



सानिमा विकास बैंक लिमिटेड
SANIMA BIKAS BANK LIMITED

banking
simplified

(Promoted by Non-Resident Nepalese)

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Unaudited Financial Results (Quarterly)

As at Third Quarter ended on 30 Chaitra 2067 (13/04/2011) of the Fiscal Year 2067/68 (2010/2011)

Figure in '000

S.N.	Particulars	This Quarter Ended (30.12.2067 / 13.04.2011)	Previous Quarter Ended (30.09.2067 / 14.01.2011)	Corresponding Previous Year Quarter Ended (31.12.2066 / 13.04.2010)
1	Total Capital and Liabilities (1.1 to 1.7)	9,908,131	9,372,494	6,693,962
1.1	Paid Up Capital	2,016,000	806,400	806,400
1.2	Reserve and Surplus	173,323	118,191	129,120
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	928,000	895,000	376,000
1.5	Deposits (a+b)	6,643,341	6,729,824	5,291,191
	a. Domestic Currency	6,566,663	6,612,143	4,966,362
	b. Foreign Currency	76,678	117,681	324,829
1.6	Income Tax Liability	-	-	1,367
1.7	Other Liabilities	147,467	823,079	89,885
2	Total Assets (2.1 to 2.7)	9,908,131	9,372,494	6,693,962

2.1	Cash & Bank Balance	471,050	469,695	462,897
2.2	Money at Call and Short Notice	1,191,453	1,387,777	480,893
2.3	Investments	853,637	833,630	449,348
2.4	Loans and Advances	6,904,083	6,216,702	4,892,287
	a. Real Estate Loan	1,568,829	1,707,542	1,818,278
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 60 lacs)	797,903	911,199	865,592
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	770,926	796,343	952,686
	b. Personal Home Loan up to Rs. 60 Lacs or Less	213,434	-	-
	c. Margin Type Loan	132,035	101,270	113,552
	d. Term Loan	830,683	717,969	429,466
	e. Overdraft Loan/TR Loan/WC Loan	2,617,710	2,300,000	1,440,605
	f. Others	1,541,392	1,389,921	1,090,386
2.5	Fixed Assets	340,739	339,514	258,169
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	147,168	125,175	150,369

3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding previous year Quarter
3.1	Interest Income	729,039	438,730	425,912
3.2	Interest Expense	490,739	311,346	270,266
	A. Net Interest Income (3.1-3.2)	238,300	127,384	155,646
3.3	Fees, Commission and Discount	3,613	2,259	2,315
3.4	Other Operating Income	28,828	17,151	22,669
3.5	Foreign Exchange Gain/Loss (Net)	(673)	(1,074)	5,816
	B. Total Operating Income (A+ 3.3+3.4+3.5)	270,068	145,720	186,446
3.6	Staff Expenses	40,675	26,468	28,711
3.7	Other Operating Expenses	60,168	38,770	51,804
	C. Operating Profit Before Provision (B. -3.6-3.7)	169,225	80,482	105,931
3.8	Provision for Possible Losses	19,753	12,483	11,062
	D. Operating Profit (C.-3.8)	149,472	67,999	94,869
3.9	Non Operating Income/Expenses (Net)	300	234	-
3.10	Write Back of Provision For Possible Loss	-	-	-
	E. Profit from Regular Activities (D.+3.9+3.10)	149,772	68,233	94,869
3.11	Extraordaniry Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. +3.11)	149,772	68,233	94,869
3.12	Provision for Staff Bonus	13,616	6,203	8,624
3.13	Provision For Tax	40,847	18,609	25,873
	G. Net Profit/(Loss) (F. -3.12-3.13)	95,309	43,421	60,372

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 (Calculated as per BASEL II)	29.37%	14.08%	18.89%
4.2	Non Performing Loan (NPL) to Total Loan	0.05%	0.06%	0.11%
4.3	Total Loan Loss Provision to Total NPL	2131.54%	1895.61%	1068.79%
4.4	Cost of Fund (LCY)	10.35%	10.01%	7.78%
4.5	Credit To Deposit Ratio (Calculated as per NRB Directives)	79.71%	83.38%	83.86%

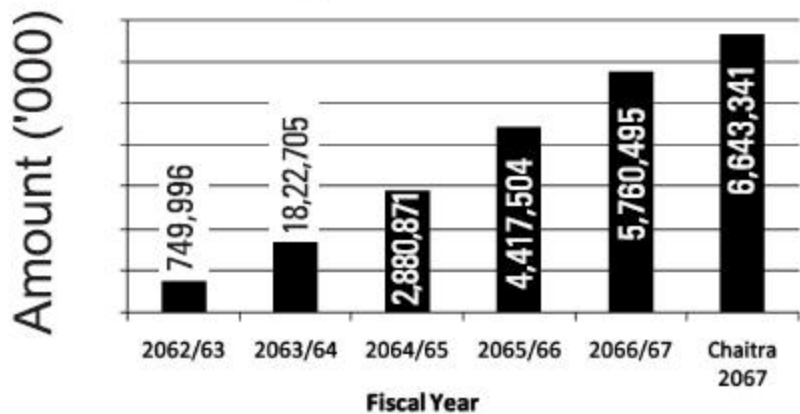
Unaudited financial figures are subject to change from supervisory authority and external auditor.

Figures have been regrouped/rearranged where necessary.

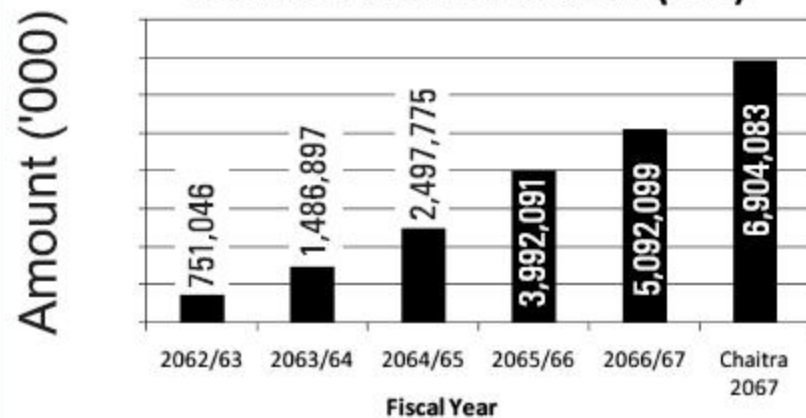
Previous Quarter's Capital Fund to RWA has been calculated as per Traditional Capital Adequacy Framework.

Key Indicators

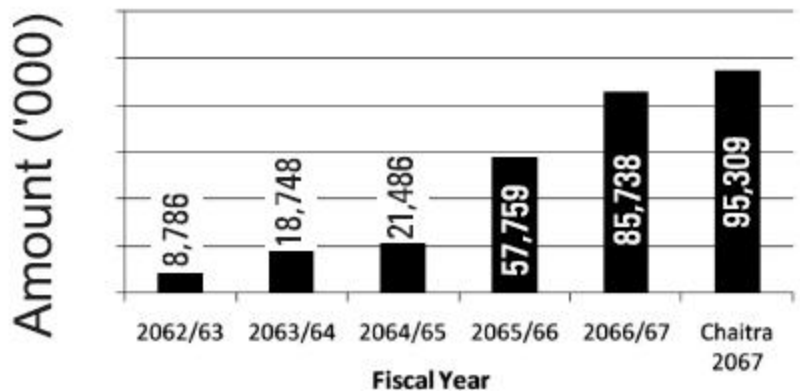
Deposit Growth



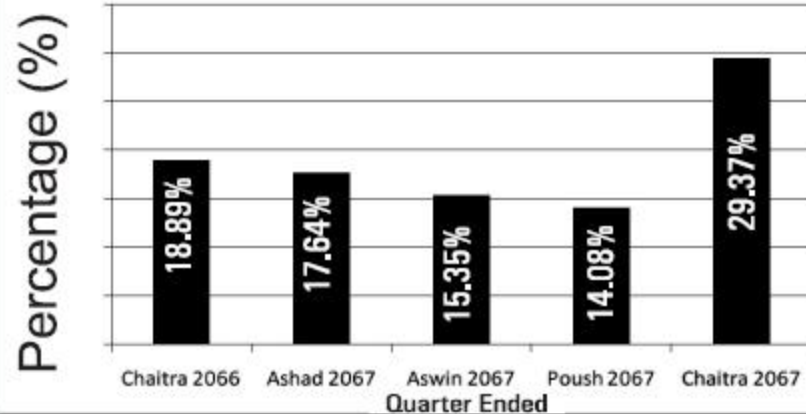
Loans & Advances Growth (Net)



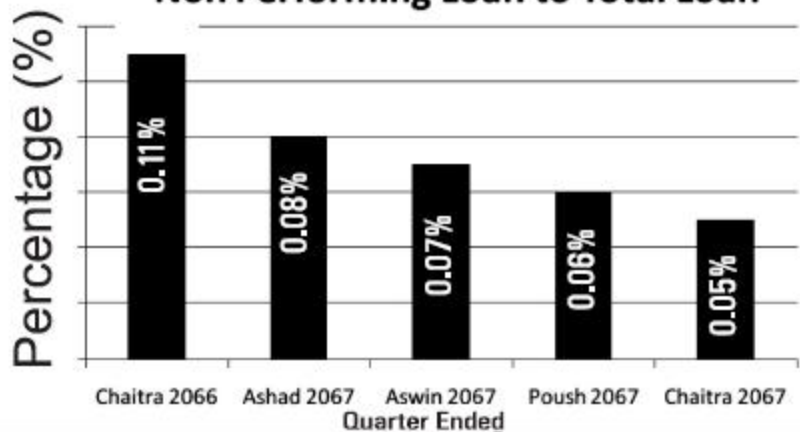
Growth of Net Profit



Capital Adequacy Ratio



Non Performing Loan to Total Loan



Liquidity Ratio

