

Sindhu Bikash Bank Ltd.
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (30/12/2068) 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)	469,634.70	392,786.82	320,942.24
1.10	Paid up Capital	51,000.00	51,000.00	51,000.00
1.20	Reserve and Surplus	(7,400.69)	(8,935.90)	-6856.70
1.30	Debenture and Bond	-	-	-
1.40	Borrowings	-	-	-
1.50	Deposits (a+b)	424,056.67	347,325.93	270,974.67
	a. Domestic Currency	424,056.67	347,325.93	270,974.67
	b. Foreign Currency	-	-	-
1.60	Income Tax Liability	-	-	-
1.70	Other Liabilities	1,978.72	3,396.79	5,824.27
2.00	Total Assets (2.1 to 2.7)	469,634.70	392,786.82	320,942.24
2.10	Cash and Bank Balance	22,436.90	16,399.75	20,432.43
2.20	Money at call and Short Notice	116,786.35	71,549.60	135,695.23
2.30	Investments	-	-	28,696.58
2.40	Loans and Advances(a+b+c+d+e)	308,118.94	283,508.44	116,710.55
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan	23,423.17	20,120.97	-
	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	9,200.00
	b. Margin Type Loan	-	-	-
	c. Term Loan	164,017.67	148,740.40	67,428.46
	d. Overdraft Loan/TR Loan/ WC Loan	77,832.48	74,457.62	33,611.32
	e. Others	33,737.62	31,081.45	6,470.78
2.50	Fixed Assets	16,353.07	16,910.85	14,795.15
2.60	Non Banking Assets	-	-	-
2.70	Other Assets	5,939.44	4,418.18	4,612.30
3.00	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.10	Interest Income	37,962.37	23,959.45	3,914.84
3.20	Interest Expense	28,941.81	18,871.58	10,627.25
	A. Net Interest Income(3.1 - 3.2)	9,020.56	5,087.87	(6,712.40)
3.30	Fees, Commission and Discount	521.15	258.00	-
3.40	Other Operating Income	4,033.66	3,150.40	10,011.46
3.50	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income(A+3.3+3.4+3.5)	13,575.37	8,496.27	3,299.06
3.60	Staff Expenses	6,075.17	3,718.41	3,576.49
3.70	Other Operating Expenses	5,894.73	3,721.53	5,412.77
	C. Operating Profit Before Provision(B - 3.6 - 3.7)	1,605.47	1,056.33	(5,690.21)
3.80	Provision for Possible Losses	2,234.99	3,222.81	1,167.11
	D. Operating Profit (C - 3.8)	(629.52)	(2,166.48)	(6,857.32)
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)	(629.52)	(2,166.48)	(6,857.32)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E +3.11)	(629.52)	(2,166.48)	(6,857.32)
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss (F - 3.12 - 3.13)	(629.52)	(2,166.48)	(6,857.32)
4.00	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter
4.10	Capital Fund to RWA	13.45%	14.36%	21.17
4.20	Non Performing Loan (NPL) to Total Loan	-	-	-
4.30	Total Loan Loss Provision to Total NPL	-	-	-
4.40	Cost of Funds	10.87%	10.93%	11.67
4.50	Credit to Deposit Ratio (Calculated as per NRB Directives)	66.49%	73.69%	37.03

Note -

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