

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

As at end of the 1st Quarter (31/06/2070) of the Fiscal Year 2070/71

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.06.2070 (17.10.2013) Unaudited	Previous Quarter Ending 31.03.2070 (15.07.2013) Audited	Corresponding Previous Year Quarter Ending as on 30.06.2069 (16.10.2012) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	62,627,815	64,796,152	58,369,726
1.1	Paid Up Capital	2,650,206	2,650,206	2,093,990
1.2	Reserve and Surplus	1,371,549	1,148,752	1,370,300
1.3	Debenture and Bond	800,000	800,000	600,000
1.4	Borrowings	-	-	1,750,027
1.5	Deposits (a+b)	56,373,068	58,920,456	51,697,952
	a. Domestic Currency	36,786,708	34,804,152	31,963,065
	b. Foreign Currency	19,586,360	24,116,304	19,734,887
1.6	Income Tax Liability	57,168	-	72,812
1.7	Other Liabilities	1,375,824	1,276,738	784,646
2	Total Assets (2.1 to 2.7)	62,627,815	64,796,152	58,369,726
2.1	Cash and Bank Balance	7,072,814	7,713,403	5,339,218
2.2	Money at Call and Short Notice	-	138,925	-
2.3	Investments	23,005,018	25,906,120	23,277,249
2.4	Loans and Advances (Net)	30,052,657	28,788,147	27,976,206
	a. Real Estate Loan	1,162,996	1,023,788	1,110,542
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	289,360	273,693	311,371
	2. Business Complex & Residential Apartment Construction	103,950	118,800	163,350
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase &)	769,686	631,295	635,820
	b. Personal Home Loan of Rs. 10 Million or Less	2,287,057	2,299,876	2,330,400
	c. Margin Type Loan	-	-	-
	d. Term Loan	1,867,956	1,591,847	1,223,262
	e. Overdraft Loan / TR Loan / WC Loan	18,609,520	17,763,631	18,013,022
	f. Others	6,125,128	6,109,005	5,298,981
2.5	Fixed Assets (Net)	651,751	661,589	704,946
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,845,576	1,587,968	1,072,108
3	Profit and Loss Account	This Quarter Ending as on 31.06.2070 (17.10.2013) Unaudited	Previous Quarter Ending 31.03.2070 (15.07.2013) Audited	Corresponding Previous Year Quarter Ending as on 30.06.2069 (16.10.2012) Unaudited
3.1	Interest Income	1,019,498	4,110,514	1,041,132
3.2	Interest Expenses	620,858	2,486,979	674,050
	A. Net Interest Income (3.1-3.2)	398,640	1,623,535	367,082
3.3	Fees, Commission and Discount	102,970	313,697	73,357
3.4	Other Operating Income	38,745	157,756	38,132
3.5	Foreign Exchange Gain/Loss (Net)	24,573	101,915	22,503
	B. Total Operating Income (A.+3.3+3.4+3.5)	564,928	2,196,903	501,075
3.6	Staff Expenses	120,732	416,560	82,948
3.7	Other Operating Expenses	112,100	477,247	107,853
	C. Operating Profit Before Provision (B.-3.6-3.7)	332,096	1,303,096	310,273
3.8	Provision for Possible Losses	11,029	128,041	63,444
	D. Operating Profit (C.-3.8)	321,067	1,175,055	246,829
3.9	Non Operating Income/Expenses (Net)	155	(287)	642
3.10	Write Back of Provision for Possible Loss	24,547	43,861	5,717
	E. Profit From Regular Activities (D + 3.9+3.10)	345,769	1,218,629	253,189
3.11	Extraordinary Income/Expenses (Net)	4,341	2,326	1,589
	F. Profit before Bonus and Taxes (E + 3.11)	350,110	1,220,955	254,778
3.12	Provision for Staff Bonus	31,828	110,996	23,162
3.13	Provision for Tax	95,485	338,488	69,485
	G. Net Profit/Loss (F-3.12-3.13)	222,797	771,471	162,131
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)	12.48%	12.39%	11.21%
4.2	Non Performing Loan (NPL) to Total Loan	0.35%	0.37%	0.49%
4.3	Total Loan Loss Provision to Total NPL	385.21%	373.31%	273.78%
4.4	Cost of Fund (Annualized)	4.40%	4.44%	4.82%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.67%	75.18%	80.05%
4.6	Base Rate	9.66%	9.86%	NA
	Additional Information			
	Average Yield (Local Currency) (Annualized)	9.79%	10.21%	10.46%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	5.35%	5.78%	6.48%
	Net Interest Spread (Local Currency)	4.44%	4.43%	3.98%
	Return on Equity (Annualized)	22.86%	22.13%	19.99%
	Return on Assets (Annualized)	1.41%	1.27%	1.07%