



Manakamana Laghu Bitta Bittiya Sanstha Limited

Siddharthanagar-5, Rupandehi

Unaudited Financial Results (Quarterly)

As at 3rd Quarter (BS-30/12/2076 & AD-12/April/2020) of the Fiscal Year 2076/2077

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	509,012.44	504,448.86	455,529.64
1.1	Paid-up Capital	68,250.00	68,250.00	45,500.00
1.2	Reserves and Surplus	12,227.54	10,072.58	(999.47)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	265,863.49	278,890.12	299,849.98
1.5	Deposits (a+b)	137,642.30	130,116.05	81,682.33
	a. Member	137,642.30	130,116.05	81,682.33
	b. Public	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	25,029.12	17,120.10	29,496.80
2	Total Assets (2.1 to 2.7)	509,012.44	504,448.86	455,529.64
2.1	Cash & Bank Balance	14,778.38	21,049.30	1,957.58
2.2	Money at call and short Notice	-	-	16,688.22
2.3	Investments	-	-	-
2.4	Loans & Advances	475,669.34	470,534.13	426,225.26
2.5	Fixed Assets	5,127.60	4,969.81	5,379.63
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,437.12	7,895.62	5,278.96
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest income	58,030.91	42,393.50	31,326.16
3.2	Interest Expense	31,296.79	21,522.93	18,580.88
A	Net Interest Income (3.1-3.2)	26,734.12	20,870.57	12,745.28
3.3	Fees Commission and Discount	968.43	934.92	-
3.4	Other Operating Income	8,873.06	6,230.98	10,944.21
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	36,575.61	28,036.47	23,689.49
3.6	Staff Expenses	18,102.13	12,629.78	13,278.68
3.7	Other Operating Expenses	6,066.37	5,201.69	4,639.01
C	Operating profit Before Provision (B-3.6-3.7)	12,407.12	10,205.01	5,771.80
3.8	Provision for Possible Loss	18,477.42	9,447.30	5,544.85
D	Operating profit (C-3.8)	(6,070.30)	757.71	226.95
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	15,645.34	6,662.38	2,191.56
E	Profit From Regular Activities (D+3.9+3.10)	9,575.04	7,420.09	2,418.51
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	9,575.04	7,420.09	2,418.51
3.12	Provision For Staff Bonus	-	-	-
3.13	Provision For Tax	68.28	68.28	-
G	Net Profit/Loss (F-3.12 -3.13)	9,506.76	7,351.81	2,418.51
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.57%	16.94%	15.52%
4.2	Non Performing Loan (NPL) to Total Loan	5.08%	3.72%	0.14%
4.3	Total Loan Loss Provision to total NPL	32.15%	44.17%	746.95%
4.4	Cost of Funds	10.55%	10.54%	11.05%
4.5	CD Ratio (Calculated as per NRB Directives)	345.58%	361.63%	521.81%

Interest Rate: Loan:-15-19%

Deposit:-5-11%

Note: "Audited financial statement may differ if the supervising authority and external auditor directs to alter the statements".