

**Samaj 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
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>298776.60</b>	<b>284942.62</b>	<b>178914.00</b>
1.1	Paid-up Capital	20000.00	20000.00	11400.00
1.2	Reserves and Surplus	3,797.14	934.93	-4256.26
1.3	Debenture and Bond			
1.4	Borrowings	205585.17	208854.99	136976.81
1.5	Deposits (a+b)	<b>67651.45</b>	<b>54044.47</b>	<b>31252.91</b>
	a. Domestic Currency	67651.45	54044.47	31252.91
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	1742.85	1108.24	3540.54
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>298776.60</b>	<b>284942.62</b>	<b>178914.00</b>
2.1	Cash & Bank Balance	41088.18	42300.02	24567.48
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	<b>253843.44</b>	<b>240251.10</b>	<b>149388.47</b>
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan	253843.44	240251.10	149388.47
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others			
2.5	Fixed Assets	1559.01	1533.12	2014.11
2.6	Non Banking Assets			
2.7	Other Assets	2285.98	858.39	2943.94
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	23946.61	15330.69	10654.61
3.2	Interest Expense	11374.85	7450.63	7802.59
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>12571.75</b>	<b>7880.06</b>	<b>2852.03</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	5938.83	4502.16	3917.89
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>18510.58</b>	<b>12382.22</b>	<b>6769.92</b>
3.6	Staff Expenses	5723.26	3813.09	3611.02
3.7	Other Operating Expenses	2883.76	1935.65	2635.80
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>9903.56</b>	<b>6633.48</b>	<b>523.10</b>
3.8	Provision for Possible Loss	82804.93	64550.83	2065.36
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>-72901.37</b>	<b>-57917.35</b>	<b>-1542.25</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	82571.62	64725.40	1031.52
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>9670.26</b>	<b>6808.05</b>	<b>-510.73</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>9670.26</b>	<b>6808.05</b>	<b>-510.73</b>
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>9670.26</b>	<b>6808.05</b>	<b>-510.73</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	9.86%	9.25%	5.39%
4.2	Non Performing Loan (NPL) to Total Loan	0.85%	0.09%	0.03%
4.3	Total Loan Loss Provision to total NPL	284.04%	2694.87%	2.92%
4.4	Cost of Funds	5.74%	6.77%	14.99%
4.5	CD Ratio (Calculated as per NRB Directives)	375.22%	444.54%	478.00%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	15.00%	15.00%	18.00%
	Net Interest Spread (Local Currency)	9.26%	8.23%	3.01%
	Return on Equity	40.64%	32.52%	-7.15%
	Return on Assets	3.24%	2.39%	-0.29%