

Sindhu Bikash Bank Limited
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (30/12/2070) of the Fiscal Year 2070/071

Rs. In '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter	Corresponding Previous Year
1.00	Total Capital and Liabilities(1.1 to 1.7)	842,990.25	806,730.54	682,275.93
1.10	Paid up Capital	100,000.00	100,000.00	51,000.00
1.20	Reserve and Surplus	7,679.06	7,413.84	4,474.84
1.30	Debtenture and Bond			
1.40	Borrowings			
1.50	Deposits (a+b)	727,468.79	693,356.08	623,308.36
	a. Domestic Currency	727,468.79	693,356.08	623,308.36
	b. Foreign Currency			
1.60	Income Tax Liability			
1.70	Other Liabilities	7,842.40	5,960.62	3,492.73
2.00	Total Assets (2.1 to 2.7)	842,990.25	806,730.54	682,275.93
2.10	Cash and Bank Balance	44,665.27	43,002.80	83,347.52
2.20	Money at call and Short Notice	142,735.59	198,133.90	77,955.66
2.30	Investments	13,852.10	10,236.76	
2.40	Loans and Advances(a+b+c+d+e)	606,431.22	524,450.39	494,177.51
	a. Real Estate Loan	56,222.98	52,931.62	45,500.63
	1. Residential Real Estate Loan	56,222.98	52,931.62	36,392.63
	2. Business Complex & Residential Apartment			
	3. Income generation Commercial Complex Loan			
	4. Other Real Estate Loan(Including Land purchase &			9,108.00
	b. Margin Type Loan	42,050.74	15,472.51	13,348.96
	c. Term Loan	269,227.96	230,040.60	238,298.54
	d. Overdraft Loan/TR Loan/ WC Loan	178,119.37	169,978.09	138,437.37
	e. Others	60,810.18	56,027.57	58,592.01
2.50	Fixed Assets	20,850.60	21,734.97	19,778.54
2.60	Non Banking Assets			
2.70	Other Assets	14,455.46	9,171.73	7,016.70
3.00	Profit and Loss Account			
3.10	Interest Income	65659.24	44,742.66	53,777.72
3.20	Interest Expense	37509.95	25,790.02	35,177.77
A.	Net Interest Income(3.1 - 3.2)	28,149.29	18,952.64	18,599.95
3.30	Fees, Commission and Discount	1,022.67	635.99	726.19
3.40	Other Operating Income	5,753.36	3,195.27	5,126.55
3.50	Foreign Exchange Gain/Loss(Net)			
B.	Total Operating Income(A+3.3+3.4+3.5)	34,925.32	22,783.90	24,452.69
3.60	Staff Expenses	9119.73	6,362.45	5,887.03
3.70	Other Operating Expenses	9850.07	6,736.27	7,623.37
C.	Operating Profit Before Provision(B - 3.6 - 3.7)	15955.51	9685.19	10942.29
3.80	Provision for Possible Losses	8671.94	2,431.63	1,470.27
D.	Operating Profit (C - 3.8)	7283.57	7253.56	9472.02
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)	7283.57	7253.56	9472.02
3.11	Extraordinary Income/Expenses (Net)			
F.	Profit before Bonus and Taxes (E +3.11)	7283.57	7253.56	9472.02
3.12	Provision for Staff Bonus	662.14	659.41	861.09
3.13	Provision for Tax	1986.43	2,224.37	-
G.	Net Profit/Loss (F - 3.12 - 3.13)	4635.00	4369.77	8610.93
4.00	Ratios	This Quarter Ending	This Quarter	This Quarter Ending
4.10	Capital Fund to RWA	16.01%	17.31%	11.03%
4.20	Non Performing Loan (NPL) to Total Loan	2.57%	1.62%	-
4.30	Total Loan Loss Provision to Total NPL	91.73%	98.71%	-
4.40	Cost of Funds	6.54	7.41%	8.46%
4.50	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.13%	66.56%	73.58%

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