



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

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

केन्द्रीय कार्यालय, मदानपुर-८, नुवाकोट, नेपाल, फोन न : ०१०-६३०००४, फ्याक्स न : ०१०-६३०००५  
इमेल : ashamicrofinance@gmail.com, वेब साइट : www.ashamicrofinance.com.np

## Unaudited Financial Results (Quarterly)

At the Fourth Quarter Ended (2074/03/31) of the Fiscal Year 2073/74

Rs. In '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>474205.59</b>	<b>254532.90</b>	<b>0.00</b>
1.1	Paid Up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	-13359.41	-8405.64	
1.3	Debentures and Bonds			
1.4	Borrowings	365070.08	174360.44	
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>36942.53</b>	<b>10570.08</b>	<b>0.00</b>
a.	Domestic Currency	36942.53	10570.08	
b.	Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	15552.39	8008.03	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>474205.59</b>	<b>254532.90</b>	<b>0.00</b>
2.1	Cash and Bank Balance	2633.26	1675.35	
2.2	Money at Call and Short Notice	33652.72	37956.64	
2.3	Investments	20000.00	20000.00	
<b>2.4</b>	<b>Loans and Advances</b>	<b>391374.67</b>	<b>176163.45</b>	<b>0.00</b>
2.5	Fixed Assets	22095.57	14113.88	
2.6	Non Banking Assets			
2.7	Other Assets	4449.38	4623.58	
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	19465.59	2913.60	
3.2	Interest Expense	9556.82	115.08	
<b>A.</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>9908.77</b>	<b>2798.53</b>	<b>0.00</b>
3.3	Fees, Commission and Discount	52.11	1.69	
3.4	Other Operating Income	6421.91	7701.69	
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B.</b>	<b>Total Operating Income (A+ 3.3+3.4+3.5)</b>	<b>16382.78</b>	<b>10501.91</b>	<b>0.00</b>
3.6	Staff Expenses	13448.03	6882.87	
3.7	Other Operating Expenses	11839.77	9527.31	
<b>C.</b>	<b>Operating Profit Before Provision (B. - 3.6-3.7)</b>	<b>-8905.01</b>	<b>-5908.27</b>	<b>0.00</b>
3.8	Provision for Possible Losses	3914.16		
<b>D.</b>	<b>Operating Profit (C. - 3.8)</b>	<b>-12819.18</b>	<b>-5908.27</b>	<b>0.00</b>
3.9	Non Operating Income/Expenses (Net)	7.60		
3.10	Write Back of Provision for Possible Loss	0.42		
<b>E.</b>	<b>Profit from Regular Activities (D.+3.9+3.10)</b>	<b>-12811.15</b>	<b>-5908.27</b>	<b>0.00</b>
3.11	Extraordinary Income/Expenses (Net)	-13.56		
<b>F.</b>	<b>Profit before Bonus and Taxes (E.+3.11)</b>	<b>-12824.71</b>	<b>-5908.27</b>	<b>0.00</b>
3.12	Provision for Staff Bonus			
3.13	Provision for Tax			
<b>G.</b>	<b>Net Profit/Loss (F. -3.12-3.13)</b>	<b>-12824.71</b>	<b>-5908.27</b>	<b>0.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	13.62%	21.81%	
4.2	Non Performing Loan (NPL) To Total Loan	0.00%	0.00%	
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	
4.4	Cost of Funds	10.26%	7.68%	
4.5	CD Ratio (Calculated as per NRB Directives)	85.33%	71.25%	

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