

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

As at end of the 4th Quarter (31/03/2070) of the Fiscal Year 2069/70

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.03.2070 (15.07.2013) Unaudited	Previous Quarter Ending 31.12.2069 (13.04.2013) Unaudited	Corresponding Previous Year Quarter Ending as on 31.03.2069 (15.07.2012) Audited
1	Total Capital and Liabilities (1.1 to 1.7)	64,793,964	59,604,517	58,059,708
1.1	Paid Up Capital	2,355,739	2,355,739	2,355,739
1.2	Reserve and Surplus	1,617,711	1,391,129	841,720
1.3	Debenture and Bond	800,000	1,000,000	600,000
1.4	Borrowings	-	4,375	-
1.5	Deposits (a+b)	58,920,456	53,667,025	53,337,265
	a. Domestic Currency	34,804,152	32,503,954	32,916,339
	b. Foreign Currency	24,116,304	21,163,071	20,420,926
1.6	Income Tax Liability	-	-	3,469
1.7	Other Liabilities	1,100,059	1,186,250	921,515
2	Total Assets (2.1 to 2.7)	64,793,964	59,604,517	58,059,708
2.1	Cash and Bank Balance	7,713,403	4,750,080	5,508,382
2.2	Money at Call and Short Notice	138,925	330,000	178,250
2.3	Investments	25,906,120	23,647,282	24,463,452
2.4	Loans and Advances (Net)	28,788,147	28,550,425	26,142,094
	a. Real Estate Loan	1,023,788	1,012,708	1,318,344
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	273,693	264,099	314,726
	2. Business Complex & Residential Apartment Construction Loan	118,800	148,500	316,503
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	631,295	600,109	687,115
	b. Personal Home Loan of Rs. 10 Million or Less	2,299,876	2,306,251	2,304,322
	c. Margin Type Loan	-	-	-
	d. Term Loan	1,591,847	1,472,112	1,129,887
	e. Overdraft Loan / TR Loan / WC Loan	17,763,631	17,959,380	16,069,834
	f. Others	6,109,005	5,799,973	5,319,707
2.5	Fixed Assets (Net)	661,589	664,469	715,921
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,585,780	1,662,261	1,051,609
3	Profit and Loss Account	This Quarter Ending as on 31.03.2070 (15.07.2013) Unaudited	Previous Quarter Ending 31.12.2069 (13.04.2013) Unaudited	Corresponding Previous Year Quarter Ending as on 31.03.2069 (15.07.2012)
3.1	Interest Income	4,110,514	3,049,767	3,769,483
3.2	Interest Expenses	2,486,979	1,863,342	2,770,799
	A. Net Interest Income (3.1-3.2)	1,623,535	1,186,424	998,684
3.3	Fees, Commission and Discount	313,697	232,650	255,352
3.4	Other Operating Income	157,756	113,997	141,762
3.5	Foreign Exchange Gain/Loss (Net)	101,915	70,519	101,138
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,196,903	1,603,591	1,496,936
3.6	Staff Expenses	416,560	312,934	289,153
3.7	Other Operating Expenses	477,247	343,557	456,126
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,303,095	947,100	751,657
3.8	Provision for Possible Losses	128,041	125,917	78,012
	D. Operating Profit (C.-3.8)	1,175,055	821,182	673,645
3.9	Non Operating Income/Expenses (Net)	(287)	(1,193)	2,183
3.10	Write Back of Provision for Possible Loss	43,861	41,718	91,695
	E. Profit From Regular Activities (D + 3.9+3.10)	1,218,628	861,708	767,523
3.11	Extraordinary Income/Expenses (Net)	2,326	1,826	(12,204)
	F. Profit before Bonus and Taxes (E + 3.11)	1,220,955	863,534	755,319
3.12	Provision for Staff Bonus	110,996	78,503	68,665
3.13	Provision for Tax	333,969	235,622	206,548
	G. Net Profit/Loss (F-3.12-3.13)	775,990	549,409	480,106
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)	12.86%	13.14%	11.37%
4.2	Non Performing Loan (NPL) to Total Loan	0.37%	0.48%	0.54%
4.3	Total Loan Loss Provision to Total NPL	373.31%	290.11%	223.55%
4.4	Cost of Fund (Annualized)	4.44%	4.50%	5.49%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.18%	79.89%	73.09%
4.6	Base Rate	9.86%	9.31%	NA
	Additional Information			
	Average Yield (Local Currency) (Annualized)	10.21%	10.17%	10.20%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	5.78%	5.87%	7.61%
	Net Interest Spread (Local Currency)	4.43%	4.30%	2.58%
	Return on Equity (Annualized)	22.13%	21.55%	14.43%
	Return on Assets (Annualized)	1.27%	1.22%	0.82%

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