

Sindhu Bikash Bank Limited
Unaudited Financial Results (Quarterly)
As at 1st Quarter (30/06/2069) of the Fiscal Year 2069/2070

Rs. In '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending ASWIN
1.00	Total Capital and Liabilities(1.1 to 1.7)	585,813.16	511,066.41	390,166.54
1.10	Paid up Capital	51,000.00	51,000.00	51,000.00
1.20	Reserve and Surplus	(1,417.47)	(3,582.56)	(6,465.30)
1.30	Debtenture and Bond			-
1.40	Borrowings			-
1.50	Deposits (a+b)	530,267.04	461,952.94	341,008.02
	a. Domestic Currency	530,267.04	461,952.94	341,008.02
	b. Foregin Currency			-
1.60	Income Tax Liability			-
1.70	Other Liabilities	5,963.59	1,696.03	4,623.82
2.00	Total Assets (2.1 to 2.7)	585,813.16	511,066.41	390,166.54
2.10	Cash and Bank Balance	23,369.03	20,545.11	19,293.53
2.20	Money at call and Short Notice	114,299.26	112,059.58	116,785.18
2.30	Investments			-
2.40	Loans and Advances(a+b+c+d+e)	422,032.53	358,255.94	233,214.03
	a. Real Estate Loan			-
	1. Residential Real Estate Loan	25,222.91	23,050.96	16,822.48
	2. Business Complex & Residential Apartment Construction Loan			(0.00)
	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	13,051.96	4,950.00	-
	c. Term Loan	219,528.34	175,073.22	124,551.46
	d. Overdraft Loan/TR Loan/ WC Loan	104,442.74	107,811.73	67,570.22
	e. Others	50,678.57	38,262.04	15,069.88
2.50	Fixed Assets	20,833.29	16,847.78	17,099.09
2.60	Non Banking Assets			-
2.70	Other Assets	5,279.06	3,358.00	3,774.71
3.00	Profit and Loss Account			
3.10	Interest Income	15,587.71	55,686.06	8,532.35
3.20	Interest Expense	11,026.06	39,956.24	9,392.05
	A. Net Interest Income(3.1 - 3.2)	4,561.65	15,729.82	(859.70)
3.30	Fees, Commission and Discount	231.26	840.07	-
3.40	Other Operating Income	1,840.73	5,817.45	4,992.69
3.50	Foreign Exchange Gain/Loss(Net)			-
	B. Total Operating Income(A+3.3+3.4+3.5)	6,633.64	22,387.35	4,133.00
3.60	Staff Expenses	1,709.39	8,163.76	1,610.92
3.70	Other Operating Expenses	2,114.95	8,712.76	1,564.75
	C. Operating Profit Before Provision(B - 3.6 - 3.7)	2,809.30	5,510.83	957.33
3.80	Provision for Possible Losses	644.21	1,854.62	651.46
	D. Operating Profit (C - 3.8)	2,165.09	3,656.20	305.87
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)	2,165.09	3,656.20	305.87
3.11	Extraordinary Income/Expenses (Net)			-
	F. Profit before Bonus and Taxes (E +3.11)	2,165.09	3,656.20	305.87
3.12	Provision for Staff Bonus	196.83	332.38	-
3.13	Provision for Tax			-
	G. Net Profit/Loss (F - 3.12 - 3.13)	1,968.26	3,323.82	305.87
4.00	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending poush
4.10	Capital Fund to RWA	11.34	12.46	20.18
4.20	Non Performing Loan (NPL) to Total Loan	-	-	-
4.30	Total Loan Loss Provision to Total NPL	-	-	-
4.40	Cost of Funds	8.76	8.76	11.57
4.50	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.52	71.04	60.49

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