



Mithila Laghubitta Bikash Bank Limited

D class Financial Institution with 10 District Licensed by Nepal Rastra Bank

Dhalkewar, Dhanusha

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Third Quarter of the Fiscal Year 2073/074 (31/12/2073)

(000' figure)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities	446,962.09	419,271.80	311,319.87
1.1	Paid up Capital	57,372.12	57,372.12	33,948.00
1.2	Proposed bonus share			
1.3	Reserve and surplus	14,471.73	12,263.67	15,278.94
1.4	Debenture & Bond			
1.5	Borrowing	246,976.23	238,855.43	196,037.26
1.6	Deposits (a+b)	101,579.62	86,836.82	51,159.26
	a. Domestic Currency	101,579.62	86,836.82	51,159.26
	b. Foreign Currency			
1.7	Income Tax Liability	2,907.71	1,961.39	-
1.8	Other Liabilities	23,654.68	21,982.38	14,896.40
2	Total Assets	446,962.09	419,271.80	311,319.87
2.1	Cash and Bank Balance	6,051.59	32,004.55	7,581.93
2.2	Money at Call and Short Notice	7,657.04	12,572.86	21,247.79
2.3	Investments			
2.4	Net Loan and Advances (a+b+c+d+e+f)	420,091.00	363,076.74	272,993.74
A	Real Estate Loan			
	1. Residential Real Estate Loan (up to 80 Lacks)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income Generation Commercial complex Loan			
	4. Other Real Estate Loan (including Land Purchase & Plotting)			
B	Personal Home Loan of Rs.80 Lacks or less			
C	Margin Type Loan			
D	Term Loan			
E	Overdraft Loan/TR Loan/ WC Loan			
F	Others	420,091.00	363,076.74	272,993.74
2.5	Fixed Assets	5,223.43	4,412.25	3,705.63
2.6	Non Banking Assets			
2.7	Other Assets	7,939.02	7,205.40	5,790.77
3	Profit and Loss Account			
3.1	Interest Income	48,708.77	30,502.98	34,809.37
3.2	Interest Expenses	17,282.80	9,913.63	9,425.91
	A. Net Interest Income	31,425.97	20,589.35	25,383.45
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	6,153.67	3,829.40	5,362.65
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income	37,579.64	24,418.75	30,746.10
3.6	Staff Expenses	15,501.54	10,408.84	11,527.25
3.7	Other Operating Expenses	6,254.07	3,526.06	3,598.78
	C. Operating Profit Before Provision	15,824.02	10,483.85	15,620.07
3.8	Provision for Possible Losses	5,406.25	3,535.89	3,893.16
	D. Operating Profit	10,417.77	6,947.96	11,726.91
3.9	Non Operating Income/Expenses (Net)			
3.1	Write Back of Provision of Possible Loss	243.81	243.81	-
	E. Profit From Regular Activities	10,661.59	7,191.78	11,726.91
3.11	Extraordinary Income/ Expenses (Net)			
	F. Profit before Bonus and Taxes	10,661.59	7,191.78	11,726.91
3.12	Provision of Staff Bonus	969.24	653.80	1,066.08
3.13	Provision for Tax	2,907.71	1,961.39	3,198.25
	G. Net Profit/Loss	6,784.65	4,576.59	7,462.58
4	Ratios			
4.1	Capital Fund to RWA	12.84%	13.68%	10.90%
4.2	Non Performing Loan (NPL) To Total Loan	3.14%	3.53%	3.38%
4.3	Total Loan Loss Provision to Total NPL	117.32%	106.17%	104.36%
4.4	Cost of Funds	10.09%	6.47%	3.92%
4.5	Credit to Deposit Ratio	413.56%	418.11%	533.62%

Note: If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the final figures may change accordingly.

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15.77	97.92	125.22	1.79%	3.07%

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