महली लघुवित वित्तिय संस्था लिमिटेड
MAHULI LAGHUBITTA BITTIYA SANSTHA LIMITED

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त "ख" वर्गको वित्तिय संस्था (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

रजिष्टर्ड कार्यालय : अग्नीसाइर कृष्णासवरण-९, महली, सप्तरी
Email : info@mslbsl.com.np, Web : www.mslbsl.com.np

Unaudited 1st Quarter Financial Result Of F.Y 2083/84

Condensed Statement of Financial Position For the Quarter ended Ashoj 31, 2083

Assets	This Quarter Ending	Previous Year Ending
Cash and Cash Equivalents	250,317,627.42	338,434,231.95
Statutory Balances and due from Nepal Rastra Bank	28,504,500.00	28,004,500.00
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loans & Advances to Customers	6,353,281,736.36	6,173,982,815.31
Investment Securities	1,000,000.00	1,000,000.00
Current Tax Assets	-	-
Investment property	-	-
Property and Equipement	29,380,206.98	30,222,957.91
Goodwill and Intangible Assets	322,601.97	395,587.66
Deferred Tax Assets	35,530,705.96	55,530,705.96
Other Assets	43,307,881.54	34,753,625.84
Total Assets	**6,761,455,260.24**	**6,662,324,386.62**
Liabilities		
Due to Bank and financial institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposit from Customers	2,118,009,412.25	2,030,170,350.26
Borrowings	3,428,772,061.05	3,433,405,551.19
Current Tax Liabilities	22,038,491.08	6,174,500.85
Provisions	8,898,630.03	8,898,630.03
Deffered Tax Liabilities	-	-
Other Liabilities	263,422,238.88	260,544,000.64
Debt Securities Issued	-	-
Subordinate Liabilities	-	-
Total Liabilities	**5,841,140,833.29**	**5,779,193,032.97**
Equity		
Share Capital	387,494,666.46	387,494,666.46
Share Premium	-	-
Retained Earning	186,535,450.41	185,010,856.36
Reserves	346,284,110.08	310,625,636.93
Total Equity	**920,314,426.95**	**883,131,353.65**
Total Liabilities & Equity	**6,761,455,260.24**	**6,662,324,386.62**

Condensed Statement of Profit & Loss For the Quarter ended Ashoj 31, 2083

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	218,799,967.94	218,799,967.94	195,936,365.90	195,936,365.90
Interest Expense	85,639,538.80	85,639,538.80	84,562,778.32	84,562,778.32
Net Interest Income	**133,160,429.14**	**133,160,429.14**	**111,373,587.58**	**111,373,587.58**
Fee & Commission Income	13,408,213.25	13,408,213.25	15,417,207.45	15,417,207.45
Fee & Commission Expenses	6,209,571.48	6,209,571.48	69,000.00	69,000.00
Net Fee & Commission Income	**7,198,641.77**	**7,198,641.77**	**15,348,207.45**	**15,348,207.45**
Net Interest, Fee & Commission Income	**140,359,070.91**	**140,359,070.91**	**126,721,795.03**	**126,721,795.03**
Net Trading Income	-	-	-	-
Other Operating Income	-	-	-	-
Total Operating Income	**140,359,070.91**	**140,359,070.91**	**126,721,795.03**	**126,721,795.03**
Impairment Charge/ (Reversal) for Loans and Other Losses	12,671,087.92	12,671,087.92	7,486,575.40	7,486,575.40
Net Operating Income	**127,687,982.99**	**127,687,982.99**	**119,235,219.63**	**119,235,219.63**
Operating Expenses				
Personnel expenses	60,670,179.27	60,670,179.27	53,916,008.91	53,916,008.91
Other Operating expenses	12,480,277.59	12,480,277.59	15,533,978.48	15,533,978.48
Depreciation & Amortisation	1,067,817.10	1,067,817.10	1,131,776.21	1,131,776.21
Operating Profit	**53,469,709.03**	**53,469,709.03**	**49,253,456.02**	**49,253,456.02**
Non Operating Income	-	-	-	-
Non Operating expenses	-	-	-	-
Profit before income tax	**53,469,709.03**	**53,469,709.03**	**49,253,456.02**	**49,253,456.02**
Income Tax expenses	-	-	-	-
Current Tax	16,040,912.71	16,040,912.71	14,776,036.81	14,776,036.81
Deferred Tax	-	-	-	-
Profit/(loss) for the period	**37,428,796.32**	**37,428,796.32**	**34,477,419.22**	**34,477,419.22**

Profit for the Year

Condensed Consolidated Statement of Other Comprehensive Income

Profit/ (Loss) for the period	37,428,796.32	37,428,796.32	34,477,419.22	34,477,419.22
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	**37,428,796.32**	**37,428,796.32**	**34,477,419.22**	**34,477,419.22**
Basic earnings per share	-	38.64	-	37.28
Diluted earnings per share	-	38.64	-	37.28
Profit for the period	**37,428,796.32**	**37,428,796.32**	**34,477,419.22**	**34,477,419.22**
Total	**37,428,796.32**	**37,428,796.32**	**34,477,419.22**	**34,477,419.22**

Ratio as per NRB Directives

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital fund to RWA	-	10.77%	-	12.51%
Non Performing loan (NPL) to total loan	-	9.91%	-	5.95%
Total loan loss provision to total NPL	-	57.50%	-	76.46%
Cost of Funds	-	6.02%	-	6.82%
Credit to Deposit and borrowing Ratio	-	118.84%	-	118.00%
Base Rate	-	11.69%	-	12.87%
Interest Rate Spread	-	8.48%	-	7.47%

Statement of Distributable Profit or Loss For the Quarter ended Ashoj 31, 2083 (As per NRB Regulation)

Particulars	Current Year Upto This Quarter YTD	Previous Year Corresponding Quarter YTD
Net profit as per statement of profit or loss	**37,428,796.32**	**34,477,419.22**
Appropriation:		
a. General reserve	(7,485,759.26)	(6,895,483.84)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate social responsibility fund	(374,287.96)	(344,774.19)
e. Employees' training fund		
f. Client Protection Fund	(1,122,863.89)	(689,548.38)
g. Other		
Profit or (loss) before regulatory adjustment	**28,445,885.20**	**26,547,613.80**
Regulatory adjustment :		
a. Interest recievable (-)/previous accrued interest received (+)	(6,921,285.05)	(12,348,275.89)
b. Short loan loss provision on accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)		
e. Deferred tax assets recognized (-)/ reversal (+)	-	-
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/reversal (+)		
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)		
j. Restructured and Rescheduled Reserve recognized (-)/ reversal (+)	-	-
Net Profit for the 1st Quarter end, 2083 available for Distribution	**21,524,600.16**	**14,199,338.91**
Opening Retained Earning	165,010,850.26	124,196,855.34
Adjustment(+/-)		
Distribution		
Bonus share issued		
Cash dividend paid		
Total Distributable profit or (loss) as on Quarter end date	**186,535,450.41**	**138,396,192.25**
Annulised Distributable profit/loss per share	**48.14**	**37.41**

Notes :

1. Figures presented above may vary with the audited figures if instructed by the regulator and / or statutory auditors.
2. The microfinance has measured preliminary ECL with some assumption which may vary upon full fledge implementation of ECL model in line with applicable standard NFRS-09 and direction of NRB. Impairment loss on Loans and Advances at the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and the amount determined as per ECL Model.
3. Loans and advances are presented net of impairment charges and includes interest accruals and staff loans.
4. Personnel Expenses includes provision for staff bonus which has been calculated in line with the provisions in Bonus Act.
5. Figures are regrouped /rearranged/restated wherever necessary for consistent presentation and comparison.
6. Immediate Previous year ending figures are unaudited.
7. The detailed interim financial report has been published in the website (https://www.mslbsl.com.np)

***Interest Rate On Loan & Advance : 10.96-15% and Deposits : 7.50-13%**

वित्तीय वर्षको पहिलो त्रैमासिकको वित्तिय विवरणको सम्बन्धमा बोर्ड अफ डाइरेक्टर्सको प्रतिवेदन

१. वित्तिय विवरण :

क) वित्तीयस्थिति सम्बन्धी जानकारी, नाफा नोक्सान जानकारी विवरण यसै साथ प्रकाशित गरिएको छ ।

ख) प्रमुख वित्तिय अनुपातहरु :

प्रति सेयर आम्दानी (चालीसौकमलाई)	मूल्य आम्दानी अनुपात	प्रति सेयर बिक्रमा	प्रति सेयर खुद सम्पत्तीको मूल्य	लगानमा अनुपात
३८.६४	३७.२८	१२४.८०	२९४.४८	३७.२८

२. व्यवस्थापकीय विश्लेषण :

(क) वित्तिय स्थितिमा आएका महत्वपूर्ण परिवर्तन, सम्पत्ती र दायित्वमा भएको परिमाणात्मक तथा गुणात्मक असर सम्बन्धी विश्लेषण : यस वित्तिय वर्ष २०८३/८४ को पहिलो त्रैमासिक अवधिमा वित्तिय संस्थाको वित्तिय स्थितिमा सकारात्मक परिवर्तन भएको छ । संस्थाको कर्जाहरुमा यस अवधिमा भएको वृद्धिसंगसंगै संस्थाको खुद सम्पत्तीमा पनि वृद्धि भएको छ । यसबाट संस्थाको आर्थिक स्थितिमा सकारात्मक असर परेको जानकारी गराइन्छ । यसबाट संस्थाको खुद सम्पत्तीमा पनि वृद्धि भएको छ । यसबाट संस्थाको आर्थिक स्थितिमा सकारात्मक असर परेको जानकारी गराइन्छ । यसबाट संस्थाको खुद सम्पत्तीमा पनि वृद्धि भएको छ । यसबाट संस्थाको आर्थिक स्थितिमा सकारात्मक असर परेको जानकारी गराइन्छ ।

(ख) आगामी वर्षको व्यवसायिक योजना सम्बन्धमा व्यवस्थापनको विश्लेषणात्मक विवरण : व्यवस्थापनको सम्बन्धित संस्था यस वित्तिय वर्षमा वित्तिय क्षेत्रमा विद्यमान उतारचढावका विरुद्ध, व्यवसायको वृद्धिमा सम्भावनाको सम्बन्धमा यस पहिले वित्तिय व्यवसायीहरुसंगको सम्बन्धमा यस वर्षको प्रतिस्पर्धा सम्बन्धी पनि यहाँको जानकारी गराइन्छ । आगामी वर्षमा संस्थाको व्यवसायको व्यवसायमा विश्लेषणात्मक प्रस्तुत गर्ने संस्थाको व्यवसायिक योजनाको विषयमा निम्नानुसार छ :

१. कर्जा लगानीमा यस संस्थाको मुख्य : व्यक्तिगतमा, समूह सम्बन्धमा यस वित्तिय संस्थाको नियमित परिचालन, अनुगमन, समुचित र व्यवस्थापनको परिचालनको व्यवस्था ।

२. मुल्यांकनमा व्यवस्थापन विश्लेषण : व्यवस्थाको व्यवसायिक व्यवस्थापनको प्रस्तुत, व्यवस्थापनको व्यवस्थापनमा यस संस्था मुख्य गरी धनसम्पत्ती व्यवस्थापनको उच्च व्यवस्थापनको कर्जा व्यवस्थापनको व्यवस्थापनको विषय ।

३. वित्तिय व्यवस्थापन : आर्थिकमुख्य मुख्य सम्पत्ती, व्यवस्थापनको मुख्य, वित्तिय अनुगमन यस वित्तिय व्यवस्थापनको व्यवस्थापनको मुख्य व्यवस्थापनको कार्यहरु ।

४. वित्तिय अनुगमन र व्यवस्था व्यवस्थापन : वित्तिय योजनको व्यवस्था, व्यवस्थापनको मुख्य, व्यवस्था र व्यवस्थाको मुख्यव्यवस्थापनको मुख्य व्यवस्था वित्तिय व्यवस्थित मुख्य गर्न ।

५. संस्थाको व्यवस्थापन यस वित्तिय व्यवस्थापन : विभिन्नका व्यवस्थाको मुख्य, व्यवस्थाको वित्तिय व्यवस्थापन, मुख्य व्यवस्थाको यस प्रकारवित्तिय विश्लेषणको व्यवस्थाको व्यवस्थापनको व्यवस्थाको कार्यहरु ।

६. प्रस्तुत व्यवस्थाको मुख्य व्यवस्थापन प्रस्तुत : व्यवस्थाको व्यवस्थापनमा, व्यवस्थाको व्यवस्थापनमा, वार्षिक परिचालन प्रस्तुत, प्रतिवेदनमा प्रस्तुत यस परिचालनमा प्रस्तुत व्यवस्थाको प्रस्तुतिको मुख्य यस वर्ष । वित्तिय संस्थाको व्यवस्थाको विश्लेषण, प्रस्तुत मुख्यमा वित्तिय व्यवस्थापन, प्रस्तुत व्यवस्थाको व्यवस्थापनमा व्यवस्थाको व्यवस्थापनमा व्यवस्थाको व्यवस्थापनमा