

**आशा लघुवित्त वित्तीय संस्था लि.****Asha Laghubitta Bittiya Sanstha Ltd.**

(नेपाल राष्ट्र बैकबाट "अ" वर्गको हज्जातपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)

केन्द्रीय कार्यालय, ककनी-६, तुवाकोट, नेपाल,
फोन न : ०१०-६३०००४, ०१०-६३०००५
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At the quarter ended Ashwin, 2075

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)	1481959.94	1316548.58	811834.11
1.1	Paid-up Capital	140000.00	140000.00	70000.00
1.2	Reserves and Surplus	2754.14	76.75	-14804.34
1.3	Debtenture and Bond			
1.4	Borrowings	995794.54	897237.58	664192.16
1.5	Deposits (a+b)	300002.66	257294.49	83639.90
	a. Domestic Currency	300002.66	257294.49	83639.90
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	43408.59	21939.76	8806.40
2	Total Assets (2.1 to 2.7)	1481959.94	1316548.58	811834.11
2.1	Cash & Bank Balance	6481.48	146.55	3867.19
2.2	Money at call and short Notice	29077.78	15092.03	122562.46
2.3	Investments			
2.4	Loans & Advances	1408580.40	1275368.95	659692.60
2.5	Fixed Assets	17799.26	17686.44	20321.55
2.6	Non Banking Assets			
2.7	Other Assets	20021.01	8254.61	5390.31
3	Profit and Loss Account			
3.1	Interest income	55416.24	150363.61	22602.87
3.2	Interest Expense	34131.54	89445.37	13960.33
A	Net Interest Income (3.1-3.2)	21284.70	60918.24	8642.53
3.3	Fees Commission and Discount	12218.14	36240.64	6942.96
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	33502.84	97158.88	15585.49
3.6	Staff Expenses	17707.64	45412.18	11088.50
3.7	Other Operating Expenses	6259.80	22931.13	5540.57
C	Operating profit Before Provision (B-3.6-3.7)	9535.40	28815.57	-1043.59
3.8	Provision for Possible Loss	5982.50	14261.78	2751.79
D	Operating profit (C-3.8)	3552.90	14553.78	-3795.38
3.9	Non Operating Income/Expenses (Net)	0.14	1.03	
3.10	Write Back of Provision for Possible Loss	654.30	1661.76	6.88
E	Profit From Regular Activities (D+3.9+3.10)	4207.34	16216.58	-3788.50
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	4207.34	16216.58	-3788.50
3.12	Provision For Staff Bonus	382.49	1474.23	
3.13	Provision For Tax	1147.46	258.83	
G	Net Profit/Loss (F-3.12 -3.13)	2677.40	14483.51	-3788.50
4	Ratios			
4.1	Capital Fund to RWA	10.82%	11.39%	8.54%
4.2	Non Performing Loan (NPL) to Total Loan	1.27%	0.78%	0.03%
4.3	Total Loan Loss Provision to total NPL	121.62%	166.84%	3464.07%
4.4	Cost of Funds	11.20%	11.36%	11.01%
4.5	CD Ratio (Calculated as per NRB Directives)	322.23%	327.25%	83.01%

Note : If the statutory audit and supervisory authority notify any remarks to change the un-audited financial statement could change accordingly.

Interest rate:

Deposits : 5% - 13.5%

Loan and advances : 15% - 18%