

Aatmanirbhar Laghubitta Bittiya Sanstha Limited

Unaudited Financial Reports (Quarterly)
As at 2nd Quarter (2080/09/29) of the Fiscal Year 2080/081

निर्देशन फा.नं. घ. ४.२

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)	1638786.30	1523653.96	1539274
1.1	Paid up Capital	68571.8	62338	42000
1.2	Reserve and Surplus	198722.48	192164.86	177506
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	154469.69	71969.69	121970
	a. Member	823368.34	809588.04	855075
	b. Public	823368.34	809588.04	855075
1.6	Income tax Liability			
1.7	Other Liabilities	19993.45	2264.42	31778
2	Total Assets (2.1 to 2.7)	1638786.30	1523653.96	1539274
2.1	Cash and Bank Balance	130370.54	76343.20	99171
2.2	Money at Call and Short Notice			
2.3	Investments			
2.4	Loan and Advances			
2.5	Fixed Assets	1411231.12	1356348.869	1359550
2.6	Non Banking Assets	5898.86	5800.12	6607
2.7	Other Assets	91285.78	85161.77	73946
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	91228.88	44743.67	94199
3.2	Interest Expenses	34360.85	17763.67	31230
	A. Net Interest Income (3.1 to 3.2)	56868.03	26980.00	62969
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	9551.55	4770.07	9331
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	66419.59	31750.07	72300
3.6	Staff Expenses	21928.44	9493.79	18215
3.7	Other Operating Expenses	4979.51	2120.90	6150
	C. Operating profit Before Provision (B-3.6-3.7)	39511.64	20135.38	47935
3.8	Provision for Possible Losses	102586.56	23803.14	29991
	D. Operating Profit (C-3.8)	-63074.93	-3667.76	17944
3.9	Non Operating Income/Expenses (net)			
3.10	Write Back of Provision for Possible Losses	81840.33	12054.51	1740
	E. Profit from Regular Activities (D+3.9+3.10)	18765.41	8386.75	19684
3.11	Extraordinary Income/ Expenses (Net)			
	F. Profit Before Bonus and Taxes (E+3.11)	18765.41	8386.75	19684
3.12	Provision for Staff Bonus	1876.54	838.68	1968
3.13	Provision for Tax	5066.66	2264.42	5315
	G. Net Profit/ Loss (F-3.12-3.13)	11822.21	5283.65	12401
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	16.80%	17.05%	14.97%
4.2	Non Performing Loan (NPL) to Total Loan	15.28%	8.53%	8.77%
4.3	Total Loan Loss Provision to Total NPL	64.92%	72.92%	75.03%
4.4	Cost of Funds	7.30%	7.73%	5.80%

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

Prepared By:

Signature

Name: Subir Chaudhary

Position: IT Officer

Date: 2080/10/15

Checked by:

Signature

Name: Puran Adhikari

Position: Internal Auditor

Date: 2080/10/15

Approved By:

Signature

Name: Himan Chaudhary

Position: Finance Officer

Date: 2080/10/15

