



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

(नेपाल राष्ट्र बैकबाट "ब" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)

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Unaudited Financial Results (Quarterly)

As at end of Second Quarter(29/ 09/2073) of the Fiscal Year 2073/2074

Rs. In '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	163405.72	171752.76	
1.1	Paid Up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	-3717.11	-2505.31	
1.3	Debentures and Bonds			
1.4	Borrowings	92123.48	100000.00	
1.5	Deposits (a+b)	1876.23	122.59	
a.	Domestic Currency	1876.23	122.59	
b.	Foreign Currency			
1.6	Income Tax Liabilities		38.18	
1.7	Other Liabilities	3123.13	4097.30	
2	Total Assets (2.1 to 2.7)	163405.72	171752.76	
2.1	Cash and Bank Balance	3787.14	1945.19	
2.2	Money at Call and Short Notice	94121.21	153864.62	
2.3	Investments	20000.00		
2.4	Loans and Advances (a+b+c+d+e+f)	30595.00	2487.16	
a.	Real Estate Loan	0.00	0.00	
1.	Residential Real Estate Loan above 10 Million			
2.	Business Complex & Residential Apartment Construction Loan			
3.	Income generating Commercial Complex Loan			
4.	Other Real Estate Loan (Including Land Purchase & Plotting)			
b.	Personal Home Loan upto 10 Million or Less			
c.	Margin Type Loan			
d.	Term Loan			
e.	Overdraft Loan/TR Loan/WC Loan			
f.	Other Loan	30595.00	2487.16	
2.5	Fixed Assets	10561.33	7689.15	
2.6	Non Banking Assets			
2.7	Other Assets	4341.04	5766.63	
3	Profit and Loss Account			
3.1	Interest Income	209.20	13.63	
3.2	Interest Expense	25.14	0.78	
A.	Net Interest Income (3.1-3.2)	184.06	12.85	
3.3	Fees, Commission and Discount	2.46	1.18	
3.4	Other Operating Income	4078.63	47.45	
3.5	Foreign Exchange Gain/Loss (Net)			
B.	Total Operating Income (A+ 3.3+3.4+3.5)	4265.15	61.48	
3.6	Staff Expenses	2768.20	894.53	
3.7	Other Operating Expenses	4456.99	959.18	
C.	Operating Profit Before Provision (B. - 3.6-3.7)	-2960.04	-1792.23	
3.8	Provision for Possible Losses	309.04		
D.	Operating Profit (C. - 3.8)	-3269.08	-1792.23	
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E.	Profit from Regular Activities (D.+3.9+3.10)	-3269.08	-1792.23	
3.11	Extraordinary Income/Expenses (Net)			
F.	Profit before Bonus and Taxes (E.+3.11)	-3269.08	-1792.23	
3.12	Provision for Staff Bonus			
3.13	Provision for Tax			
G.	Net Profit/Loss (F. -3.12-3.13)	-3269.08	-1792.23	
4	Ratios			
4.1	Capital Fund to RWA	78.56%		
4.2	Non Performing Loan (NPL) To Total Loan			
4.3	Total Loan Loss Provision to Total NPL			
4.4	Cost of Funds	6.50%		
4.5	CD Ratio (Calculated as per NRB Directives)	19.23%		
	Additional Information			
1	Average Yield			
2	Average cost			
3	Return on Equity			
4	Return on Assets			

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