



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 the end First Quarter (30/06/2072) of the fiscal year 2072/073 (2015/2016)

(000' figure)

S.N.	Particulars	This Quarter Ending 2072-06-30	Previous Quarter Ending 2072- 03-31	Corresponding Previous Year Quarter Ending 2071-06-30
1	Total Capital and Liabilities	285,855.99	274,463.47	153,761.37
1.1	Paid up Capital	28,290.00	28,290.00	23,575.00
1.2	Proposed bonus share			4,715.00
1.3	Reserve and surplus	10,925.82	9,702.93	2,569.61
1.4	Debenture & Bond			
1.5	Borrowing	199,518.56	196,221.17	104,584.85
1.6	Deposits (a+b)	33,880.78	25,266.15	12,495.34
	a. Domestic Currency	33,880.78	25,266.15	12,495.34
	b. Foreign Currency			
1.7	Income Tax Liability		3,368.21	204.71
1.8	Other Liabilities	13,240.82	11,615.01	5,616.87
2	Total Assets	285,855.99	274,463.47	153,761.37
2.1	Cash and Bank Balance	10,262.74	1,520.15	48,023.90
2.2	Money at Call and Short Notice	37,166.60	25,416.28	-
2.3	Investments			
2.4	Net Loan and Advances (a+b+c+d+e+f)	233,094.40	239,171.57	101,481.38
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	233,094.40	239,171.57	101,481.38
2.5	Fixed Assets	3,239.16	3,213.77	1,806.49
2.6	Non Banking Assets			
2.7	Other Assets	2,093.09	5,141.69	2,449.61
3	Profit and Loss Account			
3.1	Interest Income	10,762.76	30,498.37	3,498.00
3.2	Interest Expenses	3,148.45	7,586.70	792.45
	A. Net Interest Income	7,614.31	22,911.67	2705.56
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	1,363.82	7,076.34	1,231.31
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income	8,978.13	29,988.01	3936.87
3.6	Staff Expenses	4,397.34	9,333.83	1,835.60
3.7	Other Operating Expenses	981.33	5,109.28	777.73
	C. Operating Profit Before Provision	3,599.46	15,544.89	1323.54
3.8	Provision for Possible Losses	2,078.78	3,920.53	572.92
	D. Operating Profit	1,520.68	11,624.36	750.62
3.9	Non Operating Income/Expenses (Net)			
3.1	Write Back of Provision of Possible Loss		725.73	-
	E. Profit From Regular Activities	1,520.68	12,350.10	750.62
3.11	Extraordinary Income/ Expenses (Net)			
	F. Profit before Bonus and Taxes	1,520.68	12,350.10	750.62
3.12	Provision of Staff Bonus	138.24	1,122.74	68.24
3.13	Provision for Tax	414.73	3,368.21	204.71
	G. Net Profit/Loss	967.71	7,859.15	477.67
4	Ratios			
4.1	Capital Fund to RWA	9.90%	9.42%	20.47%
4.2	Non Performing Loan (NPL) To Total Loan	3.65%	2.27%	2.58%
4.3	Total Loan Loss Provision to Total NPL	91.54%	99.95%	112.76%
4.4	Cost of Funds	5.83%	5.81%	4.97%
4.5	Credit to Deposit Ratio	687.98%	946.61%	17.06%

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