



स्वस्तिक लघुवित्त वित्तीय संस्था लि.

SWASTIK LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त संस्था, प्रादेशिकस्तर (प्रदेश नं.२)
Lahan-8, Siraha Phone : 033563067

Unaudited Financial Results (Quarterly)

As at 3rd quarter ending on 30/12/2077 (13/04/2021) of fiscal year 2077/078

NRs.in '000'

S.N.	Particular	This Quarter Ending'	Previous Quarter Ending'	Corresponding Previous year Quarter Ending'
1	Total Capital and liabilities (1.1-1.7)	609,999.49	469,571.95	308,734.03
1.1	Paid up Capital	12,000.00	12,000.00	12,000.00
1.2	Reserve And Surplus	(6,856.84)	(6,856.84)	(3,732.56)
1.3	Debenture and Bond			
1.4	Borrowing	455,412.93	345,197.09	244,681.26
1.5	Deposit (a+b)	96,597.88	75,265.10	27,771.63
	a. Member	96,597.88	75,265.10	27,771.63
	b. Public			
1.6	Income Tax liabilities			
1.7	Other liabilities	52,845.52	43,966.61	28,013.70
2	Total Assets (2.1-2.7)	609,999.49	469,571.95	308,734.03
2.1	Cash & Bank balance	5,586.69	29,192.31	14,146.93
2.2	Money At Call And Short Notice	63,352.69	7,087.94	10,511.77
2.3	Investment			20,000.00
2.4	Loan And Advance	527,421.71	424,211.03	246,812.70
2.5	Fixed Assets	4,322.67	4,332.80	5,140.86
2.6	Non-banking Assets			
2.7	Other Assets	9,315.66	4,747.86	12,121.77
3	Profit and loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	41,983.86	26,168.46	17,879.95
3.2	Interest Expenses	18,165.89	11,884.37	14,981.47
	A. Net Interest Income (3.1-3.2)	23,817.97	14,284.09	2898.48
3.3	Fee, Commission And Discount			2,652.68
3.4	Other Operating Income	10,808.84	6,742.33	6,803.21
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	34,626.81	21,026.42	12,354.37
3.6	Staff Expenses	12,886.03	8,556.18	9,729.58
3.7	Other Operating Expenses	6,766.54	3,638.71	3,851.59
	C. Operating Profit Before Provision (B-3.6-3.7)	14,974.24	8,831.53	(1,226.80)
3.8	Provision for Possible losses	2,626.72	1,556.02	2,243.96
	D. Operating Profit (C-3.8)	12,347.51	7,275.52	(3,470.76)
3.9	Non-Operating Income /Expenses (Net)			
3.1	Write back of Provision for Possible Losses	3,491.68	2,921.53	41.93
	E. Profit for Regular Activities (D+3.9+3.10)	15,839.19	10,197.05	(3,428.83)
3.11	Extra Ordinary Income/Expenses (Net)			
	F. Profit Before Bonus And Taxes (E+3.11)	15,839.19	10,197.05	(3,428.83)
3.12	Provision For Staff Bonus	1583.92	1,019.70	
3.13	Provision For Tax	2,219.53	696.15	
	G. Net Profit/Loss (F-3.12-3.13)	12,035.74	8481.19	(3,428.83)
4	Ratio	At the End of Previous Quarter	At the End of This Quarter	At the End of Corresponding Previous year Quarter
4.1	Capital Fund to RWA (As per NRB Directives)	8.02%	8.76%	8.03%
4.2	Non-Performing Loan (NPL) to Total Loan	2.10%	2.56%	0.69%
4.3	Total Loan Loss Provision to Total NPL	22.86%	18.68%	159.99%
4.4	Cost of Funds	5.70%	5.70%	13.14%
4.5	Credit to Deposit Ratio (Calculate as per NRB Directives)	546%	563.62%	888.72%

Note: The above financial performance & position are subject to change from supervisory authority and statutory auditor.