

NEPAL SBI BANK LTD.
Corporate Office, Hattisar, Kathmandu
Unaudited Financial Results (Quarterly)

As at end of the 4th Quarter (32/03/2071) of the Fiscal Year 2070/71

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 32.03.2071 (16.07.2014) Unaudited	Previous Quarter Ending 30.12.2070 (13.04.2014) Unaudited	Corresponding Previous Year Quarter Ending as on 31.03.2070 (15.07.2013) Audited
1	Total Capital and Liabilities (1.1 to 1.7)	61,082,973	58,460,976	64,796,152
1.1	Paid Up Capital	2,650,206	2,650,206	2,650,206
1.2	Reserve and Surplus	2,071,736	1,823,465	1,148,752
1.3	Debenture and Bond	1,000,000	800,000	800,000
1.4	Borrowings	-	7,552	-
1.5	Deposits (a+b)	54,492,994	51,436,871	59,125,730
	a. Domestic Currency	42,027,199	39,590,688	35,009,426
	b. Foreign Currency	12,465,795	11,846,183	24,116,304
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	868,037	1,742,882	1,071,465
2	Total Assets (2.1 to 2.7)	61,082,973	58,460,976	64,796,152
2.1	Cash and Bank Balance	6,654,971	5,264,016	7,713,403
2.2	Money at Call and Short Notice	-	-	138,925
2.3	Investments	17,722,396	17,391,166	25,906,120
2.4	Loans and Advances (Net)	35,279,583	33,592,705	28,788,147
	a. Real Estate Loan	1,559,898	1,432,441	1,023,788
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	291,657	289,489	273,693
	2. Business Complex & Residential Apartment Construction Loan	59,400	89,100	118,800
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,208,841	1,053,852	631,295
	b. Personal Home Loan of Rs. 10 Million or Less	2,259,904	2,269,635	2,299,876
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,107,760	2,080,344	1,591,847
	e. Overdraft Loan / TR Loan / WC Loan	21,885,295	20,963,684	17,763,631
	f. Others	7,466,726	6,846,601	6,109,005
2.5	Fixed Assets (Net)	607,447	625,556	661,589
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	818,576	1,587,533	1,587,968
3	Profit and Loss Account	This Quarter Ending as on 32.03.2071 (16.07.2014) Unaudited	Previous Quarter Ending 30.12.2070 (13.04.2014) Unaudited	Corresponding Previous Year Quarter Ending as on 31.03.2070 (15.07.2013) Audited
3.1	Interest Income	3,976,648	3,006,937	4,110,514
3.2	Interest Expenses	2,231,604	1,730,581	2,486,979
	A. Net Interest Income (3.1-3.2)	1,745,044	1,276,356	1,623,534
3.3	Fees, Commission and Discount	320,425	247,069	313,697
3.4	Other Operating Income	217,267	138,885	157,756
3.5	Foreign Exchange Gain/Loss (Net)	107,807	77,178	101,915
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,390,543	1,739,488	2,196,903
3.6	Staff Expenses	443,078	331,067	416,560
3.7	Other Operating Expenses	506,028	348,435	477,247
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,441,437	1,059,986	1,303,096
3.8	Provision for Possible Losses	82,967	73,882	128,041
	D. Operating Profit (C.-3.8)	1,358,470	986,104	1,175,054
3.9	Non Operating Income/Expenses (Net)	8,728	3,616	(287)
3.10	Write Back of Provision for Possible Loss	71,810	66,204	43,861
	E. Profit From Regular Activities (D + 3.9+3.10)	1,439,008	1,055,924	1,218,629
3.11	Extraordinary Income/Expenses (Net)	4,131	4,341	2,326
	F. Profit before Bonus and Taxes (E + 3.11)	1,443,139	1,060,265	1,220,955
3.12	Provision for Staff Bonus	131,194	96,388	110,996
3.13	Provision for Tax	388,961	289,163	338,488
	G. Net Profit/Loss (F-3.12-3.13)	922,984	674,714	771,471
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to Risk Weighted Assets (RWA)	13.70%	13.32%	12.39%
4.2	Non Performing Loan (NPL) to Total Loan	0.26%	0.35%	0.37%
4.3	Total Loan Loss Provision to Total NPL	476.42%	361.61%	373.31%
4.4	Cost of Fund (Annualized)	3.99%	4.09%	4.44%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.23%	76.40%	75.18%
4.6	Base Rate	8.78%	8.02%	9.86%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.93%	5.75%	NA
	Additional Information			
	Average Yield total Assets (Local Currency) (Annualized)	9.03%	9.15%	10.21%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	4.86%	4.98%	5.78%
	Return on Equity (Annualized)	22.85%	22.64%	20.31%
	Return on Assets (Annualized)	1.50%	1.46%	1.19%

The above figures may undergo change on completion of statutory audit and/or as per directives of Nepal Rastra Bank.