



Nepal Agro Microfinance Bittiya Sastha Ltd.
('D' Class Financial Institution Licenced by Nepal Rastra Bank)

Pokhara-26, Kaski Nepal
Phone No. 061-412445

Unaudited Financial Result (Quarterly)
As At Chaitra End 2073 F.Y. 2073/74 (2016/17)

(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)	226183.72	150412.50	0.00
1.1	Paid-up Capital	14000.00	14000.00	
1.2	Reserves and Surplus	-79.47	-58.06	
1.3	Debenture and Bond			
1.4	Borrowings	171940.64	126959.68	
1.5	Deposits (a+b)	22469.10	7360.71	0.00
	a. Domestic Currency	22469.10	7360.71	
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	17853.45	2150.16	
2	Total Assets (2.1 to 2.7)	397257.12	232936.60	0.00
2.1	Cash & Bank Balance	220415.51	145412.17	
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	166644.13	81445.08	0.00
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	166644.13	81445.08	
2.5	Fixed Assets	7445.08	4950.66	
2.6	Non Banking Assets			
2.7	Other Assets	2752.39	1128.69	
3	Profit and Loss Account			
3.1	Interest income	11359.44	6896.57	
3.2	Interest Expense	8617.66	4743.52	
A	Net Interest Income (3.1-3.2)	2741.78	2153.05	0.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	3717.15	3111.63	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	6458.93	5264.67	0.00
3.6	Staff Expenses	6654.04	6242.72	
3.7	Other Operating Expenses	3467.03	3187.26	
C	Operating profit Before Provision (B-3.6-3.7)	-3662.14	-4165.30	0.00
3.8	Provision for Possible Loss	1959.75	1636.06	
D	Operating profit (C-3.8)	-5621.89	-5801.36	0.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	292.71	169.99	
E	Profit From Regular Activities (D+3.9+3.10)	-5329.18	-5631.38	0.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	-5329.18	-5631.38	0.00
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	-5329.18	-5631.38	0.00
4	Ratios			
4.1	Capital Fund to RWA	14.69%	9.06%	
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL	0.00%	0.00%	
4.4	Cost of Funds	9.88%	9.35%	
4.5	CD Ratio (Calculated as per NRB Directives)	14.00%	9.00%	