

FORWARD Community Microfinance BittiyaSanstha Limited

Duhabi-3, Sunsari

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Nepal Rastra Bank "D" Class licensed Financial Institution (National Level)

Unaudited Financial Results (Quarterly)

As at 1st Quarter (30/06/2073) of the Fiscal Year 2073/2074

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)	5,756,040	5,222,873	4,029,109
1.1	Paid-up Capital	140,000	140,000	105,000
1.2	Reserves and Surplus	418,822	346,886	217,412
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,989,203	2,788,970	2,191,162
1.5	Deposits (a+b)	1,996,252	1,835,588	1,383,196
	a. Domestic Currency	1,996,252	1,835,588	1,383,196
1.6	Income Tax Liabilities	21,256	-	22,255
1.7	Other Liabilities	190,507	111,428	110,084
2	Total Assets (2.1 to 2.7)	5,756,040	5,222,873	4,029,109
2.1	Cash & Bank Balance	262,491	162,885	157,656
2.2	Money at call and short Notice	451,467	614,296	575,146
2.3	Investments	-	-	5,000
2.4	Loans & Advances	4,852,077	4,288,632	3,066,930
0	f. Others	4,852,077	4,288,632	3,066,930
2.5	Fixed Assets	78,056	77,521	74,198
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	111,949	79,538	150,179
3	Profit and Loss Account			
3.1	Interest income	231,656	732,930	156,599
3.2	Interest Expense	83,636	240,258	59,295
A	Net Interest Income (3.1-3.2)	148,020	492,672	97,304
3.3	Fees Commission and Discount	-	-	-
3.4	Other Operating Income	4,844	15,183	2,860
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	152,864	507,855	100,164
3.6	Staff Expenses	33,765	122,685	28,392
3.7	Other Operating Expenses	12,012	66,451	6,819
C	Operating profit Before Provision (B-3.6-3.7)	107,087	318,720	64,953
3.8	Provision for Possible Loss	10,399	47,559	414
D	Operating profit (C-3.8)	96,688	271,161	64,539
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	700	-
E	Profit From Regular Activities (D+3.9+3.10)	96,688	271,861	64,539
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	96,688	271,861	64,539
3.12	Provision For Staff Bonus	8,790	24,715	5,867
3.13	Provision For Tax	26,369	74,144	17,601
G	Net Profit/Loss (F-3.12 -3.13)	61,529	173,002	41,070
4	Ratios			
4.1	Capital Fund to RWA	11.71%	11.51%	10.25%
4.2	Non Performing Loan (NPL) to Total Loan	0.28%	0.38%	0.14%
4.3	Total Loan Loss Provision to total NPL	439.89%	356.04%	800.55%
4.4	Cost of Funds	5.86%	6.18%	7.93%
4.5	CD Ratio (Calculated as per NRB Directives)	243.06%	233.64%	221.73%

Note: 1. The figures are regrouped and rearranged wherever necessary.
2. Figures may change subject to instructions if any from statutory/regulatory authorities.