



SWABALAMBAN LAGHUBITTA BIKAS BANK LTD.

Central office, Kathmandu

UNAUDITED FINANCIAL RESULTS

As at 1st Quarter (2074/06/31) of Fiscal Year 2074/75

Figs. In NPR ('000)

S.No.	Particulars	This Quarter Ending (Asoj end 2074)	Previous Quarter Ending (Asadh end 2074)	Corresponding Previous Year Quarter ending (Asoj end 2074)
1	Total Capital and Liabilities	10,573,388.71	10,124,865.16	8,201,032.58
1.1	Paid Up Capital	418,963.00	418,963.00	312,380.00
1.2	Reserve and Surplus	803,545.39	721,424.92	747,538.29
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,928,704.59	4,030,860.52	3,151,717.71
1.5	Deposit (a+b)	4,604,803.49	4,231,750.64	3,286,337.57
	a. Domestic Currency	4,604,803.49	4,231,750.64	3,286,337.57
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	817,372.24	721,866.08	703,059.01
2	Total Assets (2.1 to 2.7)	10,573,388.71	10,124,865.16	8,201,032.58
2.1	Cash and Bank Balance	125,817.60	90,681.54	75,624.07
2.2	Money at Call and Short Notice	1,287,497.14	1,202,200.61	550,071.41
2.3	Investments	425,580.98	298,706.41	296,887.20
2.4	Loans and Advances	8,249,225.35	8,053,618.97	6,835,880.35
2.5	Fixed Assets	50,399.55	48,864.23	43,279.88
2.6	Non Banking Assets.	-	-	-
2.7	Other Assets	434,868.09	430,793.40	399,289.67
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year
3.1	Interest Income	406,134.08	1,457,300.35	324,800.28
3.2	Interest Expense	190,201.70	521,791.28	95,168.65
	A. Net Interest Income (3.1-3.2)	215,932.38	935,509.07	229,631.63
3.3	Fees, Commission and Discount	158.93	952.69	262.15
3.4	Other Operating Income	40,799.73	12,249.97	3,280.62
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income	256,891.04	948,711.73	233,174.40
3.6	Staff Expenses	105,543.59	424,798.81	98,640.74
3.7	Other Operating Expenses	21,737.42	97,785.05	21,836.08
	C. Profit Before Provision	129,610.03	426,127.87	112,697.58
3.8	Provision for Possible Losses	8,162.56	34,541.53	2,253.57
	D. Operating Profit (C-3.8)	121,447.47	391,586.34	110,444.01
3.9	Non Operating Income/Expenses (Net)	36.10	2,427.71	-
3.10	Write Back of Provision for Possible Loss	-	2,305.66	-
	E. Profit from Regular Activities	121,483.57	396,319.71	110,444.01
3.11	Extra-ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes	121,483.57	396,319.71	110,444.01
3.12	Provision for Staff Bonus	11,043.96	36,487.44	10,028.49
3.13	Provision for Tax	33,131.88	109,462.63	30,085.47
	G. Net Profit/Loss (F-3.12-3.13)	77,307.73	250,369.64	70,330.05
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	At the end of Corresponding previous year
4.1	Capital Fund to RWA	12.12%	11.63%	13.40%
4.2	Non Performing Loan (NPL) to Total loan	0.88%	0.67%	0.87%
4.3	Total Loan Loss Provision to NPL	179.06%	248.98%	175.13%
4.4	Cost of Funds	9.06%	7.06%	6.02%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	182.03%	193.53%	211.24%

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