

SWABALAMBAN LAGHUBITTA BIKAS BANK LTD.

Central office, Kathmandu

UNAUDITED FINANCIAL RESULTS

As at 2nd Quarter (2074/09/30) of Fiscal Year 2074/75

Figs. In NPR ('000)

S.No.	Particulars	This Quarter Ending (Poush end 2074)	Previous Quarter Ending (Asoj end 2074)	Corresponding Previous Year Quarter ending (Poush end 2073)
1	Total Capital and Liabilities	1,04,13,048	1,05,73,389	87,22,938
1.1	Paid Up Capital	5,03,111	4,18,963	4,18,589
1.2	Reserve and Surplus	7,42,640	8,03,545	6,12,847
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	34,65,502	39,28,705	34,66,329
1.5	Deposit (a+b)	49,91,176	46,04,803	35,72,470
	a. Domestic Currency	49,91,176	46,04,803	35,72,470
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,10,619	8,17,372	6,52,703
2	Total Assets (2.1 to 2.7)	1,04,13,048	1,05,73,389	87,22,938
2.1	Cash and Bank Balance	85,579	1,25,818	60,401
2.2	Money at Call and Short Notice	9,22,130	12,87,497	8,49,701
2.3	Investments	4,22,035	4,25,581	2,96,432
2.4	Loans and Advances	85,12,472	82,49,225	70,61,023
2.5	Fixed Assets	47,631	50,400	40,862
2.6	Non Banking Assets.	-	-	-
2.7	Other Assets	4,23,201	4,34,868	4,14,518
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	7,87,423	4,06,134	6,87,215
3.2	Interest Expense	3,66,075	1,90,202	2,00,788
	A. Net Interest Income (3.1-3.2)	4,21,348	2,15,932	4,86,428
3.3	Fees, Commission and Discount	298	159	502
3.4	Other Operating Income	85,346	40,800	6,259
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income	5,06,992	2,56,891	4,93,189
3.6	Staff Expenses	1,90,770	1,05,544	2,21,048
3.7	Other Operating Expenses	44,336	21,737	42,887
	C. Profit Before Provision	2,71,886	1,29,610	2,29,254
3.8	Provision for Possible Losses	17,287	8,163	6,463
	D. Operating Profit (C-3.8)	2,54,599	1,21,447	2,22,791
3.9	Non Operating Income/Expenses (Net)	1,131	36	-
3.10	Write Back of Provision for Possible Loss	547	-	-
	E. Profit from Regular Activities	2,56,278	1,21,484	2,22,791
3.11	Extra-ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes	2,56,278	1,21,484	2,22,791
3.12	Provision for Staff Bonus	23,298	11,044	20,254
3.13	Provision for Tax	69,894	33,132	60,761
	G. Net Profit/Loss (F-3.12-3.13)	1,63,086	77,308	1,41,776
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	11.99%	12.12%	11.70%
4.2	Non Performing Loan (NPL) to Total loan	0.98%	0.88%	0.87%
4.3	Total Loan Loss Provision to NPL	167.31%	179.06%	176.22%
4.4	Cost of Funds	8.76%	9.06%	6.07%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	173.39%	182.03%	200.74%

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