



# सबैको लघुवित्त वित्तीय संस्था लि.

Sabaiko Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्रप्राप्त संस्था, राष्ट्रियस्तर कार्यक्षेत्र भएको)

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## Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (31/03/2076) of the fiscal year 2075/76 (2018/2019)

Rs in '000'

S. No.	Particulars	This Quarter Ending 2076-03-31	Previous Quarter Ending 2075-12-30	Corresponding Previous Year Quarter Ending 2075-03-32
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,708,367</b>	<b>1,502,350</b>	<b>684,958</b>
1.1	Paid up Capital	112,000	112,000	112,000
1.2	Reserve and Surplus	32,204	23,069	987
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	1,108,049	1,009,657	452,438
1.5	<b>Deposits (a+b)</b>	<b>427,566</b>	<b>336,574</b>	<b>116,455</b>
	a. Member	427,566	336,574	116,455
	b. Public	-	-	-
1.6	Income Tax Liability	14,083	9,407	101
1.7	Other Liabilities	14,465	11,643	2,978
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,708,367</b>	<b>1,502,350</b>	<b>684,958</b>
2.1	Cash and Bank Balance	27,418	14,065	7,545
2.2	Money at Call and Short Notice	58,975	26,878	15,285
2.3	Investments	-	20,000	-
2.4	Loans and Advances	<b>1,592,319</b>	<b>1,415,670</b>	<b>650,474</b>
2.5	Fixed Assets	14,041	16,287	10,588
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	15,614	9,451	1,065
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	200,513	132,212	47,278
3.2	Interest Expense	122,409	81,812	27,974
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>78,104</b>	<b>50,400</b>	<b>19,304</b>
3.3	Fees, Commission and Discount	2,877	1,240	533
3.4	Other Operating Income	51,864	37,491	19,074
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A + 3.3 + 3.4 + 3.5)</b>	<b>132,845</b>	<b>89,131</b>	<b>38,911</b>
3.6	Staff Expenses	49,124	33,102	20,112
3.7	Other Operating Expenses	22,581	12,839	11,035
	<b>C. Operating Profit Before Provision (B - 3.6 - 3.7)</b>	<b>61,140</b>	<b>43,189</b>	<b>7,764</b>
3.8	Provision for Possible Losses	12,085	8,697	6,589
	<b>D. Operating Profit (C - 3.8)</b>	<b>49,056</b>	<b>34,492</b>	<b>1,175</b>
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit From Regular Activities (D + 3.9 + 3.10)</b>	<b>49,056</b>	<b>34,492</b>	<b>1,175</b>
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>49,056</b>	<b>34,492</b>	<b>1,175</b>
3.12	Provision for Staff Bonus	4,460	3,136	107
3.13	Provision for Tax	13,379	9,407	101
	<b>G. Net Profit/ Loss (F - 3.12 - 3.13)</b>	<b>31,217</b>	<b>21,950</b>	<b>968</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	9.76%	10.13%	17.79%
4.2	Non Performing Loan (NPL) To Total Loan	0.45%	0.19%	0.01%
4.3	Total Loan Loss Provision to Total NPL	258.54%	549.39%	8508.70%
4.4	Cost of Funds	10.89%	9.88%	12.05%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	376.78%	425.15%	564.22%

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%