

FORWARD Community Microfinance Bittiya Sanstha Limited

Duhabi-3, Sunsari

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

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (29/09/2073) 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)	6,182,999	5,756,040	4,473,308
1.1	Paid-up Capital	140,000	140,000	105,000
1.2	Reserves and Surplus	495,892	418,822	262,612
1.3	Debenture and Bond			
1.4	Borrowings	3,111,612	2,989,203	2,483,144
1.5	Deposits (a+b)	2,196,812	1,996,252	1,516,193
	a. Domestic Currency	2,196,812	1,996,252	1,516,193
1.6	Income Tax Liabilities	55,142	21,256	5,152
1.7	Other Liabilities	183,542	190,507	101,207
2	Total Assets (2.1 to 2.7)	6,182,999	5,756,040	4,473,308
2.1	Cash & Bank Balance	212,185	262,491	241,103
2.2	Money at call and short Notice	421,309	451,467	762,802
2.3	Investments	-	-	5,000
2.4	Loans & Advances (a+b+c+d+e+f)	5,444,080	4,852,077	3,220,024
0	f. Others	5,444,080	4,852,077	3,220,024
2.5	Fixed Assets	80,888	78,056	74,969
2.6	Non Banking Assets			
2.7	Other Assets	24,536	111,949	169,410
3	Profit and Loss Account			
3.1	Interest income	494,876	231,656	325,139
3.2	Interest Expense	167,428	83,636	111,746
A	Net Interest Income (3.1-3.2)	327,448	148,020	213,393
3.3	Fees Commission and Discount			
3.4	Other Operating Income	10,078	4,844	5,564
B	Total Operating Income (A+3.3+3.4+3.5)	337,526	152,864	218,958
3.6	Staff Expenses	93,552	33,765	59,766
3.7	Other Operating Expenses	24,736	12,012	15,632
C	Operating profit Before Provision (B-3.6-3.7)	219,238	107,087	143,560
3.8	Provision for Possible Loss	10,332	10,399	4,830
D	Operating profit (C-3.8)	208,905	96,688	138,730
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	21,782	-	-
E	Profit From Regular Activities (D+3.9+3.10)	230,687	96,688	138,730
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	230,687	96,688	138,730
3.12	Provision For Staff Bonus	20,972	8,790	12,675
3.13	Provision For Tax	62,915	26,369	38,026
G	Net Profit/Loss (F-3.12 -3.13)	146,801	61,529	88,028
4	Ratios			
4.1	Capital Fund to RWA	12.16%	11.71%	10.94%
4.2	Non Performing Loan (NPL) to Total Loan	0.27%	0.28%	0.19%
4.3	Total Loan Loss Provision to total NPL	464.23%	439.89%	635.03%
4.4	Cost of Funds	10.79%	5.86%	6.84%
4.5	CD Ratio (Calculated as per NRB Directives)	247.82%	243.06%	212.38%

Note: 1. The figures are regrouped and rearranged wherever necessary.

2. Figures may change subject to instructions if any from statutory/regulatory authorities.