



सबैको लघुवित्त वित्तीय संस्था लि.

Sabaiko Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त संस्था, राष्ट्रियस्तर कार्यक्षेत्र भएको)
Head Office : Bandipur-1, Dumre, Tanahun, Phone: 065-580407/580427

Unaudited Financial Results (Quarterly)

As at the end of Third Quarter (30/12/2075) of the fiscal year 2075/76 (2018/2019)

Rs. In '000

S. No.	Particulars	This Quarter Ending (2075-12-30)	Previous Quarter Ending (2075-09-30)	Corresponding Previous Year Quarter Ending (2074-12-30)
1	Total Capital and Liabilities (1.1 to 1.7)	1,502,350	1,269,947	549,805
1.1	Paid up Capital	112,000	112,000	112,000
1.2	Reserve and Surplus	23,069	13,174	(3,069)
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	1,009,657	883,059	367,496
1.5	Deposits (a+b)	336,574	246,959	70,432
	a. Member	336,574	246,959	70,432
	b. Public	-	-	-
1.6	Income Tax Liability	9,407	5,166	-
1.7	Other Liabilities	11,643	9,587	2,945
2	Total Assets (2.1 to 2.7)	1,502,350	1,269,947	549,805
2.1	Cash and Bank Balance	14,065	15,271	9,790
2.2	Money at Call and Short Notice	26,878	69,143	56,054
2.3	Investments	20,000	20,000	30,000
2.4	Loans and Advances	1,415,670	1,144,736	445,601
2.5	Fixed Assets	16,287	14,852	6,764
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	9,451	5,944	1,597
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	132,212	77,696	24,013
3.2	Interest Expense	81,812	49,751	13,153
	A. Net Interest Income (3.1 - 3.2)	50,400	27,945	10,860
3.3	Fees, Commission and Discount	1,240	403	-
3.4	Other Operating Income	37,491	22,919	10,943
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A + 3.3 + 3.4 + 3.5)	89,131	51,267	21,803
3.6	Staff Expenses	33,102	20,767	13,575
3.7	Other Operating Expenses	12,839	6,336	6,944
	C. Operating Profit Before Provision (B - 3.6 - 3.7)	43,189	24,165	1,283
3.8	Provision for Possible Losses	8,697	5,221	4,502
	D. Operating Profit (C - 3.8)	34,492	18,943	(3,219)
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)	34,492	18,943	(3,219)
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	34,492	18,943	(3,219)
3.12	Provision for Staff Bonus	3,136	1,722	-
3.13	Provision for Tax	9,407	5,166	1
	G. Net Profit/ Loss (F - 3.12 - 3.13)	21,950	12,055	(3,220)
4	Ratios			
4.1	Capital Fund to RWA	10.13%	11.31%	22.63%
4.2	Non Performing Loan (NPL) To Total Loan	0.19%	0.03%	0.00%
4.3	Total Loan Loss Provision to Total NPL	549.39%	3368.79%	N/A
4.4	Cost of Funds	9.88%	11.20%	10.61%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	425.15%	468.31%	639.06%

Note: * The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.

* Operation started from Asadh 30, 2074

Interest Rate

Client Deposit: 5% - 8%

Loans & Advance: 14% - 18%