

NRB Directive Form No. 9.14					
Institution Name: Salapa Bikas Bank Limited (12094)					
Quarterly Financial Highlight					
At the quarter ended Chaitra, 2080					
(Rs. in Full Figure)					
S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending	Paste Quarter Ending Data Here
1	Total Capital & Liabilities (1.1 to 1.7)	1362594290.00	1373510339.58	0.00	
1.1	Paid-up Capital	350000000.00	350000000.00	0.00	350000000.00
1.2	Reserves and Surplus	16561900.00	16561904.22	0.00	16561900
1.3	Debenture and Bond	0.00	0.00	0.00	
1.4	Borrowings	0.00	0.00	0.00	
1.5	Deposits (a+b)	886558070.00	901159465.78	0.00	
	a. Deposit(Domestic Currency)	886558070.00	901159465.78	0.00	886558070
	b. Deposit(Foreign Currency)	0.00	0.00	0.00	0
1.6	Income Tax Liabilities	0.00	0.00	0.00	0
1.7	Other Liabilities	109474320.00	105788969.58	0.00	109474320
2	Total Assets (2.1 to 2.7)	1362594290.00	1373510339.58	0.00	
2.1	Cash & Bank Balance	84592150.00	73099070.00	0.00	84,592,150
2.2	Money at call and short Notice	228588010.00	287750450.00	0.00	228,588,010
2.3	Investments	0.00	0.00	0.00	
2.4	Loans & Advances (a+b+c+d+e+f)	772522137.86	758009367.80	0.00	
	a. Real Estate Loan	0.00	0.00	0.00	
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	0.00	0.00	0.00	
	2. Business Complex & Residential Apartment Construction Loan	0.00	0.00	0.00	
	3. Income generating Commercial Complex Loan	0.00	0.00	0.00	
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	0.00	0.00	0.00	
	b. Personal Home Loan of Rs. 10 million or less	0.00	0.00	0.00	
	c. Margin Type Loan	0.00	0.00	0.00	
	d. Term Loan	253273621.18	244020276.17	0.00	253273621.2
	e. Overdraft Loan / TR Loan / WC Loan	151680426.68	147823028.36	0.00	151680426.7
	f. Other Loan	367568090.00	366166063.27	0.00	367568090
2.5	Fixed Assets	30777000.00	30345690.00	0.00	30777000
2.6	Non Banking Assets	0.00	0.00	0.00	0
2.7	Other Assets	246114992.14	224305761.78	0.00	246,114,992.14
3	Profit and Loss Account	0.00	0.00	0.00	
3.1	Interest income	84625270.00	55824120.00	0.00	84625270
3.2	Interest Expense	48376540.00	33911030.00	0.00	48376540
A	Net Interest Income (3.1-3.2)	36248730.00	21913090.00	0.00	0
3.3	Fees Commission and Discount	452110.00	246050.00	0.00	452110
3.4	Other Operating Income	3636890.00	2522390.00	0.00	3636890
3.5	Foreign Exchange Gain/Loss (Net)	0.00	0.00	0.00	0
B	Total Operating Income (A+3.3+3.4+3.5)	40337730.00	24681530.00	0.00	0
3.6	Staff Expenses	29491860.00	20017020.00	0.00	29491860
3.7	Other Operating Expenses	7965560.00	4502790.00	0.00	7965560
C	Operating profit Before Provision (B-3.6-3.7)	2880310.00	161720.00	0.00	0
3.8	Provision for Possible Loss	28329350.00	23484140.00	0.00	28329350

D	Operating profit (C-3.8)	-25449040.00	-23322420.00	0.00	0
3.9	Non Operating Income/Expenses (Net)	0.00	0.00	0.00	0
3.10	Write Back of Provision for Possible Loss	9747700.00	12474220.00	0.00	9747700
E	Profit From Regular Activities (D+3.9+3.10)	-15701340.00	-10848200.00	0.00	
3.11	Extraordinary Income/Expenses (Net)	0.00	0.00	0.00	
F	Profit Before Bonus and Taxes (E+3.11)	-15701340.00	-10848200.00	0.00	
3.12	Provision For Staff Bonus	0.00	0.00	0.00	
3.13	Provision For Tax	0.00	0.00	0.00	
G	Net Profit/Loss (F-3.12 -3.13)	-15701340.00	-10848200.00	0.00	
4	Ratios	28.26	30.38	0.00	28.26
4.1	Capital Fund to RWA(%)	29.32	31.34	0.00	29.32
4.2	Non Performing Loan (NPL) to Total Loan(%)	8.31	6.45	0.00	8.31
4.3	Total Loan Loss Provision to total NPL(%)	67.19	72.75	0.00	67.19
4.4	Cost of Funds(%)	6.20	6.88	0.00	6.2
4.5	CD Ratio (Calculated as per NRB Directives)(%)	87.13	84.11	0.00	87.13
4.6	Base Rate(%)	11.28	12.00	0.00	11.28
5	Additional Information (Optional)	0.00	0.00	0.00	0
5.1	Average Yield (Local Currency)(%)	0.00	0.00	0.00	0
5.2	Net Interest Spread (Local Currency)(%)	4.99	4.54	0.00	4.99
5.3	Return on Equity(%)	0.00	0.00	0.00	0
5.4	Return on Assets(%)	0.00	0.00	0.00	0