

Unaudited Financial Results (Quarterly)

Particulars		Bank		
Assets	This Quarter Ending	Immediate Previou Year Ending		
Cash and Cash Equivalents	1,000,941,234	805,427,26		
Due from Nepal Rastra Bank	87,659,297	139,354,98		
Placement with Bank and Financial Institutions	-			
Derivative Financial Instruments	-			
Other Trading Assets	-			
Loans and Advances to BFIs	445,250,735	624,138,9		
Loans and Advances to Customers	3,564,486,657	2.937.716.1		
nvestment Securities	49,236,843	82,450,2		
Current Tax Assets	28.610.728	20,053,74		
Investment in Subsidiaries	-			
Investment in Associates	-			
Investment Property	53.034.175	25,756,7		
Property and Equipment	222,948,213	197,052,9		
Goodwill and Intangible Assets	2.168.892	2,941,2		
Deferred Tax Assets	17.128.084	6.414.1		
Other Assets	61.814.043	76.233.6		
Total Assets	5,533,278,901	4,917,540,1		
Liabilities	3,333,270,301	4,527,540,2.		
Due to Bank and Financial Institutions	-			
Due to Nepal Rastra Bank	-			
Derivative Financial Instruments	-			
Deposits from Customers	4,785,770,121	4.257.853.0		
Borrowings	20,000,000	.,,		
Current Tax Liabilities	29,263,146	3,416,8		
Provisions		-,,-		
Deferred Tax Liabilities				
Other Liabilities	60.158.060	61.285.3		
Deht Securities Issued	00,130,000	01,203,5		
Subordinated Liabilities	-			
Total Liabilities	4.895.191.327	4.322.555.2		
Equity	4,035,232,327	4,522,555,2		
Share Capital	557.456.067	557,456,0		
Share Premium	337,430,007	337,430,0		
Retained Earnings	(30.811.220)	(29.842.96		
Reserves	111,442,727	67,371,7		
Total Equity Attributable to Equity Holders	638,087,574	594,984,8		
Non Controlling Interest	030,007,374	334,304,01		
Total Equity	638,087,574	594,984,8		
Total Liabilities and Equity	5,533,278,901	4.917.540.1		
Contingent Liabilities and Commitments	77.514.635	58.148.74		
Net Assets Value per share	114.46	106.		

Condensed Statement of Profit or Loss For the Quarter ended 32 Ashad 2079

Particulars		Bank			
	Currer	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)	
Interest Income	135,373,161	447,023,307	114,365,635	366,747,469	
Interest Expense	86,863,866	279,520,232	54,939,665	197,335,303	
Net Interest Income	48,509,295	167,503,075	59,425,970	169,412,166	
Fee and Commission Income	3,536,375	20,577,204	4,302,852		
Fee and Commission Expense	1,317,236	1,359,531	541,282	1,321,830	
Net Fee and Commission Income	2,219,139	19,217,672	3,761,570	23,543,470	
Net Interest, Fee and Commisson Income	50,728,434	186,720,747	63,187,540	192,955,637	
Net Trading Income	-	-	-	-	
Other Operating Income	2,059,120	3,446,141	764,214	42,022,051	
Total Operating Income	52,787,554	190,166,889	63,951,754	234,977,688	
Impairment Charge/ (Reversal) for Loans and Other Lossess	(31,729,032)	(62,515,129)	28,263,096	54,906,540	
Net Operating Income	84,516,587	252,682,017	35,688,658	180,071,148	
Operating Expense					
Personnel Expenses	30,488,899	89,845,159	23,224,742	75,199,747	
Other Operating Expenses	14,102,799	49,488,883	13,360,939	44,590,861	
Depreciation & Amortisation	4,454,496	15,982,921	4,515,664	14,716,145	
Operating Profit	35,470,393	97,365,054	(5,412,687)	45,564,395	
Non Operating Income	-	-	-	-	
Non Operating Expense	-				
Profit Before Income Tax	35,470,393	97,365,054	(5,412,687)	45,564,395	
Income Tax Expense					
Current Tax	10,694,748	29,263,146	(1,623,806)	13,669,318	
Deferred Tax	-	-	-	-	
Profit for the Period	24,775,645	68,101,907	(3,788,881)	31,895,076	
Profit Attributable to:					
Equity-holders of the Bank	24,775,645	68,101,907	(3,788,881)	31,895,076	
Non-Controlling Interest	-	-	-	-	
Profit for the Period	24,775,645	68,101,907	(3,788,881)	31,895,076	
Statement of Other Comprehensive Income, For the guarter ended 32 Ashad 2079					

Particulars Profit/(loss) for the period
Other Comprehensive Income , Net of Income Tax
Total Comprehensive Income for the Period Earnings per Share Basic earning per share
Diluted earning per share
Total Comprehensive Income attributable to:
Equity-Holders of the Bank
Non-Controlling Interest 20,054,838 43,102,692 (9,734,935) 27,327,852

Ratio as per NRB Directive				
Particulars	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)
Capital Fund to RWA		11.47%		14.82%
Non- Performing Loan (NPL) to total Loan		0.92%		5.48%
Total Loan loss provision to Total NPL		203.07%		62.45%
Cost of Funds		7.68%		5.39%
Credit to deposit Ratio		83.99%		85.56%
Base Rate		11.27%		8.86%
Interest Rate Spread		4.97%		4.96%

Details about the distributable profit, For the quarter ended 32 Ashad 2079

Particulars	Upto This Quarter(YTD)
Net profit or (loss) as per statement of profit or loss	68,101,907
Opening Balance in Retained Earnings	(29,842,960)
Appropriations:	
a. General reserve	(13,620,381)
b. Foreign exchange fluctuation fund	
c. Capital redemption reserve	
d. Corporate social responsibility fund	(681,019)
e. Employees' training fund	
f. Other	
Profit or (loss) before regulatory adjustment	23,957,547
Transfer to regulatory reserve	(54,768,767)
Transfer from regulatory reserve	-
Distributable profit or (loss)	(30,811,220)

- The above financials have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in the format prescribed by NRB.

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  Loan and Advances include interest receivables and are presented net of impairment charges.

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  Provision for gratuity and leave have been provided for 5x per estimates by imanagement and hence actuarial gain /loss has not been seperately disclosed.

  S. Above figures are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities.

  Cheali Interin financial report has been published in the bank's vebsites: www.sindibank.com.hp

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनूसुची १४ (नियम २६ को उपनियम (१) संग सम्बन्धित )

## आ.व.२०७८/७९ को चौथो त्रैमासिक प्रतिवेदन

## १) विलीय विवरण :

- क) त्रैमासिक अवधिको वासलात, नाफा-नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ।

) विश्वास किन्दरण :

क) जैसारिक अविधिक वासलात, राका-नीक्सान सान्वन्धी विवरण यसै साथ प्रकाशित गरिएको छ ।

व) प्रमुख विवर्षाय अनुपार सान्वन्धी विवरण :

स्वित्व अवश्वास अवश्वास सान्वन्धी विवरण :

प्रांत श्रेष्म आप्तानी : १,२१२२ बार्षिक मुल्ल आप्तानी अनुपातहत तर्पासत क्योतिक छन् ।

प्रति श्रेष्म आप्तानी : १,२१२२ बार्षिक मुल्ल आप्तानी अनुपात : १८८/०५ प्रति श्रेष्म तुम्व स्वाप्तानी क्रम सान्वन्धी सान्वन्धा :

प्रति श्रेष्म तुम्ब स्वापिको सुम्य : १,९१२१ थ (वाता अनुपात र १८८/०५) प्रति श्रेष्म तुम्ब अनुपात : ११४४% 
व्यवस्वपिक्ष विवर्षण :

वेकको सत्वन्धा प्राप्तन निर्वापन परिपायकहर जनते पूजिकोष अनुपात, कर्जा, पूँचि र विशेष अनुपात आदि सन्तीप्रद रहेका छन ।

क्षानी कारवादी सम्बन्धी विवरण :

३) साम्व कारवादी सम्बन्धी विवरण :

। अपनि कारवादी सम्बन्धी विवरण संस्वापक कर्जा महान्वादी समन्यी कृते मुद्र वाद्य एपको जानकारी प्राप्त नभएको ।

व) यह विकास वैकका संस्वापक संस्वापक कर्जा संस्वापक कर्जा क्रम प्रति सम्बन्धा अनुपात सम्बन्धा संस्वापक संस्वापक संस्वापक कर्जा संस्वापक संसापक संस्वापक स

आ.स. २०४८/२) र को जागांड स्थान तम्म अब बक्का आत सबर ६ २०० २२का सबर कारावारका त्रवरण ानन वमात्राव्य रक्ता छ । (वित्तरभण्णा-nepsistock.com) *यस अवस्थित सेपार वहारीवारकी विवरण* सेपारको अधिकता मुख्य २ ६ २२०/- देशाको नेनूसम मुच्य ६ २२०/४० किता सेपाको अनिसमुला ६ २६८/२० कारोमर प्राप्तो कुल संक्ता २०४० किता ४४३,०६० कारोमर प्राप्तो कुल स्थित ४ प्रमस्या र चनौति

श. सस्या र चुर्वति ?()(एए)०.19 को कारणवार देशव्यापी रथमा ग्रावतिक तथा आर्थिक क्षेत्रमा भएका तथा हुन सक्ने परिवर्तनका कारण सिर्कता हुन सक्ने चुर्तीती तथा समस्या । २) बैक तथा वित्तीय संस्थाहर विद्युप्त रिप्तपर्थाको कारण व्यवस्थाप रहेको चुर्तिती तथा समस्या । ३) व्यव तथा प्रतिस्था कर्मचारीक्रको अभाववाट हुन सक्ने स्वादन जीविवाहर । १) विद्युच्यापी माहामारी COVID-19 का कारण रोगका आर्थामिक तथा व्यापयिक क्षेत्रमा सिर्वित समस्या । १) व्यवस्थापिक क्षेत्रमा सिर्वित समस्या । १) व्यवस्थापिक क्षेत्रमा रिप्तित समस्या । १) व्यवस्थापिक क्षेत्रमा रिप्तित समस्या । १) व्यवस्थापिक क्षाप्त सिर्वाह स्वाद्य हुन स्वच्ये तथा । १३ व्यवस्थाप्त सम्या । १) व्यवस्थाप्त सम्या । १) व्यवस्थाप्त सम्या । १) व्यवस्थाप्त सम्या । १३ व्यवस्थाप्त सम्या । १३ व्यवस्थाप्त समित हुमास सम्याभ स्वाद्य सम्याप्त सम्या सम्या । १३ व्यवस्थाप्त समित हुमास अभिवृद्ध । १ सम्यात सम्या सम्या सम्याप्त सम्यापत्त सम्याप्त सम्याप्त सम्याप्त सम्यापत्त सम्यापत