

Aatmanirbhar Laghubitta Bittiya Sanstha Limited**Unaudited Financial Results (Quarterly)****As at 2nd Quarter (30/09/2082) of the Fiscal Year 2082/083**

Rs. In '000

S. N.	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)	1902697.33	1830448.23	1753343.82
1.1	Paid up Capital	78343.28	78343.28	78343.28
1.2	Reserve and Surplus	257553.08	239190.72	188395.15
1.3	Debenture and Bond			
1.4	Borrowings	17972.15	18913.15	107272.73
1.5	Deposits (a+b)	1048947.69	1011598.20	914351.25
	a. Member	1048947.69	1011598.20	914351.25
	b. Public			
1.6	Income Tax Liability	37117.54	28704.21	39692.99
1.7	Other Liabilities	462763.58	453698.67	425288.43
2	Total Assets (2.1 to 2.7)	1902697.33	1830448.23	1753343.82
2.1	Cash and Bank Balance	160355.46	165925.12	178681.09
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1609792.96	1547806.87	1466242.70
2.5	Fixed Assets	4999.77	4339.67	4859.50
2.6	Non-Banking Assets	-	-	-
2.7	Other Assets	127549.14	112376.58	103560.52
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	109231.14	54844.45	104239.75
3.2	Interest Expense	37384.17	19137.92	38564.82
	A. Net Interest Income (3.1 - 3.2)	71846.97	35706.53	65674.93
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	8834.01	3820.72	6983.82
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	80680.98	39527.24	72658.75
3.6	Staff Expenses	25894.05	14707.63	22836.23
3.7	Other Operating Expenses	6019.64	3421.32	6951
	C. Operating Profit Before Provision (B-3.6-3.7)	48767.28	21398.30	42871.52
3.8	Provision for Possible Losses	21025.10	10296.06	45997.91
	D. Operating Profit (C - 3.8)	27742.18	11102.24	(3126.39)
3.9	Non-Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	20693.72	7095.27	16508.94
	E. Profit from Regular Activities (D+3.9+3.10)	48435.90	18197.52	13382.56
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	48435.90	18197.52	13382.56
3.12	Provision for Staff Bonus	4843.59	1819.75	1338.26
3.13	Provision for Tax	13077.69	4913.33	3613.29
	G. Net Profit/ Loss (F-3.12-3.13)	30514.62	11464.44	8431.01
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	18.87%	18.58%	16.43%
4.2	Non-Performing Loan (NPL) to Total Loan	11.81%	12.83%	15.09%
4.3	Total Loan Loss Provision to Total NPL	102.89%	99.90%	92.33%
4.4	Cost of Funds	7.13%	7.42%	7.67%

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