

Aatmanirbhar Laghubitta Bittiya Sanstha Limited**Unaudited Financial Results (Quarterly)****As at 3rd Quarter (30/12/2082) 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)	2085564.09	1902697.33	1922013.88
1.1	Paid up Capital	78343.28	78343.28	78343.28
1.2	Reserve and Surplus	301417.26	257553.08	200007.01
1.3	Debenture and Bond			
1.4	Borrowings	96900.70	17972.15	199545.45
1.5	Deposits (a+b)	1090300.59	1048947.69	947105.42
	a. Member	1090300.59	1048947.69	947105.42
	b. Public			
1.6	Income Tax Liability	40422.00	37117.54	45277.74
1.7	Other Liabilities	478180.25	462763.58	451734.99
2	Total Assets (2.1 to 2.7)	2085564.09	1902697.33	1922013.88
2.1	Cash and Bank Balance	125087.38	160355.46	272658.53
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1784910.40	1609792.96	1516459.71
2.5	Fixed Assets	5388.71	4999.77	5007.50
2.6	Non-Banking Assets	-	-	-
2.7	Other Assets	170177.60	127549.14	127888.15
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	165665.49	109231.14	156863.74
3.2	Interest Expense	55832.79	37384.17	58230.60
	A. Net Interest Income (3.1 - 3.2)	109832.70	71846.97	98633.14
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	15591.10	8834.01	11415.24
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	125423.80	80680.98	110048.38
3.6	Staff Expenses	37229.34	25894.05	32905.79
3.7	Other Operating Expenses	8980.54	6019.64	9883.36
	C. Operating Profit Before Provision (B-3.6-3.7)	79213.92	48767.28	67259.23
3.8	Provision for Possible Losses	31566.57	21025.10	46089.22
	D. Operating Profit (C - 3.8)	47647.35	27742.18	21170.01
3.9	Non-Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	29288.64	20693.72	12896.80
	E. Profit from Regular Activities (D+3.9+3.10)	76935.99	48435.90	34066.81
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	76935.99	48435.90	34066.81
3.12	Provision for Staff Bonus	7693.60	4843.59	3406.68
3.13	Provision for Tax	20772.72	13077.69	9198.04
	G. Net Profit/ Loss (F-3.12-3.13)	48469.67	30514.62	21462.09
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	19.13%	18.87%	16.21%
4.2	Non-Performing Loan (NPL) to Total Loan	11.17%	11.81%	15.08%
4.3	Total Loan Loss Provision to Total NPL	99.06%	102.89%	90.95%
4.4	Cost of Funds	6.83%	7.13%	7.82%

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