

प्रधान कार्यालयः बान्हविसे, सिन्धुपाल्चोक

फोन : ०११-४८९२४५/४६ कपेरिट कार्यालय : बनेपा, काभ्रे

फोन : ०११-६६२३४०/४१ फ्याक्स : ०११-६६२३४६

Bank

**Corresponding Previous Year** 

**Current Year** 

## Unaudited Financial Results (Quarterly)

Particulars	Bar	Bank		
Assets	This Quarter Ending	Immediate Previous Year Ending		
Cash and Cash Equivalents	987,297,750	1,000,941,234		
Due from Nepal Rastra Bank	189,355,402	87,659,297		
Placement with Bank and Financial Institutions	-			
Derivative Financial Instruments		2		
Other Trading Assets	-	¥		
Loans and Advances to BFIs	328,855,334	445,250,735		
Loans and Advances to Customers	3,559,718,625	3,548,577,259		
Investment Securities	79,061,765	56,856,756		
Current Tax Assets	9,195,050	28,810,980		
Investment in Subsidiaries	-	-		
Investment in Associates				
Investment Property	53,034,175	77,503,113		
Property and Equipment	221,227,755	198,440,296		
Goodwill and Intangible Assets	1,961,126	2,165,490		
Deferred Tax Assets	18,483,519	18,233,371		
Other Assets	112,328,104	102,947,589		
Total Assets	5,560,518,605	5,567,386,120		
Liabilities	3,500,525,005	2/30//300/220		
Due to Bank and Financial Institutions				
Due to Nepal Rastra Bank	322	12		
Derivative Financial Instruments	(2)	12		
Deposits from Customers	4,826,849,233	4,785,770,121		
Borrowings	18,333,333	20,000,000		
Current Tax Liabilities	10,555,555	28,414,636		
Provisions	-	20,121,030		
Deferred Tax Liabilities		- 101 		
Other Liabilities	120,013,078	118,579,794		
Debt Securities Issued	120,013,070	110,373,734		
Subordinated Liabilities		20		
Total Liabilities	4,965,195,644	4,952,764,552		
Equity	4,503,233,044	4,552,764,552		
Share Capital	557,456,067	557,456,067		
Share Premium	337,130,007	337,430,007		
Retained Earnings	(89,878,754)	(70,329,997)		
Reserves	127,745,647	127,495,499		
Total Equity Attributable to Equity Holders	595,322,960	614,621,569		
Non Controlling Interest	333,322,300	514,021,505		
Total Equity	595,322,960	614,621,569		
Total Liabilities and Equity	5,560,518,605	5,567,386,120		
Contingent Liabilities and Commitments	7,893,000	77,514,635		
Net Assets Value per share	106.79	110.25		
Condensed Statement		110.23		

Particulars		Bank			
	Curre	Current Year		<b>Corresponding Previous Year</b>	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)	
Interest Income	148,723,897	289,775,059	115,236,927	211,850,700	
Interest Expense	105,181,871	200,494,804	61,928,949	121,489,788	
Net Interest Income	43,542,026	89,280,256	53,307,978	90,360,912	
Fee and Commission Income	3,353,556	9,397,602	5,908,415	12,808,875	
Fee and Commission Expense	125,247	388,886	8,643	35,573	
Net Fee and Commission Income	3,228,309	9,008,716	5,899,772	12,773,302	
Net Interest, Fee and Commisson Income	46,770,335	98,288,971	59,207,750	103,134,214	
Net Trading Income	-	-	-	-	
Other Operating Income	2,235,727	3,493,424		-	
Total Operating Income	49,006,062	101,782,396	59,207,750	103,134,214	
Impairment Charge/ (Reversal) for Loans and Other Lossess	36,706,891	48,772,200	(35,206,132)	(18,177,446)	
Net Operating Income	12,299,171	53,010,196	94,413,882	121,311,659	
Operating Expense					
Personnel Expenses	15,376,697	37,596,487	21,410,476	40,140,793	
Other Operating Expenses	14,150,661	26,837,681	11,305,227	22,498,902	
Depreciation & Amortisation	3,298,346	7,290,957	4,235,972	7,879,352	
Operating Profit	(20,526,533)	(18,714,929)	57,462,207	50,792,613	
Non Operating Income		-	-	-	
Non Operating Expense		-		-	
Profit Before Income Tax	(20,526,533)	(18,714,929)	57,462,207	50,792,613	
Income Tax Expense					
Current Tax	(543,481	-	15,237,784	15,237,784	
Deferred Tax	890,706		-	-	
Profit/(loss) for the Period	(20,873,758)	(18,714,929)	42,224,424	35,554,829	
Profit Attributable to:					
Equity-holders of the Bank	(20,873,758)	(18,714,929)	42,224,424	35,554,829	
Non-Controlling Interest		-		-	
Profit for the Period	(20,873,758)	(18,714,929)	42,224,424	35,554,829	

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Statement of Other Comprehensive Income, For the quarter ended 30 Poush 2079

Particulars	Ending	Upto This Quarter (YTD)	Ending	Upto This Quarter (YTD)
Profit/(loss) for the period	(20,873,758)	(18,714,929)	42,224,424	35,554,829
Other Comprehensive Income , Net of Income Tax	9,252,909	(583,679)	(7,673,943)	(6,653,253)
Total Comprehensive Income for the Period	(11,620,849)	(19,298,609)	34,550,480	28,901,576
Earn	ings per Share			
Basic earning per share		(6.71)		6.38
Diluted earning per share		(6.71)		6.38
Total Comprehensive Income attributable to:				
Equity-Holders of the Bank	(11,620,849)	(19,298,609)	34,550,480	28,901,576
Non-Controlling Interest		-		-
Total Comprehensive Income for the Period	(11,620,849)	(19,298,609)	34,550,480	28,901,576
Ratio as	per NRB Directive	ia a		Š.
Particulars	Curre	nt Year	Corresponding	g Previous Year
	This Quarter	Upto This	This Quarter	Upto This

	Ending	Quarter (YTD)	Ending	Quarter (YTD)
Capital Fund to RWA	1	11.35%		16.02%
Non- Performing Loan (NPL) to total Loan		4.90%		2.67%
Total Loan loss provision to Total NPL		72.51%		98.69%
Cost of Funds		9.40%		6.41%
Credit to deposit Ratio 81.57%			84.01%	
Base Rate		13.19%		10.10%
Interest Rate Spread		4.97%		5.22%
Details about the distributabl	e profit, For the quarter e	ended 30 Poush 20	079	
Particula	rs		Upto This	Quarter(YTD)
Net profit or (loss) as per statement of profit or loss			1	(18.714.929)

Opening Balance in Retained Earnings Appropriations: a. General reserve b. Foreign exchange fluctuation fund c. Capital redemption reserve d. Corporate social responsibility fund e. Employees' training fund f. Other Profit or (loss) before regulatory adjustment Regulatory Adjustment:  Transfer to Regulatory Reserve Distributable profit or (loss)  Notes to NFRS Compliant Financials as per NRB circular 1. The above financials have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in the format prescribed by NRB. 2. Previous period figure have been regrouped / restarted wherever necessary. 3. Loan and Advances include interest receivables and are presented net of impairment charges. 4. Provision for gratuity and leave have been provided for as per estimates by management and hence actuarial gain /loss has not been seperately disclosed and will character as per Actuary Report. Above figures are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities. Bianium and financial report has been published in the bank's websites; www.sindhubank.com.np  Bianium and financial report has been published in the bank's websites; www.sindhubank.com.np  Circular २६ को उपनियम (१) संग सम्बन्धित)	Net profit of (loss) as per statement of profit or loss	(10,/14,929)
a. General reserve b. Foreign exchange fluctuation fund c. Capital redemption reserve d. Corporate social responsibility fund e. Employees' training fund f. Other Profit or (loss) before regulatory adjustment Regulatory Adjustment: Transfer to Regulatory Reserve Distributable profit or (loss) Society of the serve (833,828) Transfer from Regulatory Reserve Distributable profit or (loss) Notes to NFRS Compliant Financials as per NRB circular 1. The above financials have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in the format prescribed by NRB. Previous period figure have been regrouped / restrated wherever necessary. 2. Previous period figure have been regrouped / restrated wherever necessary. 3. Loan and Advances include interest receivables and are presented net of impairment charges. 4. Provision for gratuity and leave have been provided for as per estimates by management and hence actuarial gain /loss has not been seperately disclosed and will charse per fort. 5. Above figures are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities . 6. Detail interim financial report has been published in the bank's websites; www.sindhubank.com.np  **Etail qaff aff aff figures for fluctuation of Statutory Auditor and/or Regulatory Authorities .  **Etail qaff figures for fluctuation of Statutory Auditor and/or Regulatory Authorities .  **Etail qaff figures figures for subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities .  **Etail qaff figures f	Opening Balance in Retained Earnings	(70,329,997)
b. Foreign exchange fluctuation fund c. Capital redemption reserve d. Corporate social responsibility fund e. Employees' training fund f. Other f. Other Frofit or (loss) before regulatory adjustment Regulatory Adjustment: Transfer to Regulatory Reserve Transfer to Regulatory Reserve Transfer from Regulatory Reserve Tolstributable profit or (loss) Notes to NFRS Compliant Financials as per NRB circular 1. The above financials have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in the format prescribed by NRB. 2. Previous period figure have been regrouped / restrated wherever necessary. 3. Loan and Advances include interest receivables and are presented net of impairment charges, 4. Provision for gratuity and leave have been provided for as per estimates by management and hence actuarial gain /loss has not been seperately disclosed and will charasper Actuary Report. 5. Above figures are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities . 6. Detail interim financial report has been published in the bank's websites: www.sindhubank.com.np  Elanitya and final fireport has been published in the bank's websites: www.sindhubank.com.np	Appropriations:	
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Notes to NFRS Compliant Financials as per NRB circular 1. The above financials have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in the format prescribed by NRB. 2. Previous entancials have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in the format prescribed by NRB. 3. In an and Advances include interest receivables and are presented net of impairment charges. 4. Provision for gratuity and leave have been provided for as per estimates by management and hence actuarial gain /loss has not been seperately disclosed and will chatch as per Actuary Report. 5. Above figures are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities . 6. Detail interim financial report has been published in the bank's websites; www.sindhubank.com.np  8. Bankaya and Advances are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities . 8. Detail interim financial report has been published in the bank's websites; www.sindhubank.com.np	Transfer from Regulatory Reserve	
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(।नयम २६ का उपानयम (१) सग सम्बान्धत )	<ol> <li>Previous period figure have been regrouped / rearranged / restated wherever necessary.</li> <li>Loan and Advances include interest receivables and are presented net of impairment charges,</li> <li>Provision for gratuity and leave have been provided for as per estimates by management and hence actuarial gain /lo: as per Actuary Report.</li> <li>Above figures are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities.</li> <li>Detail interim financial report has been published in the bank's websites: www.sindhubank.com.np</li> <li>धितोपत्र बर्ता तथा निष्काशन नियमावली, २०७३ को अनुसुर</li> </ol>	ss has not been seperately disclosed and will chang
Anna an	(नियम २६ को उपनियम (१) सग सम्बन्धित )	

आ.व.२०७९/८० को दोश्रो त्रैमासिक प्रतिवेदन क) त्रैमासिक अवधिको वासलात, नाफा-नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ।

## ख) प्रमुख वित्तीय अनुपात सम्बन्धी विवरण सिमक्षा अवधीको अन्तसम्ममा यस विकास बैंकको वित्तीय अनुपातहरु तपसिल बमोजिम रहेका छन् । मुल्य आम्दानी अनुपात : रु.(४३/२५) तरलता अनुपात : २३।३४% प्रति शेयर नेटवर्ध : रु.१०६।७९

## प्रति शेयर आम्दानी : (रु.६।७१) बार्षिक प्रति शेयर कुल सम्पत्तिको मुल्य : रु.९९७।४८

व्यवस्थापिकय विश्लेषण बैंकको सबलतामापन गर्ने विभिन्न परिसुचकहरु जस्तै पूजिकोष अनुपात, कर्जा,पूजि र निक्षेप अनूपात आदि सन्तोषप्रद रहेका छन । कानुनी कारवाही सम्बन्धी विवरण :

पूँजीकोष अनुपात : ११।३५%

क) सिमक्षा अवधीमा विकास बैंकलाई कानुनी कारवाहि सम्बन्धी कुनै मुद्दा दाएर भएको जानकारी प्राप्त नभएको । ख) यस विकास बैंकका संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको जानकारी प्राप्त नभएको । सिमक्षा अविधमा कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्वन्धमा कुनै मुद्दा दायर भएको जानकारी प्राप्त नभएको ।

पेश गर्ने गरिएको छ।

सम्बन्धित संस्थाको सेयर कारोबार सम्बन्धीविवरण : धितोपत्र बजारमा शेयरको स्वतन्त्र रुपले खरिद विक्री कार्य हुने गर्दछ। बैंक व्यवस्थापनको तर्फवाट नियमनकारी निकायको निर्देशन बमोजिम शेयर मूल्यमा असर पार्ने सूचना तत्कालै

आ.व. २०७९/८० को पौष मसान्त सम्म यस बैंकको प्रति शेयर रु १०० दरको शेयर कारोवारको विवरण निम्न बमोजिम रहेको छ।

(स्रोतःwww.nepalstock.com) यस अवधीको शेयर कारोवारको विवरण

शेयरको अधिकतम मुल्यः रू.३२६/- |शेयरको न्यूनतम मुल्यः रू.२४५/१० | शेयरको अन्तिम मुल्यः रू.२९०/४०| कारोवार भएको कुल संख्याः१,७७२| किता ३,६३,०६७| कारोवार भएको कुल दिनः२८

समस्या र चुनौतिः १) रीसया-युक्केन युद्ध, अन्तराष्ट्रिय बजारमा कच्चा तेलको मूल्यमा भएको उच्च बुद्धि, COVID-19 का कारण विश्व अर्थतन्त्रमा परेको दुरगामी असरहरु लगायतले समग्र आर्थिक क्षेत्रलाई पार्ने प्रतिकुल प्रभाववाट सिर्जना हुन सक्ने चुनौतीतथा समस्याहरू । २)जगाको कित्ता काटमा भएको समस्या, लामो समयसम्म घितोपत्र बजारमा आएको मन्दि तथा बजारमा

आधिक क्षेत्रलाई पान प्रतिकुल प्रमाववाट सिजना हुन सक्त चुनातावधा समस्याहरू । २)जगाका किता किटमा भएका समस्याहरू । ३) जीवन निर्वाहरू वाजारमा अपिका मानद तथा वजारमा विद्यमान तरलता अभावमा कारण लगानी योग्य पूर्जीमा आएको कर्माका कारण लक्ष्य प्राप्तिका लागि सुजित चुनौती तथा समस्याहरू । ३) जीवन निर्वाहरू लागि अत्यावस्यक सामाग्रीहरूमा भएको मुल्य वृद्धिवाट वैकिङ क्षेत्रमा सिर्जना हुन सक्ते चुनौती तथा समस्याहरू । ४) दक्ष तथा प्रतिस्पर्धी कर्मचाग्रीहरूको अभाववाट हुन सक्ते संचालन लगायतका जोवियमहर । ५) संचालनतथा जोवियम न्यूनिकरणका लागि लागत खर्चमा भएको वृद्धि, वैकिङ क्षेत्रको बढ्दो प्रतिस्पर्धी आदिका कारण मार्जिन दर खुम्चिन गई मूनाफामा हुन सक्ते असर । ६) उत्पादनशील क्षेत्र (Productive Sector) तथा प्राथमिकता प्राप्त क्षेत्र (Priority Sector) मा टोस रूपमाहुननसकेको लगानी वृद्धिका कारण देशको अर्थतन्त्रमापर्न सक्ते दुरगामी असरहरू । सस्यागत सुशासन सम्बन्धि नेपाल राष्ट्र वैक लगायत सम्बन्धित नियमनकारी निकायहरूबाट प्राप्त मार्ग निर्देशनहरू वैंकले उच्च प्राथमिकताका साथ पालना गर्दै आएको छ।बैंकको सुशासन अभिवृद्धि एवं संस्थाले गर्ने कार्यहर्र पारदर्शी एवं नियम संगत रुपले सम्पादन गर्नका लागि संचालक समिति, लेखा परिक्षण समिति,जोखिम व्यवस्थापन

समितिहरु ऋियाशिल रहेका छन् । बैंकको कारोवारलाई व्यवस्थित गर्न आवश्यक आन्तरीक नीति तथा निर्देशनहरु तर्जुमा गरी लागु गरिएको छ । **सत्य, तथ्य सम्बन्धमा कार्यकारी प्रमुखको उद्घोष**ः यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रुपमा उत्तरदायित्व लिन्छु र मैले जाने बुभ्रे सम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरुलाई सुसूचित गर्दै गर्ने निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन।