

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

(नेपाल राष्ट्र बैकबाट "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 Ashadh, 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)	1328405.46	1157972.34	467632.82
1.1	Paid-up Capital	140000.00	92075.00	70000.00
1.2	Reserves and Surplus	16.67	-11008.85	-11015.84
1.3	Debenture and Bond			0.00
1.4	Borrowings	897237.58	846112.15	365250.42
1.5	Deposits (a+b)	257294.49	202923.61	36942.53
	a. Domestic Currency	257294.49	202923.61	36942.53
	b. Foreign Currency			
1.6	Income Tax Liabilities			0.00
1.7	Other Liabilities	33856.72	27870.43	6455.71
2	Total Assets (2.1 to 2.7)	1328405.46	1157972.34	467632.82
2.1	Cash & Bank Balance	5947.20	5240.28	2646.75
2.2	Money at call and short Notice	9291.38	20855.39	53639.23
2.3	Investments			
2.4	Loans & Advances	1275368.95	1097158.14	387258.02
2.5	Fixed Assets	17686.44	18950.01	19273.84
2.6	Non Banking Assets			
2.7	Other Assets	20111.50	15768.52	4814.98
3	Profit and Loss Account			
3.1	Interest income	146287.67	94026.63	19465.40
3.2	Interest Expense	89445.37	57703.55	9955.07
A	Net Interest Income (3.1-3.2)	56842.30	36323.08	9510.33
3.3	Fees Commission and Discount	36240.64	23703.07	6474.21
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	93082.94	60026.15	15984.54
3.6	Staff Expenses	45412.18	34028.59	13494.62
3.7	Other Operating Expenses	22928.13	16311.83	12246.97
C	Operating profit Before Provision (B-3.6-3.7)	24742.63	9685.73	-9757.05
3.8	Provision for Possible Loss	14261.78	10061.88	4117.07
D	Operating profit (C-3.8)	10480.84	-376.15	-13874.12
3.9	Non Operating Income/Expenses (Net)	1.03		
3.10	Write Back of Provision for Possible Loss	1661.76	383.14	0.00
E	Profit From Regular Activities (D+3.9+3.10)	12143.64	6.99	-13874.12
3.11	Extraordinary Income/Expenses (Net)			7.60
F	Profit Before Bonus and Taxes (E+3.11)	12143.64	6.99	-13866.51
3.12	Provision For Staff Bonus	1103.97	0.64	
3.13	Provision For Tax	7.15	1.91	
G	Net Profit/Loss (F-3.12 -3.13)	11032.52	4.45	-13866.51
4	Ratios			
4.1	Capital Fund to RWA	11.39%	8.07%	13.90%
4.2	Non Performing Loan (NPL) to Total Loan	0.78%	0.73%	0.05%
4.3	Total Loan Loss Provision to total NPL	166.83%	169.59%	
4.4	Cost of Funds	11.36%	11.28%	10.26%
4.5	CD Ratio (Calculated as per NRB Directives)	327.25%	391.19%	241.65%

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