

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

As at end of the 2nd Quarter (30/09/2068) of the Fiscal Year 2068/69

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.09.2068 (14.01.2012) Unaudited	Previous Quarter Ending as on 30.06.2068 (17.10.2011) Unaudited	Previous Year Quarter Ending as on 31.09.2067 (14.01.2011) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	54,955,592	50,008,939	43,527,108
1.1	Paid Up Capital	2,102,966	1,869,303	1,861,324
1.2	Reserve and surplus	981,028	1,199,440	791,485
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	-	-	130,426
1.5	Deposits (a+b)	50,753,565	46,117,245	39,801,807
	a. Domestic Currency	32,400,929	29,650,768	26,929,448
	b. Foreign Currency	18,352,636	16,466,476	12,872,359
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	918,032	622,951	742,066
2	Total Assets (2.1 to 2.7)	54,955,592	50,008,939	43,527,108
2.1	Cash and Bank Balance	12,259,059	6,037,582	3,423,143
2.2	Money at Call and Short Notice	-	117,616	790,000
2.3	Investments	18,264,842	21,287,246	18,657,303
2.4	Loans and Advances (Net)	22,831,194	21,117,826	19,570,489
	a. Real Estate Loan	1,470,832	1,571,337	3,331,338
	1. Residential Real Estate Loan (Except Personal Home loan up to Rs. 10 million)	336,498	351,405	2,184,019
	2. Business Complex & Residential Apartment Construction Loan	355,994	358,469	260,370
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	778,340	861,463	886,949
	b. Personal Home Loan of Rs. 10 million or less	2,211,315	2,239,362	315,163
	c. Margin Type Loan	2,070	2,076	10,985
	d. Term Loan	1,157,441	1,102,799	973,795
	e. Overdraft Loan / TR Loan / WC Loan	13,463,754	12,051,209	10,573,267
	f. Others	4,525,783	4,151,042	4,365,940
2.5	Fixed Assets (Net)	682,505	664,875	455,744
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	917,990	783,795	630,430
3	Profit and Loss Account	This Quarter Ending as on 30.09.2068 (14.01.2012) Unaudited	Previous Quarter Ending as on 30.06.2068 (17.10.2011) Unaudited	Previous Year Quarter Ending as on 31.09.2067 (14.01.2011) Unaudited
3.1	Interest Income	1,748,916	860,047	1,390,689
3.2	Interest Expenses	1,278,747	614,002	985,497
	A. Net Interest Income (3.1-3.2)	470,169	246,046	405,192
3.3	Fees, Commission and Discount	128,560	63,346	113,026
3.4	Other Operating Income	53,163	20,276	44,736
3.5	Foreign Exchange Gain/Loss (Net)	47,626	25,055	28,110
	B. Total Operating Income (A.+3.3+3.4+3.5)	699,518	354,723	591,065
3.6	Staff Expenses	147,260	80,008	87,257
3.7	Other Operating Expenses	218,030	99,486	189,123
	C. Operating Profit Before Provision (B.-3.6-3.7)	334,228	175,230	314,685
3.8	Provision for Possible Losses	45,305	28,965	27,557
	D. Operating Profit (C.-3.8)	288,923	146,265	287,128
3.9	Non Operating Income/Expenses (Net)	(16)	(53)	2,615
3.10	Write Back of Provision for Possible Loss	27,446	4,621	157,916
	E. Profit From Regular Activities (D + 3.9+3.10)	316,353	150,834	447,659
3.11	Extraordinary Income/Expenses (Net)	6,050	-	(138,173)
	F. Profit Before Bonus and Taxes (E + 3.11)	322,403	150,834	309,487
3.12	Provision for Staff Bonus	29,243	13,712	28,040
3.13	Provision for Tax	88,459	41,136	79,192
	G. Net Profit/Loss (F-3.12-3.13)	204,701	95,985	202,255
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to Risk Weighted Assets (RWA)	10.10%	11.29%	11.58%
4.2	Non Performing Loan (NPL) to Total Loan	1.18%	1.59%	1.37%
4.3	Total Loan Loss Provision to Total NPL	135.44%	110.55%	130.53%
4.4	Cost of Fund (Annualized)	5.36%	5.42%	4.97%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	65.47%	65.74%	67.41%
	Additional Information			
	Average Yield (Local Currency) (Annualized)	11.26%	11.22%	9.81%
	Average Cost (Local currency fund adjusted for CRR factor) (Annualized)	7.70%	7.67%	6.91%
	Net Interest Spread (Local currency)	3.57%	3.55%	2.89%
	Return on Equity (Annualized)	13.96%	13.28%	16.22%
	Return on Assets (Annualized)	0.77%	0.76%	0.92%