



स्वरोजगार लघुवित्त वित्तीय संस्था लिमिटेड Swarojgar Laghubitta Bittiya Sanstha Limited

नेपाल राष्ट्र बैकबाट "घ" वर्गको इजाजतपत्र प्राप्त संस्था ।
केन्द्रीय कार्यालय : बनेपा - ५, काभ्रेपलाञ्चोक, फोन नं. : ०११-६१९०६०, ६६२३४८
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Interim Financial Statement

Unaudited Condensed Statement of Financial Position As on Quarter ended 31 Aswin 2079

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Assets				
Cash and Cash Equivalent	13,778,025.00	2,621,290.00		
Statutory Balances and due from Nepal Rastra Bank	240,661,404.50	231,575,750.91		
Placement with Bank & Financial Institutions	-	-		
Derivative Financial Instruments	-	-		
Other Trading Assets	-	-		
Loan and advances to MFIs & Cooperatives	-	-		
Loans and Advances to Customers	7,163,762,128.48	7,238,477,868.36		
Investment Securities	1,010,000.00	1,010,000.00		
Current Tax Assets	104,210,282.27	104,107,335.91		
Investment Property	-	-		
Property and Equipment	44,508,388.63	42,541,405.13		
Goodwill and Intangible Assets	910,838.60	725,839.60		
Deferred Tax Assets	7,597,365.00	7,597,365.00		
Other Assets	160,357,620.84	137,273,074.10		
Total Assets	7,736,776,053.33	7,765,929,929.01		
Liabilities				
Due to Bank and Financial Institutions	-	-		
Due to Nepal Rastra Bank	-	-		
Derivative Financial Instruments	-	-		
Deposits from Customers	3,230,333,104.01	3,154,844,145.28		
Borrowings	3,343,710,435.40	3,501,980,791.89		
Current Tax Liabilities	99,518,084.80	86,841,415.36		
Provisions	10,000.00	10,000.00		
Deferred Tax Liabilities	-	-		
Other Liabilities	228,160,509.75	216,196,974.57		
Debt Securities Issued	-	-		
Subordinated Liabilities	-	-		
Total Liabilities	6,901,732,133.96	6,959,873,327.10		
Equity				
Share Capital	514,099,121.00	514,099,121.00		
Share Premium	-	-		
Retained Earnings	181,622,108.98	158,550,570.60		
Reserves	139,322,689.39	133,406,910.31		
Total Equity	835,043,919.37	806,056,601.92		
Total Liabilities and Equity	7,736,776,053.33	7,765,929,929.01		

"Unaudited Condensed Statement Profit & Loss For the Quarter ended 31 Aswin 2079"

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Interest Income	273,141,536.03	273,141,536.03	212,207,847.33	212,207,847.33
Interest Expense	176,505,060.56	176,505,060.56	108,634,713.63	108,634,713.63
Net Interest Income	96,636,495.47	96,636,495.47	103,573,133.70	103,573,133.70
Fee and Commission Income	205,201.40	205,201.40	652,489.00	652,489.00
Fee and Commission Expense	-	-	-	-
Net Fee and Commission Income	205,201.40	205,201.40	652,489.00	652,489.00
Net Interest, Fees and Commission Income	96,841,696.87	96,841,696.87	104,225,622.70	104,225,622.70
Net Trading Income	-	-	-	-
Other Operating Income	22,303,199.00	22,303,199.00	34,140,500.00	34,140,500.00
Total Operating Income	119,144,895.87	119,144,895.87	138,366,472.70	138,366,472.70
Impairment Charge/(reversal) for Loans and Other Losses	4,691,882.02	4,691,882.02	10,806,429.95	10,806,429.95
Net operating income	114,453,013.85	114,453,013.85	127,560,042.75	127,560,042.75
Operating Expense	-	-	-	-
Personnel Expenses	62,615,011.04	62,615,011.04	52,305,157.00	52,305,157.00
Other Operating Expenses	19,733,631.69	19,733,631.69	13,065,003.55	13,065,003.55
Depreciation & Amortization	1,790,136.24	1,790,136.24	1,559,086.86	1,559,086.86
Operating Profit	30,314,234.88	30,314,234.88	60,630,795.34	60,630,795.34
Non-Operating Income	9,159,223.95	9,159,223.95	8,044,258.46	8,044,258.46
Non-Operating Expense	-	-	-	-
Profit before Income Tax	39,473,458.83	39,473,458.83	68,675,053.80	68,675,053.80
Income Tax Expense	-	-	-	-
Current Tax	11,842,037.65	11,842,037.65	20,602,516.14	20,602,516.14
Deferred Tax	-	-	-	-
Profit for the Period	27,631,421.18	27,631,421.18	48,072,537.66	48,072,537.66

Statement of Comprehensive Income

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Profit or loss for the Period	27,631,421.18	27,631,421.18	48,072,537.66	48,072,537.66
Other Comprehensive Income				
a) Items that will not be reclassified to profit or loss	-	-	-	-
- Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-
- Gain/(loss) on revaluation	-	-	-	-
- Actuarial gain/loss on defined benefit plans	-	-	-	-
- Income tax relating to above items	-	-	-	-
"Net other comprehensive income that will not be reclassified to profit or loss"				
b) Items that are or may be reclassified to profit or loss	-	-	-	-
- Gains/(losses) on cash flow hedge	-	-	-	-
- Exchange gains/(losses) (arising from translating financial assets of foreign operations)	-	-	-	-
- Income tax relating to above items	-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss				
c) Share of other comprehensive income of associate accounted as per equity method	-	-	-	-
"Other comprehensive income for the period, net of income tax"				
Total Comprehensive Income for the Period	27,631,421.18	27,631,421.18	48,072,537.66	48,072,537.66
Earnings per share				
Basic earnings per share	21.50	21.50	46.75	46.75
Annualized Basic Earnings Per Share	21.50	21.50	46.75	46.75
Diluted earnings per share	21.50	21.50	46.75	46.75

Ratios as per NRB Directive

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Capital Fund to RWA		10.98%		10.00%
Non-performing loan (NPL) to total loan		2.75%		2.57%
Total Loan Loss Provision to Total NPL		58.17%		60.96%
Cost of Funds		10.54%		7.57%
Credit to Deposit and Borrowing Ratio		110.74%		110.82%
Base Rate		15.69%		12.53%
Interest Rate Spread		4.44%		7.33%

Details about the Distributable Profit for the Quarter

Net profit for the Quarter Ended on Aswin End 2079		27,631,421.18
1. Appropriation		
1.1 Profit required to be appropriated to:		
a. General Reserve		6,078,912.66
b. Capital Redemption Reserve		5,526,284.24
c. Exchange Fluctuation Fund		-
d. Corporate Social Responsibility Fund		276,314.21
e. Employee Training Fund		-
f. Client Protection Fund		276,314.21
g. Other		-
1.2 Profit required to be transferred to Regulatory Reserve		
a. Transferred to Regulatory Reserve		-
b. Transferred from Regulatory Reserve		-
Net profit for the Quarter Ended on Aswin End 2079 Available for Distribution		21,552,508.52

Notes:
1. Above financial statements are prepared in accordance with Nepal Financial Reporting Standards (NFRS) and certain Carve-outs issued by the Institute of Chartered Accountants of Nepal (ICAN). These figures may vary at the instances of statutory auditors and regulators.
2. Loans and Advances are presented net of impairment charges.
3. No Actuarial Valuation has been done.
4. Personnel Expenses also include employee's bonus provision.
5. Previous period figures are regrouped/rearranged/revised wherever necessary for consistent presentation and comparison.
6. The above figures are subject to change upon otherwise as per the direction of the Regulators and/or Statutory Auditor.

Interest Rate

1. Deposits	6%-14.21%	2. Loan & Advances	10%-15%
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दियावत ढर्रा तथा निष्कासन विद्यमाका, २०७३ को अनुसूची-१४ (धम्म २६ को उपनियम (१) सँग समन्वित) आ व २०७५/०८० को प्रथम त्रैमासिक प्रतिवेदन (२०७५/०६/३१)

१) वित्तीय विवरण:

क) वित्तीयिक अवस्थाको बाबतको, माफा नोडामा राख्नुको विवरण यसै साप प्रकाशित गरिएको छ ।

ख) प्रमुख वित्तीय अनुपातहरू :

प्रतिशत आधारित (वार्षिकीकरण)	मूल्य आधारित अनुपात	प्रतिशत दर	प्रतिशत दर कुल समर्थको मूल्य	तरलता अनुपात
२१.५०	२६.१५ Times	४.९६२.४४	४.९६२.४९०	७८.६५

२) व्यवस्थापकीय विवरण :

क) वित्तीयिक अवस्थाको मूल्यांकन, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए पनि यसै कारण सन्ध्याको विवरण :
हाल वित्तीयिक अवस्थाको मूल्यांकनको अन्तर्गतमा कुनै परिवर्तन भएको छैन। यसै कारण सन्ध्याको विवरणमा कुनै परिवर्तन भएको छैन।
ख) वित्तीयिक अवस्थाको मूल्यांकन, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए पनि यसै कारण सन्ध्याको विवरणमा कुनै परिवर्तन भएको छैन।
ग) वित्तीयिक अवस्थाको मूल्यांकन, आम्दानी र तरलतामा कुनै परिवर्तन भएको भए पनि यसै कारण सन्ध्याको विवरणमा कुनै परिवर्तन भएको छैन।

३) वित्तिको अनुभवबाट, समन्वित संस्थाको मूल्यांकन, माफा वा नभए प्रकाशमा उतर पाउने सन्ध्या आदी भएमा सो सन्ध्याको विवरणमा कुनै परिवर्तन भएको छैन।

क) वित्तिको अनुभवबाट, समन्वित संस्थाको मूल्यांकन, माफा वा नभए प्रकाशमा उतर पाउने सन्ध्या आदी भएमा सो सन्ध्याको विवरणमा कुनै परिवर्तन भएको छैन।
ख) वित्तिको अनुभवबाट, समन्वित संस्थाको मूल्यांकन, माफा वा नभए प्रकाशमा उतर पाउने सन्ध्या आदी भएमा सो सन्ध्याको विवरणमा कुनै परिवर्तन भएको छैन।
ग) वित्तिको अनुभवबाट, समन्वित संस्थाको मूल्यांकन, माफा वा नभए प्रकाशमा उतर पाउने सन्ध्या आदी भएमा सो सन्ध्याको विवरणमा कुनै परिवर्तन भएको छैन।

अधिकतम मूल्य	सूचना मूल्य	अंतिम मूल्य	कारोवार दिन	कारोवार संख्या
४,९६२.४९	४,९६२.४९	४,९६२.४९	२५	३४/२६

४) सन्ध्या तथा चुनौती:
आन्तरिक सन्ध्या तथा चुनौतीहरू:
• इजाजतको अभाव
• वित्तीयिक अवस्थाको मूल्यांकनको अभाव
• वित्तीयिक अवस्थाको मूल्यांकनको अभाव
• वित्तीयिक अवस्थाको मूल्यांकनको अभाव

५) सन्ध्या तथा चुनौतीहरू:
• वित्तीयिक अवस्थाको मूल्यांकनको अभाव
• वित्तीयिक अवस्थाको मूल्यांकनको अभाव
• वित्तीयिक अवस्थाको मूल्यांकनको अभाव