

SWABALAMBAN LAGHUBITTA BIKAS BANK LTD.

Central office, Kathmandu

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at 4th Quarter (2072/03/31) of Fiscal Year 2071/72

In NRs '000

S.No.	Particulars	This Quarter Ending (Asadh end 2072)	Previous Quarter Ending (Chaitra end 2071)	Corresponding Previous Year Quarter ending (Asadh end 2071)
1	Total Capital and Liabilities (1.1 to 1.7)	62,77,317	58,58,083	48,30,225
1.1	Paid Up Capital	2,19,805	2,19,805	2,19,568
1.2	Reserve and Surplus	4,95,755	4,24,746	2,57,522
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	28,98,727	27,42,276	24,38,818
1.5	Deposit (a+b)	21,91,316	20,10,179	15,95,165
	a. Domestic Currency	21,91,316	20,10,179	15,95,165
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	7,901
1.7	Other Liabilities	4,71,715	4,61,078	3,11,251
2	Total Assets (2.1 to 2.7)	62,77,317	58,58,083	48,30,225
2.1	Cash and Bank Balance	45,824	45,213	4,56,631
2.2	Money at Call and Short Notice	6,67,744	4,67,780	1,50,000
2.3	Investments	1,83,763	1,80,882	1,60,466
2.4	Loans and Advances	50,13,447	48,00,357	38,57,232
2.5	Fixed Assets	27,429	26,100	21,878
2.6	Non Banking Assets.	-	-	-
2.7	Other Assets	3,39,110	3,37,752	1,84,018
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	10,10,307	7,13,911	7,75,300
3.2	Interest Expense	2,53,262	1,81,197	2,21,044
	A. Net Interest Income (3.1-3.2)	7,57,045	5,32,714	5,54,256
3.3	Fees, Commission and Discount	10	-	-
3.4	Other Operating Income	8,593	5,505	6,548
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	7,65,648	5,38,219	5,60,805
3.6	Staff Expenses	2,86,863	2,21,654	2,12,509
3.7	Other Operating Expenses	69,617	44,768	53,913
	C. Profit Before Provision (B+3.6+3.7)	4,09,168	2,71,797	2,94,382
3.8	Provision for Possible Losses	35,654	9,842	11,480
	D. Operating Profit (C-3.8)	3,73,514	2,61,956	2,82,902
3.9	Non Operating Income/Expenses (Net)	578	-	375
3.10	Write Back of Provision for Possible Loss	221	546	1,638
	E. Profit from Regular Activities (D+3.9+3.10)	3,74,313	2,62,501	2,84,915
3.11	Extra-ordinary Income/Expenses (Net)			(62)
	F. Profit before Bonus and Taxes (E+3.11)	3,74,313	2,62,501	2,84,853
3.12	Provision for Staff Bonus	34,008	23,814	25,896
3.13	Provision for Tax	1,02,025	71,442	78,809
	G. Net Profit/Loss (F-3.12-3.13)	2,38,279	1,67,245	1,80,148
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	12.23%	11.50%	10.10%
4.2	Non Performing Loan (NPL) to Total loan	1.94%	0.41%	0.50%
4.3	Total Loan Loss Provision to NPL	93%	332%	292%
4.4	Cost of Funds	5.50%	5.50%	6.49%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	229%	239%	242%

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