

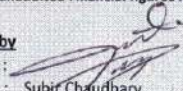
Aatmanirbhar Laghubitta Bittiya Sanstha Limited
Quarterly Financial Statement
At the quarter ended Poush, 2079

(Rs. in '000)

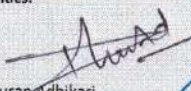
S.N.	Particulars	-This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1539225.00	1543727.00	1487905.00
1.1	Paid-up Capital	42000.00	42000.00	42000.00
1.2	Reserves and Surplus	196176.00	184917.00	152136.00
1.3	Debenture and Bond			
1.4	Borrowings	121970.00	158636.00	200203.00
1.5	Deposits (a+b)	855075.00	851912.00	825614.00
	a. Domestic Currency	855075.00	851912.00	825614.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	37760.00	32891.00	6272.00
1.7	Other Liabilities	286244.00	273371.00	261680.00
2	Total Assets (2.1 to 2.7)	1539225.00	1543727.00	1487905.00
2.1	Cash & Bank Balance	99171.00	96181.00	67013.00
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1359550.00	1376504.00	1373667.00
0	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)			
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	f. Others	1359550.00	1376504.00	1373667.00
2.5	Fixed Assets	6607.00	6600.00	3677.00
2.6	Non Banking Assets			
2.7	Other Assets	73897.00	64442.00	43548.00
3	Profit and Loss Account			
3.1	Interest Income	94199.00	47783.00	111509.00
3.2	Interest Expense	31230.00	16697.00	43981.00
A	Net Interest Income (3.1-3.2)	62969.00	31086.00	67528.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	9331.00	4471.00	14011.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	72300.00	35557.00	81539.00
3.6	Staff Expenses	18215.00	9750.00	17311.00
3.7	Other Operating Expenses	6150.00	2530.00	3408.00
C	Operating profit Before Provision (B-3.6-3.7)	47935.00	23277.00	60820.00
3.8	Provision for Possible Loss	12145.00	4649.00	1505.00
D	Operating profit (C-3.8)	35790.00	18628.00	59315.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1740.00	870.00	953.00
E	Profit From Regular Activities (D+3.9+3.10)	37530.00	19498.00	60268.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	37530.00	19498.00	60268.00
3.12	Provision For Staff Bonus	3753.00	1950.00	6027.00
3.13	Provision For Tax	10133.00	5264.00	16272.00
G	Net Profit/Loss (F-3.12 -3.13)	23644.00	12284.00	37969.00
4	Ratios			
4.1	Capital Fund to RWA	16.22%	15.38%	13.59%
4.2	Non Performing Loan (NPL) to Total Loan	8.77%	6.49%	4.18%
4.3	Total Loan Loss Provision to total NPL	75.03%	81.62%	109.52%
4.4	Cost of Funds	5.80%	6.33%	7.43%
4.5	CD Ratio (Calculated as per NRB Directives)	159.00%	161.58%	166.38%
	Additional Information (Optional)			
	Average Yield (Local Currency)	14.11	13.18	14.85
	Net Interest Spread (Local Currency)	8.31	6.86	7.42
	Return on Equity	4.96	2.71	9.78
	Return on Assets	2.44	1.26	4.05

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

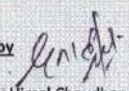
Prepared by

Signature : 
Name : Supri Chaudhary
Position : IT Officer
Date : 2079/10/11

Checked by

Signature : 
Name : Puran Adhikari
Position : Internal Auditor
Date : 2079/10/11

Submitted by

Signature : 
Name : Himat Chaudhary
Position : Finance Officer
Date : 2079/10/11

