

Sworojagar Laghu Bitta Bika Bank Limited

Quarterly Financial Statement

At the quarter ended Ashadh, 2077

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	3847499.86	3729183.65	3201005.44
1.1	Paid-up Capital	341612.12	341612.12	341612.12
1.2	Reserves and Surplus	121988.59	103066.06	112982.75
1.3	Debenture and Bond			0.00
1.4	Borrowings	1407206.40	1356734.73	1427960.32
1.5	Deposits (a+b)	1738796.08	1677459.63	1255408.62
	a. Domestic Currency	1738796.08	1677459.63	1255408.62
	b. Foreign Currency			0.00
1.6	Income Tax Liabilities	33295.66	25186.01	32561.57
1.7	Other Liabilities	204601.02	225125.11	30480.07
2	Total Assets (2.1 to 2.7)	3847499.86	3729183.65	3201005.44
2.1	Cash & Bank Balance	438771.29	236666.26	145201.87
2.2	Money at call and short Notice	0.00	0.00	
2.3	Investments	1010.00	1010.00	1000.00
2.4	Loans & Advances (a+b+c+d+e+f)	3289149.61	3354359.25	2970469.43
0	a. Real Estate Loan	0.00	0.00	0.00
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	3289149.61	3354359.25	2970469.43
2.5	Fixed Assets	32389.13	37755.70	36063.26
2.6	Non Banking Assets			0.00
2.7	Other Assets	86179.83	99392.45	48270.87
3	Profit and Loss Account			
3.1	Interest income	558443.77	395136.60	444790.99
3.2	Interest Expense	304216.81	227393.50	241087.28
A	Net Interest Income (3.1-3.2)	254226.95	167743.10	203703.71
3.3	Fees Commission and Discount	1044.14	4.31	0.00
3.4	Other Operating Income	63899.26	61540.76	68267.13
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	319170.36	229288.16	271970.84
3.6	Staff Expenses	117469.75	86276.05	92961.97
3.7	Other Operating Expenses	43802.81	34625.06	54701.71
C	Operating profit Before Provision (B-3.6-3.7)	157897.80	108387.05	124307.15
3.8	Provision for Possible Loss	107188.84	46313.51	24935.05
D	Operating profit (C-3.8)	50708.96	62073.54	99372.10
3.9	Non Operating Income/Expenses (Net)	6362.65	6107.97	12363.09
3.10	Write Back of Provision for Possible Loss	66245.66	25100.01	6193.40
E	Profit From Regular Activities (D+3.9+3.10)	123317.27	93281.52	117928.60
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	123317.27	93281.52	117928.60
3.12	Provision For Staff Bonus	12331.73	9328.15	11792.86
3.13	Provision For Tax	33295.66	25186.01	31912.89
G	Net Profit/Loss (F-3.12 -3.13)	77689.88	58767.36	74222.85
4	Ratios			
4.1	Capital Fund to RWA	13.83%	12.81%	13.36
4.2	Non Performing Loan (NPL) to Total Loan	1.83%	1.73%	0.88
4.3	Total Loan Loss Provision to total NPL	145.43%	116.20%	174.62%
4.4	Cost of Funds	10.34%	10.61%	8.98
4.5	CD Ratio (Calculated as per NRB Directives)	189.16%	199.97%	236.61%
	Additional Information (Optional)			
	Average Yield (Local Currency)	15.00	16.38	16.27
	Net Interest Spread (Local Currency)	4.66	5.77	7.29
	Return on Equity	16.76	17.62	16.33
	Return on Assets	2.02	2.10	2.32



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