

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

As at end of the 1st Quarter (30/06/2072) of the Fiscal Year 2072/73

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited	Previous Quarter Ending as on 31.03.2072 (16.07.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	62,664,052	59,277,291	62,811,705
1.1	Paid Up Capital	3,058,059	3,058,060	2,650,206
1.2	Reserve and Surplus	2,933,382	2,631,312	2,327,943
1.3	Debtenture and Bond	1,000,000	1,000,000	1,000,000
1.4	Borrowings	403,038	-	702,778
1.5	Deposits (a+b)	53,953,575	51,628,222	55,066,641
	a. Domestic Currency	47,519,169	44,932,960	41,997,472
	b. Foreign Currency	6,434,406	6,695,262	13,069,169
1.6	Income Tax Liability	94,285	-	50,486
1.7	Other Liabilities	1,221,713	959,697	1,013,651
2	Total Assets (2.1 to 2.7)	62,664,052	59,277,291	62,811,705
2.1	Cash and Bank Balance	7,902,470	8,435,748	5,639,901
2.2	Money at Call and Short Notice	-	-	98,401
2.3	Investments	13,209,430	9,319,698	18,323,427
2.4	Loans and Advances (Net)	39,854,032	39,979,173	37,211,127
	a. Real Estate Loan	2,039,888	1,992,285	1,725,251
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	355,859	348,718	313,550
	2. Business Complex & Residential Apartment Construction Loan	22,275	29,700	51,975
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,661,754	1,613,867	1,359,726
	b. Personal Home Loan of Rs. 10 Million or Less	1,901,394	2,013,983	2,223,980
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,291,814	2,223,477	2,011,140
	e. Overdraft Loan / TR Loan / WC Loan	22,001,406	22,231,944	21,140,925
	f. Others	11,619,530	11,517,484	10,109,831
2.5	Fixed Assets (Net)	623,326	630,012	661,162
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,074,794	912,660	877,687
3	Profit and Loss Account	This Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited	Previous Quarter Ending as on 31.03.2072 (16.07.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited
3.1	Interest Income	967,001	3,821,326	955,839
3.2	Interest Expenses	400,031	1,773,842	487,196
	A. Net Interest Income (3.1-3.2)	566,970	2,047,484	468,643
3.3	Fees, Commission and Discount	106,223	340,354	116,619
3.4	Other Operating Income	57,989	307,691	43,147
3.5	Foreign Exchange Gain/Loss (Net)	31,754	119,469	28,921
	B. Total Operating Income (A.+3.3+3.4+3.5)	762,936	2,814,998	657,330
3.6	Staff Expenses	169,714	552,231	127,688
3.7	Other Operating Expenses	127,298	515,792	108,431
	C. Operating Profit Before Provision (B.-3.6-3.7)	465,924	1,746,975	421,211
3.8	Provision for Possible Losses	23,275	116,641	32,939
	D. Operating Profit (C.-3.8)	442,649	1,630,334	388,272
3.9	Non Operating Income/Expenses (Net)	497	10,709	1,073
3.10	Write Back of Provision for Possible Loss	34,770	52,124	13,269
	E. Profit From Regular Activities (D + 3.9+3.10)	477,916	1,693,167	402,614
3.11	Extraordinary Income/Expenses (Net)	-	20,040	-
	F. Profit before Bonus and Taxes (E + 3.11)	477,916	1,713,207	402,614
3.12	Provision for Staff Bonus	43,447	155,746	36,601
3.13	Provision for Tax	132,398	492,023	109,803
	G. Net Profit/Loss (F-3.12-3.13)	302,071	1,065,438	256,210
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)	14.33%	13.47%	13.18%
4.2	Non Performing Loan (NPL) to Total Loan	0.18%	0.19%	0.23%
4.3	Total Loan Loss Provision to Total NPL	651.00%	657.59%	517.27%
4.4	Cost of Fund (Annualized)	2.87%	3.17%	3.42%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.82%	79.11%	78.17%
4.6	Base Rate	6.47%	7.71%	8.17%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.32%	5.43%	4.39%
Additional Information				
	Average Yield total Assets (Local Currency) (Annualized)	7.68%	8.03%	8.37%
	Return on Equity (Annualized)	21.29%	21.51%	22.02%
	Return on Assets (Annualized)	1.93%	1.70%	1.63%

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