

**M.A.W. Hire Purchase Pvt. Ltd.**  
Kathmandu, Nepal  
**Unaudited Statement of Financial Position**  
As on Ashadh 32, 2082

	Ashadh 32, 2082	Ashadh 31, 2081
<b>Assets</b>		
Cash & Cash Equivalent	16,260,048	16,661,397
Loans and Advance to Customers	3,620,634,668	2,410,490,370
Current Tax Assets	1,219,204	54,930
Property & Equipment	15,535,193	18,728,215
Goodwill and Intangible Assets	3,001,998	1,955,889
Right of Use Assets	5,089,933	5,089,933
Deferred Tax Assets	25,098,643	33,001,662
Other Assets	25,529,768	21,624,857
<b>Total Assets</b>	<b>3,712,369,455</b>	<b>2,507,607,252</b>
	<b>Ashadh 32, 2082</b>	<b>Ashadh 31, 2081</b>
<b>Liabilities</b>		
Borrowing	2,492,253,494	1,649,044,726
Current Tax Liabilities	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	578,217,790	287,852,459
<b>Total Liabilities</b>	<b>3,070,471,284</b>	<b>1,936,897,184</b>
<b>Equity</b>		
Share Capital	300,000,000	300,000,000
Share Premium	-	-
Retained Earning	212,939,941	165,989,458
Statutory Reserves	112,460,036	88,222,415
Risk Bearing Reserve	16,498,194	16,498,194
<b>Total Equity Attributable to Equity Holders</b>	<b>641,898,172</b>	<b>570,710,068</b>
<b>Non-Controlling Interest</b>	-	-
<b>Total Equity</b>	<b>641,898,172</b>	<b>570,710,068</b>
<b>Total Liabilities and Equity</b>	<b>3,712,369,455</b>	<b>2,507,607,252</b>
Contingent Liabilities and Commitment	3,145,046	3,145,046
Net Value Per Share	213.97	190.24

*Prabhat*

*S. S. Sharma*



**M.A.W. Hire Purchase Pvt. Ltd.**  
Kathmandu, Nepal  
**Unaudited Statement of Profit or Loss**  
For the Period Ended Ashadh 32, 2082

	Ashadh 32, 2082		Ashadh 31, 2081	
	This Quarter	Upto this Quarter	This Quarter	Upto this Quarter
Interest Income	107,276,511	349,575,048	92,864,904	331,260,643
Interest Expenses	50,195,703	159,490,437	40,702,577	173,930,819
<b>Net Interest Income</b>	<b>57,080,808</b>	<b>190,084,611</b>	<b>52,162,327</b>	<b>157,329,824</b>
Fee and Commission Income	32,259,523	98,449,482	25,509,788	87,739,239
Fee and Commission Expenses	-	-	-	-
<b>Net Fee and Commission Income</b>	<b>32,259,523</b>	<b>98,449,482</b>	<b>25,509,788</b>	<b>87,739,239</b>
<b>Net Interest, Fee and Commission Income</b>	<b>89,340,331</b>	<b>288,534,093</b>	<b>77,672,115</b>	<b>245,069,063</b>
Net Trading Income	-	-	-	-
Other Operating Income	1,568,007	3,681,451	1,120,097	13,633,157
<b>Total Operating Income</b>	<b>1,568,007</b>	<b>3,681,451</b>	<b>1,120,097</b>	<b>13,633,157</b>
Impairment Charge/(reversal) for Loans and other Losses	(17,049,597)	(28,015,915)	(9,343,878)	(16,516,711)
<b>Net Operating Income</b>	<b>107,957,934</b>	<b>320,231,459</b>	<b>88,136,091</b>	<b>275,218,931</b>
<b>Operating Expenses</b>				
Personnel Expenses	29,404,058	101,690,117	28,499,928	97,768,525
Other Operating Expenses	7,822,252	36,872,796	5,033,683	26,738,159
Depreciation & Amortization	1,690,100	8,843,281	6,896,575	14,937,935
<b>Operating Profit</b>	<b>69,041,524</b>	<b>172,825,266</b>	<b>47,705,904</b>	<b>135,774,313</b>
Non Operating Income	333,827	934,479	-	506,887
Non Operating Expenses	-	-	-	132,572
<b>Profit Before Income Tax</b>	<b>69,375,350</b>	<b>173,759,745</b>	<b>47,705,904</b>	<b>136,148,627</b>
<b>Income Tax Expenses</b>				
Current Tax	20,862,015	52,571,641	14,166,990	40,921,466
Deferred Tax	15,694,269	44,668,622	11,757,086	37,009,983
<b>Profit For the Year</b>	<b>48,513,336</b>	<b>121,188,104</b>	<b>33,538,915</b>	<b>95,227,162</b>
Profit Attributable to:				
Equity Holders of the Company	48,513,336	121,188,104	33,538,915	95,227,162
Non-Controlling Interest	-	-	-	-
<b>Profit For the Year</b>	<b>48,513,336</b>	<b>121,188,104</b>	<b>33,538,915</b>	<b>95,227,162</b>

*Prakash*

*Prakash*



## Un-audited Key Financial Indicator

M.A.W. Hire Purchase Pvt. Ltd.

As on Ashadh, 2082

S.No	Particulars	Previous Quarter	Current Quarter
1	Paid Up Capital	300,000,000	300,000,000
2	Networth	593,384,836	644,366,424
3	Total Borrowings	2,143,225,349	2,492,253,494
4	Times of Borrowings on Net Worth	3.61	3.87
5	Average Interest Rate on Borrowing (%)	7.94	8.24
6	Average Interest Rate on Credit (%)	11.93	12.23
7	Interest Spread (%)	3.99	3.99
8	Non-performing Loan/Total Loan (%)	4.17	2.16

*R. Bhatnagar*

*J. K. Sharma*

