



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

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Unaudited Financial Results (Quarterly)

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

Rs. in '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.8)	402,134	350,506	204,876
1.1	Capital	36,000	36,000	10,200
	a. Paid up Capital	30,000	30,000	10,200
	b. Proposed Bonus Share	6,000	6,000	-
1.2	Reserve and Surplus	12,212	7,506	1,612
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	252,376	232,465	149,749
1.5	Deposits (a+b)	78,495	62,835	29,852
	a. Domestic currency	78,495	62,835	29,852
	b. Foreign Currency	-	-	-
1.6	Proposed Dividend	332	332	-
1.7	Income Tax Liability	2,017	167	-
1.8	Other Liabilities	20,701	11,200	13,463
2	Total Assets (2.1 to 2.6)	402,134	350,506	204,876
2.1	Cash and Bank Balance	3,419	24,815	880
2.2	Money at call and Short notice	21,311	-	9,117
2.3	Investments	1,986	1,986	1,986
2.4	Loans and Advances :	367,828	302,367	187,814
2.5	Fixed Assets	4,699	4,070	1,774
2.6	Other Assets	2,891	17,268	3,305
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
3.1	Interest Income	15,665	43,832	8,056
3.2	Interest Expenses	4,245	11,579	2,155

A. Net Interest Income (3.1 to 3.2)		11,420	32,254	5,900
3.3	Fees Commission and Discount	-	-	-
3.4	Other Operating Income	2,026	5,268	1,062
B. Total Operating Income (A+3.3+3.4)		13,447	37,522	6,962
3.5	Staff Expenses	4,137	8,234	1,766
3.6	Other Operating Expenses	1,316	6,728	654
C. Operating Profit before Provision (B-3.5-3.6)		7,994	22,560	4,542
3.7	Provision For Possible Losses	598	2,491	
D. Operating Profit (C-3.7)		7,396	20,069	4,542
3.8	Non-Operating Income/Exp			
3.9	Write Back of Provision			
E. Profit Before Bonus and Taxes (D+3.8+3.9)		7,396	20,069	4,542
3.10	Provision For Staff Bonus	672	1,824	413
3.11	Provision For Tax	2,017	6,051	1,239
F. Net Profit/Loss (E-3.10-3.11)		4,707	12,194	2,890
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
4.1	Capital Fund to RWA	13.91%	13.38 %	8.80%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	0.00%
4.4	Cost of Funds	1.28%	3.91%	1.20%
4.5	CD Ratio(Calculated as per NRB Directives)	339.03%	305.93%	21.33%
Interest rate on Deposit and Loan & Advance				
Saving Deposit: 8% to 10%			Loan: 18% to 20%	

Note: Financial statement may be changed if any amendment required by supervisory authority or statutory auditor.