



Aatmanirbhar Laghubitta Bittiya Sanstha Limited
Quarterly Financial Statement
At the quarter ended Chaitra, 2078

(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)	1522714.00	1487905.00	1361365.00
1.1	Paid-up Capital	42000.00	42000.00	42000.00
1.2	Reserves and Surplus	175614.00	152136.00	95534.00
1.3	Debenture and Bond			
1.4	Borrowings	198613.00	200203.00	218773.00
1.5	Deposits (a+b)	830548.00	825614.00	760307.00
	a. Domestic Currency	830548.00	825614.00	760307.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	16418.00	6272.00	8200.00
1.7	Other Liabilities	259521.00	261680.00	236551.00
2	Total Assets (2.1 to 2.7)	1522714.00	1487905.00	1361365.00
2.1	Cash & Bank Balance	26843.00	67013.00	160929.00
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1443933.00	1373667.00	1172880.00
	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)			
	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			0.00
	0 f. Others	1443933.00	1373667.00	1172880.00
2.5	Fixed Assets	7505.00	3677.00	3229.00
2.6	Non Banking Assets			
2.7	Other Assets	44433.00	43548.00	24327.00
3	Profit and Loss Account			
3.1	Interest income	172093.00	111509.00	120278.00
3.2	Interest Expense	60789.00	43981.00	50834.00
A	Net Interest Income (3.1-3.2)	111304.00	67528.00	69444.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	20899.00	14011.00	19282.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	132203.00	81539.00	88726.00
3.6	Staff Expenses	26110.00	17311.00	22119.00
3.7	Other Operating Expenses	6661.00	3408.00	4517.00
C	Operating profit Before Provision (B-3.6-3.7)	99432.00	60820.00	62090.00
3.8	Provision for Possible Loss	2487.00	1505.00	23482.00
D	Operating profit (C-3.8)	96945.00	59315.00	38608.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	898.00	953.00	32700.00
E	Profit From Regular Activities (D+3.9+3.10)	97843.00	60268.00	71308.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	97843.00	60268.00	71308.00
3.12	Provision For Staff Bonus	9784.00	6027.00	5856.00
3.13	Provision For Tax	16418.00	16272.00	8200.00
G	Net Profit/Loss (F-3.12 -3.13)	71641.00	37969.00	57252.00
4	Ratios			
4.1	Capital Fund to RWA	14.59%	13.59%	11.89%
4.2	Non Performing Loan (NPL) to Total Loan	4.40%	4.18%	6.69%
4.3	Total Loan Loss Provision to total NPL	97.55%	109.52%	64.87%
4.4	Cost of Funds	6.77%	7.43%	7.44%
4.5	CD Ratio (Calculated as per NRB Directives)	173.85%	166.38%	154.26%
	Additional Information (Optional)			
	Average Yield (Local Currency)	14.94	14.85	14.95
	Net Interest Spread (Local Currency)	8.16	7.42	7.51
	Return on Equity	16.46	9.78	20.81
	Return on Assets	6.43	4.05	5.24

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

Prepared by
Signature: 
Name : Subir Chaudhary
Position : IT Officer
Date : 2079/01/12

Checked by
Signature: 
Name : Neel Bahadur Chaudhary
Position : Internal Auditor
Date : 2079/01/12



Submitted by
Signature: 
Name : Himel Chaudhary
Position : Finance Officer
Date : 2079/01/12