

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

As at end of the 2nd Quarter (13/01/2017) of the Fiscal Year 2073/74

Amount NPR in '000

S. N.	Particulars	This Quarter Ending Poush 2073 (13.01.2017) Unaudited		Previous Quarter Ending Ashwin 2073 (16.10.2016) Unaudited		Previous Year Corresponding Quarter ending Poush 2072 (14.01.2016) Unaudited
		Group	NSBL	Group	NSBL	
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>96,878,227</b>	<b>96,973,107</b>	<b>84,294,612</b>	<b>84,394,358</b>	<b>69,977,989</b>
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	3,852,966	3,852,785	3,448,585	3,448,238	3,255,238
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
1.4	Borrowings	8,584,160	8,584,160	5,807,200	5,807,200	3,168,855
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>77,504,132</b>	<b>77,599,387</b>	<b>68,797,453</b>	<b>68,897,833</b>	<b>58,359,796</b>
	a. Domestic Currency	67,516,624	67,611,879	58,713,994	58,814,374	48,475,291
	b. Foreign Currency	9,987,508	9,987,508	10,083,459	10,083,459	9,884,505
1.6	Income Tax Liability	-	-	73,829	73,829	-
1.7	Other Liabilities	2,053,233	2,053,039	1,283,809	1,283,522	1,136,041
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>96,878,227</b>	<b>96,973,107</b>	<b>84,294,612</b>	<b>84,394,358</b>	<b>69,977,989</b>
2.1	Cash and Bank Balance	7,120,116	7,120,115	6,877,122	6,877,122	5,749,695
2.2	Money at Call and Short Notice	1,500,000	1,500,000	15,420	15,420	-
2.3	Investments	25,253,564	25,353,564	23,001,247	23,101,247	20,802,563
<b>2.4</b>	<b>Loans and Advances (Net)</b>	<b>59,772,328</b>	<b>59,772,328</b>	<b>52,378,948</b>	<b>52,378,948</b>	<b>41,818,188</b>
	a. Real Estate Loan	<b>4,503,517</b>	<b>4,503,517</b>	<b>3,657,383</b>	<b>3,657,383</b>	<b>2,103,259</b>
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	638,760	638,760	544,850	544,850	372,737
	2. Business Complex & Residential Apartment Construction Loan	426,864	426,864	442,483	442,483	-
	3. Income Generating Commercial Complex Loan	-	-	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	3,437,893	3,437,893	2,670,050	2,670,050	1,730,522
	b. Personal Home Loan of Rs. 10 Million or Less	1,793,110	1,793,110	1,733,325	1,733,325	1,820,170
	c. Margin Type Loan	-	-	-	-	-
	d. Term Loan	3,203,024	3,203,024	2,869,123	2,869,123	2,357,141
	e. Overdraft Loan / TR Loan / WC Loan	33,698,435	33,698,435	29,624,574	29,624,574	23,870,237
	f. Others	16,574,242	16,574,242	14,494,543	14,494,543	11,667,381
2.5	Fixed Assets (Net)	680,582	676,646	667,257	667,058	613,935
2.6	Non Banking Assets (Net)	-	-	-	-	-
2.7	Other Assets	2,551,637	2,550,454	1,354,618	1,354,563	993,608
<b>3</b>	<b>Profit and Loss Account</b>	<b>Group</b>	<b>NSBL</b>	<b>Group</b>	<b>NSBL</b>	<b>Previous Year Corresponding Quarter ending Poush 2072 (14.01.2016) Unaudited</b>
3.1	Interest Income	2,449,199	2,448,778	1,153,764	1,153,764	1,917,785
3.2	Interest Expenses	996,409	997,416	460,349	460,867	776,328
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>1,452,790</b>	<b>1,451,362</b>	<b>693,415</b>	<b>692,897</b>	<b>1,141,457</b>
3.3	Fees, Commission and Discount	228,705	228,487	121,906	121,906	229,713
3.4	Other Operating Income	209,643	209,643	89,091	89,091	119,480
3.5	Foreign Exchange Gain/Loss (Net)	92,585	92,585	40,272	40,272	57,697
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,983,723</b>	<b>1,982,077</b>	<b>944,684</b>	<b>944,166</b>	<b>1,548,347</b>
3.6	Staff Expenses	338,609	338,609	190,657	190,657	312,436
3.7	Other Operating Expenses	320,975	319,423	146,864	146,662	256,581
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>1,324,139</b>	<b>1,324,045</b>	<b>607,163</b>	<b>606,847</b>	<b>979,330</b>
3.8	Provision for Possible Losses	159,384	159,384	68,332	68,332	52,191
	<b>D. Operating Profit (C.-3.8)</b>	<b>1,164,755</b>	<b>1,164,661</b>	<b>538,831</b>	<b>538,515</b>	<b>927,139</b>
3.9	Non Operating Income/Expenses (Net)	785	785	38	38	970
3.10	Write Back of Provision for Possible Loss	26,835	26,835	18,012	18,012	55,581
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>1,192,375</b>	<b>1,192,281</b>	<b>556,881</b>	<b>556,565</b>	<b>983,690</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>1,192,375</b>	<b>1,192,281</b>	<b>556,881</b>	<b>556,565</b>	<b>983,690</b>
3.12	Provision for Staff Bonus	108,389	108,389	50,597	50,597	89,426
3.13	Provision for Tax	325,190	325,167	151,869	151,790	270,336
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>758,796</b>	<b>758,725</b>	<b>354,415</b>	<b>354,178</b>	<b>623,928</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 Previous Year Corresponding Quarter</b>
4.1	Capital Fund to Risk Weighted Assets (RWA)	12.06%	11.93%	13.02%	12.89%	14.52%
4.2	Non Performing Loan (NPL) to Total Loan	0.12%	0.12%	0.13%	0.13%	0.17%
4.3	Total Loan Loss Provision to Total NPL	988.00%	988.00%	928.00%	928.00%	702.00%
4.4	Cost of Fund (Annualized)	2.53%	2.53%	2.46%	2.46%	2.70%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.32%	79.32%	79.51%	79.51%	76.86%
4.6	Base Rate	6.48%	6.48%	6.08%	6.08%	5.97%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.74%	4.74%	4.54%	4.54%	4.40%
	<b>Additional Information</b>					
	Average Yield total Assets (Local Currency) (Annualized)	7.22%	7.22%	7.26%	7.26%	7.27%
	Return on Equity (Annualized)	21.35%	21.35%	20.36%	20.36%	21.54%
	Return on Assets (Annualized)	1.77%	1.77%	1.70%	1.70%	1.96%

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