

Swarojagar Laghubitta Bittiya Sanstha Ltd.

Quarterly Financial Statement
At the quarter ended Chaitra, 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)	5,648,085.45	5,057,590.51	3,729,183.65
1.1	Paid-up Capital	411,279.30	365,937.12	341,612.12
1.2	Reserves and Surplus	165,288.00	173,591.99	103,066.06
1.3	Debenture and Bond			
1.4	Borrowings	2,318,783.67	1,963,680.74	1,356,734.73
1.5	Deposits (a+b)	2,418,197.67	2,225,776.77	1,677,459.63
	a. Domestic Currency	2,418,197.67	2,225,776.77	1,677,459.63
	b. Foreign Currency			
1.6	Income Tax Liabilities	48,674.94	50,943.55	25,186.01
1.7	Other Liabilities	285,861.86	277,660.34	225,125.11
2	Total Assets (2.1 to 2.7)	5,648,085.45	5,057,590.51	3,729,183.65
2.1	Cash & Bank Balance	245,070.57	103,019.36	236,666.26
2.2	Money at call and short Notice			-
2.3	Investments	1,010.00	1,010.00	1,010.00
2.4	Loans & Advances (a+b+c+d+e+f)	5,217,106.28	4,771,914.39	3,354,359.25
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	5,217,106.28	4,771,914.39	3,354,359.25
2.5	Fixed Assets	43,175.51	41,221.44	37,755.70
2.6	Non Banking Assets			
2.7	Other Assets	141,723.08	140,425.32	99,392.45
3	Profit and Loss Account			
3.1	Interest income	453,752.48	274,529.69	395,136.60
3.2	Interest Expense	223,036.55	138,766.14	227,393.50
A	Net Interest Income (3.1-3.2)	230,715.92	135,763.55	167,743.10
3.3	Fees Commission and Discount	3,422.57	1,597.11	4.31
3.4	Other Operating Income	76,803.70	49,772.43	61,540.76
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	310,942.19	187,133.09	229,288.16
3.6	Staff Expenses	107,142.53	66,111.20	86,276.05
3.7	Other Operating Expenses	49,197.95	22,969.90	34,625.06
C	Operating profit Before Provision (B-3.6-3.7)	154,601.71	98,051.99	108,387.05
3.8	Provision for Possible Loss	66,248.96	204,777.09	46,313.51
D	Operating profit (C-3.8)	88,352.74	(106,725.10)	62,073.54
3.9	Non Operating Income/Expenses (Net)	11,742.29	5,754.72	6,107.97
3.10	Write Back of Provision for Possible Loss	78,720.37	206,027.63	25,100.01
E	Profit From Regular Activities (D+3.9+3.10)	178,815.40	105,057.26	93,281.52
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	178,815.40	105,057.26	93,281.52
3.12	Provision For Staff Bonus	17,881.54	10,505.73	9,328.15
3.13	Provision For Tax	48,280.16	28,365.46	25,186.01
G	Net Profit/Loss (F-3.12 -3.13)	112,653.70	66,186.07	58,767.36
4	Ratios			
4.1	Capital Fund to RWA	10.41%	10.84%	12.81%
4.2	Non Performing Loan (NPL) to Total Loan	2.75%	2.79%	1.73%
4.3	Total Loan Loss Provision to total NPL	75.63%	89.85%	116.20%
4.4	Cost of Funds	6.88%	7.62%	10.61%
4.5	CD Ratio (Calculated as per NRB Directives)	215.74%	214.39%	199.97%
	Additional Information (Optional)			
	Average Yield (Local Currency)	14.97	14.97	16.38
	Net Interest Spread (Local Currency)	8.09	7.34	5.77
	Return on Equity	26.05	24.53	17.62
	Return on Assets	2.66	2.62	2.10

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