



# स्वस्तिक लघुवित्त वित्तीय संस्था लि.

## SWASTIK LAGHUBITTA BITTIYA SANSTHA LTD.

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

### Unaudited Financial Results (Quarterly)

As at 4th quarter ending on 31/03/2080 (16/07/2023) of fiscal year 2079/080

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>543,040.59</b>	<b>578,575.85</b>	<b>736,830.00</b>
1.1	Paid up Capital	34,650.00	34,650.00	34,650.00
1.2	Reserve And Surplus	23,548.50	17,999.38	17,910.00
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	332,996.15	350,632.96	472,254.00
1.5	Deposit (a+b)	<b>125,334.87</b>	<b>136,742.30</b>	<b>190,011.00</b>
	a. Member	125,334.87	136,742.30	190,011.00
	b. Public	-	-	-
1.6	Income Tax liabilities	-	-	-
1.7	Other liabilities	26,511.07	38,551.21	22,005.00
<b>2</b>	<b>Total Assets (2.1-2.7)</b>	<b>543,040.59</b>	<b>578,575.85</b>	<b>736,830.00</b>
2.1	Cash & Bank balance	19,678.13	27,596.16	41,573.00
2.2	Money At Call And Short Notice	-	-	-
2.3	Investment	-	-	-
2.4	Loan And Advance	508,022.70	530,678.49	683,857.00
2.5	Fixed Assets	2,690.73	3,394.44	3,382.00
2.6	Non-banking Assets	-	-	-
2.7	Other Assets	12,649.03	16,906.76	8,018.00
<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	86,782.58	65,396.16	93,943.00
3.2	Interest Expenses	59,048.25	45,769.21	53,968.00
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>27,734.32</b>	<b>19,626.94</b>	<b>39,975.00</b>
3.3	Fee, Commission And Discount	-	-	-
3.4	Other Operating Income	11,518.44	9,284.36	8,757.00
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>39,252.76</b>	<b>28,911.31</b>	<b>48,732.00</b>
3.6	Staff Expenses	20,132.70	16,248.70	20,404.00
3.7	Other Operating Expenses	11,010.71	7,913.39	10,368.00
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>8,109.35</b>	<b>4,749.21</b>	<b>17,960.00</b>
3.8	Provision for Possible losses	16,054.52	12,418.18	12,574.00
	<b>D. Operating Profit (C-3.8)</b>	<b>(7,945.16)</b>	<b>(7,668.97)</b>	<b>5,386.00</b>
3.9	Non-Operating Income /Expenses (Net)	-	-	-
3.1	Write back of Provision for Possible Losses	13,494.29	5,532.47	5,340.00
	<b>E. Profit for Regular Activities (D+3.9+3.10)</b>	<b>5,549.12</b>	<b>(2,136.50)</b>	<b>10,726.00</b>
3.11	Extra Ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus And Taxes (E+3.11)</b>	<b>5,549.12</b>	<b>(2,136.50)</b>	<b>10,726.00</b>
3.12	Provision For Staff Bonus	554.91	-	1,072.60
3.13	Provision For Tax	1,498.26	-	2,673.02
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>3,495.95</b>	<b>(2,136.50)</b>	<b>6,980.38</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)	11.65%	10.33%	8.29%
4.2	Non-Performing Loan (NPL) to Total Loan	3.49%	12.71%	1.26%
4.3	Total Loan Loss Provision to Total NPL	47.38%	24.47%	109.92%
4.4	Cost of Funds	9.29%	11.74%	9.55%
4.5	Base Rate	15.76%	19.77%	13.94%
4.6	Credit to Deposit Ratio (Calculate as per NRB Directives)	405.33%	388.09%	365.81%

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