कम्पनी दर्ता नं. : २०१२९२/०७५/०७६ इजाजतपत्र नं. ने.रा.बैंक/इ.प्रा./"घ"/८९/०७५/०७६

स्वस्तिक लघुवित्त वित्तीय संस्था लि.

SWASTIK LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त संस्था, प्रादेशिकस्तर (मधेश प्रदेश)

Unaudited Financial Results (Quarterly)

As at 1st quarter ending on 31/06/2079 (17/10/2022) of fiscal year 2079/080

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)**	**675,305.97**	**741,284.36**	**653,947.21**
1.1	Paid up Capital	34,650.00	34,650.00	34,650.00
1.2	Reserve And Surplus	24,988.35	26,631.96	12,143.87
1.3	Debenture and Bond		-	
1.4	Borrowing	412,687.12	472,253.95	455,649.23
1.5	Deposit (a+b)	**173,953.42**	**190,010.84**	**120,963.35**
	a. Member	173,953.42	190,010.84	120,963.35
	b. Public		-	
1.6	Income Tax liabilities	-	-	-
1.7	Other liabilities	29,027.07	17,737.60	30,540.76
2	**Total Assets (2.1-2.7)**	**675,305.97**	**741,284.36**	**653,947.21**
2.1	Cash & Bank balance	14,336.25	41,572.59	19,278.43
2.2	Money At Call And Short Notice	-	-	-
2.3	Investment	-	-	-
2.4	Loan And Advance	644,082.38	691,368.01	617,864.15
2.5	Fixed Assets	3,394.44	3,382.44	3,826.77
2.6	Non-banking Assets	-	-	-
2.7	Other Assets	13,492.90	4,961.32	12,977.86
3	Profit and loss Account	**Up to This Quarter**	**Up to Previous Quarter**	**Up to Corresponding Previous year Quarter**
3.1	Interest Income	23,841.65	92,441.17	19,884.97
3.2	Interest Expenses	16,271.80	53,967.87	9,756.81
	A. Net Interest Income (3.1-3.2)	**7,569.85**	**38,473.30**	**10,128.16**
3.3	Fee, Commission And Discount			
3.4	Other Operating Income	1,933.84	15,657.44	3,292.54
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	**9,503.69**	**54,130.74**	**13,420.70**
3.6	Staff Expenses	6,383.47	20,404.47	5,520.96
3.7	Other Operating Expenses	2,591.70	10,367.54	1,754.76
	C. Operating Profit Before Provision (B-3.6-3.7)	**528.52**	**23,358.73**	**6,144.98**
3.8	Provision for Possible losses	2,639.15	6,653.16	2,288.08
	D. Operating Profit (C-3.8)	**(2,110.63)**	**16,705.58**	**3,856.90**
3.9	Non-Operating Income /Expenses (Net)			
3.1	Write back of Provision for Possible Losses	691.72	5,340.05	1,306.46
	E. Profit for Regular Activities (D+3.9+3.10)	**(1,418.90)**	**22,045.62**	**5,163.36**
3.11	Extra Ordinary Income/Expenses (Net)			
	F. Profit Before Bonus And Taxes (E+3.11)	**(1,418.90)**	**22,045.62**	**5,163.36**
3.12	Provision For Staff Bonus	-	2,204.56	516.34
3.13	Provision For Tax	-	5,729.32	1,394.11
	G. Net Profit/Loss (F-3.12-3.13)	**(1,418.90)**	**14,111.74**	**3,252.92**
4	**Ratio**	**At the End of This Quarter**	**At the End of Previous Quarter**	**At the End of Corresponding Previous year Quarter**
4.1	Capital Fund to RWA (As per NRB Directives)	8.93%	8.53%	9.66%
4.2	Non-Performing Loan (NPL) to Total Loan	4.62%	1.26%	2.12%
4.3	Total Loan Loss Provision to Total NPL	18.93%	43.02%	25.74%
4.4	Cost of Funds	10.08%	9.55%	6.79%
4.5	Credit to Deposit Ratio (Calculate as per NRB Directives)	370.26%	365.81%	510.79%

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