



मेरो माइक्रोफाइनेन्स वित्तीय संस्था लि.

MERO MICROFINANCE BITTIYA SANSTHA LTD.

NRB Directive Form No. 9.5
Mero Microfinance Bittiya Sanstha Limited

Quarterly Financial Statement

At the quarter ended POUISH, 2072

(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)	1843084.63	1651434.67	809189.64
1.1	Paid-up Capital	138800.00	138800.00	69400.00
1.2	Reserves and Surplus	72235.43	58326.74	18503.08
1.3	Debenture and Bond			
1.4	Borrowings	1373688.38	1231931.08	649564.71
1.5	Deposits (a+b)	171578.35	136270.58	44761.20
	a. Domestic Currency	171578.35	136270.58	44,761.20
	b. Foreign Currency			
1.6	Income Tax Liabilities	12929.73	26657.96	6,854.83
1.7	Other Liabilities	73852.74	59448.31	20105.82
2	Total Assets (2.1 to 2.7)	1843084.63	1651434.67	809189.64
2.1	Cash & Bank Balance	392317.68	179904.51	15008.87
2.2	Money at call and short Notice	149541.74	130380.63	77938.02
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1238699.52	1268894.02	687155.18
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	1238699.52	1268894.02	687155.18
2.5	Fixed Assets	26214.59	24893.21	16246.24
2.6	Non Banking Assets			
2.7	Other Assets	36311.10	47362.29	12841.32
3	Profit and Loss Account			
3.1	Interest income	112284.60	55348.31	46095.04
3.2	Interest Expense	33382.23	16429.92	13480.69
A	Net Interest Income (3.1-3.2)	78902.37	38918.39	32614.35
3.3	Fees Commission and Discount	18195.71	14658.81	12223.50
3.4	Other Operating Income	0.00	0.00	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	97098.08	53577.20	44837.85
3.6	Staff Expenses	28132.70	13944.26	10559.01
3.7	Other Operating Expenses	12418.03	5966.13	6580.78
C	Operating profit Before Provision (B-3.6-3.7)	56547.36	33666.81	27698.07
3.8	Provision for Possible Loss	14979.91	8807.50	3035.21
D	Operating profit (C-3.8)	41567.44	24859.31	24662.86
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	5148.39		
E	Profit From Regular Activities (D+3.9+3.10)	46715.83	24859.31	24662.86
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	46715.83	24859.31	24662.86
3.12	Provision For Staff Bonus	4246.47	2259.94	2242.08
3.13	Provision For Tax	12740.81	6779.81	6726.23
G	Net Profit/Loss (F-3.12 -3.13)	29728.55	15819.56	15694.55
4	Ratios			
4.1	Capital Fund to RWA	16.25%	15.28%	10.97%
4.2	Non Performing Loan (NPL) to Total Loan	0.77%	2.87%	0.00%
4.3	Total Loan Loss Provision to total NPL	31.74%	44.84%	0.00%
4.4	Cost of Funds	4.92%	4.94%	5.04%
4.5	CD Ratio (Calculated as per NRB Directives)	721.94%	931.16%	1535.16%