

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

As at end of the 1st Quarter (17/10/2017) of the Fiscal Year 2074/75

Amount NPR in '000

S. N.	Particulars	This Quarter Ending Ashwin 2074 (17.10.2017) Unaudited		Previous Quarter Ending Asadh 2074 (15.07.2017) Unaudited		Previous Year Corresponding Quarter ending Ashwin 2073 (16.10.2016) Unaudited	
		Group	NSBL	Group	NSBL	Group	NSBL
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>105943136</b>	<b>106,032,800</b>	<b>99,752,371</b>	<b>99,829,242</b>	<b>84,294,612</b>	<b>84,394,358</b>
1.1	Paid Up Capital	6,971,798	6,971,798	6,924,893	6,924,893	3,883,736	3,883,736
1.2	Reserve and Surplus	4,366,274	4,350,273	3,525,065	3,509,485	3,448,585	3,448,238
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
1.4	Borrowings	5,668,000	5,668,000	5,309,655	5,309,655	5,807,200	5,807,200
1.5	<b>Deposits (a+b)</b>	<b>86,513,072</b>	<b>86,620,009</b>	<b>81,566,093</b>	<b>81,664,548</b>	<b>68,797,453</b>	<b>68,897,833</b>
	a. Domestic Currency	76,450,906	76,557,843	72,102,182	72,200,637	58,713,994	58,814,374
	b. Foreign Currency	10,062,166	10,062,166	9,463,911	9,463,911	10,083,459	10,083,459
1.6	Income Tax Liability	126	-	-	-	73,829	73,829
1.7	Other Liabilities	1,423,866	1,422,720	1,426,665	1,420,661	1,283,809	1,283,522
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>105,943,136</b>	<b>106,032,800</b>	<b>99,752,371</b>	<b>99,829,242</b>	<b>84,294,612</b>	<b>84,394,358</b>
2.1	Cash and Bank Balance	10,868,482	10,863,613	13,229,681	13,229,681	6,877,122	6,877,122
2.2	Money at Call and Short Notice	500,000	500,000	-	-	15,420	15,420
2.3	Investments	24,656,554	24,756,554	20,943,220	21,043,220	23,001,247	23,101,247
2.4	<b>Loans and Advances (Net)</b>	<b>67,057,236</b>	<b>67,057,236</b>	<b>63,025,023</b>	<b>63,025,023</b>	<b>52,378,948</b>	<b>52,378,948</b>
	a. Real Estate Loan	<b>4,892,476</b>	<b>4,892,476</b>	<b>4,862,429</b>	<b>4,862,429</b>	<b>3,657,383</b>	<b>3,657,383</b>
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	400,894	400,894	722,412	722,412	544,850	544,850
	2. Business Complex & Residential Apartment Construction Loan	633,253	633,253	419,992	419,992	442,483	442,483
	3. Income Generating Commercial Complex Loan	-	-	-	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	3,858,329	3,858,329	3,720,025	3,720,025	2,670,050	2,670,050
	b. Personal Home Loan of Rs. 10 Million or Less	2,207,518	2,207,518	1,799,446	1,799,446	1,733,325	1,733,325
	c. Margin Type Loan	-	-	-	-	-	-
	d. Term Loan	4,493,909	4,493,909	3,807,416	3,807,416	2,869,123	2,869,123
	e. Overdraft Loan / TR Loan / WC Loan	35,755,496	35,755,496	32,592,879	32,592,879	29,624,574	29,624,574
	f. Others	19,707,837	19,707,837	19,962,853	19,962,853	14,494,543	14,494,543
2.5	Fixed Assets (Net)	776,374	771,006	756,344	750,826	667,257	667,058
2.6	Non Banking Assets (Net)	-	-	-	-	-	-
2.7	Other Assets	2,084,490	2,084,391	1,798,103	1,780,492	1,354,618	1,354,563
<b>3</b>	<b>Profit and Loss Account</b>	<b>Group</b>	<b>NSBL</b>	<b>Group</b>	<b>NSBL</b>	<b>Group</b>	<b>NSBL</b>
3.1	Interest Income	2,078,731	2,078,296	5,911,370	5,911,370	1,153,764	1,153,764
3.2	Interest Expenses	1,174,544	1,176,244	2,989,082	2,994,483	460,349	460,867
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>904,187</b>	<b>902,052</b>	<b>2,922,288</b>	<b>2,916,887</b>	<b>693,415</b>	<b>692,897</b>
3.3	Fees, Commission and Discount	109,259	108,759	508,723	487,595	121,906	121,906
3.4	Other Operating Income	116,030	116,030	446,167	447,953	89,091	89,091
3.5	Foreign Exchange Gain/Loss (Net)	55,773	55,773	220,922	220,922	40,272	40,272
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,185,249</b>	<b>1,182,614</b>	<b>4,098,100</b>	<b>4,073,357</b>	<b>944,684</b>	<b>944,166</b>
3.6	Staff Expenses	250,275	250,275	790,473	790,473	190,657	190,657
3.7	Other Operating Expenses	203,899	201,623	758,668	754,707	146,864	146,662
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>731,075</b>	<b>730,716</b>	<b>2,548,959</b>	<b>2,528,177</b>	<b>607,163</b>	<b>606,847</b>
3.8	Provision for Possible Losses	69,254	69,254	187,907	187,907	68,332	68,332
	<b>D. Operating Profit (C.-3.8)</b>	<b>661,821</b>	<b>661,462</b>	<b>2,361,052</b>	<b>2,340,270</b>	<b>538,831</b>	<b>538,515</b>
3.9	Non Operating Income/Expenses (Net)	770	770	5,608	5,608	38	38
3.10	Write Back of Provision for Possible Loss	6,723	6,723	28,035	28,035	18,012	18,012
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>669,314</b>	<b>668,955</b>	<b>2,394,695</b>	<b>2,373,913</b>	<b>556,881</b>	<b>556,565</b>
3.11	Extraordinary Income/Expenses (Net)	36,000	36,000	19,000	19,000	-	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>705,314</b>	<b>704,955</b>	<b>2,413,695</b>	<b>2,392,913</b>	<b>556,881</b>	<b>556,565</b>
3.12	Provision for Staff Bonus	64,087	64,087	217,537	217,537	50,597	50,597
3.13	Provision for Tax	202,093	202,003	656,833	651,520	151,869	151,790
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>439,134</b>	<b>438,865</b>	<b>1,539,325</b>	<b>1,523,856</b>	<b>354,415</b>	<b>354,178</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>		<b>At the End of Previous Quarter</b>		<b>Previous Year Corresponding Quarter</b>	
4.1	Capital Fund to Risk Weighted Assets (RWA)	15.75%	15.61%	15.92%	15.76%	13.02%	12.89%
4.2	Non Performing Loan (NPL) to Total Loan	0.13%	0.13%	0.10%	0.10%	0.13%	0.13%
4.3	Total Loan Loss Provision to Total NPL	889.00%	889.00%	1132.98%	1132.98%	928.00%	928.00%
4.4	Cost of Fund (Annualized)	5.19%	5.19%	3.54%	3.54%	2.46%	2.46%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.37%	76.37%	75.00%	75.00%	79.51%	79.51%
4.6	Base Rate	9.32%	9.32%	8.98%	8.98%	6.08%	6.08%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.81%	4.81%	4.45%	4.45%	4.54%	4.54%
	<b>Additional Information</b>						
	Average Yield on Total Assets (Local Currency) (Annualized)	10.16%	10.16%	8.19%	8.19%	7.26%	7.26%
	Return on Equity (Annualized)	16.46%	16.45%	20.54%	20.42%	20.36%	20.36%
	Return on Assets (Annualized)	1.72%	1.71%	1.70%	1.68%	1.70%	1.70%

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

- Group include Nepal SBI Bank Ltd. (NSBL, Parent Company) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Company).

- Figures have been regrouped/ rearranged wherever necessary.