

NRB Directive Form No. 9.14					
Institution Name: Salapa Bikas Bank Limited (12094)					
Quarterly Financial Highlight					
At the quarter ended Poush, 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)	1373510339.58	1349511740.04	1341264180.37	
1.1	Paid-up Capital	350000000.00	350000000.00	28000000.00	350000000
1.2	Reserves and Surplus	16561904.22	16561900.00	204180650.00	16561904.22
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)	901159465.78	875583420.00	831186580.00	
	a. Deposit(Domestic Currency)	901159465.78	875583420.00	831186580.00	901159465.8
	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	105788969.58	107366420.04	277896950.37	105788969.6
2	Total Assets (2.1 to 2.7)	1373510339.58	1349511740.04	1341264180.37	0
2.1	Cash & Bank Balance	73099070.00	93293700.00	84707660.00	73099070
2.2	Money at call and short Notice	287750450.00	298684420.00	370872500.00	287750450
2.3	Investments	0.00	0.00	0.00	
2.4	Loans & Advances (a+b+c+d+e+f)	758009367.80	709198710.00	720552190.00	
	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	244020276.17	226774030.17	234405989.65	244020276.2
	e. Overdraft Loan / TR Loan / WC Loan	147823028.36	140100410.46	138136255.16	147823028.4
	f. Other Loan	366166063.27	342324269.37	348009945.19	366166063.3
2.5	Fixed Assets	30345690.00	28966470.00	0.00	30345690
2.6	Non Banking Assets	0.00	0.00	0.00	
2.7	Other Assets	224305761.78	219368440.04	165131830.37	224305761.8
3	Profit and Loss Account	0.00	0.00	0.00	
3.1	Interest income	55824120.00	24292550.00	53436260.00	55824120
3.2	Interest Expense	33911030.00	17426600.00	31672470.00	33911030
A	Net Interest Income (3.1-3.2)	21913090.00	6865950.00	21763790.00	0
3.3	Fees Commission and Discount	246050.00	170910.00	0.00	246050
3.4	Other Operating Income	2522390.00	1255570.00	2079600.00	2522390
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)	24681530.00	8292430.00	23843390.00	0
3.6	Staff Expenses	20017020.00	11469010.00	19641210.00	20017020
3.7	Other Operating Expenses	4502790.00	2120200.00	4881260.00	4502790
C	Operating profit Before Provision (B-3.6-3.7)	161720.00	-5296780.00	-679080.00	0
3.8	Provision for Possible Loss	23484140.00	15230080.22	26440740.00	23484140

D	Operating profit (C-3.8)	-23322420.00	-20526860.22	-27119820.00	0
3.9	Non Operating Income/Expenses (Net)	0.00	0.00	0.00	0
3.10	Write Back of Provision for Possible Loss	12474220.00	2732111.53	11620560.00	12474220
E	Profit From Regular Activities (D+3.9+3.10)	-10848200.00	-17794748.69	-15499260.00	
3.11	Extraordinary Income/Expenses (Net)	0.00	0.00	0.00	
F	Profit Before Bonus and Taxes (E+3.11)	-10848200.00	-17794748.69	-15499260.00	
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)	-10848200.00	-17794748.69	-15499260.00	
4	Ratios	30.38	33.56	0.00	30.38
4.1	Capital Fund to RWA(%)	31.34	34.75	33.23	31.34
4.2	Non Performing Loan (NPL) to Total Loan(%)	6.45	8.41	6.85	6.45
4.3	Total Loan Loss Provision to total NPL(%)	72.75	62.12	73.07	72.75
4.4	Cost of Funds(%)	6.88	7.49	6.22	6.88
4.5	CD Ratio (Calculated as per NRB Directives)(%)	84.11	80.99	86.68	84.11
4.6	Base Rate(%)	12.00	13.62	11.10	12
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)(%)	4.54	4.59	4.15	4.54
5.3	Return on Equity(%)	0.00	0.00	0.00	0
5.4	Return on Assets(%)	0.00	0.00	0.00	0