

Aatmanirbhar Laghubitta Bittiya Sanstha Limited

Unaudited Financial Results (Quarterly)

As at 4th Quarter (32/03/2083) 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)	2182422.96	2087975.56	1877469.51
1.1	Paid up Capital	89507.20	78343.28	78343.28
1.2	Reserve and Surplus	234850.93	233661.66	223139.01
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	150000.00	96900.70	99723.72
1.5	Deposits (a+b)	1130676.89	1090300.59	980097.19
a.	Member	1130676.89	1090300.59	980097.19
b.	Public	-	-	-
1.6	Income Tax Liability	16841.85	40422.00	55241.95
1.7	Other Liabilities	560546.09	548347.33	440924.36
2	Total Assets (2.1 to 2.7)	2182422.96	2087975.56	1877469.51
2.1	Cash and Bank Balance	121630.17	125087.38	185843.30
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1884550.81	1784910.40	1553410.95
2.5	Fixed Assets	4492.46	5388.71	4262.67
2.6	Non-Banking Assets	-	-	-
2.7	Other Assets	171749.52	172589.07	133952.60
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	232898.68	165665.49	215071.30
3.2	Interest Expense	79239.09	55832.79	79283.87
	A. Net Interest Income (3.1 - 3.2)	153659.59	109832.70	135787.42
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	21447.54	15591.10	16011.28
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	175107.13	125423.80	151798.70
3.6	Staff Expenses	51803.53	37229.34	45495.40
3.7	Other Operating Expenses	15351.85	8980.54	16087.98
	C. Operating Profit Before Provision (B-3.6-3.7)	107951.75	79213.92	90215.32
3.8	Provision for Possible Losses	56180.46	31566.57	40449.50
	D. Operating Profit (C - 3.8)	51771.28	47647.35	49765.83
3.9	Non-Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	47275.59	29288.64	21205.46
	E. Profit from Regular Activities (D+3.9+3.10)	99046.87	76935.99	70971.28
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	99046.87	76935.99	70971.28
3.12	Provision for Staff Bonus	9904.69	7693.60	7097.13
3.13	Provision for Tax	26742.65	20772.72	19162.25
	G. Net Profit/ Loss (F-3.12-3.13)	62399.53	48469.67	44711.90
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	15.73%	15.77%	17.33%
4.2	Non-Performing Loan (NPL) to Total Loan	10.78%	11.17%	12.80%
4.3	Total Loan Loss Provision to Total NPL	100.48%	99.06%	97.57%
4.4	Cost of Funds	8.45%	6.83%	7.48%

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

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