



# स्वस्तिक लघुवित्त वित्तीय संस्था लि.

## SWASTIK LAGHUBITTA BITTIYA SANSTHA LTD.

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

### Unaudited Financial Results (Quarterly)

As at 4th quarter ending on 32/03/2079 (16/07/2022) of fiscal year 2078/079

NRs.in '000'

S.N.	Particular	This Quarter Ending'	Previous Quarter Ending'	Corresponding Previous year Quarter Ending'
<b>1</b>	<b>Total Capital and liabilities (1.1-1.7)</b>	<b>756,730.84</b>	<b>699,011.28</b>	<b>637,192.99</b>
1.1	Paid up Capital	34,650.00	34,650.00	34,650.00
1.2	Reserve And Surplus	37,100.99	28,874.29	11,341.34
1.3	Debenture and Bond		-	
1.4	Borrowing	472,253.95	446,628.30	459,639.76
1.5	Deposit (a+b)	<b>190,010.84</b>	<b>163,857.59</b>	<b>108,581.12</b>
	a. Member	190,010.84	163,857.59	108,581.12
	b. Public			
1.6	Income Tax liabilities	6,955.10	4,733.89	4,979.18
1.7	Other liabilities	15,759.95	20,267.21	18,001.60
<b>2</b>	<b>Total Assets (2.1-2.7)</b>	<b>756,730.84</b>	<b>699,011.28</b>	<b>637,192.99</b>
2.1	Cash & Bank balance	55.73	4,226.45	3,188.50
2.2	Money At Call And Short Notice	41,516.82	12,057.10	59,949.09
2.3	Investment		-	
2.4	Loan And Advance	696,651.11	664,534.96	561,757.30
2.5	Fixed Assets	3,382.44	3,486.87	4,021.92
2.6	Non-banking Assets		-	
2.7	Other Assets	15,124.74	14,705.90	8,276.18
<b>3</b>	<b>Profit and loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous year Quarter</b>
3.1	Interest Income	93,942.63	67,972.38	62,848.60
3.2	Interest Expenses	53,967.87	38,436.80	26,237.90
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>39,974.76</b>	<b>29,535.58</b>	<b>36,610.70</b>
3.3	Fee, Commission And Discount			
3.4	Other Operating Income	17,553.95	11,721.20	14,723.99
3.5	Foreign Exchange Gain/Loss (Net)			
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>57,528.71</b>	<b>41,256.78</b>	<b>51,334.69</b>
3.6	Staff Expenses	20,386.16	14,936.54	16,901.87
3.7	Other Operating Expenses	10,437.91	7,290.34	9,376.32
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>26,704.65</b>	<b>19,029.90</b>	<b>25,056.50</b>
3.8	Provision for Possible losses	6,296.57	5,688.23	3,888.63
	<b>D. Operating Profit (C-3.8)</b>	<b>20,408.08</b>	<b>13,341.67</b>	<b>21,167.87</b>
3.9	Non-Operating Income /Expenses (Net)			
3.1	Write back of Provision for Possible Losses	5,310.07	4,191.27	4,892.25
	<b>E. Profit for Regular Activities (D+3.9+3.10)</b>	<b>25,718.15</b>	<b>17,532.94</b>	<b>26,060.12</b>
3.11	Extra Ordinary Income/Expenses (Net)			
	<b>F. Profit Before Bonus And Taxes (E+3.11)</b>	<b>25,718.15</b>	<b>17,532.94</b>	<b>26,060.12</b>
3.12	Provision For Staff Bonus	2,571.82	1,753.29	2,606.01
3.13	Provision For Tax	6,943.90	4,733.89	4,979.18
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>16,202.44</b>	<b>11,045.75</b>	<b>18,474.93</b>
<b>4</b>	<b>Ratio</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous year Quarter</b>
4.1	Capital Fund to RWA (As per NRB Directives)	8.86%	9.62%	9.53%
4.2	Non-Performing Loan (NPL) to Total Loan	1.13%	1.28%	0.78%
4.3	Total Loan Loss Provision to Total NPL	43.02%	45.67%	54.85%
4.4	Cost of Funds	9.55%	9.74%	6.65%
4.5	Credit to Deposit Ratio (Calculate as per NRB Directives)	366.64%	405.56%	517.36%

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