## Unaudited Financial Results (Quarterly) Statement of Financial Position (As on 30 Ashwin 2076)

Particulars	Ba	Bank			
Assets	This Quarter Ending	Immediate Previous year Ending			
Cash and Cash Equivalents	680,081,537	860,330,525			
Due from Nepal Rastra Bank	32,772,674	59,714,728			
Placement with Bank and Financial Institutions					
Derivative Financial Instruments		-			
Other Trading Assets		-			
Loans and Advances to BFIs	399.021.267	329.961.560			
Loans and Advances to Customers	1.901.688.457	1.169.987.384			
Investment Securities	23,992,890	36,341,623			
Current Tax Assets		-			
Investment in Subsidiaries		-			
Investment in Associates		-			
Investment Property		10,440,797			
Property and Equipment	218,946,412	83,808,896			
Goodwill and Intangible Assets	2.221.291	1.426.651			
Deferred Tax Assets		-			
Other Assets	52,293,201	23,743,716			
Total Assets	3.311.017.729	2,575,755,882			
Liabilities	-,,,,,,	_,,			
Due to Bank and Financial Institutions		-			
Due to Nepal Rastra Bank		-			
Derivative Financial Instruments		-			
Deposits from Customers	2.647.458.856	1,939,904,252			
Borrowines	-	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Current Tax Liabilitie	1,991,757	_			
Provisions	1,441,677	1.299.068			
Deferred Tax Liabilities	154,986	1,332,397			
Other Liabilities	18.920.822	42,492,969			
Debt Securities Issued		-			
Subordinated Liabilities		-			
Total Liabilities	2,669,968,098	1,985,028,686			
Equity	, , , , , , , , , , , , , , , , , , , ,	, , , , ,			
Share Capital	500.027.317	500,027,317			
Share Premium	6,009,608	6,009,608			
Retained Earnings	102,532,433	60,378,814			
Reserves	32,480,274	24.311.458			
Total Equity Attributable to Equity Holders	641.049.631	590,727,196			
Non Controlling Interest	042,045,052	230,727,230			
Total Equity	641,049,631	590,727,196			
Total Liabilities and Equity	3.311.017.729	2,575,755,882			
Contingent Liabilities and Commitments	5,511,017,725	_,_,,,,,,,,,,,,			
Net Assets Value per share	128.20	118.14			

Particulars		Bank			
	Currer	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)	
Interest Income	84,940,103	84,940,103	66,320,797	66,320,797	
Interest Expense	52,194,229	52,194,229	34,620,863	34,620,863	
Net Interest Income	32,745,874	32,745,874	31,699,934		
Fee and Commission Income	5,182,534	5,182,534	2,857,080	2,857,080	
Fee and Commission Expense	-	-	13,946		
Net Fee and Commission Income	5,182,534	5,182,534	2,843,134	2,843,134	
Net Interest, Fee and Commisson Income	37,928,409	37,928,409	34,543,068	34,543,068	
Net Trading Income	-	-	-	-	
Other Operating Income	989,103	989,103	742,227	742,227	
Total Operating Income	38,917,511	38,917,511	35,285,295	35,285,295	
Impairment Charge/ (Reversal) for Loans and Other Lossess	6,778,799	6,778,798.74	(4,362,204)	(4,362,204)	
Net Operating Income	32,138,713	32,138,713	39,647,499	39,647,499	
Operating Expense					
Personnel Expenses	15,243,645	15,243,645	15,194,723	15,194,723	
Other Operating Expenses	7,288,908	7,288,908	7,139,770		
Depreciation & Amortisation	2,966,969	2,966,969	2,260,876	2,260,876	
Operating Profit	6,639,190	6,639,190	15,052,130	15,052,130	
Non Operating Income	-				
Non Operating Expense	-	-		-	
Profit Before Income Tax	6,639,190	6,639,190	15,052,130	15,052,130	
Income Tax Expense					
Current Tax	1,991,757	1,991,757	4,515,639	4,515,639	
Deferred Tax					
Profit for the Period	4,647,433	4,647,433	10,536,491	10,536,491	
Profit Attributable to:					
Equity-holders of the Bank	4,647,433	4,647,433	10,536,491	10,536,491	
Non-Controlling Interest					
Profit for the Period	4,647,433	4,647,433	10,536,491	10,536,491	
Earnings per Share					
Basic Earnings per Share	-	0.93	-	2.11	
Diluted Earnings per Share	-	0.93	-	2.11	

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		22.32%		30.29%
Non- Performing Loan (NPL) to total Loan		1.90%		1.32%
Total Loan loss provision to Total NPL		109.27%		157.88%
Cost of Funds		7.82%		6.61%
Credit to deposit Ratio		79.60%		60.34%
Base Rate		13.26%		11.72%
Interest Rate Spread		5.87%		6.66%

4. Personnel Expenses include employment bonus provision calculated at 10 percent of profit after bonus and taxes on S. Actural valuation of employee benefits is made on annual basis.

4. Property and Expense film teem has been inverted and discoverable in above financials.

6. Property and Expense film teem has been inverted and discoverable in above financials.

8. Detail inferrim financial report has been published in the bank's websites; www.sindhubank.com.np.

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Statement of Other Comprehensive Income For the year ended 30 Ashwin 2076

Particulars	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)
Profit for the year	4,647,433	4,647,433	10,536,491	10,536,491
Other Comprehensive Income, Net of Income Tax				
a) Items that will not be reclassified to profit or loss				
Gains/(losses) from investment in equity instruments measured at fair value	(1,979,170.23)	(1,979,170)	(279,214)	(279,214)
Gains/(losses) on revaluation		-		-
Actuarial gains/(losses) on defined benefit plans		-	-	-
Income tax relating to above items	593,751.07	593,751	83,764	83,764
Net other comprehensive income that will not be reclassified to profit or loss	(1,385,419)	(1,385,419)	(195,450)	(195,450)
b) Items that are or may be reclassified to profit or loss				
Gains/(losses) on cash flow hedge				
Exchange gains/(losses)(arising from translating financial assets of foreign operation)		-	-	-
Income tax relating to above items		-	-	-
Reclassify to profit or loss		-		-
Net other comprehensive income that are or may be reclassified to profit or loss		-		-
<ul> <li>c) Share of other comprehensive income of associate accounted as per equity method</li> </ul>				-
Other Comprehensive Income for the year, Net of Income Tax	(1,385,419)	(1,385,419)	(195,450)	(195,450)
Total Comprehensive Income for the Period	3,262,014	3,262,014	10,341,041	10,341,041
Total Comprehensive Income attributable to:				
Equity-Holders of the Bank	3,262,014	3,262,014	10,341,041	10,341,041
Non-Controlling Interest				
Total Comprehensive Income for the Period	3,262,013.50	3,262,013.50	10,341,041.44	10,341,041.44

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

## आ.व.२०७६/७७ को प्रथम त्रैमासिक प्रतिवेदन

अा.व.२०७६/७७ को प्रथम वैसासिक प्रतिवेदन

क्षेत्रका ।

को अमिक अविषक्ष वासतात, वाका-नेकाम सामन्यों विवरण यसे साथ प्रकाशित गरिएकोछ ।

खो प्रमुख निर्माय अपूर्वाच सामन्यों विवरण ।

को अमिक अविषक्ष वासतात, वाका-नेकाम सामन्यों विवरण यसे साथ प्रकाशित गरिएकोछ ।

खो प्रमुख निर्माय अपूर्वाच सामन्यों विवरण ।

मूच्ये आपार्थी । १,४/०२ वार्षिक सुम्य स्थाप्ता अपूर्वाच, १३/०८ प्रति वेद्यंच १,११२८/२० प्रति वेद्यंच १,११२८/२० प्रति वेद्यंच अपूर्वाच सामन्यों का स्थाप ।

को वेद्यंच व्यवस्था व्यवस्था स्थाप स्थाप सामन्यों स्थाप ।

को वेद्यंच व्यवस्था वार्षिक सामन्या सामन्यों विवरण ।

को वेद्यंच व्यवस्था मामन्य विवर्ष सामन्या कार्यंच कुत्ती व्यवस्था कुत्रे सुद्ध वार्ष्य प्रकाश कुत्र सुद्ध अपूर्वाच ।

खो सामन्या सामन्या विवरण ।

को वेद्यंच व्यवस्था सम्याप्त किरण कार्यंच कुत्ती कार्यां हम सामन्य अपूर्वा कार्यंच सम्याप्त स्थाप स्थाप सामन्य सा