

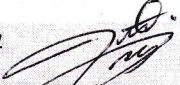
**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at 4th Quarter (31/03/2080) of the Fiscal Year 2079/80**

निर्देशन फा.नं. घ ४.२


| Rs. In '000 |   |                                   |                                       |  |
|-------------|---|-----------------------------------|---------------------------------------|--|
| S. No.      | Particulars   | This Quarter Ending               | Previous Quarter Ending               | Corresponding Previous Year Quarter Ending               |
| 1           | <b>Total Capital and Liabilities (1.1 to 1.7)</b>       | <b>1,534,862.69</b>               | <b>1,533,481.17</b>                   | <b>1,577,818.00</b>                                      |
| 1.1         | Paid up Capital   | 62,338.00                         | 62,338.00                             | 42,000.00  |
| 1.2         | Reserve and Surplus                                     | 212,577.23                        | 210,006.01                            | 196,748.00   |
| 1.3         | Debenture and Bond                                      |                                   |                                       |  |
| 1.4         | Borrowings  | 89,469.69                         | 85,303.02                             | 194,522.00   |
| 1.5         | <b>Deposits (a+b)</b>                                   | <b>820,580.31</b>                 | <b>839,493.46</b>                     | <b>837,494.00</b>  |
|             | a. Member   | 820,580.31                        | 839,493.46                            | 837,494.00   |
|             | b. Public   |                                   |                                       |  |
| 1.6         | Income Tax Liability                                    | 20,831.90                         | 45,580.21                             | 35,430.00  |
| 1.7         | Other Liabilities                                       | 329,065.56                        | 290,760.47                            | 271,624.00   |
| 2           | <b>Total Assets (2.1 to 2.7)</b>                        | <b>1,534,862.69</b>               | <b>1,533,481.17</b>                   | <b>1,577,818.00</b>                                      |
| 2.1         | Cash and Bank Balance                                   | 123,662.89                        | 158,152.42                            | 56,975.00  |
| 2.2         | Money at Call and Short Notice                          | -                                 | -                                     | -  |
| 2.3         | Investments   | -                                 | -                                     | -  |
| 2.4         | Loans and Advances                                      | 1,305,121.73                      | 1,279,671.20                          | 1,419,068.00   |
| 2.5         | Fixed Assets  | 5,585.12                          | 6,811.78                              | 6,355.00   |
| 2.6         | Non Banking Assets                                      | -                                 | -                                     | -  |
| 2.7         | Other Assets  | 100,492.95                        | 88,845.76                             | 95,420.00  |
| 3           | <b>Profit and Loss Account</b>                          | <b>This Quarter Ending</b>        | <b>Previous Quarter Ending</b>        | <b>Corresponding Previous Year Quarter Ending</b>        |
| 3.1         | Interest Income   | 182,625.93                        | 137,844.52                            | 229,364.00   |
| 3.2         | Interest Expense  | 63,066.22                         | 45,669.17                             | 78,298.00  |
|             | <b>A. Net Interest Income (3.1 - 3.2)</b>               | <b>119,559.71</b>                 | <b>92,175.35</b>                      | <b>151,066.00</b>  |
| 3.3         | Fees, Commission and Discount                           | -                                 | -                                     | -  |
| 3.4         | Other Operating Income                                  | 17,782.89                         | 13,052.76                             | 26,078.00  |
| 3.5         | Foreign Exchange Gain/Loss (Net)                        | -                                 | -                                     | -  |
|             | <b>B. Total Operating Income (A+3.3+3.4+3.5)</b>        | <b>17,782.89</b>                  | <b>13,052.76</b>                      | <b>26,078.00</b>   |
| 3.6         | Staff Expenses  | 34,650.51                         | 26,538.97                             | 34,804.00  |
| 3.7         | Other Operating Expenses                                | 13,414.41                         | 10,141.99                             | 11,554.00  |
|             | <b>C. Operating Profit Before Provision (B-3.6-3.7)</b> | <b>89,277.68</b>                  | <b>68,547.14</b>                      | <b>130,786.00</b>  |
| 3.8         | Provision for Possible Losses                           | 55,425.15                         | 13,372.64                             | 1,387.00   |
|             | <b>D. Operating Profit (C - 3.8)</b>                    | <b>33,852.53</b>                  | <b>55,174.51</b>                      | <b>129,399.00</b>  |
| 3.9         | Non Operating Income/ Expenses (Net)                    | -                                 | -                                     | -  |
| 3.10        | Write Back of Provision for Possible Loss               | 43,302.65                         | 15,628.54                             | 1,823.00   |
|             | <b>E. Profit from Regular Activities (D+3.9+3.10)</b>   | <b>77,155.18</b>                  | <b>70,803.05</b>                      | <b>131,222.00</b>  |
| 3.11        | Extraordinary Income/ Expenses (Net)                    | -                                 | -                                     | -  |
|             | <b>F. Profit before Bonus and Taxes (E+3.11)</b>        | <b>77,155.18</b>                  | <b>70,803.05</b>                      | <b>131,222.00</b>  |
| 3.12        | Provision for Staff Bonus                               | 7,715.52                          | 7,080.31                              | 13,122.00  |
| 3.13        | Provision for Tax                                       | 20,831.90                         | 19,116.82                             | 35,430.00  |
|             | <b>G. Net Profit/ Loss (F-3.12-3.13)</b>                | <b>48,607.76</b>                  | <b>44,605.92</b>                      | <b>82,670.00</b>   |
| 4           | <b>Ratios</b>   | <b>At the End of This Quarter</b> | <b>At the End of Previous Quarter</b> | <b>At the End of Corresponding Previous Year Quarter</b> |
| 4.1         | Capital Fund to RWA                                     | 18.63%                            | 19.11%                                | 15.58%   |
| 4.2         | Non Performing Loan (NPL) to Total Loan                 | 7.58%                             | 7.71%                                 | 4.26%  |
| 4.3         | Total Loan Loss Provision to Total NPL                  | 73.44%                            | 59.77%                                | 101.42%  |
| 4.4         | Cost of Funds   | 7.18%                             | 7.42%                                 | 6.55%  |

Note: The unaudited Financial figures may change if directed by Statutory audit/ Supervisory authorities.

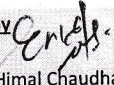
Prepared by

Signature :   
 Name : Subir Chaudhary  
 Position : IT Officer  
 Date : 2080/04/19

Checked by

Signature :   
 Name : Sushila Giri  
 Position : Internal Auditor  
 Date : 2080/04/19

Submitted by

Signature :   
 Name : Himshil Chaudhary  
 Position : Finance Officer  
 Date : 2080/04/19