



## Mahila Laghubitta Bittiya Sanstha Limited Head Office Sanga, Kavre

**Unaudited Financial Statement (Quarterly)  
As on 1st Quarter (30 Asoj, 2076) For the Fiscal Year (2076/77)**

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1,589,203.27</b>	<b>1,244,508.78</b>	<b>-</b>
1.1	Paid-up Capital	60,000.00	60,000.00	
1.2	Reserves and Surplus	67,232.13	62,394.33	
1.3	Debenture and Bond	-	-	
1.4	Borrowings	818,847.83	778,850.75	
1.5	Deposits	546,411.39	480,288.93	
1.6	Income Tax Liabilities	-	-	
1.7	Other Liabilities	96,711.92	76,294.75	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,589,203.27</b>	<b>1,457,828.76</b>	<b>-</b>
2.1	Cash & Bank Balance	64,821.08	81,567.28	
2.2	Money at call and short Notice	-	-	
2.3	Investments	-	-	
2.4	Loans & Advances	1,491,892.07	1,347,880.33	-
2.5	Fixed Assets	12,027.88	10,484.13	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	20,462.25	17,897.02	
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Upto Corresponding Previous Year</b>
3.1	Interest income	62,362.39	184,868.34	
3.2	Interest Expense	35,161.56	99,076.44	
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>27,200.83</b>	<b>85,791.90</b>	<b>-</b>
3.3	Fees Commission and Discount	674.50	1,769.34	
3.4	Other Operating Income	14,171.12	49,311.34	
3.5	Foreign Exchange Gain/Loss (Net)	-	-	
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>42,046.45</b>	<b>136,872.58</b>	<b>-</b>
3.6	Staff Expenses	19,134.98	53,777.88	
3.7	Other Operating Expenses	6,998.57	24,099.56	
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>15,912.90</b>	<b>58,995.14</b>	<b>-</b>
3.8	Provision for Possible Loss	10,950.66	19,115.71	
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>4,962.24</b>	<b>39,879.43</b>	<b>-</b>
3.9	Non Operating Income/Expenses (Net)		170.81	
3.10	Write Back of Provision for Possible Loss	3,619.33	8,378.86	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>8,581.57</b>	<b>48,429.10</b>	<b>-</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>8,581.57</b>	<b>48,429.10</b>	<b>-</b>
3.12	Provision For Staff Bonus	780.14	4,402.65	
3.13	Provision For Tax	2,340.43	13,207.94	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>5,461.00</b>	<b>30,818.52</b>	<b>-</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	9.40%	9.86%	
4.2	Non Performing Loan (NPL) to Total Loan	1.56%	0.61%	
4.3	Total Loan Loss Provision to total NPL	116.55%	240.81%	
4.4	Cost of Funds	11.33%	10.76%	
4.5	CD Ratio (Calculated as per NRB Directives)	273.03%	280.64%	