

# Aatmanirbhar Laghubitta Bittiya Sanstha Limited

## Unaudited Financial Results (Quarterly)

As at 4<sup>th</sup> Quarter (32/03/2082) of the Fiscal Year 2081/082

Rs. In '000

S. N.	Particulars	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
1	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1877469.51</b>	<b>1922013.88</b>	<b>1696409.91</b>
1.1	Paid up Capital	78343.28	78343.28	68571.80
1.2	Reserve and Surplus	223139.01	200007.01	198813.00
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	99723.72	199545.45	148181.82
1.5	Deposits (a+b)	980097.19	947105.42	861502.44
	a. Member	980097.19	947105.42	861502.44
	b. Public	-	-	-
1.6	Income Tax Liability	55241.95	45277.74	20940.58
1.7	Other Liabilities	440924.36	451734.99	398400.27
2	<b>Total Assets (2.1 to 2.7)</b>	<b>1877469.51</b>	<b>1922013.88</b>	<b>1696409.91</b>
2.1	Cash and Bank Balance	185843.30	272658.53	137051.78
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1553410.95	1516459.71	1478651.51
2.5	Fixed Assets	4262.67	5007.50	4607.50
2.6	Non-Banking Assets	-	-	-
2.7	Other Assets	133952.60	127888.15	76099.12
3	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	215071.30	156863.74	196606.31
3.2	Interest Expense	79283.87	58230.60	72777.06
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>135787.42</b>	<b>98633.14</b>	<b>123829.25</b>
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	16011.28	11415.24	18426.46
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>151798.70</b>	<b>110048.38</b>	<b>142255.71</b>
3.6	Staff Expenses	45495.40	32905.79	40767.46
3.7	Other Operating Expenses	16087.98	9883.36	11093.69
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>90215.32</b>	<b>67259.23</b>	<b>90394.56</b>
3.8	Provision for Possible Losses	40449.50	46089.22	176451.19
	<b>D. Operating Profit (C - 3.8)</b>	<b>49765.83</b>	<b>21170.01</b>	<b>(86056.64)</b>
3.9	Non-Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	21205.46	12896.80	108329.93
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>70971.28</b>	<b>34066.81</b>	<b>22273.30</b>
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>70971.28</b>	<b>34066.81</b>	<b>22273.30</b>
3.12	Provision for Staff Bonus	7097.13	3406.68	2227.33
3.13	Provision for Tax	19162.25	9198.04	6013.79
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>44711.90</b>	<b>21462.09</b>	<b>14032.18</b>
4	<b>Ratios</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	17.33%	16.21%	16.45%
4.2	Non-Performing Loan (NPL) to Total Loan	12.80%	15.08%	13.22%
4.3	Total Loan Loss Provision to Total NPL	97.57%	90.95%	80.52%
4.4	Cost of Funds	7.48%	7.82%	7.70%

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

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