

सनिमा विकास बैंक लिमिटेड

Sanima Bikas Bank Limited

Promoted By NRN

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Unaudited Financial Results (Quarterly)

As at Second Quarter (14/1/2010) of the Fiscal Year 2009/2010 (2066/67)

Figure in '000

S.N.	Particulars	This Quarter Ending (30.09.2066 / 14.01.2010)	Previous Quarter Ending (31.06.2066 / 17.10.2009)	Corresponding Previous Year Quarter Ending (29.09.2065 / 13.01.2009)
1	Total Capital and Liabilities (1.1 to 1.7)	7,258,958	6,293,859	4,645,534
1.1	Paid Up Capital	806,400	768,000	384,000
1.2	Reserve and Surplus	106,497	129,651	68,334
1.3	Debenture and Bond		-	-
1.4	Borrowings	786,000	656,000	174,200
1.5	Deposits (a+b)	5,490,838	4,628,512	3,873,661
	a. Domestic Currency	4,967,208	4,080,500	3,433,639
	b. Foreign Currency	523,630	548,012	440,022
1.6	Income Tax Liability	2,176		-
1.7	Other Liabilities	67,046	111,696	145,339
2	Total Assets (2.1 to 2.7)	7,258,958	6,293,859	4,645,534
2.1	Cash & Bank Balance	323,068	331,474	183,220
2.2	Money at Call and Short Notice	686,765	455,653	665,224
2.3	Investments	857,999	643,784	311,505
2.4	Loans and Advances	5,010,239	4,488,099	3,166,809
	a. Real Estate Loan	1,065,963		
	b. Home/Housing Loan	908,911		
	c. Margin Type Loan	166,702		
	d. Term Loan	364,252		
	e. Overdraft Loan/TR Loan/WC Loan	1,386,598		
	f. Others	1,117,812		
2.5	Fixed Assets	242,368	234,818	209,077
2.6	Non Banking Assets			-
2.7	Other Assets	138,519	140,031	109,699
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding previous year Quarter
3.1	Interest Income	260,022	121,831	156,587
3.2	Interest Expense	166,235	77,971	106,466
	A. Net Interest Income (3.1-3.2)	93,787	43,860	50,121
3.3	Fees, Commission and Discount	1,080	386	14,116
3.4	Other Operating Income	19,214	10,642	-
3.5	Foreign Exchange Gain/Loss (Net)	4,707	3,647	4,084
	B. Total Operating Income (A+ 3.3+3.4+3.5)	118,787	58,535	68,321
3.6	Staff Expenses	17,417	9,104	10,946
3.7	Other Operating Expenses	31,095	15,125	18,364
	C. Operating Profit Before Provision (B. -3.6-3.7)	70,275	34,306	39,011
3.8	Provision for Possible Losses	10,954	6,042	16,224
	D. Operating Profit (C.-3.8)	59,321	28,264	22,787
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision For Possible Loss			10,650
	E. Profit from Regular Activities (D.+3.9+3.10)	59,321	28,264	33,437
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E. +3.11)	59,321	28,264	33,437
3.12	Provision for Staff Bonus	5,393	2,570	3,040
3.13	Provision For Tax	16,178	7,709	9,119
	G. Net Profit/(Loss) (F. -3.12-3.13)	37,750	17,985	21,278
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding previous year Quarter
4.1	Capital Fund to RWA	17.99%	20.34%	13.90%
4.2	Non Performing Loan (NPL) to Total Loan	0.12%	0.20%	1.25%
4.3	Total Loan Loss Provision to Total NPL	927.76%	558%	104%
4.4	Cost of Fund LCY as on 30 Poush	7.42%		