

SWABALAMBAN LAGHUBITTA BIKAS BANK LTD.

Central office, Kathmandu

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at 2nd Quarter (2071/09/30) of Fiscal Year 2071/72

In NRs '000

S.No.	Particulars	This Quarter Ending (Pouch end 2071)	Previous Quarter Ending (Asoj end 2071)	Corresponding Previous Year Quarter ending (Pouch end 2070)
1	Total Capital and Liabilities (1.1 to 1.7)	53,89,824	51,26,733	40,77,339
1.1	Paid Up Capital	1,49,876	1,49,876	1,49,876
1.2	Reserve and Surplus	4,76,753	4,17,709	2,45,319
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	24,48,080	24,56,002	20,11,841
1.5	Deposit (a+b)	18,59,180	17,13,863	13,66,245
	a. Domestic Currency	18,59,180	17,13,863	13,66,245
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	4,55,934	3,89,284	3,04,057
2	Total Assets (2.1 to 2.7)	53,89,824	51,26,733	40,77,339
2.1	Cash and Bank Balance	45,080	56,231	33,094
2.2	Money at Call and Short Notice	4,65,155	5,48,340	3,56,536
2.3	Investments	1,82,817	1,86,130	2,98,738
2.4	Loans and Advances	43,43,824	40,52,983	31,48,631
2.5	Fixed Assets	22,476	22,621	22,914
2.6	Non Banking Assets.	-	-	-
2.7	Other Assets	3,30,473	2,60,428	2,17,425
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	4,71,093	2,32,732	3,41,811
3.2	Interest Expense	1,19,126	59,314	1,01,328
	A. Net Interest Income (3.1-3.2)	3,51,967	1,73,418	2,40,482
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	3,489	1,920	3,186
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	3,55,455	1,75,337	2,43,669
3.6	Staff Expenses	1,48,413	80,866	1,11,825
3.7	Other Operating Expenses	29,085	14,860	28,080
	C. Profit Before Provision (B+3.6+3.7)	1,77,957	79,611	1,03,764
3.8	Provision for Possible Losses	5,610	-	7,994
	D. Operating Profit (C-3.8)	1,72,347	79,611	95,770
3.9	Non Operating Income/Expenses (Net)	-	2	320
3.10	Write Back of Provision for Possible Loss	204	242	-
	E. Profit from Regular Activities (D+3.9+3.10)	1,72,551	79,855	96,090
3.11	Extra-ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	1,72,551	79,855	96,090
3.12	Provision for Staff Bonus	15,668	7,260	8,735
3.13	Provision for Tax	47,004	21,779	26,206
	G. Net Profit/Loss (F-3.12-3.13)	1,09,880	50,817	61,148
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	At the end of Corresponding previous year quarter
4.1	Capital Fund to RWA	12.41%	11.81%	9.77%
4.2	Non Performing Loan (NPL) to Total loan	0.47%	0.43%	0.82%
4.3	Total Loan Loss Provision to NPL	300%	321%	209%
4.4	Cost of Funds	5.71%	5.78%	6.60%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	234%	236%	230%

Note : The above financial performance & position are subject to change from supervisory authority and Statutory Auditor.

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