

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

As at end of the 3rd Quarter (30/12/2071) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited	Previous Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2070 (13.04.2014) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	62,307,344	64,513,255	58,460,976
1.1	Paid Up Capital	3,058,059	3,058,059	2,650,206
1.2	Reserve and Surplus	2,393,823	2,284,798	1,823,465
1.3	Debenture and Bond	1,000,000	1,000,000	800,000
1.4	Borrowings	30,017	-	7,552
1.5	Deposits (a+b)	54,773,623	57,258,331	51,436,871
	a. Domestic Currency	44,969,697	42,992,850	39,590,688
	b. Foreign Currency	9,803,926	14,265,481	11,846,183
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,051,822	912,067	1,742,882
2	Total Assets (2.1 to 2.7)	62,307,344	64,513,255	58,460,976
2.1	Cash and Bank Balance	8,102,781	6,321,670	5,264,016
2.2	Money at Call and Short Notice	400,000	638,685	-
2.3	Investments	12,243,789	17,007,845	17,391,166
2.4	Loans and Advances (Net)	39,749,865	38,941,956	33,592,705
	a. Real Estate Loan	2,004,850	1,810,806	1,432,441
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 1 crore)	352,539	325,967	289,489
	2. Business Complex & Residential Apartment Construction Loan	44,550	51,975	89,100
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,607,761	1,432,864	1,053,852
	b. Personal Home Loan of Rs. 1 crore or Less	2,101,720	2,181,083	2,269,635
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,112,380	2,028,813	2,080,344
	e. Overdraft Loan / TR Loan / WC Loan	22,000,841	22,273,908	20,963,684
	f. Others	11,530,074	10,647,346	6,846,601
2.5	Fixed Assets (Net)	645,868	639,685	625,556
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,165,041	963,414	1,587,533
3	Profit and Loss Account	This Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited	Previous Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2070 (13.04.2014) Unaudited
3.1	Interest Income	2,845,667	1,898,374	3,006,937
3.2	Interest Expenses	1,341,132	931,311	1,730,581
	A. Net Interest Income (3.1-3.2)	1,504,535	967,063	1,276,356
3.3	Fees, Commission and Discount	337,658	227,223	247,069
3.4	Other Operating Income	143,942	90,551	138,885
3.5	Foreign Exchange Gain/Loss (Net)	86,955	59,539	77,178
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,073,090	1,344,376	1,739,488
3.6	Staff Expenses	390,552	239,657	331,067
3.7	Other Operating Expenses	362,010	230,511	348,435
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,320,528	874,208	1,059,986
3.8	Provision for Possible Losses	92,825	53,728	73,882
	D. Operating Profit (C.-3.8)	1,227,703	820,480	986,104
3.9	Non Operating Income/Expenses (Net)	6,076	2,179	3,616
3.10	Write Back of Provision for Possible Loss	51,681	16,118	66,204
	E. Profit From Regular Activities (D + 3.9+3.10)	1,285,460	838,777	1,055,924
3.11	Extraordinary Income/Expenses (Net)	17,149	-	4,341
	F. Profit before Bonus and Taxes (E + 3.11)	1,302,609	838,777	1,060,265
3.12	Provision for Staff Bonus	118,419	76,252	96,388
3.13	Provision for Tax	356,245	229,745	289,163
	G. Net Profit/Loss (F-3.12-3.13)	827,945	532,780	674,714
4	Ratios	At the End of this Quarter	At the End of Previous Year Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to Risk Weighted Assets (RWA)	13.54%	13.29%	13.32%
4.2	Non Performing Loan (NPL) to Total Loan	0.18%	0.22%	0.35%
4.3	Total Loan Loss Provision to Total NPL	651.41%	549.21%	361.61%
4.4	Cost of Fund (Annualized)	3.17%	3.23%	4.09%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.97%	79.84%	76.40%
4.6	Base Rate	7.28%	6.89%	8.02%
4.7	Monthly Average Interest Rate Spread (Calculated as per NRB Directives)	5.34%	5.34%	5.75%
Additional Information				
	Average Yield (Local Currency) (Annualized)	7.99%	8.09%	9.15%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	3.70%	3.82%	4.98%
	Return on Equity (Annualized)	22.68%	22.33%	22.64%
	Return on Assets (Annualized)	1.75%	1.69%	1.46%

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