



# फर्स्ट माइक्रोफाइनान्स डेमलपमेन्ट बैंक लि. First Microfinance Development Bank Ltd.

नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त "घ" वर्गको थोक लघुवित्त कर्जा प्रदायक वित्तीय संस्था

ब्लक नं. ४८३, चार्टर टावर, सानोगौचरन, पोष्ट बक्स २४८००, ज्ञानेश्वर, काठमाडौं  
फोन: ४४२५३५८, ४४२५३६९, फ्याक्स: ४४२७०४६ ईमेल: info@fmdb.com.np

## Unaudited Financial Results (Quarterly)

As at First Quarter Ending (30/06/2073) of the Fiscal Year 2073/74

Rs. in '000'

S.No.	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>3,568,654</b>	<b>3,075,799</b>	<b>2,589,950</b>
1.1	Paid-up Capital	264,500	264,500	230,000
1.2	Reserves and Surplus	56,973	42,291	34,930
1.3	Debenture and Bond			-
1.4	Borrowings	3,224,441	2,751,454	2,307,942
1.5	Deposits	-	-	-
1.6	Income Tax Liabilities			
1.7	Other Liabilities	22,740	17,554	17,078
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,568,654</b>	<b>3,071,022</b>	<b>2,589,950</b>
2.1	Cash & Bank Balance	597,303	453,560	551,850
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances (Net of General Loan Loss Provision Rs. 29,913 thousands)	2,961,294	2,612,960	2,029,701
2.5	Fixed Assets	7,218	4,501	5,665
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,839	-	2,734
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	53,625	175,850	42,114
3.2	Interest Expense	27,097	85,033	20,076
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>26,528</b>	<b>90,817</b>	<b>22,037</b>
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	7,065	19,841	3,149
<b>B</b>	<b>Total Operating Income (A+3.3+3.4)</b>	<b>33,593</b>	<b>110,658</b>	<b>25,187</b>
3.5	Staff Expenses	4,222	11,556	3,234
3.6	Other Operating Expenses	2,219	10,294	3,116
<b>C</b>	<b>Operating Profit Before Provision (B-3.5-3.6)</b>	<b>27,152</b>	<b>88,807</b>	<b>18,837</b>
3.7	Provision for Possible Loss	3,519	5,700	1,455
<b>D</b>	<b>Operating Profit (C-3.7)</b>	<b>23,633</b>	<b>83,107</b>	<b>17,382</b>
3.8	Non Operating Income/Expenses (Net)	-	2,686	-
3.9	Write Back of Provision for Possible Loss	-	-	-
<b>E</b>	<b>Profit From Regular Activities (D+3.8+3.9)</b>	<b>23,633</b>	<b>85,794</b>	<b>17,382</b>
3.10	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.10)</b>	<b>23,633</b>	<b>85,794</b>	<b>17,382</b>
3.11	Provision For Staff Bonus	2,148	7,799	1,580
3.12	Provision For Tax	6,445	23,480	4,741
<b>G</b>	<b>Net Profit/Loss (F-3.11 -3.12)</b>	<b>15,039</b>	<b>54,514</b>	<b>11,061</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	11.22%	12.16%	13.23%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	∞	∞	∞
4.4	Average COF	3.72%	3.68%	3.83%
4.5	Base Rate	6.09%	5.92%	6.33%

**Note :** 1. The above figure may change if directed by Regulatory Authorities or as required by Accounting Standards.  
2. Figures of previous periods have been regrouped wherever considered necessary.