(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited
Condensed Consolidated Statement of Financial Position
At the month end of Ashwin , 2082

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Assets				
Cash and Cash Equivalent	426,462,409.56	262,593,673.79	426,462,409.56	262,593,673.79
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	1,135,860,595.37	1,027,406,520.25	1,135,860,595.37	1,027,406,520.25
Investment Securities	215,044,258.26	152,585,313.93	215,044,258.26	152,585,313.93
Current Tax Assets	4,084,522.05	5,821,636.91	4,084,522.05	5,821,636.91
Investment in Subsidiaries	-	-	-	-
Investment in Associates	-	-	-	-
Investment Property	4,594,421.48	-	4,594,421.48	-
Property and Equipment	25,434,300.02	33,339,435.90	25,434,300.02	33,339,435.90
Goodwill and Intangible Assets	2,125,812.19	2,183,226.01	2,125,812.19	2,183,226.01
Deferred Tax Assets	5,008,001.71	3,818,734.95	5,008,001.71	3,818,734.95
Other Assets	14,831,096.37	19,473,393.82	14,831,096.37	19,473,393.82
Total Assets	**1,833,445,417.01**	**1,507,221,935.56**	**1,833,445,417.01**	**1,507,221,935.56**
Liabilities				
Due to Banks and FIS	-			-
Due to Nepal Rasra Bank	-			-
Derivative Financial Instruments	-			-
Deposit from Customers	1,437,579,712.57	1,113,699,200.42	1,437,579,712.57	1,113,699,200.42
Borrowings	-	-	-	-
Current Tax Liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred Tax Liabilities	-	-	-	-
Other Liabilities	37,375,112.75	42,215,757.57	37,375,112.75	42,215,757.57
Debt Securities Issured	-			-
Subordinated Liabilities	-			-
Total Liabilities	**1,474,954,825.32**	**1,155,914,957.99**	**1,474,954,825.32**	**1,155,914,957.99**
Equity				
Share Capital	350,000,000.00	350,000,000.00	350,000,000.00	350,000,000.00
Share Premium	-	-	-	-
Retained Earnings	(15,543,001.18)	(18,306,371.09)	(15,543,001.18)	(18,306,371.09)
Reserves	24,033,592.88	19,613,348.66	24,033,592.88	19,613,348.66
Total Equity Attributable to Equity Holders	**358,490,591.69**	**351,306,977.57**	**358,490,591.69**	**351,306,977.57**
Non Controlling Interest				
Total Equity	**358,490,591.69**	**351,306,977.57**	**358,490,591.69**	**351,306,977.57**
Total Liabilities and Equity	**1,833,445,417.01**	**1,507,221,935.56**	**1,833,445,417.01**	**1,507,221,935.56**
Contingent liabilities and commitment				

(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited

Condensed Statement of Profit or Loss

At the month end of Ashwin , 2082

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	35,163,596.17	35,163,596.17	33,431,628.79	33,431,628.79	35,163,596.17	35,163,596.17	33,431,628.79	33,431,628.79
Interest Expenses	20,372,172.76	20,372,172.76	16,160,981.14	16,160,981.14	20,372,172.76	20,372,172.76	16,160,981.14	16,160,981.14
Net Interest Income	**14,791,423.41**	**14,791,423.41**	**17,270,647.65**	**17,270,647.65**	**14,791,423.41**	**14,791,423.41**	**17,270,647.65**	**17,270,647.65**
Fees and Commision Income	1,087,593.02	1,087,593.02	1,153,372.36	1,153,372.36	1,087,593.02	1,087,593.02	1,153,372.36	1,153,372.36
Fees and Commision Expenses	-	-	-	-				
Net Fees and Commision Income	**1,087,593.02**	**1,087,593.02**	**1,153,372.36**	**1,153,372.36**	**1,087,593.02**	**1,087,593.02**	**1,153,372.36**	**1,153,372.36**
Net Interest, Fees and Commision Income	**15,879,016.43**	**15,879,016.43**	**18,424,020.01**	**18,424,020.01**	**15,879,016.43**	**15,879,016.43**	**18,424,020.01**	**18,424,020.01**
Net Trading Income	-	-	-	-				
Other Operating Income	11,005,837.48	11,005,837.48	2,817,410.16	2,817,410.16	11,005,837.48	11,005,837.48	2,817,410.16	2,817,410.16
Total Operating Income	**26,884,853.91**	**26,884,853.91**	**21,241,430.17**	**21,241,430.17**	**26,884,853.91**	**26,884,853.91**	**21,241,430.17**	**21,241,430.17**
Impairment Charge/(Reversal) for Loans and other Losses	18,936,641.22	18,936,641.22	19,034,527.34	19,034,527.34	18,936,641.22	18,936,641	19,034,527.34	19,034,527.34
Net Operating Income	**7,948,212.69**	**7,948,212.69**	**2,206,902.83**	**2,206,902.83**	**7,948,212.69**	**7,948,212.69**	**2,206,902.83**	**2,206,902.83**
Personnel Expenses	12,588,683.86	12,588,683.86	10,643,023.72	10,643,023.72	12,588,683.86	12,588,683.86	10,643,023.72	10,643,023.72
Other Operating Expenses	3,484,340.10	3,484,340.10	2,446,729.88	2,446,729.88	3,484,340.10	3,484,340.10	2,446,729.88	2,446,729.88
Depreciation and Amortization	1,859,485.83	1,859,485.83			1,859,485.83	1,859,485.83		
Operating Profit	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**
Non-Operating Income						-		
Non-Operating Expenses								
Profit Before Income and Tax	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**
Income Tax Expenses	-	-	-	-	-	-	-	-
Current Tax	-		-					
Deferred Tax	-		-					
Profit/(Loss) For the Period	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**

Salapa Bikas Bank Limited

Ratios as per NRB Directive

At the month end of Ashwin , 2082

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	30.79%	30.79%	30.57%	30.57%	30.79%	30.79%	30.57%	30.57%
Non-Performing Loan(NPL)to Total Loans (As per NRB Directive)	7.61%	7.61%	9.43%	9.43%	7.61%	7.61%	9.43%	9.43%
Total Loss Loan Provision to Total NPL (As per NRB Directive)	57.19%	57.19%	55.75%	55.75%	57.19%	57.19%	55.75%	55.75%
Costs of Funds	5.62%	5.62%	5.99%	5.99%	5.62%	5.62%	5.99%	5.99%
Credit to Deposit Ratio (As per NRB Directive)	69.72%	69.72%	78.89%	78.89%	69.72%	69.72%	78.89%	78.89%
Base Rate (As per NRB Directive)	10.31%	10.31%	10.24%	10.24%	10.31%	10.31%	10.24%	10.24%
Interest Rate Spread (As per NRB Directive)	4.59%	4.59%	4.57%	4.57%	4.59%	4.59%	4.57%	4.57%

(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited
Condensed Consolidated Statement of comprehensive income
At the month end of Ashwin , 2082

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	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**	**(9,984,297.10)**	**(9,984,297.10)**	**(10,882,850.77)**	**(10,882,850.77)**
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	(4,330,590.39)	(4,330,590.39)			(4,330,590.39)	(4,330,590.39)		
• 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	**(4,330,590.39)**	**(4,330,590.39)**	**-**	**-**	**(4,330,590.39)**	**(4,330,590.39)**	**-**	**-**
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	1,299,177.12	1,299,177.12			1,299,177.12	1,299,177.12		
• Reclassify to profit or loss								
Net other comprehensive income that are or may be reclassified to profit or loss	**1,299,177.12**	**1,299,177.12**	**-**	**-**	**1,299,177.12**	**1,299,177.12**	**-**	**-**
c) Share of other comprehensive income of associate accounted as per equited method								
Other comprehensive income for the period, net of income tax	**(3,031,413.27)**	**(3,031,413.27)**	**-**	**-**	**(3,031,413.27)**	**(3,031,413.27)**	**-**	**-**
Total comprehensive income for the period	**(13,015,710.37)**	**(13,015,710.37)**	**(10,882,850.77)**	**(10,882,850.77)**	**(13,015,710.37)**	**(13,015,710.37)**	**(10,882,850.77)**	**(10,882,850.77)**
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	-2.85	**-2.85**	**-3.11**	**-3.11**	-2.85	**-2.85**	**-3.11**	**-3.11**
Annualized earning per share								
Diluted earning per share	-2.85	**-2.85**	**-3.11**	**-3.11**	-2.85	**-2.85**	**-3.11**	**-3.11**

Amount in NPR, full figure

Salapa Bikas Bank Limited
Details about the distributable profit
At the month end of Ashwin , 2082

Particulars	Current Year	Previous Year Corresponding
	Upto This Quarter (YTD)	Upto This Quarter (YTD)
Net profit or (loss) as per statement of profit or loss	(9,984,297.10)	(10,882,850.77)
1. Appropriations		
1.1 Profit required to be appropriated to:	-	-
a. General Reserve (-)	-	
b. Capital Redemption Reserve (-)	-	
c. Exchange Fluctuation Fund (-)	-	
d. CSR Fund (-)	-	
e. Employees Training Fund (-)	-	
f. Other (-)		
1.2 Profit required to be transfered to Regulatory Reserve:	-	-
a. Transferred to Regulatory Reserve (-)		
b. Transferred from Regulatory Reserve (+)		
Net Profit for the period end available for distribution	(9,984,297.10)	(10,882,850.77)
Opening Retained Earning as on Shrawan		
Adjustment (+/-)		
Distribution (Cash and Bonus dividend)		
Total Distribution profit or loss as on Qtr end date	(9,984,297.10)	(10,882,850.77)

(Amount in NPR, Full Figure)

Full Name of Bank and Financial Institutions
Condensed Consolidated Statement of cash flows
At the month end of Ashwin , 2082

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 (+)	36,025,758.00		36,025,758.00	
Fees and other income received (+)	1,087,593.00		1,087,593.00	
Divided received (+)				
Receipts from other operating activities (+)	2,290,194.00		2,290,194.00	
Interest paid (-)	(20,372,173.00)		(20,372,173.00)	
Commission and fees paid (-)				
Cash payment to employees (-)	(14,256,295.00)		(14,256,295.00)	
Other expense paid (-)	(3,484,340.00)		(3,484,340.00)	

Operating cash flows before changes in operating assets and liabilities	**1,290,737.00**	-	**1,290,737.00**	-
(Increase)/Decrease in operating assets	(62,209,068.69)	-	(62,209,068.69)	-
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	(65,878,379)		**(65,878,379.21)**	
Other assets	3,669,311		**3,669,310.52**	
Increase/(Decrease) in operating liabilities	**61,933,257.27**	-	**61,933,257.27**	-
Due to bank and financial institutions				
Due to Nepal Rastra Bank				
Deposit from customers	55,906,432		**55,906,432.26**	
Borrowings				
Other liabilities	6,026,825		**6,026,825.01**	
Net cash flow from operating activities before tax paid	**1,014,925.58**	-	**1,014,925.58**	-
Income taxes paid (-)	3,860,775		**3,860,774.69**	
Net cash flow from operating activities	4,875,700.27	-	4,875,700.27	-
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities				
Receipts from sale of investment securities	89,945,170		**89,945,170.00**	
Purchase of property and equipment	(426,231)		**(426,231.11)**	
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	**89,518,938.89**	-	**89,518,938.89**	-
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	**94,394,639.16**	-	**94,394,639.16**	-
Cash and cash equivalents at beginning of the year	332,067,770		**332,067,769.75**	
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Ashwin 2082 End	**426,462,408.90**	-	**426,462,408.90**	-