



**मेरो माइक्रोफाइनान्स वित्तीय संस्था लि.**  
**MERO MICROFINANCE BITTIYA SANSTHA LTD.**

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## Unaudited Financial Result (Quarterly)

At the quarter ended Chaitra, 2072 (Third Quarter)

(Rs.'000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1,937,013.96</b>	<b>1,843,084.63</b>	<b>1,146,828.84</b>
1.1	Paid-up Capital	141,860.00	138,800.00	138,800.00
1.2	Reserves and Surplus	97,833.63	72,235.43	2,808.54
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	1,394,611.73	1,373,688.38	870,040.56
1.5	Deposits (a+b)	<b>212,017.80</b>	<b>171,578.35</b>	<b>67,771.93</b>
	a. Domestic Currency	212,017.80	171,578.35	67,771.93
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	23,712.67	12,929.73	12,171.44
1.7	Other Liabilities	66,978.12	73,852.74	55,236.37
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,937,013.96</b>	<b>1,843,084.63</b>	<b>1,146,828.84</b>
2.1	Cash & Bank Balance	33,112.20	392,317.68	48,871.28
2.2	Money at call and short Notice	550,210.43	149,541.74	66,841.55
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	<b>1,277,230.48</b>	<b>1,240,951.44</b>	<b>989,589.15</b>
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except 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	1,277,230.48	1,240,951.44	989,589.15
2.5	Fixed Assets	26,983.95	26,214.59	20,269.17
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	49,476.89	34,059.18	21,257.70
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	171,741.42	112,284.60	80,420.68
3.2	Interest Expense	47,686.03	33,382.23	22,302.75
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>124,055.39</b>	<b>78,902.37</b>	<b>58,117.92</b>
3.3	Fees Commission and Discount	1,064.66	18,195.71	294.70
3.4	Other Operating Income	27,789.87	-	23,310.41
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>152,909.91</b>	<b>97,098.08</b>	<b>81,723.04</b>
3.6	Staff Expenses	41,367.57	28,132.70	18,802.74
3.7	Other Operating Expenses	19,721.97	12,418.03	12,590.19
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>91,820.37</b>	<b>56,547.36</b>	<b>50,330.11</b>
3.8	Provision for Possible Loss	4,873.93	14,979.91	6,173.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>86,946.44</b>	<b>41,567.45</b>	<b>44,157.10</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	5,148.39	-
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>86,946.44</b>	<b>46,715.84</b>	<b>44,157.10</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>86,946.44</b>	<b>46,715.84</b>	<b>44,157.10</b>
3.12	Provision For Staff Bonus	7,904.22	4,246.47	4,014.28
3.13	Provision For Tax	23,712.67	12,740.81	12,042.85
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>55,329.55</b>	<b>29,728.56</b>	<b>28,099.97</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	17.81%	16.25%	17.43%
4.2	Non Performing Loan (NPL) to Total Loan	0.98%	0.77%	0.00%
4.3	Total Loan Loss Provision to total NPL	17.48%	31.74%	0.00%
4.4	Cost of Funds	4.06%	4.92%	4.83%
4.5	CD Ratio (Calculated as per NRB Directives)	602.42%	723.26%	416.70%