



Mahila Laghubitta Bittiya Sanstha Limited Head Office Sanga, Kavre

Unaudited Financial Statement (Quarterly)
As on 3rd Quarter (30 Chaitra, 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)	1,814,383.46	1,646,048.74	1,244,508.78
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	96,860.19	87,714.29	51,176.16
1.3	Debenture and Bond		-	
1.4	Borrowings	890,070.25	808,977.23	646,142.84
1.5	Deposits	651,249.03	601,773.85	418,867.76
1.6	Income Tax Liabilities		-	
1.7	Other Liabilities	116,203.99	87,583.36	68,322.02
2	Total Assets (2.1 to 2.7)	1,814,383.46	1,646,048.74	1,244,508.78
2.1	Cash & Bank Balance	41,703.43	33,982.68	43,716.18
2.2	Money at call and short Notice		-	
2.3	Investments		-	
2.4	Loans & Advances	1,729,192.60	1,587,432.21	1,178,416.60
2.5	Fixed Assets	11,552.00	11,401.02	10,534.92
2.6	Non Banking Assets		-	
2.7	Other Assets	31,935.43	13,232.83	11,841.08
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Upto Corresponding Previous Year
3.1	Interest income	199,736.58	130,632.13	127,986.11
3.2	Interest Expense	100,446.86	69,197.53	67,811.32
A	Net Interest Income (3.1-3.2)	99,289.72	61,434.60	60,174.79
3.3	Fees Commission and Discount	45,829.80	31,786.93	445.42
3.4	Other Operating Income			34,301.45
3.5	Foreign Exchange Gain/Loss (Net)	-	-	
B	Total Operating Income (A+3.3+3.4+3.5)	145,119.53	93,221.53	94,921.66
3.6	Staff Expenses	55,373.67	37,526.37	36,892.34
3.7	Other Operating Expenses	16,812.91	12,857.70	16,009.24
C	Operating profit Before Provision (B-3.6-3.7)	72,932.94	42,837.46	42,020.08
3.8	Provision for Possible Loss	41,221.90	21,316.49	14,806.64
D	Operating profit (C-3.8)	31,711.04	21,520.97	27,213.44
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	15,786.37	11,413.88	5,453.79
E	Profit From Regular Activities (D+3.9+3.10)	47,497.41	32,934.85	32,667.23
3.11	Extraordinary Income/Expenses (Net)	-	-	
F	Profit Before Bonus and Taxes (E+3.11)	47,497.41	32,934.85	32,667.23
3.12	Provision For Staff Bonus	4,317.95	2,994.08	2,969.45
3.13	Provision For Tax	12,953.84	8,982.23	8,909.33
G	Net Profit/Loss (F-3.12 -3.13)	30,225.63	20,958.54	20,788.45
4	Ratios			
4.1	Capital Fund to RWA	9.81%	10.07%	10.33%
4.2	Non Performing Loan (NPL) to Total Loan	2.53%	1.99%	1.04%
4.3	Total Loan Loss Provision to total NPL	103.39%	93.68%	1.4926
4.4	Cost of Funds	9.46%	10.37%	10.01%
4.5	CD Ratio (Calculated as per NRB Directives)	265.52%	263.79%	281.33%