

Swarojagar Laghubitta Bittiya Sanstha Ltd.

Quarterly Financial Statement
At the quarter ended Ashadh, 2078

(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)	5938649.99	5648085.45	3700013.39
1.1	Paid-up Capital	411279.30	411279.30	386954.30
1.2	Reserves and Surplus	207353.45	165288.00	109834.59
1.3	Debenture and Bond			
1.4	Borrowings	2374280.84	2318783.67	1407402.31
1.5	Deposits (a+b)	2574679.20	2418197.67	1738796.08
	a. Domestic Currency	2574679.20	2418197.67	1738796.08
	b. Foreign Currency			
1.6	Income Tax Liabilities	66137.67	48674.94	27005.96
1.7	Other Liabilities	304919.54	285861.86	30020.15
2	Total Assets (2.1 to 2.7)	5938649.99	5648085.45	3700013.39
2.1	Cash & Bank Balance	185910.63	245070.57	438771.29
2.2	Money at call and short Notice			0.00
2.3	Investments	1010.00	1010.00	1000.00
2.4	Loans & Advances (a+b+c+d+e+f)	5567445.70	5217106.28	3172467.89
0	a. Real Estate Loan			
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	5567445.70	5217106.28	3172467.89
2.5	Fixed Assets	38177.06	43175.51	32389.14
2.6	Non Banking Assets			
2.7	Other Assets	146106.60	141723.08	55385.07
3	Profit and Loss Account			
3.1	Interest income	656914.22	453752.48	558443.77
3.2	Interest Expense	316691.71	223036.55	304412.73
A	Net Interest Income (3.1-3.2)	340222.51	230715.92	254031.04
3.3	Fees Commission and Discount	3895.87	3422.57	1044.14
3.4	Other Operating Income	100948.11	76803.70	63899.26
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	445066.49	310942.19	318974.44
3.6	Staff Expenses	139519.76	107142.53	117469.75
3.7	Other Operating Expenses	70623.70	49197.95	45669.71
C	Operating profit Before Provision (B-3.6-3.7)	234923.03	154601.71	155834.98
3.8	Provision for Possible Loss	96906.40	66248.96	136259.51
D	Operating profit (C-3.8)	138016.63	88352.74	19575.47
3.9	Non Operating Income/Expenses (Net)	16587.90	11742.29	6572.73
3.10	Write Back of Provision for Possible Loss	90349.80	78720.37	66245.66
E	Profit From Regular Activities (D+3.9+3.10)	244954.34	178815.40	92393.85
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	244954.34	178815.40	92393.85
3.12	Provision For Staff Bonus	24495.43	17881.54	9239.39
3.13	Provision For Tax	66137.67	48280.16	25921.14
G	Net Profit/Loss (F-3.12 -3.13)	154321.23	112653.70	57233.32
4	Ratios			
4.1	Capital Fund to RWA	10.63%	10.41%	13.23%
4.2	Non Performing Loan (NPL) to Total Loan	2.63%	2.75%	1.83%
4.3	Total Loan Loss Provision to total NPL	87.05%	75.63%	193.69%
4.4	Cost of Funds	7.72%	6.88%	10.44%
4.5	CD Ratio (Calculated as per NRB Directives)	216.24%	215.74%	182.45%
	Additional Information (Optional)			
	Average Yield (Local Currency)	14.93	14.97	17.48
	Net Interest Spread (Local Currency)	7.21	8.09	7.04
	Return on Equity	24.95	26.05	11.52
	Return on Assets	2.60	2.66	1.55

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