

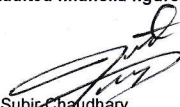
Aatmanirbhar Laghubitta Bittiya Sanstha Limited
Unaudited Financial Results (Quarterly)
As at 1st Quarter (30/06/2081) of the Fiscal Year 2081/082

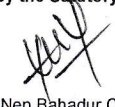
निर्देशन फा.नं. घ ४.२

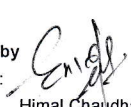
Rs. In '000

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)	1,713,994.48	1,696,409.91	1,523,653.96
1.1	Paid up Capital	68,571.80	68,571.80	62,338.00
1.2	Reserve and Surplus	200,544.64	226,774.68	192,164.86
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	115,000.00	148,181.82	71,969.69
1.5	Deposits (a+b)	881,597.46	861,502.44	809,588.04
	a. Member	881,597.46	861,502.44	809,588.04
	b. Public	-	-	-
1.6	Income Tax Liability	32,562.58	32,924.16	2,264.42
1.7	Other Liabilities	415,717.99	358,455.02	385,328.95
2	Total Assets (2.1 to 2.7)	1,713,994.48	1,696,409.91	1,523,653.96
2.1	Cash and Bank Balance	158,083.57	137,051.78	76,343.20
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1,464,583.88	1,478,651.51	1,356,348.87
2.5	Fixed Assets	4,607.50	4,607.50	5,800.12
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	86,719.53	76,099.12	85,161.77
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	51,202.74	258,536.00	44,743.67
3.2	Interest Expense	19,859.60	72,777.06	17,763.67
	A. Net Interest Income (3.1 - 3.2)	31,343.14	185,758.94	26,980.00
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	3,307.93	18,426.46	4,770.07
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	34,651.08	204,185.39	31,750.07
3.6	Staff Expenses	12,760.63	40,767.46	9,493.79
3.7	Other Operating Expenses	4,413.49	11,093.69	2,120.90
	C. Operating Profit Before Provision (B-3.6-3.7)	17,476.97	152,324.24	20,135.38
3.8	Provision for Possible Losses	40,521.47	89,478.06	23,803.14
	D. Operating Profit (C - 3.8)	(23,044.50)	62,846.18	(3,667.76)
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	18,691.06	3,810.74	12,054.51
	E. Profit from Regular Activities (D+3.9+3.10)	(4,353.45)	66,656.92	8,386.75
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	(4,353.45)	66,656.92	8,386.75
3.12	Provision for Staff Bonus	-	6,665.70	838.68
3.13	Provision for Tax	-	17,997.37	2,264.42
	G. Net Profit/ Loss (F-3.12-3.13)	(4,353.45)	41,993.85	5,283.65
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.77%	18.58%	17.05%
4.2	Non Performing Loan (NPL) to Total Loan	14.43%	13.22%	8.53%
4.3	Total Loan Loss Provision to Total NPL	93.02%	89.45%	72.92%
4.4	Cost of Funds	7.56%	7.70%	7.73%

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 : 2081/07/13

Checked by
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Name : Nep Bahadur Chaudhary
Position : Internal Auditor
Date : 2081/07/13

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