

Mahila Laghubitta Bittiya Sanstha Limited Head Office Sanga, Kavre

Unaudited Financial Statement (Quarterly)
As on Fourth Quarter (31 Asad, 2076) For the Fiscal Year (2075/76)

(Rs. in '000)

| S.N. | Particulars | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Year Quarter Ending |
|----------|--|--------------------------|-------------------------------|--|
| 1 | Total Capital & Liabilities (1.1 to 1.7) | 1,457,828.76 | 1,244,508.78 | - |
| 1.1 | Paid-up Capital | 60,000.00 | 60,000.00 | - |
| 1.2 | Reserves and Surplus | 62,394.33 | 51,176.17 | - |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 778,850.75 | 646,142.84 | - |
| 1.5 | Deposits (a+b) | 480,288.93 | 418,867.76 | - |
| 1.6 | Income Tax Liabilities | - | - | - |
| 1.7 | Other Liabilities | 76,294.75 | 68,322.02 | - |
| 2 | Total Assets (2.1 to 2.7) | 1,457,828.76 | 1,244,508.78 | - |
| 2.1 | Cash & Bank Balance | 81,567.28 | 5,551.84 | - |
| 2.2 | Money at call and short Notice | - | 38,164.34 | - |
| 2.3 | Investments | - | - | - |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 1,347,880.33 | 1,178,416.60 | - |
| 2.5 | Fixed Assets | 10,484.13 | 10,534.92 | - |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 17,897.02 | 11,841.08 | - |
| 3 | Profit and Loss Account | Up to this Qqrter | Up to Previous Quarter | Upto Currending Previous Year Quarter |
| 3.1 | Interest income | 184,868.34 | 127,986.12 | - |
| 3.2 | Interest Expense | 99,076.44 | 67,811.32 | - |
| A | Net Interest Income (3.1-3.2) | 85,791.90 | 60,174.79 | - |
| 3.3 | Fees Commission and Discount | 1,769.34 | 445.41 | - |
| 3.4 | Other Operating Income | 49,311.34 | 34,301.45 | - |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - |
| B | Total Operating Income (A+3.3+3.4+3.5) | 136,872.58 | 94,921.66 | - |
| 3.6 | Staff Expenses | 53,777.88 | 36,892.34 | - |
| 3.7 | Other Operating Expenses | 24,099.56 | 16,009.24 | - |
| C | Operating profit Before Provision (B-3.6-3.7) | 58,995.14 | 42,020.08 | - |
| 3.8 | Provision for Possible Loss | 19,115.71 | 14,806.64 | - |
| D | Operating profit (C-3.8) | 39,879.43 | 27,213.44 | - |
| 3.9 | Non Operating Income/Expenses (Net) | 170.81 | - | - |
| 3.10 | Write Back of Provision for Possible Loss | 8,378.86 | 5,453.79 | - |
| E | Profit From Regular Activities (D+3.9+3.10) | 48,429.10 | 32,667.23 | - |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| F | Profit Before Bonus and Taxes (E+3.11) | 48,429.10 | 32,667.23 | - |
| 3.12 | Provision For Staff Bonus | 4,402.65 | 2,969.45 | - |
| 3.13 | Provision For Tax | 13,207.94 | 8,909.33 | - |
| G | Net Profit/Loss (F-3.12 -3.13) | 30,818.52 | 20,788.45 | - |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 9.86% | 10.33% | - |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.61% | 1.04% | - |
| 4.3 | Total Loan Loss Provision to total NPL | 240.81% | 149.26% | - |
| 4.4 | Cost of Funds | 10.76% | 10.01% | - |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 280.64% | 281.33% | - |