



Sanima Bank

सबल अणि विश्वसनीय

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Unaudited Financial Results (Quarterly) As at 1st Quarter of the Fiscal Year 2013/14 (31st Ashoj 2070)

Rs. '000

S.N.	Particulars	As at		
		17th Oct 2013	15th July 2013	16th Oct 2012
1	Total Capital and Liabilities (1.1 to 1.7)	21,970,597	21,976,540	15,701,905
1.1	Paid Up Capital	2,217,600	2,217,600	2,016,000
1.2	Reserve and Surplus	292,740	206,431	167,827
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	855,088	1,480,126	422,250
1.5	Deposits (a + b)	18,102,641	17,789,329	12,746,059
	a. Domestic Currency	17,670,346	17,604,173	12,614,135
	b. Foreign Currency	432,295	185,156	131,924
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	502,528	283,054	349,770
2	Total Assets (2.1 to 2.7)	21,970,597	21,976,540	15,701,905
2.1	Cash & Bank Balance	2,315,273	1,685,501	1,709,780
2.2	Money at Call and Short Notice	-	364,420	-
2.3	Investments	3,098,630	3,848,052	1,734,497
2.4	Loans and Advances(Net)	15,456,492	15,093,073	11,636,960
	a. Real Estate Loan	866,559	904,658	957,229
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 100 lacs)	199,524	202,111	223,033
	2. Business Complex & Residential Apartment Construction Loan	137,578	127,243	60,910
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	529,457	575,304	673,287
	b. Personal Home Loan of Rs. 100 Lacs or Less	872,825	797,179	573,856
	c. Margin Type Loan	50,863	43,841	57,744
	d. Term Loan	2,733,351	2,620,056	1,878,673
	e. Overdraft Loan/TR Loan/WC Loan	6,622,152	6,660,191	5,469,300
	f. Others	4,310,741	4,067,147	2,700,158
2.5	Fixed Assets	490,070	469,489	482,131
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	610,131	516,005	138,538
3	Profit and Loss Account	1 Quarter This Year	4 Quarters Last Year	1 Quarter Last Year
3.1	Interest Income	476,888	1,678,790	368,718
3.2	Interest Expense	309,337	1,023,257	230,095
	A. Net Interest Income (3.1-3.2)	167,551	655,532	138,623
3.3	Fees, Commission and Discount	8,508	23,668	4,184
3.4	Other Operating Income	16,704	68,853	27,468
3.5	Foreign Exchange Gain/Loss (Net)	35,753	27,237	2,612
	B. Total Operating Income (A + 3.3+3.4+3.5)	228,517	775,291	172,887
3.6	Staff Expenses	38,988	99,776	29,523
3.7	Other Operating Expenses	48,632	158,730	39,347
	C. Operating Profit Before Provision (B. -3.6-3.7)	140,896	516,785	104,016
3.8	Provision for Possible Losses	6,518	57,846	26,738
	D. Operating Profit (C.-3.8)	134,379	458,938	77,279
3.9	Non Operating Income/Expenses (Net)	637	2,571	541
3.10	Write Back of Provision For Possible Loss	612	19,675	7,420
	E. Profit from Regular Activities (D.+3.9+3.10)	135,628	481,185	85,240
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. +3.11)	135,628	481,185	85,240
3.12	Provision for Staff Bonus	12,330	43,744	7,749
3.13	Provision For Tax	36,990	132,379	23,247
	G. Net Profit/(Loss) (F. -3.12-3.13)	86,309	305,061	54,244
4	Ratios	As at		
		17th Oct 2013	15th July 2013	16th Oct 2012
4.1	Capital Fund to RWA (%)	14.00	14.87	16.95
4.2	Non Performing Loan (NPL) to Total Loan (%)	0.09	0.03	0.47
4.3	Total Loan Loss Provision to Total NPL (%)	1,147.13	3,750.43	243.15
4.4	Cost of Fund after CRR (LCY) (%)	7.06	7.24	7.88
4.5	Credit To Deposit Ratio (Calculated as per NRB Directives) (%)	73.24	73.98	77.42
4.6	Base Rate (%)	9.73	10.04	-
5	Additional Information			
5.1	Average Yield LCY (%)	11.49	11.09	12.48
5.2	Net Interest Spread (%)	4.43	3.85	4.60
5.3	Earning Per Share (Rs.)	15.11	15.13	10.56
5.4	Networth Per Share (Rs.)	113.20	120.24	108.32
5.5	Net Liquid Assets/Total Deposit (%)	27.26	30.96	26.28
5.6	Price Earning Ratio(%)	17.54	17.18	17.80
5.7	Total Assets per Share (Rs)	990.74	991.01	778.86
5.8	Return on Equity (%)	13.35	12.58	9.75
5.9	Return on Total Assets (%)	1.53	1.39	1.36

Figures are subject to change from supervisory authority and external auditor.
Previous period figures have been regrouped/rearranged where necessary.

