

NEPAL SBI BANK LTD.
Corporate Office, Hattisar, Kathmandu
Unaudited Financial Results

As at end of the 4th Quarter (31/03/2013) of the Fiscal Year 2012/13

Amount in NPR Thousands

| S. N. | Particulars | This Quarter Ending as on 31.03.2013 (15.07.2016) Unaudited | | Previous Quarter Ending as on 30.12.2012 (12.04.2016) Unaudited | Corresponding Previous Year Quarter Ending as on 31.03.2012 (16.07.2015) Audited |
|----------|--|--|--|---|--|
| | | Group | NSBL | NSBL | NSBL |
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 78,435,387 | 78,535,227 | 75,062,180 | 59,277,291 |
| 1.1 | Paid Up Capital | 3,883,736 | 3,883,736 | 3,883,736 | 3,883,736 |
| 1.2 | Reserve and Surplus | 3,094,174 | 3,094,060 | 2,712,480 | 1,762,179 |
| 1.3 | Debenture and Bond | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 1.4 | Borrowings | 4,184,700 | 4,184,700 | 2,500,400 | - |
| 1.5 | Deposits (a+b) | 65,113,317 | 65,213,520 | 63,416,783 | 51,628,222 |
| | a. Domestic Currency | 54,831,458 | 54,931,661 | 55,456,104 | 44,932,960 |
| | b. Foreign Currency | 10,281,859 | 10,281,859 | 7,960,679 | 6,695,262 |
| 1.6 | Income Tax Liability | - | - | - | - |
| 1.7 | Other Liabilities | 1,159,460 | 1,159,211 | 1,548,781 | 1,003,154 |
| 2 | Total Assets (2.1 to 2.7) | 78,435,387 | 78,535,227 | 75,062,180 | 59,277,291 |
| 2.1 | Cash and Bank Balance | 10,389,819 | 10,389,818 | 6,266,981 | 8,435,748 |
| 2.2 | Money at Call and Short Notice | - | - | 650,000 | - |
| 2.3 | Investments | 19,191,309 | 19,291,309 | 19,822,442 | 9,319,698 |
| 2.4 | Loans and Advances (Net) | 46,995,416 | 46,995,416 | 46,204,589 | 39,979,173 |
| | a. Real Estate Loan | 3,135,787 | 3,135,787 | 2,759,746 | 1,992,285 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million) | 428,242 | 428,242 | 415,983 | 348,718 |
| | 2. Business Complex & Residential Apartment Construction Loan | 367,785 | 367,785 | 323,037 | 29,700 |
| | 3. Income Generating Commercial Complex Loan | - | - | - | - |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 2,339,760 | 2,339,760 | 2,020,726 | 1,613,867 |
| | b. Personal Home Loan of Rs. 10 Million or Less | 1,764,730 | 1,764,730 | 1,833,648 | 2,013,983 |
| | c. Margin Type Loan | - | - | - | - |
| | d. Term Loan | 2,779,704 | 2,779,704 | 2,598,161 | 2,223,477 |
| | e. Overdraft Loan / TR Loan / WC Loan | 25,690,880 | 25,690,880 | 26,438,397 | 22,231,944 |
| | f. Others | 13,624,315 | 13,624,315 | 12,574,637 | 11,517,484 |
| 2.5 | Fixed Assets (Net) | 630,061 | 629,965 | 605,076 | 630,012 |
| 2.6 | Non Banking Assets (Net) | - | - | - | - |
| 2.7 | Other Assets | 1,228,782 | 1,228,719 | 1,513,092 | 912,660 |
| 3 | Profit and Loss Account | This Quarter Ending as on 31.03.2013 (15.07.2016) Unaudited | This Quarter Ending as on 31.03.2013 (15.07.2016) Unaudited | Previous Quarter Ending as on 30.12.2012 (12.04.2016) Unaudited | Corresponding Previous Year Quarter Ending as on 31.03.2012 (16.07.2015) Audited |
| 3.1 | Interest Income | 3,981,262 | 3,981,262 | 2,888,449 | 3,821,326 |
| 3.2 | Interest Expenses | 1,564,730 | 1,565,151 | 1,149,165 | 1,773,842 |
| | A. Net Interest Income (3.1-3.2) | 2,416,532 | 2,416,111 | 1,739,284 | 2,047,484 |
| 3.3 | Fees, Commission and Discount | 465,797 | 465,797 | 427,069 | 340,354 |
| 3.4 | Other Operating Income | 318,084 | 318,084 | 120,364 | 307,691 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 136,370 | 136,370 | 93,892 | 119,469 |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 3,336,783 | 3,336,362 | 2,380,609 | 2,814,998 |
| 3.6 | Staff Expenses | 568,869 | 568,869 | 449,277 | 552,231 |
| 3.7 | Other Operating Expenses | 617,016 | 616,794 | 402,507 | 515,792 |
| | C. Operating Profit Before Provision (B.-3.6-3.7) | 2,150,898 | 2,150,699 | 1,528,825 | 1,746,975 |
| 3.8 | Provision for Possible Losses | 109,986 | 109,986 | 96,531 | 116,641 |
| | D. Operating Profit (C.-3.8) | 2,040,912 | 2,040,713 | 1,432,294 | 1,630,334 |
| 3.9 | Non Operating Income/Expenses (Net) | 9,918 | 9,965 | 4,254 | 10,709 |
| 3.10 | Write Back of Provision for Possible Loss | 61,242 | 61,242 | 56,781 | 52,124 |
| | E. Profit From Regular Activities (D + 3.9+3.10) | 2,112,072 | 2,111,920 | 1,493,329 | 1,693,167 |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - | 20,040 |
| | F. Profit before Bonus and Taxes (E + 3.11) | 2,112,072 | 2,111,920 | 1,493,329 | 1,713,207 |
| 3.12 | Provision for Staff Bonus | 191,993 | 191,993 | 135,757 | 155,746 |
| 3.13 | Provision for Tax | 588,084 | 588,046 | 407,272 | 492,023 |
| | G. Net Profit/Loss (F-3.12-3.13) | 1,331,995 | 1,331,881 | 950,300 | 1,065,438 |
| 4 | Ratios | At the End of this Quarter | 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) | 13.33% | 13.17% | 13.75% | 14.03% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.14% | 0.14% | 0.14% | 0.19% |
| 4.3 | Total Loan Loss Provision to Total NPL | 829.87% | 829.87% | 814.45% | 657.59% |
| 4.4 | Cost of Fund (Annualized) | 2.55% | 2.55% | 2.56% | 3.17% |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 76.57% | 76.57% | 74.49% | 78.54% |
| 4.6 | Base Rate | 5.98% | 5.98% | 5.55% | 7.71% |
| 4.7 | Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) | 4.99% | 4.99% | 5.20% | 5.43% |
| 4.8 | Average Yield total Assets (Local Currency) (Annualized) | 7.11% | 7.11% | 7.11% | 8.03% |
| 4.9 | Return on Equity (Annualized) | 22.16% | 22.16% | 21.47% | 21.51% |
| 4.10 | Return on Assets (Annualized) | 2.00% | 2.00% | 1.94% | 1.70% |

Note:

- The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.
- Group Financial Statements include Nepal SBI Bank Ltd. (NSBL, Parent Co.) and Nepal SBI Merchant Banking Ltd. (NSMBL, Wholly Owned Subsidiary Co.)
- All inter-company transactions and outstanding balances between NSBL and NSMBL are excluded in Group Financial Statements.