

**नेशनल माइक्रोफाइनेन्स वितीय संस्था लि.****NATIONAL MICROFINANCE BITTIYA SANSTHA LTD.**केन्द्रीय कार्यालय, धादिङ्गबेसी, धादिङ्ग  
फोन : ०१०-५२०८७६, ५२०७६९, फ्याक्स: ०१०-५२०९०४**UNAUDITED FINANCIAL RESULTS (QUARTERLY)**As at 4<sup>th</sup> Quarter (Ashad End 2075) of the Fiscal Year 2074/75

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>			
1.1	Paid up Capital			
1.2	Reserve and Surplus			
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)			
	a. Member			
	b. Public			
1.6	Income Tax Liability			
1.7	Other Liabilities			
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>			
2.1	Cash and Bank Balance			
2.2	Money at Call and Short Notice			
2.3	Investments			
2.4	Loans and Advances			
2.5	Fixed Assets			
2.6	Non Banking Assets			
2.7	Other Assets			
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income			
3.2	Interest Expense			
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>			
3.3	Fees, Commission and Discount			
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>			
3.6	Staff Expenses			
3.7	Other Operating Expenses			
<b>C.</b>	<b>Operatin</b>			
3.8	Provision for Possible Losses			
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
3.11	Extraordinary Income/Expenses (Net)			
3.12	Provision for Staff Bonus			
3.13	Provision for Tax			
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA			
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to Total NPL			
4.4	Cost of Funds			
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)			

**Note:** - Figures are subject to change from supervisory authority and external auditor.  
- Commercial operation started from Ashar 18, 2071.  
- Interest rate on deposits & Loan & Advance: on deposit 6% to 8.5%, Loan 12% to 18%.