

Sindhu Bikash Bank Ltd.
Unaudited Financial Results (Quarterly)
As at 2nd Quarter (30/09/2068) of the Fiscal Year 2068/2069

Rs. In '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.00	Total Capital and Liabilities(1.1 to 1.7)	392,786.82	387,834.40	
1.10	Paid up Capital	51,000.00	51,000.00	
1.20	Reserve and Surplus	(8,935.90)	(6,362.22)	
1.30	Debtenture and Bond	-	-	
1.40	Borrowings	-	-	
1.50	Deposits (a+b)	347,325.93	341,008.02	
	a. Domestic Currency	347,325.93	341,008.02	
	b. Foregin Currency	-	-	
1.60	Income Tax Liability	-	-	
1.70	Other Liabilities	3,396.79	2,188.60	
2.00	Total Assets (2.1 to 2.7)	392,786.82	387,834.40	
2.10	Cash and Bank Balance	16,399.75	19,293.53	
2.20	Money at call and Short Notice	71,549.60	116,785.18	
2.30	Investments	-	-	
2.40	Loans and Advances(a+b+c+d+e)	283,508.44	230,881.89	
	a. Real Estate Loan	-	-	
	1. Residential Real Estate Loan	20,120.97	16,654.26	
	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	
	b. Margin Type Loan	-	-	
	c. Term Loan	148,740.40	128,828.63	
	d. Overdraft Loan/TR Loan/ WC Loan	74,457.62	63,872.26	
	e. Others	31,081.45	12,418.75	
2.50	Fixed Assets	16,910.85	17,099.09	
2.60	Non Banking Assets	-	-	
2.70	Other Assets	4,418.18	3,774.71	
3.00	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to Corresponding Previous Year Quarter
3.10	Interest Income	23,959.45	11,856.52	
3.20	Interest Expense	18,871.58	9,392.05	
	A. Net Interest Income(3.1 - 3.2)	5,087.87	2,464.47	
3.30	Fees, Commission and Discount	258.00	-	
3.40	Other Operating Income	3,150.40	1,771.61	
3.50	Foreign Exchange Gain/Loss(Net)	-	-	
	B. Total Operating Income(A+3.3+3.4+3.5)	8,496.27	4,236.08	
3.60	Staff Expenses	3,718.41	1,610.92	
3.70	Other Operating Expenses	3,721.53	1,564.75	
	C. Operating Profit Before Provision(B - 3.6 - 3.7)	1,056.33	1,060.41	
3.80	Provision for Possible Losses	3,222.81	651.46	
	D. Operating Profit (C - 3.8)	(2,166.48)	408.95	
3.90	Non Operating Income/Expenses (Net)	-	-	
3.10	Write Back of Provision for Possible Loss	-	-	
	E. Profit from Regular Activities (D+3.9+3.10)	(2,166.48)	408.95	
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus and Taxes (E +3.11)	(2,166.48)	408.95	
3.12	Provision for Staff Bonus	-	-	
3.13	Provision for Tax	-	-	
	G. Net Profit/Loss (F - 3.12 - 3.13)	(2,166.48)	408.95	
4.00	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Year Quarter
4.10	Capital Fund to RWA	14.36%	16.66%	
4.20	Non Performing Loan (NPL) to Total Loan	-	-	
4.30	Total Loan Loss Provision to Total NPL	-	-	
4.40	Cost of Funds	10.93%	11.57%	
4.50	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.69%	60.47%	

Note -

If the statutory and supervisory authority notify any remarks to cahange the unaudited finacial statement could be changed accordingly .