





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

(सिन्धु विकास बैंक लि. को संकेत प्राप्त भएको छैन)

प्रधान कार्यालय: बाइसि-८, सिन्धुपल्डोको

कम्प्युटर कार्यालय: बनेपा, काभ्रे, फोन: ०११-६६२३०/४१

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**Unaudited Financial Results (Quarterly)**

As at 4th Quarter (31/03/2076) of the Fiscal Year 2075/076

Rs. in '000'

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1.</b>	<b>Total Capital and Liabilities(1.1 to 1.7)</b>	<b>3,256,926.63</b>	<b>3,057,860.60</b>	<b>2,872,354.03</b>
1.1	Fund up Capital	500,027.32	500,027.32	500,027.32
1.2	Reserve and Surplus	103,368.98	97,117.94	61,710.78
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	400,000.00	-
1.5	Deposits (a+b)	2,616,180.14	2,019,191.77	2,274,730.55
a.	Domestic Currency	2,616,180.14	2,019,191.77	2,274,730.55
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	37,350.20	41,523.57	35,885.39
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,256,926.63</b>	<b>3,057,860.60</b>	<b>2,872,354.03</b>
2.1	Cash and Bank Balance	207,104.58	118,733.87	217,907.69
2.2	Money at call and Short Notice	866,914.67	942,412.91	970,073.80
2.3	Investments	25,808.27	26,379.84	26,523.84
<b>2.4</b>	<b>Loans and Advances(a+b+c+d+e)</b>	<b>2,002,195.80</b>	<b>1,827,311.35</b>	<b>1,558,888.91</b>
a.	Real Estate Loan	514,889.71	495,402.60	360,274.32
1.	Residential Real Estate Loan	514,889.71	495,402.60	360,274.32
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	6,923.15	5,115.48	29,923.01
c.	Term Loan	330,869.54	265,708.29	144,336.05
d.	Overdraft Loan/TR Loan/ WC Loan	437,458.31	413,624.08	523,894.91
e.	Others	712,055.10	647,460.89	500,460.63
2.5	Fixed Assets	90,331.43	85,409.60	59,430.47
2.6	Non Banking Assets	-	-	1,75,240
2.7	Other Assets	64,571.87	57,613.02	37,776.92
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	280,353.03	198,488.52	220,226.17
3.2	Interest Expense	149,063.28	105,175.72	111,101.54
<b>A.</b>	<b>Net Interest Income(3.1 - 3.2)</b>	<b>131,289.76</b>	<b>93,312.79</b>	<b>109,124.63</b>
3.3	Fees, Commission and Discount	3,950.21	2,837.96	12,209.90
3.4	Other Operating Income	14,924.63	11,361.97	2,808.85
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
<b>B.</b>	<b>Total Operating Income(A+3.3+3.4+3.5)</b>	<b>150,164.60</b>	<b>107,512.71</b>	<b>124,143.37</b>
3.6	Staff Expenses	49,762.00	32,957.22	37,053.46
3.7	Other Operating Expenses	38,563.67	26,488.85	40,835.97
<b>C.</b>	<b>Operating Profit Before Provision(B - 3.6 - 3.7)</b>	<b>61,838.93</b>	<b>48,066.65</b>	<b>46,252.94</b>
3.8	Provision for Possible Losses	-	-	21,606.26
<b>D.</b>	<b>Operating Profit (C - 3.8)</b>	<b>61,838.93</b>	<b>48,066.65</b>	<b>24,646.67</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	4,637.73	8,586.96	-
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>66,476.66</b>	<b>56,653.61</b>	<b>24,646.67</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F.</b>	<b>Profit before Bonus and Taxes (E + 3.11)</b>	<b>66,476.66</b>	<b>56,653.61</b>	<b>24,646.67</b>
3.12	Provision for Staff Bonus	6,043.33	5,150.33	2,240.61
3.13	Provision for Tax	18,130.00	15,460.98	6,721.82
<b>G.</b>	<b>Net Profit/Loss (F - 3.12 - 3.13)</b>	<b>42,303.33</b>	<b>36,052.29</b>	<b>15,684.25</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	24.66%	25.57%	27.89%
4.2	Non Performing Loan (NPL) to Total Loan	1.63%	1.93%	2.92%
4.3	Total Loan Loss Provision to Total NPL	123.10%	104.96%	93.19%
4.4	Cost of Funds	7.73%	7.62%	7.21%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	63.51%	71.29%	57.31%
	Base Rate	11.94%	11.83%	12.17%
	Spread rate	6.05%	6.37%	6.66%

Note : \*If the statutory audit and supervisory authority notify any remarks to change, the un-audited financial statement may change accordingly.  
 \*Loan and Advances & Investments are being presented in Gross basis and Loan loss provisions are included on other liabilities.