Loss (F.-3.12-3.13)	23,640	17,306	50,247
4.	Ratios	At the End of This Qtr.	At the End of Prv. Qtr.	At the End of Corresp. Prv. Yr. Qtr.
4.1	Capital Fund to RWA	16.39%	13.44%	11.25%
4.2	Non Performing Loan (NPL) to Total Loan	6.16%	5.72%	5.04%
4.3	Total Loan Loss Provision to Total NPL	115.23%	124.01%	96.10%