



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@cyncnlbsl.org.np

UNAUDITED FININCIAL RESULTS (QUATERLY)

At The End of Third Quarter (30-12-2075) of the Fiscal Year 2075/2076 (2018/2019)

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)	1146061.00		
1.1	Paid-up Capital	70000.00		
1.2	Reserves and Surplus	4225.00		
1.3	Debenture and Bond			
1.4	Borrowings	25011.00		
1.5	Deposits (a+b)	599971.00		
	a. Domestic Currency	599971.00		
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	446854.00		
2	Total Assets (2.1 to 2.7)	1146061.00		
2.1	Cash & Bank Balance	183850.00		
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	929791.00		
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	929791.00		
2.5	Fixed Assets	4896.00		
2.6	Non Banking Assets			
2.7	Other Assets	27524.00		
3	Profit and Loss Account			
3.1	Interest income	12874.00		
3.2	Interest Expense	7334.00		
A	Net Interest Income (3.1-3.2)	5540.00		
3.3	Fees Commission and Discount			
3.4	Other Operating Income	6066.00		
3.5	Foreign Exchange Gain/Loss (Net)			

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
B	Total Operating Income (A+3.3+3.4+3.5)	11606.00		
3.6	Staff Expenses	4611.00		
3.7	Other Operating Expenses	1278.00		
C	Operating profit Before Provision (B-3.6-3.7)	5717.00		
3.8	Provision for Possible Loss	1518.00		
D	Operating profit (C-3.8)	4199.00		
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	4199.00		
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	4199.00		
3.12	Provision For Staff Bonus	381.73		
3.13	Provision For Tax	1145.18		
G	Net Profit/Loss (F-3.12 -3.13)	2672.09		
4	Ratios			
4.1	Capital Fund to RWA	8.68%		
4.2	Non Performing Loan (NPL) to Total Loan	9.59%		
4.3	Total Loan Loss Provision to total NPL	141.04%		
4.4	Cost of Funds	10.51%		
4.5	CD Ratio (Calculated as per NRB Directives)	132.98%		
	Additional Information (Optional)			
	Average Yield (Local Currency)	5.54		
	Net Interest Spread (Local Currency)	3.80		
	Return on Equity	3.82		
	Return on Assets	0.37		

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