

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

As at end of the 1<sup>st</sup> Quarter (30/06/2069) of the Fiscal Year 2069/70

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.06.2069 (16.10.2012) Unaudited	Previous Quarter Ending as on 31.03.2069 (15.07.2012) Audited	Corresponding Previous Year Quarter Ending as on 30.06.2068 (17.10.2011) Unaudited
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>58,369,726</b>	<b>58,059,708</b>	<b>50,008,939</b>
1.1	Paid Up Capital	2,093,990	2,093,990	1,869,303
1.2	Reserve and Surplus	1,370,300	1,103,469	1,199,440
1.3	Debenture and Bond	600,000	600,000	200,000
1.4	Borrowings	1,750,027	-	-
1.5	Deposits (a+b)	51,697,952	53,337,265	46,117,245
	a. Domestic Currency	31,963,065	32,916,339	29,650,768
	b. Foreign Currency	19,734,887	20,420,926	16,466,476
1.6	Income Tax Liability	72,812.18	3,469	-
1.7	Other Liabilities	784,646	921,515	622,951
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>58,369,726</b>	<b>58,059,708</b>	<b>50,008,939</b>
2.1	Cash and Bank Balance	5,339,218	5,508,382	6,037,582
2.2	Money at Call and Short Notice	-	178,250	117,616
2.3	Investments	23,277,249	24,463,452	21,287,246
2.4	Loans and Advances (Net)	27,976,206	26,142,094	21,117,826
	a. Real Estate Loan	1,110,542	1,318,344	1,571,337
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 million)	311,371	314,726	351,405
	2. Business Complex & Residential Apartment Construction Loan	163,350	316,503	358,469
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	635,820	687,115	861,463
	b. Personal Home Loan of Rs. 10 million or less	2,330,400	2,304,322	2,239,362
	c. Margin Type Loan	-	-	2,076
	d. Term Loan	1,223,262	1,129,887	1,102,799
	e. Overdraft Loan / TR Loan / WC Loan	18,013,022	16,069,834	12,051,209
	f. Others	5,298,981	5,319,707	4,151,042
2.5	Fixed Assets (Net)	704,946	715,921	664,875
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,072,108	1,051,609	783,795
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 30.06.2069 (16.10.2012) Unaudited</b>	<b>Previous Quarter Ending as on 31.03.2069 (15.07.2012) Audited</b>	<b>Corresponding Previous Year Quarter Ending as on 30.06.2068 (17.10.2011) Unaudited</b>
3.1	Interest Income	1,041,132	3,769,483	860,047
3.2	Interest Expenses	674,050	2,770,799	614,002
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>367,082</b>	<b>998,684</b>	<b>246,046</b>
3.3	Fees, Commission and Discount	73,357	255,352	63,346
3.4	Other Operating Income	38,132	141,762	20,276
3.5	Foreign Exchange Gain/Loss (Net)	22,503	101,138	25,055
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>501,075</b>	<b>1,496,936</b>	<b>354,723</b>
3.6	Staff Expenses	82,948	289,153	80,008
3.7	Other Operating Expenses	107,853	456,126	99,486
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>310,273</b>	<b>751,657</b>	<b>175,230</b>
3.8	Provision for Possible Losses	63,444	78,012	28,965
	<b>D. Operating Profit (C.-3.8)</b>	<b>246,829</b>	<b>673,645</b>	<b>146,265</b>
3.9	Non Operating Income/Expenses (Net)	642	2,183	(53)
3.10	Write Back of Provision for Possible Loss	5,717	91,695	4,621
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>253,189</b>	<b>767,523</b>	<b>150,834</b>
3.11	Extraordinary Income/Expenses (Net)	1,589	(12,204)	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>254,778</b>	<b>755,319</b>	<b>150,834</b>
3.12	Provision for Staff Bonus	23,162	68,665	13,712
3.13	Provision for Tax	69,485	206,548	41,136
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>162,131</b>	<b>480,106</b>	<b>95,985</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)	11.21%	11.37%	11.29%
4.2	Non Performing Loan (NPL) to Total Loan	0.49%	0.54%	1.59%
4.3	Total Loan Loss Provision to Total NPL	273.78%	223.55%	110.55%
4.4	Cost of Fund (Annualized)	4.82%	5.49%	5.42%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	80.05%	73.09%	65.74%
	<b>Additional Information</b>			
	Average Yield (Local Currency) (Annualized)	10.46%	10.20%	11.22%
	Average Cost (Local currency fund adjusted for CRR factor) (Annualized)	6.48%	7.61%	7.67%
	Net Interest Spread (Local currency)	3.98%	2.58%	3.55%
	Return on Equity (Annualized)	19.99%	14.43%	13.28%
	Return on Assets (Annualized)	1.07%	0.82%	0.76%

Unaudited financial figures are subject to change from Supervisory Authority and/or External Audit.