

SWABALAMBAN LAGHUBITTA BIKAS BANK LTD.

Central office, Kathmandu

UNAUDITED FINANCIAL RESULTS

As at 3rd Quarter (2072/12/30) of Fiscal Year 2072/73

Figs. In NPR ('000)

S.No.	Particulars	This Quarter Ending (Chaitra end 2072)	Previous Quarter Ending (Poush end 2072)	Corresponding Previous Year Quarter ending (Chaitra end 2071)
1	Total Capital and Liabilities	73,09,444	68,81,510	58,58,083
1.1	Paid Up Capital	3,12,380	3,12,380	2,19,805
1.2	Reserve and Surplus	5,53,479	4,79,612	4,24,746
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	30,78,960	30,24,401	27,42,276
1.5	Deposit (a+b)	27,89,722	25,69,953	20,10,179
	a. Domestic Currency	27,89,722	25,69,953	20,10,179
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,74,904	4,95,164	4,61,078
2	Total Assets (2.1 to 2.7)	73,09,444	68,81,510	58,58,083
2.1	Cash and Bank Balance	61,876	62,013	45,213
2.2	Money at Call and Short Notice	6,44,783	8,00,264	4,67,780
2.3	Investments	2,47,706	2,48,077	1,80,882
2.4	Loans and Advances	59,59,926	54,32,527	48,00,357
2.5	Fixed Assets	33,517	27,356	26,100
2.6	Non Banking Assets.	-	-	-
2.7	Other Assets	3,61,636	3,11,272	3,37,752
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	8,58,766	5,60,431	7,13,911
3.2	Interest Expense	2,33,711	1,50,075	1,81,197
	A. Net Interest Income (3.1-3.2)	6,25,055	4,10,356	5,32,714
3.3	Fees, Commission and Discount	197	59	-
3.4	Other Operating Income	6,107	3,889	5,505
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income	6,31,359	4,14,304	5,38,219
3.6	Staff Expenses	2,49,758	1,71,429	2,21,654
3.7	Other Operating Expenses	51,368	32,216	44,768
	C. Profit Before Provision	3,30,233	2,10,659	2,71,797
3.8	Provision for Possible Losses	16,746	13,248	9,842
	D. Operating Profit (C-3.8)	3,13,488	1,97,411	2,61,956
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	546
	E. Profit from Regular Activities	3,13,488	1,97,411	2,62,501
3.11	Extra-ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes	3,13,488	1,97,411	2,62,501
3.12	Provision for Staff Bonus	28,498	17,946	23,814
3.13	Provision for Tax	85,495	53,838	71,442
	G. Net Profit/Loss (F-3.12-3.13)	1,99,494	1,25,627	1,67,245
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%	12.01%	11.50%
4.2	Non Performing Loan (NPL) to Total loan	1.77%	2.02%	0.41%
4.3	Total Loan Loss Provision to NPL	99%	92%	332%
4.4	Cost of Funds	5.69%	5.62%	5.50%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	214%	211%	239%

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