



Sindhuvikash Bank Ltd.

सिन्धु विकास बैंक लि.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्र प्राप्त संस्था)

बाह्रबिसे-८, सिन्धुपाल्चोक, नेपाल ।

फोन नं. : ०११-४८९२४५, ४८९२४६ फ्याक्स नं.: ०११-४८९२४७

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Unaudited Financial Results (Quarterly)

As at 1st Quarter (30/06/2072) of the Fiscal Year 2072/073

Rs. in '000'

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities(1.1 to 1.7)	1,156,757.52	1,219,698.12	943,482.77
1.1	Paid up Capital	120,937.50	107,500.00	100,000.00
1.2	Reserve and Surplus	22,957.95	22,515.72	19,966.38
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	999,702.12	1,063,689.78	816,100.30
	a. Domestic Currency	999,702.12	1,063,689.78	816,100.30
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	13,159.95	25,992.63	7,416.09
2	Total Assets (2.1 to 2.7)	1,156,757.52	1,219,698.12	943,482.77
2.1	Cash and Bank Balance	69,797.39	50,604.45	52,477.17
2.2	Money at call and Short Notice	300,965.43	432,982.83	261,875.96
2.3	Investments	13,258.35	13,221.72	10,021.60
2.4	Loans and Advances(a+b+c+d+e)	724,742.96	678,128.25	579,060.79
	a. Real Estate Loan	90,448.19	78,275.71	58,005.63
	1. Residential Real Estate Loan	90,448.19	78,275.71	58,005.63
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generation Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	-	-	-
	b. Margin Type Loan	27,546.13	22,198.43	20,510.27
	c. Term Loan	78,938.32	74,385.20	80,798.63
	d. Overdraft Loan/TR Loan/ WC Loan	162,197.08	160,666.10	151,982.39
	e. Others	365,613.24	342,602.80	267,763.86
2.5	Fixed Assets	34,396.18	32,644.06	21,748.78
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,597.20	12,116.82	18,298.47
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	25286.19	99,118.06	21,095.96
3.2	Interest Expense	12204.47	50,855.74	12,993.25
	A. Net Interest Income(3.1 - 3.2)	13,081.72	48,262.32	8,102.71
3.3	Fees, Commission and Discount	2,323.17	9,149.54	1,944.40
3.4	Other Operating Income	460.12	1,603.90	352.41
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income(A+3.3+3.4+3.5)	15,865.01	59,015.75	10,399.52
3.6	Staff Expenses	4905.77	14,961.23	3,655.20
3.7	Other Operating Expenses	5354.85	15,917.39	3,264.99
	C. Operating Profit Before Provision(B - 3.6 - 3.7)	5604.39	28137.13	3479.33
3.8	Provision for Possible Losses	-	1,431.49	590.36
	D. Operating Profit (C – 3.8)	5604.39	26705.64	2888.97
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	714.93	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	6319.31	26705.64	2888.97
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E +3.11)	6319.31	26705.64	2888.97
3.12	Provision for Staff Bonus	574.48	2,427.79	262.63
3.13	Provision for Tax	1723.45	7,283.36	787.90
	G. Net Profit/Loss (F – 3.12 – 3.13)	4021.38	16994.50	1838.44
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	15.90%	16.74%	15.50%
4.2	Non Performing Loan (NPL) to Total Loan	1.47%	1.69%	2.30%
4.3	Total Loan Loss Provision to Total NPL	165.03%	156.59%	128.41%
4.4	Cost of Funds	4.25	6.54	6.04
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.30%	59.47%	63.72%

Note : If the statutory and supervisory authority notify any remarks to change the unaudited statement of Financial position could be change accordingly Loan & Advance are presented on Net Basis.