

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

As at end of the 4th Quarter (31/03/2072) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.03.2072 (16.07.2015) Unaudited	Previous Quarter Ending 30.12.2071 (13.04.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 32.03.2071 (16.07.2014) Audited
1	Total Capital and Liabilities (1.1 to 1.7)	59,277,291	62,307,344	61,082,973
1.1	Paid Up Capital	3,058,060	3,058,059	3,049,083
1.2	Reserve and Surplus	2,631,312	2,393,823	1,486,716
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000
1.4	Borrowings	-	30,017	-
1.5	Deposits (a+b)	51,628,222	54,773,623	54,492,994
	a. Domestic Currency	44,932,960	44,969,697	42,027,199
	b. Foreign Currency	6,695,262	9,803,926	12,465,795
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	959,697	1,051,822	1,054,180
2	Total Assets (2.1 to 2.7)	59,277,291	62,307,344	61,082,973
2.1	Cash and Bank Balance	8,435,748	8,102,781	6,654,971
2.2	Money at Call and Short Notice	-	400,000	-
2.3	Investments	9,319,698	12,243,789	17,722,396
2.4	Loans and Advances (Net)	39,979,173	39,749,865	35,279,583
	a. Real Estate Loan	1,992,285	2,004,850	1,559,898
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	348,718	352,539	291,657
	2. Business Complex & Residential Apartment Construction Loan	29,700	44,550	59,400
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,613,867	1,607,761	1,208,841
	b. Personal Home Loan of Rs. 10 Million or Less	2,013,983	2,101,720	2,259,904
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,223,477	2,112,380	2,107,760
	e. Overdraft Loan / TR Loan / WC Loan	22,231,944	22,000,841	21,885,295
	f. Others	11,517,484	11,530,074	7,466,726
2.5	Fixed Assets (Net)	630,012	645,868	607,447
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	912,660	1,165,041	818,576
3	Profit and Loss Account	This Quarter Ending as on 31.03.2072 (16.07.2015) Unaudited	Previous Quarter Ending 30.12.2071 (13.04.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 32.03.2071 (16.07.2014) Audited
3.1	Interest Income	3,821,326	2,845,667	3,976,648
3.2	Interest Expenses	1,773,842	1,341,132	2,231,604
	A. Net Interest Income (3.1-3.2)	2,047,484	1,504,535	1,745,044
3.3	Fees, Commission and Discount	340,354	337,658	320,425
3.4	Other Operating Income	307,691	143,942	217,267
3.5	Foreign Exchange Gain/Loss (Net)	119,469	86,955	107,807
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,814,998	2,073,090	2,390,543
3.6	Staff Expenses	552,231	390,552	443,078
3.7	Other Operating Expenses	515,792	362,010	506,028
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,746,975	1,320,528	1,441,437
3.8	Provision for Possible Losses	116,641	92,825	82,967
	D. Operating Profit (C.-3.8)	1,630,334	1,227,703	1,358,470
3.9	Non Operating Income/Expenses (Net)	10,709	6,076	8,728
3.10	Write Back of Provision for Possible Loss	52,124	51,681	71,810
	E. Profit From Regular Activities (D + 3.9+3.10)	1,693,167	1,285,460	1,439,008
3.11	Extraordinary Income/Expenses (Net)	20,040	17,149	4,131
	F. Profit before Bonus and Taxes (E + 3.11)	1,713,207	1,302,609	1,443,139
3.12	Provision for Staff Bonus	155,746	118,419	131,194
3.13	Provision for Tax	492,023	356,245	388,961
	G. Net Profit/Loss (F-3.12-3.13)	1,065,438	827,945	922,984
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)	13.47%	13.54%	13.28%
4.2	Non Performing Loan (NPL) to Total Loan	0.19%	0.18%	0.26%
4.3	Total Loan Loss Provision to Total NPL	657.59%	651.41%	476.42%
4.4	Cost of Fund (Annualized)	3.17%	3.17%	3.99%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.11%	77.97%	75.23%
4.6	Base Rate	7.71%	7.28%	8.78%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	5.43%	5.34%	4.93%
	Additional Information			
	Average Yield (Local Currency) (Annualized)	8.03%	7.99%	9.03%
	Return on Equity (Annualized)	21.51%	22.68%	22.85%
	Return on Assets (Annualized)	1.70%	1.75%	1.50%

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