

Aatmanirbhar Laghubitta Bittiya Sanstha Limited

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (29/09/2081) 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
1	Total Capital and Liabilities (1.1 to 1.7)	1,753,343.82	1,728,900.64	1,638,786.30
1.1	Paid up Capital	78,343.28	68,571.80	68,571.80
1.2	Reserve and Surplus	188,395.15	181,493.74	198,722.48
1.3	Debenture and Bond			
1.4	Borrowings	107,272.73	115,000.00	154,469.69
1.5	Deposits (a+b)	914,351.25	881,597.46	823,368.34
	a. Member	914,351.25	881,597.46	823,368.34
	b. Public			
1.6	Income Tax Liability	39,692.99	14,926.79	19,993.45
1.7	Other Liabilities	425,288.43	467,310.85	373,660.55
2	Total Assets (2.1 to 2.7)	1,753,343.82	1,728,900.64	1,638,786.30
2.1	Cash and Bank Balance	178,681.09	158,083.57	130,370.54
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1,466,242.70	1,464,583.88	1,411,231.12
2.5	Fixed Assets	4,859.50	4,607.50	5,898.86
2.6	Non-Banking Assets	-	-	-
2.7	Other Assets	103,560.52	101,625.69	91,285.78
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	104,239.75	49,741.45	91,228.88
3.2	Interest Expense	38,564.82	19,859.60	34,360.85
	A. Net Interest Income (3.1 - 3.2)	65,674.93	29,881.85	56,868.03
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	6,983.82	3,307.93	9,551.55
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	72,658.75	33,189.78	66,419.59
3.6	Staff Expenses	22,836.23	12,760.63	21,928.44
3.7	Other Operating Expenses	6,951.00	4,413.49	4,979.51
	C. Operating Profit Before Provision (B-3.6-3.7)	42,871.52	16,015.67	39,511.64
3.8	Provision for Possible Losses	45,997.91	40,521.47	102,586.56
	D. Operating Profit (C - 3.8)	(3,126.39)	(24,505.80)	(63,074.93)
3.9	Non-Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	16,508.94	18,691.06	81,840.33
	E. Profit from Regular Activities (D+3.9+3.10)	13,382.56	(5,814.74)	18,765.41
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	13,382.56	(5,814.74)	18,765.41
3.12	Provision for Staff Bonus	1,338.26	-	1,876.54
3.13	Provision for Tax	3,613.29	-	5,066.66
	G. Net Profit/ Loss (F-3.12-3.13)	8,431.01	(5,814.74)	11,822.21
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.43%	15.47%	16.80%
4.2	Non-Performing Loan (NPL) to Total Loan	15.09%	14.43%	15.28%
4.3	Total Loan Loss Provision to Total NPL	92.33%	93.02%	64.92%
4.4	Cost of Funds	7.67%	7.56%	7.30%

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 : 2081/10/11

Checked by

Signature :

Name : Nirmal Chaudhary

Position : Internal Auditor

Date : 2081/10/11

Submitted by

Signature :

Name : Himlal Chaudhary

Position : Finance Officer

Date : 2081/10/11