

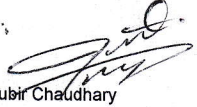
Aatmanirbhar Laghubitta Bittiya Sanstha Limited
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (30/12/2080) of the Fiscal Year 2080/81


निर्देशन फा.नं. घ ४.२

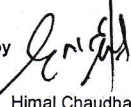
Rs. In '000

S. No.	Particulars	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
1	Total Capital and Liabilities (1.1 to 1.7)	1,644,359.63	1,638,769.76	1,533,481.17
1.1	Paid up Capital	68,571.80	68,571.80	62,338.00
1.2	Reserve and Surplus	198,079.67	198,722.48	210,006.01
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	131,969.70	154,469.69	85,303.02
1.5	Deposits (a+b)	845,714.79	823,368.34	839,493.46
	a. Member	845,714.79	823,368.34	839,493.46
	b. Public	-	-	-
1.6	Income Tax Liability	20,371.85	19,993.45	45,580.21
1.7	Other Liabilities	379,651.82	373,644.01	290,760.47
2	Total Assets (2.1 to 2.7)	1,644,359.63	1,638,786.30	1,533,481.17
2.1	Cash and Bank Balance	91,662.79	130,370.54	158,152.42
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1,460,022.93	1,411,231.12	1,279,671.20
2.5	Fixed Assets	5,898.86	5,898.86	6,811.78
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	86,775.04	91,285.78	88,845.76
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	139,623.61	91,228.88	137,844.52
3.2	Interest Expense	53,132.79	34,360.85	45,669.17
	A. Net Interest Income (3.1 - 3.2)	86,490.82	56,868.03	92,175.35
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	14,193.09	9,551.55	13,052.76
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	100,683.91	66,419.59	105,228.10
3.6	Staff Expenses	31,399.43	21,928.44	26,538.97
3.7	Other Operating Expenses	7,862.72	4,979.51	10,141.99
	C. Operating Profit Before Provision (B-3.6-3.7)	61,421.76	39,511.64	68,547.14
3.8	Provision for Possible Losses	132,024.26	102,586.56	13,372.64
	D. Operating Profit (C - 3.8)	(70,602.50)	(63,074.93)	55,174.51
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	90,769.40	81,840.33	15,628.54
	E. Profit from Regular Activities (D+3.9+3.10)	20,166.90	18,765.41	70,803.05
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	20,166.90	18,765.41	70,803.05
3.12	Provision for Staff Bonus	2,016.69	1,876.54	7,080.31
3.13	Provision for Tax	5,445.06	5,066.66	19,116.82
	G. Net Profit/ Loss (F-3.12-3.13)	12,705.15	11,822.21	44,605.92
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.54%	16.80%	19.11%
4.2	Non Performing Loan (NPL) to Total Loan	11.94%	15.28%	7.71%
4.3	Total Loan Loss Provision to Total NPL	74.87%	64.92%	59.77%
4.4	Cost of Funds	7.80%	7.30%	7.42%

Note: The unaudited financial figures may change if directed by the Statutory Audit/ Supervisory Authorities.

Prepared by
Signature : 
Name : Subir Chaudhary
Position : IT Officer
Date : 2081/01/11

Checked by
Signature : 
Name : Sushila Giri
Position : Internal Auditor
Date : 2081/01/11

Submitted by
Signature : 
Name : Himal Chaudhary
Position : Finance Officer
Date : 2081/01/11