



**वोमी माइक्रोफाइनेन्स वितीय संस्था लिमिटेड**  
**WOMI MICROFINANCE BITTIYA SANSTHA LTD.**  
(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त वितीय संस्था)

Phone : 010-401161 Web site : www.womimfi.com

**Unaudited Financial Results (Quarterly)**

As on 30th Chaitra, 2072 of the Fiscal Year 2072/73

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>	<b>440,867</b>	<b>428,810</b>	<b>302,900</b>
1.1	Capital	36,000	36,000	15,300
	a. Paid up Capital	36,000	30,000	15,300
	b. Bonus Share	-	6,000	-
1.2	Reserve and Surplus	21,865	16,776	11,861
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	235,814	251,205	207,039
1.5	Deposits (a+b)	<b>115,673</b>	<b>96,425</b>	<b>51,935</b>
	a. Domestic currency	115,673	96,425	51,935
	b. Foreign Currency	-	-	-
1.6	Proposed Dividend	332	332	
1.7	Income Tax Liability	6,296	4,115	-
1.8	Other Liabilities	24,886	23,957	16,765
<b>2</b>	<b>Total Assets (2.1 to 2.6)</b>	<b>440,867</b>	<b>428,810</b>	<b>302,900</b>
2.1	Cash and Bank Balance	3,033	2,843	1,847
2.2	Money at call and Short notice	37,160	26,533	8,014
2.3	Investments	1,986	1,986	1,986
2.4	Loans and Advances :	<b>384,757</b>	<b>386,515</b>	<b>280,367</b>
2.5	Fixed Assets	5,415	4,850	4,577
2.6	Other Assets	8,516	6,083	6,109
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	50,979	33,222	29,496
3.2	Interest Expenses	13,886	9,079	7,746
	<b>A. Net Interest Income (3.1 to 3.2)</b>	<b>37,093</b>	<b>24,143</b>	<b>21,750</b>
3.3	Fees Commission and Discount	-	-	-
3.4	Other Operating Income	5,596	3,799	3,840
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>42,688</b>	<b>27,942</b>	<b>25,590</b>
3.6	Staff Expenses	11,724	7,657	5,457
3.7	Other Operating Expenses	4,520	2,873	2,796
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>26,444</b>	<b>17,412</b>	<b>17,336</b>
3.8	Provision For Possible Losses	5,906	2,323	1,281
	<b>D. Operating Profit (C-3.8)</b>	<b>20,538</b>	<b>15,089</b>	<b>16,055</b>
3.9	Non-Operating Income/Exp			
3.10	Write Back of Provision	2,549		
	<b>E. Profit From Regular Activities (D+3.9+3.10)</b>	<b>23,087</b>	<b>15,089</b>	<b>16,055</b>
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>23,087</b>	<b>15,089</b>	<b>16,055</b>
3.12	Provision For Staff Bonus	2,099	1,372	1,460
3.13	Provision For Tax	6,296	4,115	4,379
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>14,692</b>	<b>9,602</b>	<b>10,217</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	15.44%	14.50%	10.64%
4.2	Non Performing Loan (NPL) to Total Loan	1.23%	0.95%	0.00%
4.3	Total Loan Loss Provision to Total NPL	55.59%	125.44%	0.00%
4.4	Cost of Funds	3.95%	2.61%	2.99%

