

**Sindhu Bikash Bank Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at 3rd Quarter (31/12/2069) of the Fiscal Year 2069/2070**

Rs. In '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending Chitra
<b>1.00</b>	<b>Total Capital and Liabilities(1.1 to 1.7)</b>	<b>682,275.93</b>	<b>655,192.85</b>	<b>470,430.18</b>
1.10	Paid up Capital	51,000.00	51,000.00	51,000.00
1.20	Reserve and Surplus	4,474.84	820.42	(5,767.15)
1.30	Debenture and Bond			
1.40	Borrowings			
1.50	Deposits (a+b)	623,308.36	600,527.03	424,056.67
	a. Domestic Currency	623,308.36	600,527.03	424,056.67
	b. Foreign Currency			
1.60	Income Tax Liability			
1.70	Other Liabilities	3,492.73	2,845.40	1,140.66
<b>2.00</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>682,275.93</b>	<b>655,192.85</b>	<b>470,430.18</b>
2.10	Cash and Bank Balance	83,347.52	34,104.21	22,436.90
2.20	Money at call and Short Notice	77,955.66	141,051.02	116,786.35
<b>2.30</b>	<b>Investments</b>			
2.40	Loans and Advances(a+b+c+d+e)	494,177.51	452,865.74	308,914.42
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan	36,392.63	32,799.52	23,423.17
	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	9,108.00
	b. Margin Type Loan	13,348.96	13,348.96	
	c. Term Loan	238,298.54	232,004.41	164,813.14
	d. Overdraft Loan/TR Loan/ WC Loan	138,437.37	105,772.74	77,832.48
	e. Others	58,592.01	59,832.11	33,737.62
2.50	Fixed Assets	19,778.54	20,356.90	16,353.07
2.60	Non Banking Assets			
2.70	Other Assets	7,016.70	6,814.99	5,939.44
<b>3.00</b>	<b>Profit and Loss Account</b>			
3.10	Interest Income	53777.71927	34,051.70	37,962.37
3.20	Interest Expense	35177.77766	22,737.61	28,941.81
	<b>A. Net Interest Income(3.1 - 3.2)</b>	<b>18,599.94</b>	<b>11,314.09</b>	<b>9,020.56</b>
3.30	Fees, Commission and Discount	726.19	431.12	521.15
3.40	Other Operating Income	5,126.55	3,484.88	4,033.67
3.50	Foreign Exchange Gain/Loss(Net)			
	<b>B. Total Operating Income(A+3.3+3.4+3.5)</b>	<b>24,452.68</b>	<b>15,230.09</b>	<b>13,575.37</b>
3.60	Staff Expenses	5887.0326	3,932.78	5,467.27
3.70	Other Operating Expenses	7623.37633	5,094.60	5,664.56
	<b>C. Operating Profit Before Provision(B - 3.6 - 3.7)</b>	<b>10,942.27</b>	<b>6,202.71</b>	<b>2,443.54</b>
3.80	Provision for Possible Losses	1470.2798	750.58	1,439.52
	<b>D. Operating Profit (C - 3.8)</b>	<b>9,471.99</b>	<b>5,452.13</b>	<b>1,004.01</b>
3.90	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>9,471.99</b>	<b>5,452.13</b>	<b>1,004.01</b>
3.11	Extraordinary Income/Expenses (Net)			
	<b>F. Profit before Bonus and Taxes (E +3.11)</b>	<b>9,471.99</b>	<b>5,452.13</b>	<b>1,004.01</b>
3.12	Provision for Staff Bonus	861.09	495.65	91.27
3.13	Provision for Tax	-	-	-
	<b>G. Net Profit/Loss (F - 3.12 - 3.13)</b>	<b>8,610.90</b>	<b>4,956.48</b>	<b>912.74</b>
<b>4.00</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending Poush</b>
4.10	Capital Fund to RWA	11.03	11.06	13.45
4.20	Non Performing Loan (NPL) to Total Loan	-	-	-
4.30	Total Loan Loss Provision to Total NPL	-	-	-
4.40	Cost of Funds	8.46	8.57	10.87
4.50	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.58	70.07	66.49

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