



सिवाईसी नेपाल लघुवित्त वित्तीय संस्था लिमिटेड
Cyc Nepal Laghubitta Bittiya Sanstha Ltd

नेपाल राष्ट्र बैंकबाट 'घ' वर्गको ईजाजतपत्र प्राप्त वित्तीय संस्था (राष्ट्रिय स्तर)

बागलुङ नगरपालीका-०३, बागलुङ, ०४, सम्पर्क नं. ०६८-५२०८७७, ईमेल: info@cycnlbsl.org.np

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

At the End of First Quarter (30-06-2077) of the Fiscal Year 2077/2078 (2019/2020)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1411681.27	1348356.90	1233218.00
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	75335.27	45052.26	28720.00
1.3	Borrowings		0.00	3500.00
1.4	Deposits (a+b)	746045.69	717617.92	652505.00
	a. Domestic Currency	746045.69	717617.92	652505.00
1.5	Income Tax Liabilities	5405.85	14606.94	3843.00
1.6	Other Liabilities	514894.46	501079.79	474650.00
2	Total Assets (2.1 to 2.7)	1411681.27	1348356.90	1233218.00
2.1	Cash & Bank Balance	57610.58	81774.78	131188.00
2.2	Investments	123000.00	95500.00	20000.00
2.3	Loans & Advances (a+b+c+d+e+f)	1164075.29	1110965.72	1035152.00
0	f. Others	1164075.29	1110965.72	1035152.00
2.4	Fixed Assets	9554.88	9077.21	9571.00
2.5	Other Assets	57440.52	51039.19	37307.00
3	Profit and Loss Account			
3.1	Interest income	48187.55	172423.03	43821.00
3.2	Interest Expense	15085.52	69941.84	21398.00
A	Net Interest Income (3.1-3.2)	33102.03	102481.19	22423.00
3.3	Fees Commission and Discount	211.69	665.36	
3.4	Other Operating Income	5596.51	23864.40	7025.00
B	Total Operating Income (A+3.3+3.4+3.5)	38910.23	127010.95	29448.00
3.5	Staff Expenses	15485.63	59234.29	14240.00
3.6	Other Operating Expenses	3402.92	14447.19	2397.00
C	Operating profit Before Provision (B-3.6-3.7)	20021.69	53329.47	12811.00
D	Operating profit (C-3.8)	20021.69	53329.47	12811.00
3.7	Write Back of Provision for Possible Loss	0.00	770.34	
E	Profit From Regular Activities (D+3.9+3.10)	20021.69	54099.80	12811.00
F	Profit Before Bonus and Taxes (E+3.11)	20021.69	54099.80	12811.00
3.8	Provision for Staff Bonus	2002.17	5409.98	1165.00
3.9	Provision for Tax	5405.85	14606.94	3843.00
G	Net Profit/Loss (F-3.12 -3.13)	12613.67	34082.88	7803.00
4	Ratios			
4.1	Capital Fund to RWA	11.52%	10.12%	10.16%
4.2	Non-Performing Loan (NPL) to Total Loan	6.14%	4.72%	4.90%
4.3	Total Loan Loss Provision to total NPL	158.10%	201.68%	247.22%
4.4	Cost of Funds	7.22%	10.51%	14.42%
4.5	CD Ratio (Calculated as per NRB Directives)	130.59%	133.42%	137.16%

The above Figures are subject to change upon otherwise instructions from Statutory Auditor & Supervising Authority.

ब्याजदर

निक्षेपमा : वार्षिक ४ देखि १२ प्रतिशतसम्म

कर्जामा : वार्षिक १३ देखि १५ प्रतिशतसम्म