



Shrijanshil Laghubitta Bittiya Sanstha Limited

Unaudited Financial Results (Quarterly)
As at 3rd Quarterly(30/12/2075) of the Fiscal Year 2075/2076

(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)	1276190.29		
1.1	Paid-up Capital	70000.00		
1.2	Reserves and Surplus	50424.91		
1.3	Debenture and Bond			
1.4	Borrowings	468209.45		
1.5	Deposits (a+b)	444819.28		
	a. Domestic Currency	444819.28		
	b. Foreign Currency			
1.6	Income Tax Liabilities	544.40		
1.7	Other Liabilities	242192.25		
2	Total Assets (2.1 to 2.7)	1276190.29		
2.1	Cash & Bank Balance	35827.70		
2.2	Money at call and short Notice			
2.3	Investments	1183848.67		
2.4	Loans & Advances (a+b+c+d+e+f)			
2.5	Fixed Assets	13420.69		
2.6	Non Banking Assets	1271.09		
2.7	Other Assets	41822.14		
3	Profit and Loss Account			
3.1	Interest income	18521.85		
3.2	Interest Expense	8157.16		
A	Net Interest Income (3.1-3.2)	10364.69		
3.3	Fees Commission and Discount	250.31		
3.4	Other Operating Income	804.93		
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	11419.93		
3.6	Staff Expenses	4217.58		
3.7	Other Operating Expenses	1112.44		
C	Operating profit Before Provision (B-3.6-3.7)	6089.91		
3.8	Provision for Possible Loss	947.22		
D	Operating profit (C-3.8)	5142.69		
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	5142.69		
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	5142.69		
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	5142.69		
4	Ratios			
4.1	Capital Fund to RWA	9.88%		
4.2	Non Performing Loan (NPL) to Total Loan	1.71%		
4.3	Total Loan Loss Provision to total NPL	78.00%		
4.4	Cost of Funds	10.79%		
4.5	CD Ratio (Calculated as per NRB Directives)	266.14%		

Note: If the statutory and regulatory authority notify to change the Unaudited financial statements, the figure may change accordingly .