

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

As at end of the 1st Quarter (16/10/2016) of the Fiscal Year 2073/74

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.06.2073 (16.10.2016) Unaudited		Previous Quarter Ending as on 31.03.2073 (15.07.2016) Audited		Corresponding Previous Year Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited
		Group	NSBL	Group	NSBL	
1	Total Capital and Liabilities (1.1 to 1.7)	84,294,612	84,394,358	78,415,506	78,515,345	62,664,052
1.1	Paid Up Capital	3,883,736	3,883,736	3,883,736	3,883,736	3,058,059
1.2	Reserve and Surplus	3,448,585	3,448,238	3,094,174	3,094,060	2,933,382
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
1.4	Borrowings	5,807,200	5,807,200	4,184,700	4,184,700	403,038
1.5	Deposits (a+b)	68,797,453	68,897,833	65,113,317	65,213,520	53,953,575
	a. Domestic Currency	58,713,994	58,814,374	54,831,458	54,931,661	47,519,169
	b. Foreign Currency	10,083,459	10,083,459	10,281,859	10,281,859	6,434,406
1.6	Income Tax Liability	73,829	73,829	-	-	94,285
1.7	Other Liabilities	1,283,809	1,283,522	1,139,579	1,139,329	1,221,713
2	Total Assets (2.1 to 2.7)	84,294,612	84,394,358	78,415,506	78,515,345	62,664,052
2.1	Cash and Bank Balance	6,877,122	6,877,122	10,389,819	10,389,818	7,902,470
2.2	Money at Call and Short Notice	15,420	15,420	-	-	-
2.3	Investments	23,001,247	23,101,247	19,191,309	19,291,309	13,209,430
2.4	Loans and Advances (Net)	52,378,948	52,378,948	46,975,535	46,975,535	39,854,032
	a. Real Estate Loan	3,657,383	3,657,383	3,135,787	3,135,787	2,039,888
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	544,850	544,850	428,242	428,242	355,859
	2. Business Complex & Residential Apartment Construction Loan	442,483	442,483	367,785	367,785	22,275
	3. Income Generating Commercial Complex Loan	-	-	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,670,050	2,670,050	2,339,760	2,339,760	1,661,754
	b. Personal Home Loan of Rs. 10 Million or Less	1,733,325	1,733,325	1,760,547	1,760,547	1,901,394
	c. Margin Type Loan	-	-	-	-	-
	d. Term Loan	2,869,123	2,869,123	2,779,704	2,779,704	2,291,814
	e. Overdraft Loan / TR Loan / WC Loan	29,624,574	29,624,574	25,676,497	25,676,497	22,001,406
	f. Others	14,494,543	14,494,543	13,623,000	13,623,000	11,619,530
2.5	Fixed Assets (Net)	667,257	667,058	630,061	629,965	623,326
2.6	Non Banking Assets (Net)	-	-	-	-	-
2.7	Other Assets	1,354,618	1,354,563	1,228,782	1,228,718	1,074,794
3	Profit and Loss Account	Group	NSBL	Group	NSBL	Corresponding Previous Year Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited
3.1	Interest Income	1,153,764	1,153,764	3,981,262	3,981,262	967,001
3.2	Interest Expenses	460,349	460,867	1,564,730	1,565,151	400,031
	A. Net Interest Income (3.1-3.2)	693,415	692,897	2,416,532	2,416,111	566,970
3.3	Fees, Commission and Discount	121,906	121,906	465,797	465,797	106,223
3.4	Other Operating Income	89,091	89,091	318,084	318,084	57,989
3.5	Foreign Exchange Gain/Loss (Net)	40,272	40,272	136,370	136,370	31,754
	B. Total Operating Income (A.+ 3.3+ 3.4+ 3.5)	944,684	944,166	3,336,783	3,336,362	762,936
3.6	Staff Expenses	190,657	190,657	548,987	548,987	169,714
3.7	Other Operating Expenses	146,864	146,662	617,021	616,795	127,298
	C. Operating Profit Before Provision (B.-3.6-3.7)	607,163	606,847	2,170,775	2,170,580	465,924
3.8	Provision for Possible Losses	68,332	68,332	111,345	111,345	23,275
	D. Operating Profit (C.-3.8)	538,831	538,515	2,059,430	2,059,235	442,649
3.9	Non Operating Income/Expenses (Net)	38	38	9,918	9,965	497
3.10	Write Back of Provision for Possible Loss	18,012	18,012	42,721	42,721	34,770
	E. Profit From Regular Activities (D + 3.9+ 3.10)	556,881	556,565	2,112,069	2,111,921	477,916
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	556,881	556,565	2,112,069	2,111,921	477,916
3.12	Provision for Staff Bonus	50,597	50,597	191,993	191,993	43,447
3.13	Provision for Tax	151,869	151,790	588,084	588,046	132,398
	G. Net Profit/Loss (F-3.12-3.13)	354,415	354,178	1,331,992	1,331,882	302,071
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)	13.02%	12.89%	13.65%	13.49%	14.33%
4.2	Non Performing Loan (NPL) to Total Loan	0.13%	0.13%	0.14%	0.14%	0.18%
4.3	Total Loan Loss Provision to Total NPL	928.00%	928.00%	860.00%	860.00%	651.00%
4.4	Cost of Fund (Annualized)	2.46%	2.46%	2.55%	2.55%	2.87%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.51%	79.51%	76.57%	76.57%	74.82%
4.6	Base Rate	6.08%	6.08%	5.98%	5.98%	6.47%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.54%	4.54%	4.99%	4.99%	4.32%
Additional Information						
	Average Yield total Assets (Local Currency) (Annualized)	7.26%	7.26%	7.11%	7.11%	7.68%
	Return on Equity (Annualized)	20.36%	20.36%	22.16%	22.16%	21.29%
	Return on Assets (Annualized)	1.70%	1.70%	2.00%	2.00%	1.93%

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