



मिथिला लघुवित्त वित्तीय संस्था लिमिटेड MITHILA LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था मधेश प्रदेश कार्य क्षेत्र भएको
दुल्चेवर, धनुषा फोन नं. : ०४१-५६०१७२, ०४१-५६०२१० E-mail: mithilabank@yahoo.com

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त "घ" वर्गका लघुवित्त वित्तीय संस्थाहरुलाई जारी गरिएको एकीकृत निर्देशन, २०८२ को निर्देशन नं. ४/०८२ (१) (घ) (अ) बमोजिम मिति २०८२ पौष ३० गते सम्पन्न सत्रौं वार्षिक साधारण सभाबाट पारित आ.व. २०८१/०८२ को वित्तीय अवस्थाको विवरण, नाफा नोक्सानको विवरण, विस्तृत आयको विवरण, नगद प्रवाह विवरण, इक्वीटिमा भएको परिवर्तनको विवरण र पुँजीकोष तालिका लगायतका विवरणहरु सर्वसाधारणको जानकारीका लागि प्रकाशित गरिएको छ

Statement of Financial Position As at 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

Particular	Note	Current Year	Previous Year	Restated
Cash & Cash Equivalent	4.1	371,386,067.26	168,717,512.98	159,832,444.00
Statutory Balances and Due from Nepal Rastra Bank	4.2	14,400,000.00	13,900,000.00	11,500,000.00
Placement with Banks & Financial Institutions	4.3	106,308,671.27	10,490,222.82	25,716,477.69
Derivative Financial Instruments	4.4	-	-	-
Other Trading Assets	4.5	-	-	-
Loan and Advances to MFIs & Cooperatives	4.6	-	-	-
Loan & advances to customers	4.7	2,883,565,981.92	2,716,392,840.13	2,331,206,664.75
Investment Securities	4.8	1,000,000.00	1,000,000.00	1,000,000.00
Current Tax Assets	4.9	-	-	5,290,544.94
Investment Property	4.10	-	-	-
Property and Equipment	4.11	6,257,887.66	6,861,846.70	7,343,918.68
Goodwill and Intangible assets	4.12	-	-	-
Deferred tax assets	4.13	9,271,379.29	5,960,927.73	3,998,716.17
Other assets	4.14	43,561,858.36	37,973,085.32	46,294,371.11
Total Assets		3,435,751,845.76	2,961,296,435.68	2,592,183,137.34
Liabilities				
Due to Bank & Financial Institutions	4.15	1,771,143,366.73	1,518,955,483.97	1,380,837,910.16
Due to Nepal Rastra Bank	4.16	-	-	-
Derivative Financial Instrument	4.17	-	-	-
Deposits from Customers	4.18	1,188,588,118.21	1,042,657,556.02	780,803,617.34
Borrowing	4.19	-	-	-
Current Tax Liabilities	4.9	9,718,316.65	3,108,636.00	-
Provisions	4.20	-	-	-
Deferred Tax Liabilities	4.13	-	-	-
Other liabilities	4.21	88,195,848.07	81,354,280.59	145,909,125.86
Debt Securities Issued	4.22	-	-	-
Subordinated Liabilities	4.23	-	-	-
Total Liabilities		3,057,645,649.66	2,646,075,956.58	2,307,550,653.36
Equity				
Share Capital	4.24	223,933,148.23	196,002,755.61	196,002,755.61
Share Premium	-	-	-	-
Retained Earnings	-	56,579,623.38	44,469,427.45	7,542,486.65
Reserves	4.25	97,593,424.49	74,748,296.04	81,087,241.72
Total Equity		378,106,196.10	315,220,479.09	284,632,483.98
Total Liabilities & Equity		3,435,751,845.76	2,961,296,435.68	2,592,183,137.34
Contingent Liabilities and Commitment	4.26	-	-	-
Net assets value per share	-	168.85	160.82	145.22

Statement of Profit or Loss For the year ended 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

Particular	Note	32 Asar 2082	31 Asar 2081
Interest Income	4.27	414,808,617.18	381,684,880.02
Interest Expense	4.28	(207,442,496.26)	(236,931,234.88)
Net Interest Income		207,366,120.92	144,753,645.14
Fees & Commission Income	4.29	41,486,830.00	21,513,112.75
Fees & Commission Expense	4.30	(1,283,737.66)	(3,361,796.79)
Net Fee & Commission Income		40,202,092.34	18,151,315.96
Net Interest, Fee & Commission Income		247,569,213.26	162,904,961.11
Net Trading Income	4.31	-	-
Other Operating Income	4.32	-	-
Total Operating Income		247,569,213.26	162,904,961.11
Impairment (Charge)/ reversal for loans & other losses	4.33	(58,383,357.31)	(7,963,442.64)
Net Operating Income		189,185,855.95	154,941,518.47
Personnel Expenses	4.34	(85,443,831.66)	(74,894,395.26)
Other Operating expenses	4.35	(21,152,823.24)	(32,057,651.63)
Depreciation & Amortization	4.36	(5,922,613.39)	(6,037,843.19)
Operating Profit		76,666,587.65	41,951,628.38
Non Operating Income	4.37	22,632,927.51	9,245,564.26
Non Operating Expense	4.38	(9,286.93)	-
Profit before Income Tax		99,290,228.23	51,197,192.64
Income Tax Expense	4.39	-	-
Current tax	-	29,230,128.29	15,899,180.71
Deferred tax	-	(1,597,170.16)	(266,119.56)
Profit for the year		71,657,270.10	35,564,131.49
Profit attribute to:			
Equity holder of the Financial Institution	-	71,657,270.10	35,564,131.49
Profit for the year		71,657,270.10	35,564,131.49
Earnings per share			
Basis EPS	-	32.00	18.14
Diluted EPS	-	32.00	18.14

Attributable to Equity-Holders of the Institution

Particulars	Share Capital	Share premium	General Reserve	Exchange Equalisation Fund	Regulatory Reserve	Fair Value Reserve	Restructured and Rescheduled Reserve	Retained Earning	Client Protection Fund	CSR Reserve	Deferred Tax reserve	Capital Reserve	Actuarial Reserve	Other Reserve	Total	Total Equity
Balance at Shrawan 01, 2080	196,002,755.56	-	42,295,429.91	-	10,925,053.30	-	13,177,452.30	3,123,373.49	11,668,306.97	1,021,044.88	4,124,835.00	1,859,550.00	-	140,404.38	273,413,152.49	273,413,152.49
Adjustment/Restatement	-	-	-	-	10,925,053.30	-	13,177,452.30	4,419,113.15	11,668,306.97	1,021,044.88	(4,124,835.00)	-	-	-	11,219,331.45	11,219,331.45
Adjustment/Restated Balance as at Shrawan 01, 2080	196,002,755.56	-	42,295,429.91	-	10,925,053.30	-	13,177,452.30	7,542,486.65	11,668,306.97	1,021,044.88	-	1,859,550.00	-	140,404.38	284,632,483.94	284,632,483.94
Comprehensive Income for the year	-	-	-	-	-	-	-	35,564,131.49	-	-	-	-	-	-	35,564,131.49	35,564,131.49
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	-	-	-	-	-	(3,957,548.00)	-	(3,957,548.00)	(3,957,548.00)
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	-	-	35,564,131.49	-	-	-	-	(3,957,548.00)	-	31,606,583.49	31,606,583.49
Transfer to Reserves during the year	-	-	-	-	-	-	-	-	(1,018,588.35)	-	-	-	-	-	(1,018,588.35)	(1,018,588.35)
Transfer from Reserves during the year	-	-	6,952,058.15	-	-	-	(13,177,452.30)	1,362,809.31	102,502.91	314,102.91	-	-	-	-	-	-
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Dividend Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others-Addition From Merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at Asadh 31, 2081	196,002,755.56	-	49,247,488.06	-	15,371,032.33	-	-	44,469,427.45	10,752,221.52	1,335,147.78	-	1,859,550.00	(3,957,548.00)	140,404.38	315,220,479.09	315,220,479.09
Balance at Shrawan 01, 2081	196,002,755.56	-	49,247,488.06	-	15,371,032.33	-	-	44,469,427.45	10,752,221.52	1,335,147.78	-	1,859,550.00	(3,957,548.00)	140,404.38	315,220,479.09	315,220,479.09
Comprehensive Income for the year	-	-	-	-	-	-	-	71,657,270.10	-	-	-	-	-	-	71,657,270.10	71,657,270.10
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	-	-	-	-	-	(3,997,656.60)	-	(3,997,656.60)	(3,997,656.60)
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	-	-	71,657,270.10	-	-	-	-	(3,997,656.60)	-	67,659,613.50	67,659,613.50
Transfer to Reserves during the year	-	-	14,331,454.02	-	-	-	(30,146,660.83)	-	1,074,859.05	716,572.70	-	-	-	-	(3,303,875.51)	(3,303,875.51)
Transfer from Reserves during the year	-	-	-	-	-	-	-	-	(3,272,875.51)	(31,000.00)	-	-	-	-	-	-
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	-	-	27,930,392.67	-	-	-	-	(27,930,392.67)	-	-	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(1,470,020.67)	-	-	-	-	-	-	(1,470,020.67)	(1,470,020.67)
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions	-	-	27,930,392.67	-	-	-	-	(29,400,413.33)	-	-	-	-	-	-	(1,470,020.67)	(1,470,020.67)
Balance at Asadh 32, 2082	223,933,148.23	-	63,578,942.08	-	29,394,807.39	-	-	56,579,623.38	8,554,205.07	2,020,720.49	-	1,859,550.00	(7,955			