



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 4th quarter ending on 31/03/2078 (15/07/2021) 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)	637,192.99	609,999.49	323399.29
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	459,639.76	455,412.93	253889.70
1.5	Deposit (a+b)	108,581.12	96,597.88	35966.98
	a. Member	108,581.12	96,597.88	35966.98
	b. Public			
1.6	Income Tax liabilities			
1.7	Other liabilities	63,828.96	52,845.52	25275.17
2	Total Assets (2.1-2.7)	637,192.99	609,999.49	323399.29
2.1	Cash & Bank balance	3,188.50	5,586.69	15867.21
2.2	Money At Call And Short Notice	59,949.09	63,352.69	20089.71
2.3	Investment			
2.4	Loan And Advance	561,757.30	527,421.71	276450.59
2.5	Fixed Assets		4,322.67	4769.51
2.6	Non-banking Assets			
2.7	Other Assets	12,298.10	9,315.66	6222.28
3	Profit and loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	63,742.03	41,983.86	31186.82
3.2	Interest Expenses	26,237.90	18,165.89	21944.51
	A. Net Interest Income (3.1-3.2)	37,504.13	23,817.97	9242.31
3.3	Fee, Commission And Discount			2902.36
3.4	Other Operating Income	14,723.99	10,808.84	8539.22
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	52,228.11	34,626.81	20683.89
3.6	Staff Expenses	16,901.87	12,886.03	13727.59
3.7	Other Operating Expenses	9,376.32	6,766.54	7122.76
	C. Operating Profit Before Provision (B-3.6-3.7)	25,949.92	14,974.24	-166.46
3.8	Provision for Possible losses	3,888.63	2,626.72	3130.71
	D. Operating Profit (C-3.8)	22,061.29	12,347.51	-3297.17
3.9	Non-Operating Income /Expenses (Net)			
3.1	Write back of Provision for Possible Losses	4,892.25	3,491.68	267.55
	E. Profit for Regular Activities (D+3.9+3.10)	26,953.55	15,839.19	-3029.62
3.11	Extra Ordinary Income/Expenses (Net)			
	F. Profit Before Bonus And Taxes (E+3.11)	26,953.55	15,839.19	-3029.62
3.12	Provision For Staff Bonus	2,695.35	1583.92	
3.13	Provision For Tax	5,220.41	2,219.53	
	G. Net Profit/Loss (F-3.12-3.13)	19,037.79	12,035.74	-3029.62
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)	9.53%	8.02%	8.50%
4.2	Non-Performing Loan (NPL) to Total Loan	0.78%	2.10%	0.08%
4.3	Total Loan Loss Provision to Total NPL	54.85%	22.86%	1562.93%
4.4	Cost of Funds	6.65%	5.70%	9.19%
4.5	Credit to Deposit Ratio (Calculate as per NRB Directives)	517.36%	546%	768.62%

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