

Salapa Bikas Bank Limited
Condensed Consolidated Statement of Financial Position
At the month end of Poush , 2080

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Assets				
Cash and Cash Equivalent	360,849,508.30	455,580,172.64	360,849,508.30	455,580,172.64
Due from Nepal Rastra Bank	-	-	-	-
Placement with Banks and FIs	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Other Trading Assets	-	-	-	-
Loans and Advances to Banks and FIs	-	-	-	-
Loans and Advances to Customers	911,574,576.80	770,822,408.49	911,574,576.80	770,822,408.49
Investment Securities	-	-	-	-
Current Tax Assets	14,190,537.84	12,327,311.82	14,190,537.84	12,327,311.82
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	-	-	-	-
Property and Equipment	33,149,149.31	23,411,630.83	33,149,149.31	23,411,630.83
Goodwill and Intangible Assets	2,004,944.58	932,028.12	2,004,944.58	932,028.12
Deferred Tax Assets	3,326,854.69	3,767,722.25	3,326,854.69	3,767,722.25
Other Assets	9,588,817.33	25,525,471.84	9,588,817.33	25,525,471.84
Total Assets	1,334,684,388.85	1,292,366,745.99	1,334,684,388.85	1,292,366,745.99
Liabilities				
Due to Banks and FIS	-	-	-	-
Due to Nepal Rasra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposit from Customers	901,219,486.84	831,138,873.46	901,219,486.84	831,138,873.46
Borrowings	-	-	-	-
Current Tax Liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred Tax Liabilities	-	-	-	-
Other Liabilities	66,432,122.64	124,240,308.99	66,432,122.64	124,240,308.99
Debt Securities Issued	-	-	-	-
Subordinated Liabilities	-	-	-	-
Total Liabilities	967,651,609.48	955,379,182.45	967,651,609.48	955,379,182.45
Equity				
Share Capital	350,000,000.00	28,000,000.00	350,000,000.00	28,000,000.00

Share Premium	-	-	-	-
Retained Earnings	(147,717.24)	2,112,825.23	(147,717.24)	2,112,825.23
Reserves	17,180,496.61	306,874,738.31	17,180,496.61	306,874,738.31
Total Equity Attributable to Equity Holders	367,032,779.37	336,987,563.54	367,032,779.37	336,987,563.54
Non Controlling Interest				
Total Equity	367,032,779.37	336,987,563.54	367,032,779.37	336,987,563.54
Total Liabilities and Equity	1,334,684,388.85	1,292,366,745.99	1,334,684,388.85	1,292,366,745.99
Contingent liabilities and commitment				

	<div>Salapa Bikas Bank Limited</div> <div>Condensed Statement of Profit or Loss</div> <div>At the month end of Poush , 2080</div> <div>(Amount in NPR, Full Figure)</div>							
Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Interest Income	26,401,515.51	66,332,525.63	10,473,305.46	58,604,674.16	26,401,515.51	66,332,525.63	10,473,305.46	58,604,674.16
Interest Expenses	5,190,104.08	33,311,023.07	5,219,593.96	31,672,471.64	5,190,104.08	33,311,023.07	5,219,593.96	31,672,471.64
Net Interest Income	21,271,411.43	32,421,496.62	5,253,711.50	26,932,202.52	21,271,411.43	32,421,496.62	5,253,711.50	26,932,202.52
Fees and Commission Income	34,867.95	264,807.37	9,050.00	9,050.00	34,867.95	264,807.37	9,050.00	9,050.00
Fees and Commission Expenses	-	-	-	-	-	-	-	-
Net Fees and Commission Income	34,867.95	264,807.37	9,050.00	9,050.00	34,867.95	264,807.37	9,050.00	9,050.00
Net Interest, Fees and Commission Income	21,306,279.38	32,686,303.99	5,262,761.50	26,941,252.52	21,306,279.38	32,686,303.99	5,262,761.50	26,941,252.52
Net Trading Income	-	-	-	-	-	-	-	-
Other Operating Income	577,613.67	2,503,627.84	489,611.36	2,156,501.52	577,613.67	2,503,627.84	489,611.36	2,156,501.52
Total Operating Income	21,883,893.05	35,189,931.83	5,752,372.86	29,097,754.04	21,883,893.05	35,189,931.83	5,752,372.86	29,097,754.04
Impairment Charge/(Reversal) for Loans and other Losses	(3,477,118.45)	11,009,922.90	14,906,126.81	14,906,126.81	(3,477,118.45)	11,009,922.90	14,906,126.81	14,906,126.81
Net Operating Income	25,361,011.50	24,180,008.33	(9,153,753.95)	14,191,627.23	25,361,011.50	24,180,008.33	(9,153,753.95)	14,191,627.23
Personnel Expenses	2,777,330.23	20,017,020.79	3,375,381.52	19,641,211.00	2,777,330.23	20,017,020.79	3,375,381.52	19,641,211.00
Other Operating Expenses	752,200.77	4,502,779.79	830,371.83	4,881,262.26	752,200.77	4,502,779.79	830,371.83	4,881,262.26
Depreciation and Amortization	-	-	-	-	-	-	-	-
Operating Profit	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)
Non-Operating Income	-	-	-	-	-	-	-	-
Non-Operating Expenses	-	-	-	-	-	-	-	-
Profit Before Income and Tax	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)
Income Tax Expenses	-	-	-	-	-	-	-	-
Current Tax	-	-	-	-	-	-	-	-
Deferred Tax	-	-	-	-	-	-	-	-
Profit/(Loss) For the Period	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)

Salapa Bikas Bank Limited
Condensed Consolidated Statement of comprehensive income
At the month end of Poush , 2080

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Profit or loss for the year	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)
Other comprehensive income								
a) Items that will not be reclassified to Profit or loss								
• Gains/(losses) from Investments in equity								

instruments measured at fair value								
• Gains/(losses) on revaluation								
• Actuarial gains/(losses) on defined benefit plans								
• Income tax relating to above items								
Net other comprehensive income that will not be reclassified to profit or loss	-	-	-	-	-	-	-	-
b) Items that are or may be reclassified to profit or loss								
• Gains/(losses) on cash flow hedge								
• Exchange gains/(losses) (arising from trasalating financial assets of foreign operation)								
• Income tax relating to above items								
• Reclassify to profit or loss								
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-	-	-	-	-	-
c) Share of other comprehensive income of associate accounted as per equited method								
Other comprehensive income for the period, net of income tax	-	-	-	-	-	-	-	-
Total comprehensive income for the period	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)	21,831,480.50	(339,791.65)	(13,359,507.30)	(10,330,846.03)
Total comprehensive income attributable to:								

Equity holders of the Bank								
Non-controlling interest								
Total comprehensive income for the period	-	-	-	-	-	-	-	-
Earning per share								
Basic earning per share	6.24	(0.10)			-2.03	-2.03		
Annualized earning per share								
Diluted earning per share					-2.03	-2.03		
	(4.11)	(6.13)						

<div>Salapa Bikas Bank Limited</div> <div>Ratios as per NRB Directive</div> <div>At the month end of Poush , 2080</div>								
Particulars	Groups				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA		31.34%		33.23%	33.56%	33.56%	26.96%	26.96%
Non-Performing Loan(NPL)to Total Loans (As per NRB Directive)		6.45%		6.85%	8.41%	8.41%	7.79%	7.79%
Total Loss Loan Provision to Total NPL (As per NRB Directive)		72.75%		73.07%	62.12%	62.12%	65.29%	65.29%
Costs of Funds		6.88%		6.22%	7.49%	7.49%	5.84%	5.84%
Credit to Deposit Ratio (As per NRB Directive)		84.11%		86.68%	80.99%	80.99%	88.74%	88.74%
Base Rate (As per NRB Directive)		12.00%		11.10%	13.62%	13.62%	10.39%	10.39%
Interest Rate Spread (As per NRB Directive)		4.54%		4.15%	4.59%	4.59%	4.05%	4.05%

<div>Amount in NPR, full figure</div> <div>Salapa Bikas Bank Limited</div> <div>Details about the distributable profit</div> <div>At the month end of Poush , 2080</div>		
Particulars	Current Year	Previous Year Corresponding
	Upto This Quarter (YTD)	Upto This Quarter (YTD)
Opening Retained Earning		7,369,765.78
Net profit or (loss) as per statement of profit or loss	4,136,898.15	16,501,636.75
1. Appropriations		
<i>1.1 Profit required to be appropriated to:</i>	(1,535,942.00)	3,283,825.71
a. General Reserve (-)	8,945,485.80	(4,973,490.00)
b. Capital Redemption Reserve (-)		
c. Exchange Fluctuation Fund (-)		
d. CSR Fund (-)	247,981.43	
e. Employees Training Fund (-)		

	1,410,231.96	
f. Other (-)		
<u>1.2 Profit required to be transfered to Regulatory Reserve:</u>		-
a. Transferred to Regulatory Reserve (-)	6,721,174.77	
b. Transferred from Regulatory Reserve (+)		
Net Profit for the period end available for distribution	(144,377.35)	(2,213,593.95)

(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited

Condensed Consolidated Statement of cash flows

At the month end of Poush , 2080

Particulars	Group		Bank	
	Current Year	Previous Year Corresponding	Current Year	Previous Year Corresponding
	Upto this Quarter (YTD)	Upto this Quarter (YTD)	Upto this Quarter (YTD)	Upto this Quarter (YTD)
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received (+)				
Fees and other income received (+)				
Divided received (+)				
Receipts from other operating activities (+)				
Interest paid (-)				
Commission and fees paid (-)				
Cash payment to employees (-)				
Other expense paid (-)				
Operating cash flows before changes in operating assets and liabilities	-	-	-	-
(Increase)/Decrease in operating assets	-	-	-	-
Due from Nepal Rastra Bank				
Placement with bank and financial institutions				
Other trading assets				
Loan and advances to bank and financial institutions				
Loans and advances to customers				
Other assets				
Increase/(Decrease) in operating liabilities	-	-	-	-
Due to bank and financial institutions				
Due to Nepal Rastra Bank				
Deposit from customers				
Borrowings				
Other liabilities				
Net cash flow from operating activities before tax paid	-	-	-	-

Income taxes paid (-)				
Net cash flow from operating activities	-	-	-	-
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities				
Receipts from sale of investment securities				
Purchase of property and equipment				
Receipt from the sale of property and equipment				
Purchase of intangible assets				
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties				
Interest received				
Dividend received				
Net cash used in investing activities	-	-	-	-
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities				
Repayment of debt securities				
Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares				
Dividends paid				
Interest paid				
Other receipt/payment				
Net cash from financing activities	-	-	-	-
Net increase (decrease) in cash and cash equivalents	-	-	-	-
Cash and cash equivalents at beginning of the year				
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Poush 2080 End	-	-	-	-