



# सबैको लघुवित्त वित्तीय संस्था लि.

## Sabaiko Laghubitta Bittiya Sanstha Ltd.

(नेपाल राष्ट्र बैकबाट '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 Second Quarter (30/09/2075) of the fiscal year 2075/076 (2018/2019)

Rs. In '000

S. No.	Particulars	This Quarter Ending 2075-09-30	Previous Quarter Ending 2075-06-31	Corresponding Previous Year Quarter Ending 2074-09-30
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,269,947</b>	<b>1,110,259</b>	<b>384,462</b>
1.1	Paid up Capital	112,000	112,000	112,000
1.2	Reserve and Surplus	13,174	5,279	(5,103)
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	883,059	812,845	245,206
1.5	<b>Deposits (a+b)</b>	<b>246,959</b>	<b>170,342</b>	<b>31,184</b>
	a. Member	246,959	170,342	31,184
	b. Public	-	-	-
1.6	Income Tax Liability	5,166	1,783	-
1.7	Other Liabilities	9,587	8,009	1,174
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,269,947</b>	<b>1,110,259</b>	<b>384,462</b>
2.1	Cash and Bank Balance	15,271	15,285	13,921
2.2	Money at Call and Short Notice	69,143	151,609	77,971
2.3	Investments	20,000	30,000	80,400
2.4	Loans and Advances	<b>1,144,736</b>	<b>898,750</b>	<b>205,061</b>
	f. Others	1,144,736	898,750	205,061
2.5	Fixed Assets	14,852	13,252	5,622
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	5,944	1,363	1,487
<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	77,696	33,114	9,352
3.2	Interest Expense	49,751	21,443	4,088
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>27,945</b>	<b>11,671</b>	<b>5,265</b>
3.3	Fees, Commission and Discount	403	226	-
3.4	Other Operating Income	22,919	10,639	4,172
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A + 3.3 + 3.4 + 3.5)</b>	<b>51,267</b>	<b>22,536</b>	<b>9,437</b>
3.6	Staff Expenses	20,767	10,208	7,909
3.7	Other Operating Expenses	6,336	3,296	4,712
	<b>C. Operating Profit Before Provision (B - 3.6 - 3.7)</b>	<b>24,165</b>	<b>9,032</b>	<b>(3,183)</b>
3.8	Provision for Possible Losses	5,221	2,495	2,441
	<b>D. Operating Profit (C - 3.8)</b>	<b>18,943</b>	<b>6,537</b>	<b>(5,625)</b>
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	370
	<b>E. Profit From Regular Activities (D + 3.9 + 3.10)</b>	<b>18,943</b>	<b>6,537</b>	<b>(5,255)</b>
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>18,943</b>	<b>6,537</b>	<b>(5,255)</b>
3.12	Provision for Staff Bonus	1,722	594	-
3.13	Provision for Tax	5,166	1,783	-
	<b>G. Net Profit/ Loss (F - 3.12 - 3.13)</b>	<b>12,055</b>	<b>4,160</b>	<b>(5,255)</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	11.31%	12.81%	34.83%
4.2	Non Performing Loan (NPL) To Total Loan	0.03%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	3368.79%	40386.53%	N/A
4.4	Cost of Funds	11.20%	11.05%	11.28%
4.5	Credit to Deposit Ratio	468.31%	532.95%	664.22%
<b>5</b>	<b>Additional information(optional)</b>			
5.4	Liquidity Ratio	15.97%	45.53%	166.52%
5.5	Average Yield	17.80%	16.33%	17.33%
5.6	Net Interest spread	6.60%	5.27%	6.05%
5.7	Return on Equity	20.24%	14.45%	-58.50%
5.8	Return on Assets	2.47%	1.85%	-19.31%

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%