

Aatmanirbhar Laghubitta Bittiya Sanstha Limited
Unaudited Financial Results (Quarterly)
As at 1st Quarter (31/06/2082) of the Fiscal Year 2082/083


निवेशन फान घ ०२

Rs. In '000

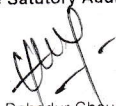
S. No.	Particulars	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
1	Total Capital and Liabilities (1.1 to 1.7)	1,830,448.23	1,877,469.51	1,713,994.48
1.1	Paid up Capital	78,343.28	78,343.28	68,571.80
1.2	Reserve and Surplus	239,190.72	223,139.01	200,544.64
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	18,913.15	99,723.72	115,000.00
1.5	Deposits (a+b)	1,011,598.20	980,097.19	881,597.46
	a. Member	1,011,598.20	980,097.19	881,597.46
	b. Public	-	-	-
1.6	Income Tax Liability	28,704.21	55,241.95	32,562.58
1.7	Other Liabilities	453,698.67	440,924.36	415,717.99
2	Total Assets (2.1 to 2.7)	1,830,448.23	1,877,469.51	1,713,994.48
2.1	Cash and Bank Balance	165,925.12	185,843.30	158,083.57
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1,547,806.87	1,553,410.95	1,464,583.88
2.5	Fixed Assets	4,339.67	4,262.67	4,607.50
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	112,376.58	133,952.60	86,719.53
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	54,844.45	215,071.30	51,202.74
3.2	Interest Expense	19,137.92	79,283.87	19,859.60
	A. Net Interest Income (3.1 - 3.2)	35,706.53	135,787.42	31,343.14
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	3,820.72	16,011.28	3,307.93
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	39,527.24	151,798.70	34,651.08
3.6	Staff Expenses	14,707.63	45,495.40	12,760.63
3.7	Other Operating Expenses	3,421.32	16,087.98	4,413.49
	C. Operating Profit Before Provision (B-3.6-3.7)	21,398.30	90,215.32	17,476.97
3.8	Provision for Possible Losses	10,296.06	40,449.50	40,521.47
	D. Operating Profit (C - 3.8)	11,102.24	49,765.83	(23,044.50)
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	7,095.27	21,205.46	18,691.06
	E. Profit from Regular Activities (D+3.9+3.10)	18,197.52	70,971.28	(4,353.45)
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	18,197.52	70,971.28	(4,353.45)
3.12	Provision for Staff Bonus	1,819.75	7,097.13	-
3.13	Provision for Tax	4,913.33	19,162.25	-
	G. Net Profit/ Loss (F-3.12-3.13)	11,464.44	44,711.90	(4,353.45)
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	18.58%	17.33%	16.77%
4.2	Non Performing Loan (NPL) to Total Loan	12.83%	12.80%	14.43%
4.3	Total Loan Loss Provision to Total NPL	99.90%	97.57%	93.02%
4.4	Cost of Funds	7.42%	7.48%	7.56%

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

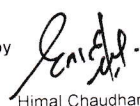
Prepared by

Signature : 
Name : Subir Chaudhary
Position : IT Officer
Date : 2082/07/11

Checked by

Signature : 
Name : Nep Bahadur Chaudhary
Position : Internal Auditor
Date : 2082/07/11

Submitted by

Signature : 
Name : Himlal Chaudhary
Position : Finance Officer
Date : 2082/07/11