

## Aatmanirbhar Laghubitta Bittiya Sanstha Limited

Quarterly Financial Statement  
At the quarter ended Poush, 2078

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1487905.00</b>	<b>1450183.00</b>	<b>1224131.00</b>
1.1	Paid-up Capital	42000.00	42000.00	42000.00
1.2	Reserves and Surplus	152136.00	126779.00	85191.00
1.3	Debtenture and Bond			
1.4	Borrowings	200203.00	200439.00	150904.00
1.5	Deposits (a+b)	825614.00	807786.00	732350.00
	a. Domestic Currency	825614.00	807786.00	732350.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	6272.00	5405.00	6000.00
1.7	Other Liabilities	261680.00	267774.00	207686.00
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1487905.00</b>	<b>1450183.00</b>	<b>1235880.00</b>
2.1	Cash & Bank Balance	67013.00	142068.00	177774.00
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1373667.00	1271163.00	1030096.00
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan			
0	2. Business Complex & Residential Apartment Construction			
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		0.00	
0	f. Others	1373667.00	1271163.00	1030096.00
2.5	Fixed Assets	3677.00	2845.00	3085.00
2.6	Non Banking Assets			
2.7	Other Assets	43548.00	34107.00	24925.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	111509.00	49933.00	78485.00
3.2	Interest Expense	43981.00	23685.00	35001.00
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>67528.00</b>	<b>26248.00</b>	<b>43484.00</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	14011.00	6533.00	11383.00
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>81539.00</b>	<b>32781.00</b>	<b>54867.00</b>
3.6	Staff Expenses	17311.00	9382.00	15229.00
3.7	Other Operating Expenses	3408.00	1832.00	2191.00
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>60820.00</b>	<b>21567.00</b>	<b>37447.00</b>
3.8	Provision for Possible Loss	1505.00	2074.00	16479.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>59315.00</b>	<b>19493.00</b>	<b>20968.00</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	953.00	526.00	24580.00
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>60268.00</b>	<b>20019.00</b>	<b>45548.00</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>60268.00</b>	<b>20019.00</b>	<b>45548.00</b>
3.12	Provision For Staff Bonus	6027.00	2002.00	3735.00
3.13	Provision For Tax	6272.00	5405.00	8200.00
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>47969.00</b>	<b>12612.00</b>	<b>33613.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	13.59%	12.64%	12.61%
4.2	Non Performing Loan (NPL) to Total Loan	4.18%	4.12%	4.58%
4.3	Total Loan Loss Provision to total NPL	109.52%	108.19%	110.66%
4.4	Cost of Funds	7.43%	9.29%	9.67%
4.5	CD Ratio (Calculated as per NRB Directives)	166.38%	157.36%	140.66%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	14.85	14.74	15.54
	Net Interest Spread (Local Currency)	7.42	5.46	5.87
	Return on Equity	12.35	3.74	13.21
	Return on Assets	4.05	1.38	3.69

नोट : सुपरिवेक्षण गर्ने विकास तथा वायव्य लेखापरिक्षकले थप/घट गर्न निर्देशन दिएमा परिष्कृत वित्तीय विवरणमा फरक पर्न सक्नेछ ।

**Prepared by**

Signature :

Name : Subir Chaudhary

Position : IT Officer

Date : 2078/10/11

**Checked by**

Signature :

Name : Neb Bahadur Chaudhary

Position : Internal Auditor

Date : 2078/10/11

**Submitted by**

Signature :

Name : Himlal Chaudhary

Position : Finance Officer

Date : 2078/10/11