



सिवाईसी नेपाल लघुवित्त वित्तीय संस्था लिमिटेड

Cyc Nepal Laghubitta Bittiya Sanstha Ltd.

नेपाल राष्ट्र बैंकबाट 'य' वर्गको ईजाजतपत्र प्राप्त वित्तीय संस्था (राष्ट्रिय स्तरको)

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

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

At the End of second Quarter (29-09-2076) of the Fiscal Year 2076/2077 (2019/2020)

RS.000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1256616.00	1233218.00	
1.1	Paid-up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	10969.00	28720.00	
1.3	Borrowings	3000.00	3500.00	
1.4	Deposits (a+b)	692623.00	652505.00	
	a. Domestic Currency	692623.00	652505.00	
1.5	Income Tax Liabilities	7326.00	3843.00	
1.6	Other Liabilities	472698.00	474650.00	
2	Total Assets (2.1 to 2.7)	1273711.00	1233218.00	
2.1	Cash & Bank Balance	103174.00	131188.00	
2.2	Investments	30000.00	20000.00	
2.3	Loans & Advances (a+b+c+d+e+f)	1099413.00	1035152.00	
	f. Others	1099413.00	1035152.00	
2.4	Fixed Assets	10122.00	9571.00	
2.5	Other Assets	31002.00	37307.00	
3	Profit and Loss Account			
3.1	Interest income	88854.00	43821.00	
3.2	Interest Expense	43267.00	21398.00	
A	Net Interest Income (3.1-3.2)	45587.00	22423.00	
3.3	Fees Commission and Discount	392.00		
3.4	Other Operating Income	15033.00	7025.00	
B	Total Operating Income (A+3.3+3.4+3.5)	61012.00	29448.00	
3.5	Staff Expenses	26991.00	14240.00	
3.6	Other Operating Expenses	6887.00	2397.00	
C	Operating profit Before Provision (B-3.6-3.7)	27134.00	12811.00	
D	Operating profit (C-3.8)	27134.00	12811.00	
E	Profit From Regular Activities (D+3.9+3.10)	27134.00	12811.00	
F	Profit Before Bonus and Taxes (E+3.11)	27134.00	12811.00	
3.7	Provision For Staff Bonus	2713.00	1165.00	
3.8	Provision For Tax	7326.00	3843.00	
G	Net Profit/Loss (F-3.12 -3.13)	17095.00	7803.00	
4	Ratios			
4.1	Capital Fund to RWA	9.48%	10.16%	
4.2	Non Performing Loan (NPL) to Total Loan	4.72%	4.90%	
4.3	Total Loan Loss Provision to total NPL	169.15%	247.22%	
4.4	Cost of Funds	13.46%	14.42%	
4.5	CD Ratio (Calculated as per NRB Directives)	141.57%	137.16%	

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

Aofhb/

निक्षेपमा : वार्षिक ६ देखि १२ प्रतिशतसम्म

कर्जामा : वार्षिक १३ देखि १८ प्रतिशतसम्म