



Aatmanirbhar Laghubitta Bittiya Sanstha Limited
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (30/12/2079) of the Fiscal Year 2079/80

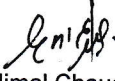
Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,533,481.17	1,539,274.00	1,522,714.00
1.1	Paid up Capital	62,338.00	42,000.00	42,000.00
1.2	Reserve and Surplus	210,006.01	177,506.00	175,614.00
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	85,303.02	121,970.00	198,613.00
1.5	Deposits (a+b)	839,493.46	855,075.00	830,548.00
	a. Member	839,493.46	855,075.00	830,548.00
	b. Public	-	-	-
1.6	Income Tax Liability	45,580.21	31,778.00	16,418.00
1.7	Other Liabilities	290,760.47	310,945.00	259,521.00
2	Total Assets (2.1 to 2.7)	1,533,481.17	1,539,274.00	1,522,714.00
2.1	Cash and Bank Balance	158,152.42	99,171.00	26,843.00
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1,279,671.20	1,359,550.00	1,443,933.00
2.5	Fixed Assets	6,811.78	6,607.00	7,505.00
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	88,845.76	73,946.00	44,433.00
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	137,844.52	94,199.00	172,093.00
3.2	Interest Expense	45,669.17	31,230.00	60,789.00
	A. Net Interest Income (3.1 - 3.2)	92,175.35	62,969.00	111,304.00
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	13,052.76	9,331.00	20,899.00
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	105,228.10	72,300.00	132,203.00
3.6	Staff Expenses	26,538.97	18,215.00	26,110.00
3.7	Other Operating Expenses	10,141.99	6,150.00	6,661.00
	C. Operating Profit Before Provision (B-3.6-3.7)	68,547.14	47,935.00	99,432.00
3.8	Provision for Possible Losses	13,372.64	29,991.00	2,487.00
	D. Operating Profit (C - 3.8)	55,174.51	17,944.00	96,945.00
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	15,628.54	1,740.00	898.00
	E. Profit from Regular Activities (D+3.9+3.10)	70,803.05	19,684.00	97,843.00
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	70,803.05	19,684.00	97,843.00
3.12	Provision for Staff Bonus	7,080.31	1,968.00	9,784.00
3.13	Provision for Tax	19,116.82	5,315.00	26,418.00
	G. Net Profit/ Loss (F-3.12-3.13)	44,605.92	12,401.00	61,641.00
4	Ratios	At the End of This Quarter	of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	19.11%	14.97%	14.59%
4.2	Non Performing Loan (NPL) to Total Loan	7.71%	8.77%	4.40%
4.3	Total Loan Loss Provision to Total NPL	59.77%	75.03%	97.55%
4.4	Cost of Funds	7.42%	5.80%	6.77%
	Additional Information (Optional)			
	Average Yield (Local Currency)	14.69	14.11	14.94
	Net Interest Spread (Local Currency)	7.27	8.31	8.16
	Return on Equity	8.19	2.82	14.16
	Return on Assets	4.62	1.28	6.43

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

Prepared by
Signature : 
Name : Subir Chaudhary
Position : IT Officer
Date : 2080/01/11

Checked by
Signature : 
Name : Sushila Giri
Position : Internal auditor
Date : 2090/01/11

Submitted by
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Position : Finance Officer
Date : 2080/01/11