

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

As at end of the 3rd Quarter (31/12/2069) of the Fiscal Year 2069/70

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.12.2069 (13.04.2013) Unaudited	Previous Quarter Ending 29.09.2069 (13.01.2013) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2068 (12.04.2012) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	59,604,517	58,971,475	56,515,445
1.1	Paid Up Capital	2,355,739	2,355,739	2,093,990
1.2	Reserve and Surplus	1,391,129	1,223,576	1,047,069
1.3	Debtenture and Bond	1,000,000	600,000	600,000
1.4	Borrowings	4,375	-	-
1.5	Deposits (a+b)	53,667,025	54,099,710	52,234,858
	a. Domestic Currency	32,503,954	33,617,145	33,838,259
	b. Foreign Currency	21,163,071	20,482,565	18,396,599
1.6	Income Tax Liability	-	51,179	-
1.7	Other Liabilities	1,186,250	641,272	539,528
2	Total Assets (2.1 to 2.7)	59,604,517	58,971,475	56,515,445
2.1	Cash and Bank Balance	4,750,080	5,158,494	6,431,741
2.2	Money at Call and Short Notice	330,000	150,000	-
2.3	Investments	23,647,282	23,549,933	23,554,526
2.4	Loans and Advances (Net)	28,550,425	28,096,357	25,025,655
	a. Real Estate Loan	1,012,708	1,071,629	1,414,047
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	264,099	289,433	318,849
	2. Business Complex & Residential Apartment Construction Loan	148,500	163,350	345,599
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	600,109	618,846	749,599
	b. Personal Home Loan of Rs. 10 Million or Less	2,306,251	2,314,288	2,284,093
	c. Margin Type Loan	-	-	1,826
	d. Term Loan	1,472,112	1,338,298	1,165,254
	e. Overdraft Loan / TR Loan / WC Loan	17,959,380	17,855,068	15,241,387
	f. Others	5,799,973	5,517,073	4,919,047
2.5	Fixed Assets (Net)	664,469	683,884	700,935
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,662,261	1,332,807	802,588
3	Profit and Loss Account	This Quarter Ending as on 31.12.2069 (13.04.2013) Unaudited	Previous Quarter Ending 29.09.2069 (13.01.2013) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2068 (12.04.2012) Unaudited
3.1	Interest Income	3,049,767	2,049,520	2,688,579
3.2	Interest Expenses	1,863,342	1,280,110	1,993,419
	A. Net Interest Income (3.1-3.2)	1,186,424	769,410	695,160
3.3	Fees, Commission and Discount	232,650	144,392	208,870
3.4	Other Operating Income	113,997	73,677	86,990
3.5	Foreign Exchange Gain/Loss (Net)	70,519	47,732	74,821
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,603,591	1,035,211	1,065,841
3.6	Staff Expenses	312,934	152,891	214,900
3.7	Other Operating Expenses	343,557	222,741	346,658
	C. Operating Profit Before Provision (B.-3.6-3.7)	947,100	659,579	504,283
3.8	Provision for Possible Losses	125,917	91,836	60,876
	D. Operating Profit (C.-3.8)	821,182	567,742	443,407
3.9	Non Operating Income/Expenses (Net)	(1,193)	(1,527)	356
3.10	Write Back of Provision for Possible Loss	41,718	32,195	52,628
	E. Profit From Regular Activities (D + 3.9+3.10)	861,708	598,411	496,391
3.11	Extraordinary Income/Expenses (Net)	1,826	1,826	6,050
	F. Profit before Bonus and Taxes (E + 3.11)	863,534	600,237	502,441
3.12	Provision for Staff Bonus	78,503	54,567	45,676
3.13	Provision for Tax	235,622	163,814	137,759
	G. Net Profit/Loss (F-3.12-3.13)	549,409	381,856	319,006
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)	13.14%	11.50%	10.76%
4.2	Non Performing Loan (NPL) to Total Loan	0.48%	0.43%	0.84%
4.3	Total Loan Loss Provision to Total NPL	290.11%	312.25%	170.39%
4.4	Cost of Fund (Annualized)	4.50%	4.60%	5.40%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.89%	76.57%	68.72%
4.6	Base Rate	9.31%	8.76%	NA
	Additional Information			
	Average Yield (Local Currency) (Annualized)	10.17%	10.26%	10.96%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	5.87%	6.07%	7.63%
	Net Interest Spread (Local Currency)	4.30%	4.20%	3.33%
	Return on Equity (Annualized)	21.55%	23.07%	14.37%
	Return on Assets (Annualized)	1.22%	1.27%	0.78%