

NRB Directive Form No. 9.14					
Institution Name: Salapa Bikas Bank Limited (12094)					
Quarterly Financial Highlight					
At the quarter ended Ashwin, 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)	1349511740.04	1415410050.57	1308726316.62	
1.1	Paid-up Capital	350000000.00	350000000.00	28000000.00	350000000
1.2	Reserves and Surplus	16561900.00	18261630.00	205030650.00	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)	875583420.00	939902130.00	796858300.00	
	a. Deposit(Domestic Currency)	875583420.00	939902130.00	796858300.00	875583420
	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	107366420.04	107246290.57	278837366.62	107366420
2	Total Assets (2.1 to 2.7)	1349511740.04	1415410050.57	1308726316.62	
2.1	Cash & Bank Balance	93293700.00	89327690.00	107918530.00	93293700
2.2	Money at call and short Notice	298684420.00	416175190.00	347791920.00	298684420
2.3	Investments	0.00	0.00	0.00	0
2.4	Loans & Advances (a+b+c+d+e+f)	709198710.00	702087560.57	707184866.62	0
	a. Real Estate Loan	0.00	0.00	0.00	0
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	0.00	0.00	0.00	0
	2. Business Complex & Residential Apartment Construction Loan	0.00	0.00	0.00	0
	3. Income generating Commercial Complex Loan	0.00	0.00	0.00	0
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	0.00	0.00	0.00	0
	b. Personal Home Loan of Rs. 10 million or less	0.00	0.00	0.00	0
	c. Margin Type Loan	0.00	0.00	0.00	0
	d. Term Loan	226774030.17	233639080.80	232666952.47	226774030.2
	e. Overdraft Loan / TR Loan / WC Loan	140100410.46	137841990.30	190420407.23	140100410.5
	f. Other Loan	342324269.37	330606489.47	284097506.92	342324269.4
2.5	Fixed Assets	28966470.00	28704320.00	24771980.00	28966470
2.6	Non Banking Assets	0.00	0.00	0.00	0
2.7	Other Assets	219368440.04	179115290.00	121059020.00	219368440
3	Profit and Loss Account	0.00	0.00	0.00	
3.1	Interest income	24292550.00	114336260.00	22346530.00	24292550
3.2	Interest Expense	17426600.00	65343720.00	15998200.00	17426600
A	Net Interest Income (3.1-3.2)	6865950.00	48992540.00	6348330.00	0
3.3	Fees Commission and Discount	170910.00	1232940.00	0.00	170910
3.4	Other Operating Income	1255570.00	7319180.00	1187780.00	1255570
3.5	Foreign Exchange Gain/Loss (Net)	0.00	0.00	0.00	0
B	Total Operating Income	8292430.00	57544660.00	7536110.00	0

	(A+3.3+3.4+3.5)				
3.6	Staff Expenses	11469010.00	38818730.00	10924090.00	11469010
3.7	Other Operating Expenses	2120200.00	19885060.00	2240880.00	2120200
C	Operating profit Before Provision (B-3.6-3.7)	-5296780.00	-1159130.00	-5628860.00	0
3.8	Provision for Possible Loss	15230080.22	37690980.00	18248930.00	15230080.22
D	Operating profit (C-3.8)	-20526860.22	-38850110.00	-23877790.00	0
3.9	Non Operating Income/Expenses (Net)	0.00	0.00	0.00	0
3.10	Write Back of Provision for Possible Loss	2732111.53	39337180.00	1460560.00	2732111.53
E	Profit From Regular Activities (D+3.9+3.10)	-17794748.69	487070.00	-22417230.00	
3.11	Extraordinary Income/Expenses (Net)	0.00	0.00	0.00	
F	Profit Before Bonus and Taxes (E+3.11)	-17794748.69	487070.00	-22417230.00	
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)	-17794748.69	487070.00	-22417230.00	
4	Ratios	33.56	0.00	0.00	33.56
4.1	Capital Fund to RWA(%)	34.75	33.15	23.90	34.75
4.2	Non Performing Loan (NPL) to Total Loan(%)	8.41	3.06	7.79	8.41
4.3	Total Loan Loss Provision to total NPL(%)	62.12	114.51	65.29	62.12
4.4	Cost of Funds(%)	7.49	7.47	5.84	7.49
4.5	CD Ratio (Calculated as per NRB Directives)(%)	80.99	74.70	88.74	80.99
4.6	Base Rate(%)	13.62	11.99	10.39	13.62
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)(%)	4.59	4.43	4.05	4.59
5.3	Return on Equity(%)	0.00	0.14	0.00	0
5.4	Return on Assets(%)	0.00	0.03	0.00	0