

Aatmanirbhar Laghubitta Bittiya Sanstha Limited

Unaudited Quarterly Financial Statement
As at the 1st quarter (30/06/2080) of the fiscal year 2080/81

NRB Directive Form No. 9.5

(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)	1539492.31	1534862.69	1543776.00
1.1	Paid-up Capital	62338.00	62338.00	42000.00
1.2	Reserves and Surplus	242519.47	212577.23	172423.00
1.3	Debtenture and Bond			
1.4	Borrowings	71969.69	89469.69	158636.00
1.5	Deposits (a+b)	816205.97	820580.31	851912.00
	a. Domestic Currency	816205.97	820580.31	851912.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	2264.42	20831.90	29599.00
1.7	Other Liabilities	344194.76	329065.56	289206.00
2	Total Assets (2.1 to 2.7)	1539492.31	1534862.69	1543776.00
2.1	Cash & Bank Balance	76343.20	123662.89	96181.00
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1356348.87	1305121.73	1376504.00
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto 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	1356348.87	1305121.73	1376504.00
2.5	Fixed Assets	5800.12	5585.12	6600.00
2.6	Non Banking Assets			
2.7	Other Assets	101000.13	100492.95	64491.00
3	Profit and Loss Account			
3.1	Interest income	44743.67	182625.93	47783.00
3.2	Interest Expense	17763.67	63066.22	16697.00
A	Net Interest Income (3.1-3.2)	26980.00	119559.71	31086.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	4770.07	17782.89	4471.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	31750.07	137342.60	35557.00
3.6	Staff Expenses	9493.79	34650.51	9750.00
3.7	Other Operating Expenses	2120.90	13414.41	2530.00
C	Operating profit Before Provision (B-3.6-3.7)	20135.38	89277.68	23277.00
3.8	Provision for Possible Loss	23803.14	55425.15	12531.00
D	Operating profit (C-3.8)	-3667.76	33852.53	10746.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	12054.51	43302.65	870.00
E	Profit From Regular Activities (D+3.9+3.10)	8386.75	77155.18	11616.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	8386.75	77155.18	11616.00
3.12	Provision For Staff Bonus	838.68	7715.52	1162.00
3.13	Provision For Tax	2264.42	20831.90	3136.00
G	Net Profit/Loss (F-3.12 -3.13)	5283.65	48607.76	7318.00
4	Ratios			
4.1	Capital Fund to RWA	20.24%	18.63%	14.55%
4.2	Non Performing Loan (NPL) to Total Loan	8.53%	7.58%	6.49%
4.3	Total Loan Loss Provision to total NPL	72.92%	73.44%	81.62%
4.4	Cost of Funds	7.67%	7.18%	6.33%
4.5	CD Ratio (Calculated as per NRB Directives)	166.18%	159.05%	161.58%

Note: The unaudited figures may change if directed by Satutory audit/ Supervisory authorities.

Prepared by

Signature :

Name : Subir Chaudhary

Position : IT Officer

Date : 2080/07/03

Checked by

Signature :

Name : Puran Adhikari

Position : Internal Auditor

Date : 2080/07/03

Submitted by

Signature :

Name : Himlal Chaudhary

Position : Finance Officer

Date : 2080/07/03