



Aatmanirbhar Laghubitta Bittiya Sanstha Limited
 Quarterly Financial Statement
 At the quarter ended Ashadh, 2079

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)			
1.1	Paid-up Capital	1577818.00	1522714.00	1385943.00
1.2	Reserves and Surplus	42000.00	42000.00	42000.00
1.3	Debenture and Bond	196748.00	175614.00	121828.00
1.4	Borrowings			
1.5	Deposits (a+b)	194522.00	198613.00	185544.00
	a. Domestic Currency	837494.00	830548.00	795685.00
	b. Foreign Currency	837494.00	830548.00	795685.00
1.6	Income Tax Liabilities			
1.7	Other Liabilities	35430.00	16418.00	8200.00
2	Total Assets (2.1 to 2.7)			
2.1	Cash & Bank Balance	1577818.00	1522714.00	1385943.00
2.2	Money at call and short Notice	56975.00	26843.00	177292.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)			
	a. Real Estate Loan	1419068.00	1443933.00	1181595.00
	0 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	0.00	0.00	0.00
	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			0.00
2.5	Fixed Assets	1419068.00	1443933.00	1181595.00
2.6	Non Banking Assets	6355.00	7505.00	2649.00
2.7	Other Assets			
3	Profit and Loss Account			
3.1	Interest income			
3.2	Interest Expense	229364.00	172093.00	165190.00
A	Net Interest Income (3.1-3.2)	78298.00	60789.00	68443.00
3.3	Fees Commission and Discount	151066.00	111304.00	96747.00
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)	26078.00	20899.00	23661.00
B	Total Operating Income (A+3.3+3.4+3.5)			
3.6	Staff Expenses	177144.00	132203.00	120408.00
3.7	Other Operating Expenses	34804.00	26110.00	28717.00
C	Operating profit Before Provision (B-3.6-3.7)	11554.00	6661.00	7412.00
3.8	Provision for Possible Loss	130786.00	99432.00	84279.00
D	Operating profit (C-3.8)	1387.00	2487.00	57528.00
3.9	Non Operating Income/Expenses (Net)	129399.00	96945.00	26751.00
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	1823.00	898.00	61493.00
3.11	Extraordinary Income/Expenses (Net)	131222.00	97843.00	88244.00
F	Profit Before Bonus and Taxes (E+3.11)			
3.12	Provision For Staff Bonus	131222.00	97843.00	88244.00
3.13	Provision For Tax	13122.00	9784.00	7443.00
G	Net Profit/Loss (F-3.12 -3.13)	35430.00	26418.00	8200.00
4	Ratios			
4.1	Capital Fund to RWA			
4.2	Non Performing Loan (NPL) to Total Loan	15.58%	14.59%	13.28%
4.3	Total Loan Loss Provision to total NPL	4.26%	4.40%	5.07%
4.4	Cost of Funds	101.42%	97.55%	93.63%
4.5	CD Ratio (Calculated as per NRB Directives)	6.55%	6.77%	6.47%
	Additional Information (Optional)	169.44%	173.85%	148.50%
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)	14.93	14.94	14.75
	Return on Equity	8.37	8.16	8.28
	Return on Assets	17.31	14.16	22.16
		8.32	6.43	6.37

Note : The unaudited Financial figures may change if directed by Satutory Audit/ Supervisory Authorities.

Prepared by
 Signature :
 Name : Subir Chaudhary
 Position : IT Officer
 Date : 2079/04/09

Checked by
 Signature :
 Name : Neb Bahadur Chaudhary
 Position : Internal Auditor
 Date : 2079/04/09

Submitted by
 Signature :
 Name : Himlal Chaudhary
 Position : Finance Officer
 Date : 2079/04/09