

**Nepal SBI Bank Ltd.**  
Corporate Office, Hattisar, Kathmandu  
Unaudited Financial Results (Quarterly)

As at end of the 1st Quarter (31/06/2071) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited	Previous Quarter Ending 32.03.2071 (16.07.2014) Unaudited	Corresponding Previous Year Quarter Ending as on 31.06.2070 (17.10.2013) Unaudited
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>62,811,705</b>	<b>61,082,973</b>	<b>62,627,815</b>
1.1	Paid Up Capital	2,650,206	2,650,206	2,650,206
1.2	Reserve and Surplus	2,327,943	2,071,736	1,371,549
1.3	Debenture and Bond	1,000,000	1,000,000	800,000
1.4	Borrowings	702,778	-	-
1.5	<b>Deposits (a+b)</b>	<b>55,066,641</b>	<b>54,492,994</b>	<b>56,373,068</b>
	a. Domestic Currency	41,997,472	42,027,199	36,786,708
	b. Foreign Currency	13,069,169	12,465,795	19,586,360
1.6	Income Tax Liability	50,486	-	57,168
1.7	Other Liabilities	1,013,651	868,037	1,375,824
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>62,811,705</b>	<b>61,082,973</b>	<b>62,627,815</b>
2.1	Cash and Bank Balance	5,639,901	6,654,971	7,072,814
2.2	Money at Call and Short Notice	98,401	-	-
2.3	Investments	18,323,427	17,722,396	23,005,018
2.4	Loans and Advances (Net)	<b>37,211,127</b>	<b>35,279,583</b>	<b>30,052,657</b>
	a. Real Estate Loan	<b>1,725,251</b>	<b>1,559,898</b>	<b>1,162,996</b>
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	313,550	291,657	289,360
	2. Business Complex & Residential Apartment Construction Loan	51,975	59,400	103,950
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,359,726	1,208,841	769,686
	b. Personal Home Loan of Rs. 10 Million or Less	2,223,980	2,259,904	2,287,057
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,011,140	2,107,760	1,867,956
	e. Overdraft Loan / TR Loan / WC Loan	21,140,925	21,885,295	18,609,520
	f. Others	10,109,831	7,466,726	6,125,128
2.5	Fixed Assets (Net)	661,162	607,447	651,751
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	877,687	818,576	1,845,576
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited</b>	<b>Previous Quarter Ending 32.03.2071 (16.07.2014) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 31.06.2070 (17.10.2013) Unaudited</b>
3.1	Interest Income	955,839	3,976,648	1,019,498
3.2	Interest Expenses	487,196	2,231,604	620,858
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>468,643</b>	<b>1,745,044</b>	<b>398,640</b>
3.3	Fees, Commission and Discount	116,619	320,425	102,970
3.4	Other Operating Income	43,147	217,267	38,745
3.5	Foreign Exchange Gain/Loss (Net)	28,921	107,807	24,573
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>657,330</b>	<b>2,390,543</b>	<b>564,928</b>
3.6	Staff Expenses	127,688	443,078	120,732
3.7	Other Operating Expenses	108,431	506,028	112,100
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>421,211</b>	<b>1,441,437</b>	<b>332,096</b>
3.8	Provision for Possible Losses	32,939	82,967	11,029
	<b>D. Operating Profit (C.-3.8)</b>	<b>388,272</b>	<b>1,358,470</b>	<b>321,067</b>
3.9	Non Operating Income/Expenses (Net)	1,073	8,728	155
3.10	Write Back of Provision for Possible Loss	13,269	71,810	24,547
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>402,614</b>	<b>1,439,008</b>	<b>345,769</b>
3.11	Extraordinary Income/Expenses (Net)	-	4,131	4,341
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>402,614</b>	<b>1,443,139</b>	<b>350,110</b>
3.12	Provision for Staff Bonus	36,601	131,194	31,828
3.13	Provision for Tax	109,803	388,961	95,485
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>256,210</b>	<b>922,984</b>	<b>222,797</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to Risk Weighted Assets (RWA)	13.18%	13.70%	12.48%
4.2	Non Performing Loan (NPL) to Total Loan	0.23%	0.26%	0.35%
4.3	Total Loan Loss Provision to Total NPL	517.27%	476.42%	385.21%
4.4	Cost of Fund (Annualized)	3.42%	3.99%	4.40%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.17%	75.23%	74.67%
4.6	Base Rate	8.17%	8.78%	9.66%
4.7	Average Interest Rate Spread (Calculated as per NRB Directives)	4.39%	4.93%	NA
	<b>Additional Information</b>			
	Average Yield (Local Currency) (Annualized)	8.37%	9.03%	9.79%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	4.29%	4.86%	5.35%
	Return on Equity (Annualized)	22.02%	22.85%	22.86%
	Return on Assets (Annualized)	1.63%	1.50%	1.41%

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