



सपोर्ट माइक्रोफाइनेन्स वित्तीय संस्था लिमिटेड

(नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त १० जिल्ला कार्यक्षेत्र भएको "घ" वर्गको वित्तीय संस्था)

केन्द्रीय कार्यालय : इटहरी-२६, सुनसरी, फोन : ०२५-५८८१७७, ५८८१७८

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Unaudited Financial Results (Quarterly)

As at 4th Quarter (2074.03.31) of the Fiscal Year 2073/074

(Rs. in '000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	320701.12	281511.54	131510.71
1.1	Paid Up Capital	42,000.00	42,000.00	42,000.00
1.2	Reserve and Surplus	3,119.29	1,071.54	(3,431.97)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	235,202.59	209,243.76	83,718.94
1.5	Deposits (a+b)	29,740.78	22,793.49	6,481.81
	a. Domestic Currency	29,740.78	22,793.49	6,481.81
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	10,638.46	6,402.74	2,741.93
2	Total Assets (2.1 to 2.7)	320701.12	281511.54	131510.71
2.1	Cash and Bank Balance	5,882.64	3,933.99	3,020.73
2.2	Money at Call and Short Notice	38,745.74	8,640.58	14,712.65
2.3	Investments	1,000.00	1,000.00	-
2.4	Loans and Advances (a+b+c+d+e+f)	265,698.95	261,787.37	109,451.07
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Expect Personal Home Loan upto Rs. 10 Million)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	-	-	-
	b. Personal Home Loan of Rs. 10 Million or Less	-	-	-
	c. Margin Type Loan	-	-	-
	d. Term Loan	-	-	-
	e. Overdraft Loan/TR Loan/WC Loan	-	-	-
	f. Others	265,698.95	261,787.37	109,451.07
2.5	Fixed Assets	3,924.67	4,073.53	2,723.19
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	5,449.12	2,076.06	1,603.08
3	Profit and Loss Accounts			
3.1	Interest Income	37,660.39	25,176.24	4,783.65
3.2	Interest Expenses	15,053.65	10,099.17	1,133.91
	A. Net Interest Income (3.1 - 3.2)	22,606.74	15,077.07	3,649.74
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	1,937.28	606.43	1.47
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	24,544.02	15,683.50	3,651.21
3.6	Staff Expenses	9,858.45	6,413.98	2,655.69
3.7	Other Operating Expenses	7,074.35	4,038.29	2,644.98
	C. Operating Profit Before Provision (B-3.6-3.7)	7,611.23	5,231.23	(1,649.46)
3.8	Provision for Possible Loss	1,819.13	1,545.28	1,094.51
	D. Operating Profit (C-3.8)	5,792.10	3,685.95	(2,743.97)
3.9	Non Operating Income/Expenses (Net)	-	58.40	(4.85)
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit From Regular Activities (D+3.9+3.10)	5,792.10	3,744.35	(2,748.82)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	5,792.10	3,744.35	(2,748.82)
3.12	Provision for Staff Bonus	186.70	-	-
3.13	Provision for Tax	801.79	-	-
	G. Net Profit/Loss (F-3.12-3.13)	4,803.60	3,744.35	(2,748.82)
4	Ratios			
4.1	Capital Fund to RWA	16.98%	15.50%	25.74%
4.2	Non Performing Loan(NPL) to Total Loan	0.82%	0.10%	0%
4.3	Total Loan Loss Provision to Total NPL	137%	1010%	0%
4.4	Cost of Fund	10.57%	9.52%	5.52%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	354.93%	397.46%	335.40%

Note: Above position & performances are subject to change if instructed by statutory auditor and regulatory authority.

Interest Rate

1. Deposit **9% to 12%** **2. Loan & Advance** **18% to 20 %**