

SWABALAMBAN LAGHUBITTA BIKAS BANK LTD.

Central office, Kathmandu

UNAUDITED FINANCIAL RESULTS

As at 2nd Quarter (2072/09/30) of Fiscal Year 2072/73

Figs. In NPR ('000)

S.No.	Particulars	This Quarter Ending (Poush end 2072)	Previous Quarter Ending (Asoj end 2072)	Corresponding Previous Year Quarter ending (Poush end 2071)
1	Total Capital and Liabilities	68,81,510	66,28,403	53,89,824
1.1	Paid Up Capital	3,12,380	2,19,805	1,49,876
1.2	Reserve and Surplus	4,79,612	5,67,872	4,76,753
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	30,24,401	29,93,143	24,48,080
1.5	Deposit (a+b)	25,69,953	23,61,551	18,59,180
	a. Domestic Currency	25,69,953	23,61,551	18,59,180
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	4,95,164	4,86,032	4,55,934
2	Total Assets (2.1 to 2.7)	68,81,510	66,28,403	53,89,824
2.1	Cash and Bank Balance	62,013	79,396	45,080
2.2	Money at Call and Short Notice	8,00,264	5,12,363	4,65,155
2.3	Investments	2,48,077	2,48,413	1,82,817
2.4	Loans and Advances	54,32,527	54,28,225	43,43,824
2.5	Fixed Assets	27,356	27,911	22,476
2.6	Non Banking Assets.	-	-	-
2.7	Other Assets	3,11,272	3,32,094	3,30,473
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	5,60,431	2,77,021	4,71,093
3.2	Interest Expense	1,50,075	76,411	1,19,126
	A. Net Interest Income (3.1-3.2)	4,10,356	2,00,610	3,51,967
3.3	Fees, Commission and Discount	59	14	-
3.4	Other Operating Income	3,889	2,123	3,489
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income	4,14,304	2,02,747	3,55,455
3.6	Staff Expenses	1,71,429	87,235	1,48,413
3.7	Other Operating Expenses	32,216	16,618	29,085
	C. Profit Before Provision	2,10,659	98,894	1,77,957
3.8	Provision for Possible Losses	13,248	5,191	5,610
	D. Operating Profit (C-3.8)	1,97,411	93,702	1,72,347
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	19,625	204
	E. Profit from Regular Activities	1,97,411	1,13,327	1,72,551
3.11	Extra-ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes	1,97,411	1,13,327	1,72,551
3.12	Provision for Staff Bonus	17,946	10,302	15,668
3.13	Provision for Tax	53,838	30,907	47,004
	G. Net Profit/Loss (F-3.12-3.13)	1,25,627	72,117	1,09,880
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	12.01%	12.66%	12.41%
4.2	Non Performing Loan (NPL) to Total loan	2.02%	0.65%	0.47%
4.3	Total Loan Loss Provision to NPL	92%	217%	300%
4.4	Cost of Funds	5.62%	5.85%	5.71%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	211%	230%	234%

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