

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

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)

केन्द्रीय कार्यालय, ककनी-६, नुवाकोट, नेपाल,

फोन न : ०१०-६३०००४, ०१०-६३०००५

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**Unaudited Financial Results (Quarterly)****At the quarter ended Poush, 2075**

Rs. In '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1563975.63</b>	<b>1481959.94</b>	<b>913993.53</b>
1.1	Paid-up Capital	140000.00	140000.00	70000.00
1.2	Reserves and Surplus	7935.34	2754.14	-13693.25
1.3	Debenture and Bond			
1.4	Borrowings	1016407.69	995794.54	692559.76
1.5	<b>Deposits (a+b)</b>	<b>347537.23</b>	<b>300002.66</b>	<b>139578.54</b>
	a. Domestic Currency	347537.23	300002.66	139578.54
	b. Foreign Currency			
1.6	Income Tax Liabilities	3499.11		
1.7	Other Liabilities	48596.27	43408.59	25548.48
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1563975.63</b>	<b>1481959.94</b>	<b>913993.53</b>
2.1	Cash & Bank Balance	7625.43	6481.48	4217.33
2.2	Money at call and short Notice	42685.70	29077.78	18682.64
2.3	Investments			
2.4	Loans & Advances	1468646.21	1408580.40	853392.35
2.5	Fixed Assets	17925.20	17799.26	24804.25
2.6	Non Banking Assets			
2.7	Other Assets	27093.10	20021.01	12896.96
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	118182.52	55416.24	53931.33
3.2	Interest Expense	69187.64	34131.54	33013.63
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>48994.88</b>	<b>21284.70</b>	<b>20917.70</b>
3.3	Fees Commission and Discount	45.44	19.49	13984.91
3.4	Other Operating Income	23891.64	12198.65	
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>72931.96</b>	<b>33502.84</b>	<b>34902.61</b>
3.6	Staff Expenses	32590.47	17707.64	21800.57
3.7	Other Operating Expenses	13614.40	6259.80	10455.57
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>26727.10</b>	<b>9535.40</b>	<b>2646.47</b>
3.8	Provision for Possible Loss	16039.34	5982.50	5389.75
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>10687.76</b>	<b>3552.90</b>	<b>-2743.29</b>
3.9	Non Operating Income/Expenses (Net)	1.38	0.14	6.07
3.10	Write Back of Provision for Possible Loss	2140.92	654.30	59.81
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>12830.06</b>	<b>4207.34</b>	<b>-2677.41</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>12830.06</b>	<b>4207.34</b>	<b>-2677.41</b>
3.12	Provision For Staff Bonus	1166.37	382.49	
3.13	Provision For Tax	3499.11	1147.46	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>8164.58</b>	<b>2677.40</b>	<b>-2677.41</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.53%	10.82%	7.37%
4.2	Non Performing Loan (NPL) to Total Loan	2.38%	1.27%	0.32%
4.3	Total Loan Loss Provision to total NPL	85.63%	121.62%	337.85%
4.4	Cost of Funds	11.06%	11.20%	10.72%
4.5	CD Ratio (Calculated as per NRB Directives)	302.59%	322.23%	96.05%

**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%