


Mahila Laghubitta Bittiya Sanstha Limited
Head Office Sanga, Kavre

Unaudited Financial Statement (Quarterly)
 As on 4th Quarter (31 Asadh, 2077) 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)	1,943,248.71	1,814,383.46	1,457,828.76
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	101,796.55	96,860.19	62,394.33
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,012,519.35	890,070.25	778,850.75
1.5	Deposits	660,555.97	651,249.03	480,288.93
1.6	Income Tax Liabilities	15,069.42	12,953.84	13,207.94
1.7	Other Liabilities	93,307.42	103,250.15	63,086.81
2	Total Assets (2.1 to 2.7)	1,943,248.71	1,814,383.46	1,457,828.76
2.1	Cash & Bank Balance	140,293.63	41,703.43	81,567.28
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances	1,781,578.05	1,729,192.60	1,347,880.33
2.5	Fixed Assets	10,547.62	11,552.00	10,484.13
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	10,829.41	31,935.43	17,897.02
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	
3.1	Interest income	270,395.10	199,736.58	184,868.34
3.2	Interest Expense	142,112.66	100,446.86	99,076.44
A	Net Interest Income (3.1-3.2)	128,282.44	99,289.72	85,791.90
3.3	Fees Commission and Discount	3,845.46	3,479.04	1,769.34
3.4	Other Operating Income	46,277.58	42,350.76	49,311.34
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	178,405.49	145,119.53	136,872.59
3.6	Staff Expenses	77,246.56	55,373.67	53,777.88
3.7	Other Operating Expenses	22,351.01	16,812.91	24,099.56
C	Operating profit Before Provision (B-3.6-3.7)	78,807.92	72,932.94	58,995.15
3.8	Provision for Possible Loss	40,605.42	41,221.90	19,115.71
D	Operating profit (C-3.8)	38,202.50	31,711.04	39,879.43
3.9	Non Operating Income/Expenses (Net)	24.87		170.81
3.10	Write Back of Provision for Possible Loss	17,027.17	15,786.37	8,378.86
E	Profit From Regular Activities (D+3.9+3.10)	55,254.54	47,497.41	48,429.10
3.11	Extraordinary Income/Expenses (Net)	-	-	
F	Profit Before Bonus and Taxes (E+3.11)	55,254.54	47,497.41	48,429.10
3.12	Provision For Staff Bonus	5,023.14	4,317.95	4,402.65
3.13	Provision For Tax	15,069.42	12,953.84	13,207.94
G	Net Profit/Loss (F-3.12 -3.13)	35,161.98	30,225.63	30,818.52
4	Ratios			
4.1	Capital Fund to RWA	9.87%	9.81%	9.86%
4.2	Non Performing Loan (NPL) to Total Loan	0.78%	2.53%	0.61%
4.3	Total Loan Loss Provision to total NPL	310.27%	103.39%	2.4081
4.4	Cost of Funds	9.69%	9.46%	10.76%
4.5	CD Ratio (Calculated as per NRB Directives)	269.70%	265.52%	280.64%