

Sindhu Bikash Bank Limited
Unaudited Financial Results (Quarterly)
As at 4th Quarter (31/03/2070) of the Fiscal Year 2069/070

Rs. in '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending Ashad 2069
1.00	Total Capital and Liabilities(1.1 to 1.7)	760,300.60	682,275.93	510,848.26
1.10	Paid up Capital	100,000.00	51,000.00	51,000.00
1.20	Reserve and Surplus	6,900.26	4,474.84	(4,136.06)
1.30	Debtenture and Bond			
1.40	Borrowings			
1.50	Deposits (a+b)	646,973.83	623,308.36	461,952.94
	a. Domestic Currency	646,973.83	623,308.36	461,952.94
	b. Foreign Currency			
1.60	Income Tax Liability			
1.70	Other Liabilities	6,426.51	3,492.73	2,031.38
2.00	Total Assets (2.1 to 2.7)	760,300.60	682,275.93	510,848.26
2.10	Cash and Bank Balance	39,518.47	83,347.52	20,545.11
2.20	Money at call and Short Notice	190,452.74	77,955.66	112,059.57
2.30	Investments			
2.40	Loans and Advances(a+b+c+d+e)	499,200.57	494,177.51	358,050.25
	a. Real Estate Loan			
	1. Residential Real Estate Loan	41,462.89	36,392.63	23,050.96
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generation Commercial Complex Loan			
	4. Other Real Estate Loan(Including Land purchase & Plotting)		9,108.00	9,108.00
	b. Margin Type Loan	11,661.01	13,348.96	4,950.00
	c. Term Loan	236,954.17	238,298.54	174,867.52
	d. Overdraft Loan/TR Loan/ WC Loan	150,288.05	138,437.37	107,811.73
	e. Others	58,834.46	58,592.01	38,262.04
2.50	Fixed Assets	18,949.53	19,778.54	16,847.78
2.60	Non Banking Assets			
2.70	Other Assets	12,179.29	7,016.70	3,345.55
3.00	Profit and Loss Account			
3.10	Interest Income	77952.01	53,777.72	55,686.06
3.20	Interest Expense	48347.74	35,177.78	39,956.24
	A. Net Interest Income(3.1 - 3.2)	29,604.27	18,599.94	15,729.82
3.30	Fees, Commission and Discount	995.23	726.19	821.64
3.40	Other Operating Income	6,569.82	5,126.55	5,835.88
3.50	Foreign Exchange Gain/Loss(Net)			
	B. Total Operating Income(A+3.3+3.4+3.5)	37,169.33	24,452.68	22,387.34
3.60	Staff Expenses	8276.07	5,887.03	8,163.76
3.70	Other Operating Expenses	11521.71	7,623.38	8,725.21
	C. Operating Profit Before Provision(B - 3.6 - 3.7)	17371.55	10942.27	5498.38
3.80	Provision for Possible Losses	2135.51	1,470.28	2,060.32
	D. Operating Profit (C - 3.8)	15236.04	9471.99	3438.06
3.90	Non Operating Income/Expenses (Net)	0	-	-
3.10	Write Back of Provision for Possible Loss	0	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	15236.04	9471.99	3438.06
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E +3.11)	15236.04	9471.99	3438.06
3.12	Provision for Staff Bonus	1385.09	861.09	312.55
3.13	Provision for Tax	2814.62	-	22.80
	G. Net Profit/Loss (F - 3.12 - 3.13)	11036.32	8610.90	3102.71
4.00	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending Ashad
4.10	Capital Fund to RWA	19.17%	11.06%	13.45%
4.20	Non Performing Loan (NPL) to Total Loan	0.50%	-	-
4.30	Total Loan Loss Provision to Total NPL	235.13%	-	-
4.40	Cost of Funds	8.39%	8.57%	10.87%
4.50	Credit to Deposit Ratio (Calculated as per NRB Directives)	67.02%	70.07%	66.49%

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