

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

As at end of the 4th Quarter (15/07/2017) of the Fiscal Year 2073/74

Amount NPR in '000

S. N.	Particulars	This Quarter Ending Asadh 2074 (15.07.2017) Unaudited		Previous Quarter Ending Chaitra 2073 (13.04.2017) Unaudited		Previous Year Corresponding Quarter ending Asadh 2073 (15.07.2016) Audited	
		Group	NSBL	Group	NSBL	Group	NSBL
1	Total Capital and Liabilities (1.1 to 1.7)	99,752,371	99,829,242	100,881,557	100,972,018	78,415,505	78,515,345
1.1	Paid Up Capital	6,924,893	6,924,893	4,979,856	4,979,856	4,973,079	4,973,079
1.2	Reserve and Surplus	3,525,065	3,509,485	3,114,233	3,110,810	1,947,497	1,947,383
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	5,309,655	5,309,655	4,843,350	4,843,350	4,184,700	4,184,700
1.5	Deposits (a+b)	81,566,093	81,664,548	85,372,230	85,467,303	65,113,317	65,213,520
	a. Domestic Currency	72,102,182	72,200,637	76,439,512	76,534,585	54,831,458	54,931,661
	b. Foreign Currency	9,463,911	9,463,911	8,932,718	8,932,718	10,281,859	10,281,859
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	1,426,665	1,420,661	1,571,888	1,570,699	1,196,912	1,196,663
2	Total Assets (2.1 to 2.7)	99,752,371	99,829,242	100,881,557	100,972,018	78,415,505	78,515,345
2.1	Cash and Bank Balance	13,229,681	13,229,681	16,340,072	16,340,071	10,389,819	10,389,818
2.2	Money at Call and Short Notice	-	-	600,000	600,000	-	-
2.3	Investments	20,943,220	21,043,220	19,778,675	19,878,675	19,191,309	19,291,309
2.4	Loans and Advances (Net)	63,025,023	63,025,023	61,715,242	61,715,242	46,975,534	46,975,534
	a. Real Estate Loan	4,862,429	4,862,429	4,970,034	4,970,034	3,135,787	3,135,787
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	722,412	722,412	698,708	698,708	428,242	428,242
	2. Business Complex & Residential Apartment Construction Loan	419,992	419,992	435,264	435,264	367,785	367,785
	3. Income Generating Commercial Complex Loan	-	-	-	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	3,720,025	3,720,025	3,836,062	3,836,062	2,339,760	2,339,760
	b. Personal Home Loan of Rs. 10 Million or Less	1,799,446	1,799,446	1,751,575	1,751,575	1,760,548	1,760,548
	c. Margin Type Loan	-	-	-	-	-	-
	d. Term Loan	3,807,416	3,807,416	3,557,590	3,557,590	2,779,704	2,779,704
	e. Overdraft Loan / TR Loan / WC Loan	32,592,879	32,592,879	33,235,590	33,235,590	25,676,495	25,676,495
	f. Others	19,962,853	19,962,853	18,200,453	18,200,453	13,623,000	13,623,000
2.5	Fixed Assets (Net)	756,344	750,826	701,996	697,233	630,061	629,965
2.6	Non Banking Assets (Net)	-	-	-	-	-	-
2.7	Other Assets	1,798,103	1,780,492	1,745,572	1,740,797	1,228,782	1,228,719
3	Profit and Loss Account	Group	NSBL	Group	NSBL	Group	NSBL
3.1	Interest Income	5,911,370	5,911,370	4,034,770	4,034,770	3,981,262	3,981,262
3.2	Interest Expenses	2,989,082	2,994,483	1,835,601	1,839,066	1,564,730	1,565,151
	A. Net Interest Income (3.1-3.2)	2,922,288	2,916,887	2,199,169	2,195,704	2,416,532	2,416,111
3.3	Fees, Commission and Discount	508,723	487,595	472,212	468,149	465,797	465,797
3.4	Other Operating Income	446,167	447,953	204,729	204,729	318,084	318,084
3.5	Foreign Exchange Gain/Loss (Net)	220,922	220,922	159,691	159,691	136,370	136,370
	B. Total Operating Income (A.+3.3+3.4+3.5)	4,098,100	4,073,357	3,035,801	3,028,273	3,336,783	3,336,362
3.6	Staff Expenses	790,473	790,473	579,279	579,279	548,987	548,987
3.7	Other Operating Expenses	758,668	754,707	520,503	517,392	617,016	616,794
	C. Operating Profit Before Provision (B.-3.6-3.7)	2,548,959	2,528,177	1,936,019	1,931,602	2,170,780	2,170,581
3.8	Provision for Possible Losses	187,907	187,907	181,049	181,049	111,346	111,346
	D. Operating Profit (C.-3.8)	2,361,052	2,340,270	1,754,970	1,750,553	2,059,434	2,059,235
3.9	Non Operating Income/Expenses (Net)	5,608	5,608	4,886	4,886	9,918	9,965
3.10	Write Back of Provision for Possible Loss	28,035	28,035	23,609	23,609	42,721	42,721
	E. Profit From Regular Activities (D + 3.9+3.10)	2,394,695	2,373,913	1,783,465	1,779,048	2,112,073	2,111,921
3.11	Extraordinary Income/Expenses (Net)	19,000	19,000	-	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	2,413,695	2,392,913	1,783,465	1,779,048	2,112,073	2,111,921
3.12	Provision for Staff Bonus	217,537	217,537	161,732	161,732	191,993	191,993
3.13	Provision for Tax	656,833	651,520	514,020	512,916	588,085	588,047
	G. Net Profit/Loss (F-3.12-3.13)	1,539,325	1,523,856	1,107,713	1,104,400	1,331,995	1,331,881
4	Ratios	At the End of this Quarter		At the End of Previous Quarter		At the End of Previous Year Corresponding Quarter	
4.1	Capital Fund to Risk Weighted Assets (RWA)	15.92%	15.76%	13.02%	12.88%	13.33%	13.49%
4.2	Non Performing Loan (NPL) to Total Loan	0.10%	0.10%	0.12%	0.12%	0.14%	0.14%
4.3	Total Loan Loss Provision to Total NPL	1132.98%	1132.98%	1003.00%	1003.00%	860.00%	860.00%
4.4	Cost of Fund (Annualized)	3.54%	3.54%	2.96%	2.96%	2.55%	2.55%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.00%	75.00%	72.09%	72.09%	76.26%	76.26%
4.6	Base Rate	8.98%	8.98%	8.21%	8.21%	5.98%	5.98%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.45%	4.45%	4.33%	4.33%	4.99%	4.99%
	Additional Information						
	Average Yield total Assets (Local Currency) (Annualized)	8.19%	8.19%	7.65%	7.65%	7.11%	7.11%
	Return on Equity (Annualized)	20.54%	20.42%	20.41%	20.35%	22.16%	22.16%
	Return on Assets (Annualized)	1.70%	1.68%	1.67%	1.67%	2.00%	2.00%

Note:

- The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.
- Group Financial Statements include Nepal SBI Bank Ltd. (NSBL, Parent Co.) and Nepal SBI Merchant Banking Ltd. (NSMBL, Wholly Owned Subsidiary Co.)
- All inter-company transactions and outstanding balances between NSBL and NSMBL are excluded in Group Financial Statements.
- Financials have been prepared as per NRB directive no. 4 and prevailing practice of the banking industry which is not fully compliant with NFRS.