

**Sindhu Bikash Bank Ltd.****सिन्धु विकास बैंक लि.**

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Unaudited Financial Results (Quarterly)

As at Third Quarter (2067/12/30) of the Fiscal Year 2067/2068

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)	320,942.24	244,352.58	
1.1	Paid up Capital	51,000.00	51,000.00	
1.2	Reserve and Surplus	(6856.70)	(4059.40)	
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	270,974.67	195208.36	
a.	Domestic Currency	270,974.67	195208.36	
b.	Foregin Currency			
1.6	Income Tax Liability			
1.7	Other Liabilities	5,824.27	2203.62	
2	Total Assets (2.1 to 2.7)	320,942.24	244,352.58	
2.1	Cash and Bank Balance	20,432.43	20167.36	
2.2	Money at call and Short Notice	135,695.23	159224.08	
2.3	Investments	28,696.58		
2.4	Loans and Advances(a+b+c+d+e)	116,710.55	64,961.14	
a.	Real Estate Loan			
1.	Residential Real Estate Loan		4,582.51	
2.	Business Complex & Residential Apartment Construction Loan			
3.	Income generation Commercial Complex Loan			
4.	Other Real Estate Loan(Including Land purchase & Plotting)	9,200.00		
b.	Margin Type Loan			
c.	Term Loan	67,428.46	3,823.77	
d.	Overdraft Loan/TR Loan/ WC Loan	33,611.32	19,441.00	
e.	Others	6,470.78	18,804.46	
2.5	Fixed Assets	14795.15	11,672.32	
2.6	Non Banking Assets			
2.7	Other Assets	4612.30	6,637.08	
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,914.84	4681.26	
3.2	Interest Expense	10,627.25	4336.07	
A.	Net Interest Income(3.1 - 3.2)	(6,712.40)	345.18	
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	10,011.46	975.53	
3.5	Foreign Exchange Gain/Loss(Net)			
B.	Total Operating Income(A+3.3+3.4+3.5)	3,299.06	1,320.72	
3.6	Staff Expenses	3,576.49	1881.42	
3.7	Other Operating Expenses	5412.77	3032.80	
C.	Operating Profit Before Provision(B - 3.6 - 3.7)	(5,690.21)	(3,593.50)	
3.8	Provision for Possible Losses	1167.11	466.52	
D.	Operating Profit (C - 3.8)	(6,857.32)	(4,060.02)	
3.9	Non Operating Income/Expenses (Net)	0		
3.1	Write Back of Provision for Possible Loss	0		
E.	Profit from Regular Activities (D+3.9+3.10)	(6,857.32)	(4,060.02)	
3.11	Extraordinary Income/Expenses (Net)			
F.	Profit before Bonus and Taxes (E +3.11)	(6,857.32)	(4,060.02)	
3.12	Provision for Staff Bonus			
3.13	Provision for Tax			
G.	Net Profit/Loss (F - 3.12 - 3.13)	(6,857.32)	(4,060.02)	
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	21.17	44.94	
4.2	Non Performing Loan (NPL) to Total Loan	-	-	
4.3	Total Loan Loss Provision to Total Loan	-	-	
4.4	Cost of Funds	11.67	11.64	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	37.03	19.12	

Note: If the statutory and supervisory authority notify any remarks to change,the unaudited financial statement could be changed accordingly.

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