

**Nepal SBI Bank Ltd.**  
Corporate Office, Hattisar, Kathmandu  
Unaudited Financial Results (Quarterly)

As at end of the 2nd Quarter (30/09/2071) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited	Previous Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited	Corresponding Previous Year Quarter Ending as on 30.09.2070 (14.01.2014) Unaudited
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>64,513,255</b>	<b>62,811,705</b>	<b>62,482,222</b>
1.1	Paid Up Capital	3,058,059	2,650,206	2,650,206
1.2	Reserve and Surplus	2,284,798	2,327,943	1,607,795
1.3	Debenture and Bond	1,000,000	1,000,000	800,000
1.4	Borrowings	-	702,778	28,313
1.5	<b>Deposits (a+b)</b>	<b>57,258,331</b>	<b>55,066,641</b>	<b>56,445,871</b>
	a. Domestic Currency	42,992,850	41,997,472	37,729,882
	b. Foreign Currency	14,265,481	13,069,169	18,715,989
1.6	Income Tax Liability	-	50,486	-
1.7	Other Liabilities	912,067	1,013,651	950,037
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>64,513,255</b>	<b>62,811,705</b>	<b>62,482,222</b>
2.1	Cash and Bank Balance	6,321,670	5,639,901	4,406,975
2.2	Money at Call and Short Notice	638,685	98,401	-
2.3	Investments	17,007,845	18,323,427	23,416,626
2.4	Loans and Advances (Net)	<b>38,941,956</b>	<b>37,211,127</b>	<b>32,325,616</b>
	a. Real Estate Loan	<b>1,810,806</b>	<b>1,725,251</b>	<b>1,291,954</b>
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 1 crore)	325,967	313,550	278,365
	2. Business Complex & Residential Apartment Construction Loan	51,975	51,975	103,950
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,432,864	1,359,726	909,639
	b. Personal Home Loan of Rs. 1 crore or Less	2,181,083	2,223,980	2,285,284
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,028,813	2,011,140	2,044,468
	e. Overdraft Loan / TR Loan / WC Loan	22,273,908	21,140,925	20,193,201
	f. Others	10,647,346	10,109,831	6,510,709
2.5	Fixed Assets (Net)	639,685	661,162	640,806
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	963,414	877,687	1,692,199
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited</b>	<b>Previous Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 30.09.2070 (14.01.2014) Unaudited</b>
3.1	Interest Income	1,898,374	955,839	2,031,615
3.2	Interest Expenses	931,311	487,196	1,198,181
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>967,063</b>	<b>468,643</b>	<b>833,434</b>
3.3	Fees, Commission and Discount	227,223	116,619	177,164
3.4	Other Operating Income	90,551	43,147	86,606
3.5	Foreign Exchange Gain/Loss (Net)	59,539	28,921	52,571
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,344,376</b>	<b>657,330</b>	<b>1,149,775</b>
3.6	Staff Expenses	239,657	127,688	225,502
3.7	Other Operating Expenses	230,511	108,431	226,010
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>874,208</b>	<b>421,211</b>	<b>698,263</b>
3.8	Provision for Possible Losses	53,728	32,939	46,588
	<b>D. Operating Profit (C.-3.8)</b>	<b>820,480</b>	<b>388,272</b>	<b>651,675</b>
3.9	Non Operating Income/Expenses (Net)	2,179	1,073	2,506
3.10	Write Back of Provision for Possible Loss	16,118	13,269	62,834
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>838,777</b>	<b>402,614</b>	<b>717,015</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	4,341
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>838,777</b>	<b>402,614</b>	<b>721,356</b>
3.12	Provision for Staff Bonus	76,252	36,601	65,578
3.13	Provision for Tax	229,745	109,803	196,733
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>532,780</b>	<b>256,210</b>	<b>459,045</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 Corresponding Previous Year Quarter</b>
4.1	Capital Fund to Risk Weighted Assets (RWA)	13.29%	13.18%	12.63%
4.2	Non Performing Loan (NPL) to Total Loan	0.22%	0.23%	0.32%
4.3	Total Loan Loss Provision to Total NPL	549.21%	517.27%	385.49%
4.4	Cost of Fund (Annualized)	3.23%	3.42%	4.25%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.84%	78.17%	76.64%
4.6	Base Rate	6.89%	8.17%	8.31%
4.7	Monthly Average Interest Rate Spread (Calculated as per NRB Directives)	5.34%	4.39%	6.20%
	<b>Additional Information</b>			
	Average Yield (Local Currency) (Annualized)	8.09%	8.37%	9.50%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	3.82%	4.29%	5.13%
	Return on Equity (Annualized)	22.33%	22.02%	23.16%
	Return on Assets (Annualized)	1.69%	1.63%	1.45%

The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank. The capital funds and other liabilities takes into account the approvals accorded by the AGM on 28.01.2015 in regard to dividend payments.