

Sindhu Bikash Bank Limited
Unaudited Financial Results (Quarterly)
As at 1st Quarter (31/06/2070) of the Fiscal Year 2070/071

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) | 814,754.29 | 757,926.40 | 585,813.16 |
| 1.10 | Paid up Capital | 100,000.00 | 100,000.00 | 51,000.00 |
| 1.20 | Reserve and Surplus | 5,157.43 | 3,044.06 | (1,417.47) |
| 1.30 | Debenture and Bond | - | - | - |
| 1.40 | Borrowings | - | - | - |
| 1.50 | Deposits (a+b) | 702,148.45 | 646,973.83 | 530,267.04 |
| | a. Domestic Currency | 702,148.45 | 646,973.83 | 530,267.04 |
| | b. Foreign Currency | - | - | - |
| 1.60 | Income Tax Liability | - | (453.85) | - |
| 1.70 | Other Liabilities | 7,448.41 | 8,362.36 | 5,963.59 |
| 2.00 | Total Assets (2.1 to 2.7) | 814,754.29 | 757,926.40 | 585,813.16 |
| 2.10 | Cash and Bank Balance | 49,371.68 | 21,577.75 | 23,369.03 |
| 2.20 | Money at call and Short Notice | 175,568.81 | 208,393.46 | 114,299.26 |
| 2.30 | Investments | 161.06 | - | - |
| 2.40 | Loans and Advances(a+b+c+d+e) | 533,290.08 | 499,200.53 | 422,032.53 |
| | a. Real Estate Loan | - | - | - |
| | 1. Residential Real Estate Loan | 50,270.13 | 41,462.89 | 25,222.91 |
| | 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 |
| | b. Margin Type Loan | 16,611.01 | 11,661.01 | 13,051.96 |
| | c. Term Loan | 256,831.27 | 236,954.17 | 219,528.34 |
| | d. Overdraft Loan/TR Loan/ WC Loan | 153,678.39 | 150,288.05 | 104,442.74 |
| | e. Others | 55,899.28 | 58,834.46 | 50,678.57 |
| 2.50 | Fixed Assets | 22,697.61 | 18,949.53 | 20,833.29 |
| 2.60 | Non Banking Assets | - | - | - |
| 2.70 | Other Assets | 33,665.05 | 9,805.13 | 5,279.06 |
| 3.00 | Profit and Loss Account | | | |
| 3.10 | Interest Income | 20708.62 | 78,159.37 | 15,587.71 |
| 3.20 | Interest Expense | 13596.81 | 48,347.74 | 11,026.06 |
| | A. Net Interest Income(3.1 - 3.2) | 7,111.80 | 29,811.64 | 4,561.65 |
| 3.30 | Fees, Commission and Discount | 314.40 | 1,143.97 | 231.26 |
| 3.40 | Other Operating Income | 1,991.55 | 6,569.68 | 1,840.73 |
| 3.50 | Foreign Exchange Gain/Loss(Net) | - | - | - |
| | B. Total Operating Income(A+3.3+3.4+3.5) | 9,417.75 | 37,525.29 | 6,633.64 |
| 3.60 | Staff Expenses | 2981.10 | 8,288.07 | 1,709.39 |
| 3.70 | Other Operating Expenses | 3322.78 | 11,642.00 | 2,114.95 |
| | C. Operating Profit Before Provision(B - 3.6 - 3.7) | 3113.87 | 17595.22 | 2809.30 |
| 3.80 | Provision for Possible Losses | 318.99 | 2,153.25 | 644.21 |
| | D. Operating Profit (C - 3.8) | 2794.88 | 15441.96 | 2165.09 |
| 3.90 | Non Operating Income/Expenses (Net) | 0 | - | - |
| 3.10 | Write Back of Provision for Possible Loss | 0 | - | - |
| | E. Profit from Regular Activities (D+3.9+3.10) | 2794.88 | 15441.96 | 2165.09 |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| | F. Profit before Bonus and Taxes (E +3.11) | 2794.88 | 15441.96 | 2165.09 |
| 3.12 | Provision for Staff Bonus | 254.08 | 1,403.81 | 196.83 |
| 3.13 | Provision for Tax | 337.00 | 2,358.02 | - |
| | G. Net Profit/Loss (F - 3.12 - 3.13) | 2203.80 | 11680.12 | 1968.26 |
| 4.00 | Ratios | This Quarter Ending | - | This Quarter Ending |
| 4.10 | Capital Fund to RWA | 17.49% | 18.44% | 11.34% |
| 4.20 | Non Performing Loan (NPL) to Total Loan | 0.47% | 0.50% | - |
| 4.30 | Total Loan Loss Provision to Total NPL | 212.88% | 235.13% | - |
| 4.40 | Cost of Funds | 7.25% | 11.07% | 8.76% |
| 4.50 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 66.22% | 67.62% | 73.52% |

Note - If the statutory and supervisory authority notify any remarks to change the unaudited statement of Financial position could be change accordingly

Loan & Advance are presented on Net Basis