

First Microfinance Laghu Bitta Bittiya Sanstha Limited

Block No. 483, Charter Tower, Gyaneshwor, Kathmandu.

Unaudited Financial Result (Quarterly)

As at the end of Second Quarter (2077/09/29) of the Fiscal Year 2077/078

(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)	8,127,630	7,076,867	6,547,700
1.1	Paid-up Capital	876,811	876,811	800,741
1.2	Reserves and Surplus	199,008	166,073	174,294
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	7,019,448	5,948,109	5,544,925
1.5	Deposits	-	-	-
1.6	Income Tax Liabilities	-	12,735	-
1.7	Other Liabilities	32,363	73,139	27,741
2	Total Assets (2.1 to 2.7)	8,127,630	7,076,867	6,547,700
2.1	Cash & Bank Balance	403,038	491,583	657,719
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	1,002,000	502,000	2,000
2.4	Loans & Advances (Net of General Loan Loss Provision Rs. 67,406 thousands)	6,673,193	6,031,768	5,847,092
2.5	Fixed Assets (Net)	7,065	7,326	10,092
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	42,334	44,190	30,797
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	259,140	131,265	375,099
3.2	Interest Expense	142,748	78,508	269,275
A	Net Interest Income (3.1-3.2)	116,392	52,757	105,825
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	11,612	7,627	22,391
B	Total Operating Income (A+3.3+3.4)	128,003	60,384	128,215
3.5	Staff Expenses	10,243	5,481	11,107
3.6	Other Operating Expenses	6,518	2,796	7,674
C	Operating Profit Before Provision (B-3.5-3.6)	111,242	52,107	109,434
3.7	Provision for Possible Loss	11,419	4,940	3,432
D	Operating Profit (C-3.7)	99,823	47,168	106,002
3.8	Non Operating Income/Expenses (Net)	-	-	244
3.9	Write Back of Provision for Possible Loss	-	-	-
E	Profit From Regular Activities (D+3.8+3.9)	99,823	47,168	106,246
3.10	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.10)	99,823	47,168	106,246
3.11	Provision For Staff Bonus	9,982	4,717	10,625
3.12	Provision For Tax	26,952	12,735	28,686
G	Net Profit/Loss (F-3.11 -3.12)	62,889	29,716	66,935
4	Ratios	This Quarter Ending	At the end of Previous Quarter	At the end of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	14.15%	15.75%	16.92%
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 Cost of Funds	5.93%	7.19%	10.60%

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.