

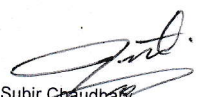
**Aatmanirbhar Laghubitta Bittiya Sanstha Limited**  
**Unaudited Financial Results (Quarterly)**  
As at 3rd Quarter (31/12/2081) of the Fiscal Year 2081/082

Rs. In '000

S. No.	Particulars	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,922,013.88</b>	<b>1,753,343.82</b>	<b>1,644,359.63</b>
1.1	Paid up Capital	78,343.28	78,343.28	68,571.80
1.2	Reserve and Surplus	200,007.01	188,395.15	198,079.67
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	199,545.45	107,272.73	131,969.70
1.5	Deposits (a+b)	947,105.42	914,351.25	845,714.79
	a. Member	947,105.42	914,351.25	845,714.79
	b. Public	-	-	-
1.6	Income Tax Liability	45,277.74	39,692.99	20,371.85
1.7	Other Liabilities	451,734.99	425,288.43	379,651.82
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,922,013.88</b>	<b>1,753,343.82</b>	<b>1,644,359.63</b>
2.1	Cash and Bank Balance	272,658.53	178,681.09	91,662.79
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1,516,459.71	1,466,242.70	1,460,022.93
2.5	Fixed Assets	5,007.50	4,859.50	5,898.86
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	127,888.15	103,560.52	86,775.04
<b>3</b>	<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	156,863.74	104,239.75	139,623.61
3.2	Interest Expense	58,230.60	38,564.82	53,132.79
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>98,633.14</b>	<b>65,674.93</b>	<b>86,490.82</b>
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	11,415.24	6,983.82	14,193.09
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>110,048.38</b>	<b>72,658.75</b>	<b>100,683.91</b>
3.6	Staff Expenses	32,905.79	22,836.23	31,399.43
3.7	Other Operating Expenses	9,883.36	6,951.00	7,862.72
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>67,259.23</b>	<b>42,871.52</b>	<b>61,421.76</b>
3.8	Provision for Possible Losses	46,089.22	45,997.91	132,024.26
	<b>D. Operating Profit (C - 3.8)</b>	<b>21,170.01</b>	<b>(3,126.39)</b>	<b>(70,602.50)</b>
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	12,896.80	16,508.94	90,769.40
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>34,066.81</b>	<b>13,382.56</b>	<b>20,166.90</b>
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>34,066.81</b>	<b>13,382.56</b>	<b>-20,166.90</b>
3.12	Provision for Staff Bonus	3,406.68	1,338.26	2,016.69
3.13	Provision for Tax	9,198.04	3,613.29	5,445.06
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>21,462.09</b>	<b>8,431.01</b>	<b>12,705.15</b>
<b>4</b>	<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	16.21%	16.43%	16.54%
4.2	Non Performing Loan (NPL) to Total Loan	15.08%	15.09%	11.94%
4.3	Total Loan Loss Provision to Total NPL	90.95%	92.33%	74.87%
4.4	Cost of Funds	7.82%	7.67%	7.80%

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

Prepared by

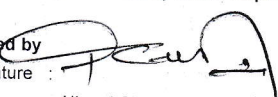
Signature : 

Name : Subir Chaudhary

Position : IT Officer

Date : 2082/01/12

Checked by

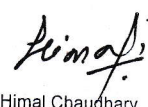
Signature : 

Name : Nirmal Chaudhary

Position : Internal Auditor

Date : 2082/01/12

Submitted by

Signature : 

Name : Himaj Chaudhary

Position : Finance Officer

Date : 2082/01/12