

NRB Directive Form No. 9.14

Institution Name: Salapa Bikas Bank Limited (12094)

Quarterly Financial Highlight

At the quarter ended Ashar, 2079

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)	1347178493.09	1180537770.00	1022337950.00	
1.1	Paid-up Capital	28000000.00	28000000.00	28000000.00	28000000
1.2	Reserves and Surplus	200465650.00	197454410.00	183816354.16	200465650
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)	851047580.00	765745970.00	744417500.00	
	a. Deposit(Domestic Currency)	851047580.00	765745970.00	744417500.00	851047580
	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	267665263.09	189337390.00	66104095.84	267665263.1
2	Total Assets (2.1 to 2.7)	1347178493.09	1180538770.00	1022337950.00	0
2.1	Cash & Bank Balance	99656750.00	36444200.00	81815900.00	99656750
2.2	Money at call and short Notice	521861230.00	366812580.00	289660380.00	521861230
2.3	Investments	0.00	0.00	0.00	0
2.4	Loans & Advances (a+b+c+d+e+f)	658455665.05	669143470.00	587401450.00	0
	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	1000.00	0.00	
	d. Term Loan	185955399.82	200542001.69	206400100.00	185955399.8
	e. Overdraft Loan / TR Loan / WC Loan	153182285.23	138813858.08	133794570.00	153182285.2
	f. Other Loan	319317980.00	329786610.23	247206780.00	319317980
2.5	Fixed Assets	24706980.00	28991370.00	25966940.00	24706980
2.6	Non Banking Assets	0.00	0.00	0.00	0
2.7	Other Assets	42497868.04	79147150.00	37493280.00	42497868.04

3	Profit and Loss Account	0.00	0.00	0.00	0
3.1	Interest income	102785180.00	71865600.00	80688090.00	102785180
3.2	Interest Expense	45992420.00	31558290.00	37412410.00	45992420
A	Net Interest Income (3.1-3.2)	56792760.00	40307310.00	43275680.00	0
3.3	Fees Commission and Discount	1538160.00	7660.00	1605920.00	1538160
3.4	Other Operating Income	3309470.00	2356180.00	4669700.00	3309470
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)	61640390.00	42671150.00	49551300.00	0
3.6	Staff Expenses	33849970.00	24411740.00	28287930.00	33849970
3.7	Other Operating Expenses	19747420.00	5974260.00	11911730.00	19747420
C	Operating profit Before Provision (B-3.6-3.7)	8043000.00	12285150.00	9351640.00	0
3.8	Provision for Possible Loss	24187020.00	23930800.00	24834570.00	24187020
D	Operating profit (C-3.8)	-16144020.00	-11645650.00	-15482930.00	0
3.9	Non Operating Income/Expenses (Net)	0.00	0.00	0.00	0
3.10	Write Back of Provision for Possible Loss	42209760.00	18908850.00	25904820.00	42209760
E	Profit From Regular Activities (D+3.9+3.10)	26065740.00	7263200.00	10421890.00	
3.11	Extraordinary Income/Expenses (Net)	0.00	0.00	0.00	
F	Profit Before Bonus and Taxes (E+3.11)	26065740.00	7263200.00	10421890.00	
3.12	Provision For Staff Bonus	2369612.73	0.00	947444.55	2369612.727
3.13	Provision For Tax	0.00	0.00	0.00	
G	Net Profit/Loss (F-3.12 -3.13)	23696127.27	7263200.00	9474445.45	
4	Ratios	0.00	0.00	0.00	
4.1	Capital Fund to RWA(%)	25.82	27.53	0.30	25.82
4.2	Non Performing Loan (NPL) to Total Loan(%)	3.07	6.13	0.07	3.07
4.3	Total Loan Loss Provision to total NPL(%)	105.26	146.00	0.70	105.26
4.4	Cost of Funds(%)	6.00	5.40	0.06	6
4.5	CD Ratio (Calculated as per NRB Directives)(%)	77.37	87.39	0.69	77.37
4.6	Base Rate(%)	10.41	10.17	0.00	10.41
5	Additional Information (Optional)	0.00	0.00	0.00	
5.1	Average Yield (Local Currency)(%)	0.00	0.00	0.00	
5.2	Net Interest Spread (Local Currency)(%)	4.20	4.42	0.05	4.2
5.3	Return on Equity(%)	0.00	0.00	0.00	
5.4	Return on Assets(%)	0.00	0.00	0.00	