



Mahila Laghubitta Bittiya Sanstha Limited Head Office Sanga, Kavre

**Unaudited Financial Statement (Quarterly)
As on 2nd Quarter (29 poush, 2076) For the Fiscal Year (2076/77)**

(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)	1,646,048.74	1,589,203.27	992,475.12
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	87,714.29	67,232.13	44,171.48
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	808,977.23	818,847.83	482,061.57
1.5	Deposits	601,773.85	546,411.39	353,192.42
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	87,583.36	96,711.92	53,049.65
2	Total Assets (2.1 to 2.7)	1,646,048.74	1,589,203.27	992,475.12
2.1	Cash & Bank Balance	33,982.68	64,821.08	17,350.45
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances	1,587,432.21	1,491,892.07	959,778.18
2.5	Fixed Assets	11,401.02	12,027.88	10,174.69
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,232.83	20,462.25	5,171.80
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Upto Corresponding Previous Year
3.1	Interest income	130,632.13	62,362.39	82,692.59
3.2	Interest Expense	69,197.53	35,161.56	42,735.35
A	Net Interest Income (3.1-3.2)	61,434.60	27,200.83	39,957.24
3.3	Fees Commission and Discount	31,786.93	14,845.62	20,601.13
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	93,221.53	42,046.45	60,558.38
3.6	Staff Expenses	37,526.37	19,134.98	25,093.82
3.7	Other Operating Expenses	12,857.70	6,998.57	9,844.92
C	Operating profit Before Provision (B-3.6-3.7)	42,837.46	15,912.90	25,619.63
3.8	Provision for Possible Loss	21,316.49	10,950.66	7,987.86
D	Operating profit (C-3.8)	21,520.97	4,962.24	17,631.77
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	11,413.88	3,619.33	2,161.47
E	Profit From Regular Activities (D+3.9+3.10)	32,934.85	8,581.57	19,793.24
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	32,934.85	8,581.57	19,793.24
3.12	Provision For Staff Bonus	2,994.08	780.14	1,799.38
3.13	Provision For Tax	8,982.23	2,340.43	5,398.20
G	Net Profit/Loss (F-3.12 -3.13)	20,958.54	5,461.00	12,595.66
4	Ratios			
4.1	Capital Fund to RWA	10.07%	9.40%	11.78%
4.2	Non Performing Loan (NPL) to Total Loan	1.99%	1.56%	1.19%
4.3	Total Loan Loss Provision to total NPL	93.68%	116.55%	1.3024
4.4	Cost of Funds	10.37%	11.33%	10.72%
4.5	CD Ratio (Calculated as per NRB Directives)	263.79%	273.03%	271.74%