



# समाज लघुवित्त वित्तीय संस्था लिमिटेड Samaj Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैङ्कबाट इजाजत प्राप्त "घ" वर्गको संस्था)

(तिन जिल्ला कार्यक्षेत्र भएको)

केन्द्रीय कार्यालय : मलंगवा नगरपालीका-१०, मलंगवा, सर्लाही

फोन नं. ०४६ - ५२९७९५, फ्याक्स ०४६ - ५२९७९५

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## Unaudited Quarterly Financial Statement

As at 3rd Quarter (30/12/2078) of the Fiscal Year 2078/079

(Rs. '000')

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>396140.37</b>	<b>375125.81</b>	<b>284942.62</b>
1.1	Paid-up Capital	20000.00	20000.00	20000.00
1.2	Reserves and Surplus	17498.37	10727.65	934.93
1.3	Debenture and Bond			
1.4	Borrowings	228567.30	236350.71	208854.99
1.5	Deposits (a+b)	<b>123055.99</b>	<b>100390.32</b>	<b>54044.47</b>
	a. Domestic Currency	123055.99	100390.32	54044.47
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	7018.71	7657.14	1108.24
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>396140.37</b>	<b>375125.81</b>	<b>284942.62</b>
2.1	Cash & Bank Balance	7902.77	13809.92	42300.02
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances	<b>380173.29</b>	<b>353422.29</b>	<b>240251.10</b>
2.5	Fixed Assets	1686.47	1636.45	1533.12
2.6	Non Banking Assets			
2.7	Other Assets	6377.84	6257.15	858.39
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	36129.47	21884.34	15330.69
3.2	Interest Expense	20490.46	12714.04	7450.63
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>15639.00</b>	<b>9170.30</b>	<b>7880.06</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	6654.37	4124.19	4502.16
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>22293.38</b>	<b>13294.49</b>	<b>12382.22</b>
3.6	Staff Expenses	7211.19	5050.89	3813.09
3.7	Other Operating Expenses	2772.07	1883.36	1935.65
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>12310.12</b>	<b>6360.24</b>	<b>6633.48</b>
3.8	Provision for Possible Loss	30423.47	13149.77	64550.83
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>-18113.36</b>	<b>-6789.53</b>	<b>-57917.35</b>
3.09	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	28364.87	10270.33	64725.40
<b>E</b>	<b>Profit From Regular Activities (D+3.09+3.10)</b>	<b>10251.51</b>	<b>3480.80</b>	<b>6808.05</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>10251.51</b>	<b>3480.80</b>	<b>6808.05</b>
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
<b>G</b>	<b>Net Profit/Loss (F-3.12 - 3.13)</b>	<b>10251.51</b>	<b>3480.80</b>	<b>6808.05</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.06%	10.74%	9.25%
4.2	Non Performing Loan (NPL) to Total Loan	0.07%	0.82%	0.09%
4.3	Total Loan Loss Provision to total NPL	2335.34%	237.30%	2694.87%
4.4	Cost of Funds	17.10%	4.83%	6.77%
4.5	CD Ratio (Calculated as per NRB Directives)	308.94%	362.58%	444.54%
	<b>Additional Information (Optional)</b>			
1.1	Average Yield (Local Currency)	15.00%	15.00%	15.00%
1.2	Net Interest Spread (Local Currency)	-2.10%	11.02%	8.23%
1.3	Return on Equity	27.34%	9.49%	32.52%
1.4	Return on Assets	2.59%	0.89%	2.39%
1.5	Per Share Network	187.49	153.64	104.67
1.6	Per Share Income (Annualize)	51.26	17.40	34.04
1.7	Market Price Per Share	NA	NA	NA
1.8	Liquidity Ratio	2.25%	4.10%	16.09%
1.9	Price-Earning Ratio (P/E Ratio)	NA	NA	NA

**Note :** -- Above unaudited financial statement is subject to change if instructed by the statutory auditor and regulatory authority.