

SHIKHAR BITTIYA SANSTHA LIMITED

(Estd. 15 Sep 2005)

Thapathali, Kathmandu.

Unaudited Financial Results (Quarterly)

Rs . In Thousand

As at 1st Quarter (17/10/2009) of the Fiscal Year 2009/2010(2066Aswin).

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	614,545	386,776	321,126
1.1	Paid Up Capital	50,000	50,000	50,000
1.2	Reserve and Surplus	7,923	11,359	3,141
1.3	Debenture and Bond			
1.4	Borrowings	115,000	20,000	
1.5	Deposits (a+b)	408,605	282,619	244,215
	a. Domestic Currency	408,605	282,619	244,215
	b. Foreign Currency			
1.6	Income Tax Liability	2772	2772	
1.7	Other Liabilities	30,245	20,026	23,770
2	Total Assets (2.1 to 2.7)	614,545	386,776	321,126
2.1	Cash and Bank Balance	97,315	43,004	44,188
2.2	Money at Call and Short Notice			
2.3	Investments			
2.4	Loans and Advances	510,022	337,086	262,958
2.5	Fixed Assets	1,891	2,014	1,801
2.6	Non Banking Assets			
2.7	Other Assets	5,317	4,672	12,179
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	13,235	40,646	3,299
3.2	Interest Expense	9,937	22,545	4,739
	A. Net Interest Income (3.1-3.2)	3,298	18,101	(1,440)
3.3	Fees, Commission and Discount	1,842	3,897	872
3.4	Other Operating Income	74	236	86
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	5,214	22,234	(482)
3.6	Staff Expenses	945	2,716	721
3.7	Other Operating Expenses	916	4,169	597
	C. Operating Profit Before Provision (B - 3.6-3.7)	3,353	15,349	(1,800)
3.8	Provision for Possible Losses	6,789	5,829	2,812
	D. Operating Profit (C-3.8)	(3,436)	9,520	(4,612)
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)	(3,436)	9,520	(4,612)
3.11	Extraordinary Income / Expenses (Net)			
	F. Profit before Bonus and Taxes (E+3.11)	(3,436)	9,520	(4,612)
3.12	Provision for Staff Bonus		865	
3.13	Provision for Tax		2,772	
	G. Net Profit / Loss (F-3.12-3.13)	(3,436)	5,883	(4,612)
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	11.71	16.83	18.87
4.2	Non Performing Loan (NPL) to Total Loan	5.06	3.26	3.93
4.3	Total Loan Loss Provision to Total NPL	74.09	112.27	90.50

