

Sindhu Bikash Bank Limited
Unaudited Financial Results (Quarterly)
As at second Quarter (30/09/2069) of the Fiscal Year 2069/2070

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) | 655,192.85 | 585,813.16 | 392,786.82 |
| 1.10 | Paid up Capital | 51,000.00 | 51,000.00 | 51,000.00 |
| 1.20 | Reserve and Surplus | 820.42 | (1,417.47) | (8,935.90) |
| 1.30 | Debenture and Bond | | | |
| 1.40 | Borrowings | | | - |
| 1.50 | Deposits (a+b) | 600,527.03 | 530,267.04 | 347,325.93 |
| | a. Domestic Currency | 600,527.03 | 530,267.04 | 347,325.93 |
| | b. Foreign Currency | | | |
| 1.60 | Income Tax Liability | | | |
| 1.70 | Other Liabilities | 2,845.40 | 5,963.59 | 3,396.80 |
| 2.00 | Total Assets (2.1 to 2.7) | 655,192.85 | 585,813.16 | 392,786.82 |
| 2.10 | Cash and Bank Balance | 34,104.21 | 23,369.03 | 16,399.75 |
| 2.20 | Money at call and Short Notice | 141,051.02 | 114,299.26 | 71,549.60 |
| 2.30 | Investments | | | |
| 2.40 | Loans and Advances(a+b+c+d+e) | 452,865.74 | 422,032.53 | 283,508.44 |
| | a. Real Estate Loan | | | |
| | 1. Residential Real Estate Loan | 32,799.52 | 25,222.91 | 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 | 9,108.00 |
| | b. Margin Type Loan | 13,348.96 | 13,051.96 | - |
| | c. Term Loan | 232,004.41 | 219,528.34 | 148,740.40 |
| | d. Overdraft Loan/TR Loan/ WC Loan | 105,772.74 | 104,442.74 | 74,457.62 |
| | e. Others | 59,832.11 | 50,678.57 | 31,081.45 |
| 2.50 | Fixed Assets | 20,356.90 | 20,833.29 | 16,910.85 |
| 2.60 | Non Banking Assets | | | |
| 2.70 | Other Assets | 6,814.99 | 5,279.06 | 4,418.18 |
| 3.00 | Profit and Loss Account | | | |
| 3.10 | Interest Income | 34051.69926 | 15,587.71 | 23,959.45 |
| 3.20 | Interest Expense | 22737.60581 | 11,026.06 | 18,871.58 |
| | A. Net Interest Income(3.1 - 3.2) | 11,314.09 | 4,561.65 | 5,087.86 |
| 3.30 | Fees, Commission and Discount | 431.12 | 231.26 | 258.00 |
| 3.40 | Other Operating Income | 3,484.88 | 1,840.73 | 3,150.40 |
| 3.50 | Foreign Exchange Gain/Loss(Net) | | | - |
| | B. Total Operating Income(A+3.3+3.4+3.5) | 15,230.09 | 6,633.64 | 8,496.27 |
| 3.60 | Staff Expenses | 3932.7826 | 1,709.39 | 3,718.41 |
| 3.70 | Other Operating Expenses | 5094.60083 | 2,114.95 | 3,721.53 |
| | C. Operating Profit Before Provision(B - 3.6 - 3.7) | 6,202.71 | 2,809.30 | 1,056.33 |
| 3.80 | Provision for Possible Losses | 750.57825 | 644.21 | 3,222.81 |
| | D. Operating Profit (C - 3.8) | 5,452.13 | 2,165.09 | (2,166.48) |
| 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) | 5,452.13 | 2,165.09 | (2,166.48) |
| 3.11 | Extraordinary Income/Expenses (Net) | | | |
| | F. Profit before Bonus and Taxes (E +3.11) | 5,452.13 | 2,165.09 | (2,166.48) |
| 3.12 | Provision for Staff Bonus | 495.65 | 196.83 | - |
| 3.13 | Provision for Tax | | | - |
| | G. Net Profit/Loss (F - 3.12 - 3.13) | 4,956.48 | 1,968.26 | (2,166.48) |
| 4.00 | Ratios | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Year Quarter Ending |
| 4.10 | Capital Fund to RWA | 11.06 | 11.34 | 14.36 |
| 4.20 | Non Performing Loan (NPL) to Total Loan | - | - | - |
| 4.30 | Total Loan Loss Provision to Total NPL | - | - | - |
| 4.40 | Cost of Funds | 8.57 | 8.76 | 10.93 |
| 4.50 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 70.07 | 70.36 | 73.69 |

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