



स्वस्तिक लघुवित्त वित्तीय संस्था लि.
SWASTIK LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था, प्रादेशिकस्तरीय (महानगर क्षेत्र)

Unaudited Financial Results (Quarterly)

As at 3rd quarter ending on 30/12/2080 (12/04/2024) of fiscal year 2080/081

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)	632,703.11	578,183.26	578,575.85
1.1	Paid up Capital	34,650.00	34,650.00	34,650.00
1.2	Reserve And Surplus	15,832.47	23,548.50	17,999.38
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	438,056.87	375,933.38	350,632.96
1.5	Deposit (a+b)	99,224.63	108,381.99	136,742.30
	a. Member	99,224.63	108,381.99	136,742.30
	b. Public	-	-	-
1.6	Income Tax liabilities	-	-	-
1.7	Other liabilities	44,939.14	35,669.39	38,551.21
2	Total Assets (2.1-2.7)	632,703.11	578,183.26	578,575.85
2.1	Cash & Bank balance	33,543.94	16,908.96	27,596.16
2.2	Money At Call And Short Notice	-	-	-
2.3	Investment	-	-	-
2.4	Loan And Advance	560,017.91	523,324.92	530,678.49
2.5	Fixed Assets	3,804.69	3,728.49	3,394.44
2.6	Non-banking Assets	-	-	-
2.7	Other Assets	35,336.58	34,220.90	16,906.76
3	Profit and loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	47,844.64	30,502.48	65,396.16
3.2	Interest Expenses	43,510.69	29,510.72	45,769.21
	A. Net Interest Income (3.1-3.2)	4,333.95	991.76	19,626.94
3.3	Fee, Commission And Discount	-	-	-
3.4	Other Operating Income	7,613.23	4,350.03	9,284.36
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	11,947.18	5,341.79	28,911.31
3.6	Staff Expenses	13,073.51	9,575.26	16,248.70
3.7	Other Operating Expenses	6,362.08	3,928.06	7,913.39
	C. Operating Profit Before Provision (B-3.6-3.7)	(7,488.41)	(8,161.53)	4,749.21
3.8	Provision for Possible losses	8,809.34	6,417.99	12,418.18
	D. Operating Profit (C-3.8)	(16,297.75)	(14,579.52)	(7,668.97)
3.9	Non-Operating Income /Expenses (Net)	-	-	-
3.1	Write back of Provision for Possible Losses	8,631.04	8,586.68	5,532.47
	E. Profit for Regular Activities (D+3.9+3.10)	(7,666.71)	(5,992.84)	(2,136.50)
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus And Taxes (E+3.11)	(7,666.71)	(5,992.84)	(2,136.50)
3.12	Provision For Staff Bonus	-	-	-
3.13	Provision For Tax	-	-	-
	G. Net Profit/Loss (F-3.12-3.13)	(7,666.71)	(5,992.84)	(2,136.50)
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)	8.02%	10.05%	10.33%
4.2	Non-Performing Loan (NPL) to Total Loan	5.65%	3.65%	12.71%
4.3	Total Loan Loss Provision to Total NPL	23.62%	37.80%	24.47%
4.4	Cost of Funds	11.11%	10.91%	11.74%
4.5	Base Rate	14.49%	15.64%	19.77%
4.6	Credit to Deposit Ratio (Calculate as per NRB Directives)	564.39%	482.85%	388.09%

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