

SWABALAMBAN LAGHUBITTA BIKAS BANK LTD.

Central office, Kathmandu

UNAUDITED FINANCIAL RESULTS

As at 1st Quarter (2072/06/30) of Fiscal Year 2072/73

Figs. In NPR ('000)

S.No.	Particulars	This Quarter Ending (Asoi end 2072)	Previous Quarter Ending (Asadh end 2072)	Corresponding Previous Year Quarter ending (Asoi end
1	Total Capital and Liabilities	66,28,403	62,77,317	51,26,733
1.1	Paid Up Capital	2,19,805	2,19,805	1,49,876
1.2	Reserve and Surplus	5,67,872	4,95,755	4,17,709
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	29,93,143	28,98,727	24,56,002
1.5	Deposit (a+b)	23,61,551	21,91,316	17,13,863
	a. Domestic Currency	23,61,551	21,91,316	17,13,863
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	4,86,032	4,71,715	3,89,284
2	Total Assets (2.1 to 2.7)	66,28,403	62,77,317	51,26,733
2.1	Cash and Bank Balance	79,396	45,824	56,231
2.2	Money at Call and Short Notice	5,12,363	6,67,744	5,48,340
2.3	Investments	2,48,413	1,83,763	1,86,130
2.4	Loans and Advances	54,28,225	50,13,447	40,52,983
2.5	Fixed Assets	27,911	27,429	22,621
2.6	Non Banking Assets.	-	-	-
2.7	Other Assets	3,32,094	3,39,110	2,60,428
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	2,77,021	10,10,307	2,32,732
3.2	Interest Expense	76,411	2,53,262	59,314
	A. Net Interest Income (3.1-3.2)	2,00,610	7,57,045	1,73,418
3.3	Fees, Commission and Discount	14	10	-
3.4	Other Operating Income	2,123	8,593	1,920
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income	2,02,747	7,65,648	1,75,337
3.6	Staff Expenses	87,235	2,86,863	80,866
3.7	Other Operating Expenses	16,618	69,617	14,860
	C. Profit Before Provision	98,894	4,09,168	79,611
3.8	Provision for Possible Losses	5,191	35,654	(242)
	D. Operating Profit (C-3.8)	93,702	3,73,514	79,853
3.9	Non Operating Income/Expenses (Net)	-	578	2
3.10	Write Back of Provision for Possible Loss	19,625	221	
	E. Profit from Regular Activities	1,13,327	3,74,313	79,855
3.11	Extra-ordinary Income/Expenses (Net)		-	-
	F. Profit before Bonus and Taxes	1,13,327	3,74,313	79,855
3.12	Provision for Staff Bonus	10,302	34,008	7,260
3.13	Provision for Tax	30,907	1,02,025	21,779
	G. Net Profit/Loss (F-3.12-3.13)	72,117	2,38,279	50,817
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	12.66%	12.23%	11.81%
4.2	Non Performing Loan (NPL) to Total loan	0.65%	1.94%	0.43%
4.3	Total Loan Loss Provision to NPL	217%	93%	321%
4.4	Cost of Funds	5.85%	5.55%	5.78%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	230%	229%	236%

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