



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

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

ठेगाना : बागलुङ न.पा.-०३, बागलुङ सम्पर्क : ०६८-५२०८७७ ईमेल : info@cynlbsl.org.np वेब : cynlbsl.org.np

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As on Third Quarter (31/12/2077) for the fiscal year 2077/2078 (2020/2021)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1694558.53	1460182.51	1329280.00
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	89104.16	77727.46	30301.00
1.3	Borrowings	155603.10		2500.00
1.4	Deposits (a+b)	822614.01	779188.59	714736.00
	a. Domestic Currency	822614.01	779188.59	714736.00
1.5	Income Tax Liabilities	20448.45	15572.72	8284.00
1.6	Other Liabilities	536788.81	517693.74	503459.00
2	Total Assets (2.1 to 2.7)	1694558.53	1460182.51	1329280.00
2.1	Cash & Bank Balance	113602.99	77117.34	136000.00
2.2	Investments	51000.00	68500.00	10000.00
2.3	Loans & Advances (a+b+c+d+e+f)	1464089.46	1258307.48	1127120.00
	f. Others	1464089.46	1258307.48	1127120.00
2.4	Fixed Assets	11991.11	9854.41	11093.00
2.5	Other Assets	53874.97	46403.29	45067.00
3	Profit and Loss Account			
3.1	Interest income	144525.71	96181.28	125038.00
3.2	Interest Expense	42959.98	28655.89	66437.00
A	Net Interest Income (3.1-3.2)	101565.74	67525.39	58601.00
3.3	Fees Commission and Discount	604.91	404.52	470.00
3.4	Other Operating Income	19867.92	11961.86	20756.00
B	Total Operating Income (A+3.3+3.4+3.5)	122038.56	79891.78	79827.00
3.5	Staff Expenses	43082.62	28667.76	38770.00
3.6	Other Operating Expenses	13031.91	7001.78	10339.00
C	Operating profit Before Provision (B-3.6-3.7)	65924.03	44222.24	30718.00
3.7	Provision for Possible Loss	22572.01	7597.78	65.00
D	Operating profit (C-3.8)	43352.02	36624.46	30653.00
3.8	Write Back of Provision for Possible Loss	32382.98	21052.28	32.00
E	Profit from Regular Activities (D+3.9+3.10)	75735.00	57676.74	30685.00
F	Profit Before Bonus and Taxes (E+3.11)	75735.00	57676.74	30685.00
3.9	Provision for Staff Bonus	7573.50	5767.67	3069.00
3.10	Provision for Tax	20448.45	15572.72	8284.00
G	Net Profit/Loss (F-3.12 -3.13)	47713.05	36336.35	19332.00
4	Ratios			
4.1	Capital Fund to RWA	10.74%	11.34%	9.29%
4.2	Non-Performing Loan (NPL) to Total Loan	4.67%	4.73%	4.97%
4.3	Total Loan Loss Provision to total NPL	150.83%	167.09%	156.69%
4.4	Cost of Funds	6.98%	7.35%	13.82%
4.5	CD Ratio (Calculated as per NRB Directives)	128.73%	135.75%	137.87%

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

ब्याजदर

निक्षेपमा : वार्षिक २ देखि १२ प्रतिशतसम्म

कर्जामा : वार्षिक १३ देखि १५ प्रतिशतसम्म