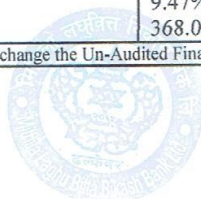


Mithila Laghubitta Bikash Bank Limited
D class Financial Institution with 10 District Licensed by Nepal Rastra Bank
Dhalkewar, Dhanusha
UNAUDITED FINANCIAL RESULTS (Quarterly)
As at First Quarter of the fiscal year 2074/075 (31/06/2074) (000' figure)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities	563,819.89	493,352.99	389,283.80
1.1	Paid up Capital	57,372.12	57,372.12	50,668.70
1.2	Proposed bonus share	-	-	-
1.3	Reserve and surplus	22,582.79	27,706.46	18,933.72
1.4	Debenture & Bond	-	-	-
1.5	Borrowing	325,807.91	262,029.09	225,319.34
1.6	Deposits (a+b)	129,092.05	115,602.14	74,278.89
	a. Domestic Currency	129,092.05	115,602.14	74,278.89
	b. Foreign Currency	-	-	-
1.7	Income Tax Liability	632.09	3,646.99	423.84
1.8	Other Liabilities	28,332.93	26,996.19	19,659.32
2	Total Assets	563,819.89	493,352.99	389,283.80
2.1	Cash and Bank Balance	7,987.68	6,913.12	13,132.75
2.2	Money at Call and Short Notice	63,562.40	14,977.61	45,679.61
2.3	Investments	-	-	-
2.4	Net Loan and Advances (a+b+c+d+e+f)	475,164.38	443,800.72	317,633.93
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	475,164.38	443,800.72	317,633.93
2.5	Fixed Assets	4,341.76	4,299.27	4,075.20
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	12,763.67	23,362.27	8,762.31
3	Profit and Loss Account			
3.1	Interest Income	21,560.30	68,966.55	14,118.65
3.2	Interest Expenses	10,369.75	26,761.76	4,694.76
	A. Net Interest Income	11,190.55	42,204.79	9,423.88
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	2,362.50	8,434.79	1,707.46
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income	13,553.06	50,639.58	11,131.34
3.6	Staff Expenses	6,846.60	21,196.14	5,555.58
3.7	Other Operating Expenses	2,583.30	10,550.70	1,854.10
	C. Operating Profit Before Provision	4,123.15	18,892.73	3,721.66
3.8	Provision for Possible Losses	1,880.68	6,135.26	2,179.89
	D. Operating Profit	2,242.48	12,757.47	1,541.77
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.1	Write Back of Provision of Possible Loss	75.20	614.81	12.30
	E. Profit From Regular Activities	2,317.68	13,372.28	1,554.07
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes	2,317.68	13,372.28	1,554.07
3.12	Provision of Staff Bonus	210.70	1,215.66	141.28
3.13	Provision for Tax	632.09	3,646.99	423.84
	G. Net Profit/Loss	1,474.89	8,509.63	988.96
4	Ratios			
4.1	Capital Fund to RWA	10.18%	11.63%	13.02%
4.2	Non Performing Loan (NPL) To Total Loan	3.35%	3.20%	4.05%
4.3	Total Loan Loss Provision to Total NPL	109.83%	110.73%	97.19%
4.4	Cost of Funds	9.47%	7.17%	7.02%
4.5	Credit to Deposit Ratio	368.08%	383.90%	427.62%

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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