



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

Unaudited Financial Statement (Quarterly)  
As on 1st Quarter (30 Asoj, 2077) For the Fiscal Year (2077/78)

(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>2,527,755.16</b>	<b>1,892,535.73</b>	<b>1,562,134.91</b>
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	147,779.14	127,893.62	94,736.99
1.3	Debenture and Bond			-
1.4	Borrowings	1,533,688.49	1,012,398.17	818,847.83
1.5	Deposits	723,295.95	660,555.97	546,411.39
1.6	Income Tax Liabilities	24,801.97	10,151.27	15,613.10
1.7	Other Liabilities	38,189.61	21,536.70	26,525.61
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,527,755.16</b>	<b>1,892,535.73</b>	<b>1,562,134.91</b>
2.1	Cash & Bank Balance	11,687.98	9,941.87	10,644.65
2.2	Money at call and short Notice	211,622.02	110,353.77	54,176.42
2.3	Investments	20,359.56	20,000.00	-
2.4	Loans & Advances	2,244,904.74	1,738,262.78	1,464,823.71
2.5	Fixed Assets	10,826.34	10,550.12	12,027.88
2.6	Non Banking Assets			-
2.7	Other Assets	28,354.51	3,427.20	20,462.25
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Qqrter</b>	<b>Up to Previous Quarter</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest income	74,111.12	270,395.10	62,362.39
3.2	Interest Expense	33,313.33	142,112.65	35,161.56
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>40,797.78</b>	<b>128,282.46</b>	<b>27,200.83</b>
3.3	Fees Commission and Discount	16,497.57	50,125.59	14,845.62
3.4	Other Operating Income		-	-
3.5	Foreign Exchange Gain/Loss (Net)		-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>57,295.35</b>	<b>178,408.04</b>	<b>42,046.45</b>
3.6	Staff Expenses	21,976.04	78,390.68	19,134.98
3.7	Other Operating Expenses	5,479.86	21,235.35	6,998.57
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>29,839.44</b>	<b>78,782.02</b>	<b>15,912.90</b>
3.8	Provision for Possible Loss	13,964.88	40,605.42	10,950.66
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>15,874.57</b>	<b>38,176.60</b>	<b>4,962.24</b>
3.9	Non Operating Income/Expenses (Net)		24.87	
3.10	Write Back of Provision for Possible Loss	15,374.10	17,027.17	3,619.33
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>31,248.67</b>	<b>55,228.63</b>	<b>8,581.57</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>31,248.67</b>	<b>55,228.63</b>	<b>8,581.57</b>
3.12	Provision For Staff Bonus	2,840.79	5,020.78	780.14
3.13	Provision For Tax	8,522.36	15,494.36	2,340.43
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>19,885.52</b>	<b>34,713.49</b>	<b>5,461.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	8.48%	9.87%	9.40%
4.2	Non Performing Loan (NPL) to Total Loan	1.25%	0.78%	1.56%
4.3	Total Loan Loss Provision to total NPL	147.08%	310.27%	1.165
4.4	Cost of Funds	6.16%	9.69%	11.33%
4.5	CD Ratio (Calculated as per NRB Directives)	316.17%	269.70%	273.03%