

NEPAL SBI BANK LTD.
Corporate Office, Lainchour, Kathmandu
Unaudited Financial Results (Quarterly)

As at end of the 3rd Quarter (13/04/2017) of the Fiscal Year 2073/74

Amount NPR in '000

S. N.	Particulars	This Quarter Ending Chaitra 2073 (13.04.2017) Unaudited		Previous Quarter Ending Poush 2073 (13.01.2017) Unaudited		Previous Year Corresponding Quarter ending Chaitra 2072 (12.04.2016) Unaudited
		Group	NSBL	Group	NSBL	
1	Total Capital and Liabilities (1.1 to 1.7)	100,881,557	100,972,018	96,878,227	96,973,107	75,062,180
1.1	Paid Up Capital	4,979,856	4,979,856	3,883,736	3,883,736	3,883,736
1.2	Reserve and Surplus	3,114,233	3,110,810	3,852,966	3,852,785	2,712,480
1.3	Debtenture and Bond	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
1.4	Borrowings	4,843,350	4,843,350	8,584,160	8,584,160	2,500,400
1.5	Deposits (a+b)	85,372,230	85,467,303	77,504,132	77,599,387	63,416,783
	a. Domestic Currency	76,439,512	76,534,585	67,516,624	67,611,879	55,456,104
	b. Foreign Currency	8,932,718	8,932,718	9,987,508	9,987,508	7,960,679
1.6	Income Tax Liability	-	-	-	-	-
1.7	Other Liabilities	1,571,888	1,570,699	2,053,233	2,053,039	1,548,781
2	Total Assets (2.1 to 2.7)	100,881,557	100,972,018	96,878,227	96,973,107	75,062,180
2.1	Cash and Bank Balance	16,340,072	16,340,071	7,120,116	7,120,115	6,266,981
2.2	Money at Call and Short Notice	600,000	600,000	1,500,000	1,500,000	650,000
2.3	Investments	19,778,675	19,878,675	25,253,564	25,353,564	19,822,442
2.4	Loans and Advances (Net)	61,715,242	61,715,242	59,772,328	59,772,328	46,204,589
	a. Real Estate Loan	4,970,034	4,970,034	4,503,517	4,503,517	2,759,746
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	698,708	698,708	638,760	638,760	415,983
	2. Business Complex & Residential Apartment Construction Loan	435,264	435,264	426,864	426,864	323,037
	3. Income Generating Commercial Complex Loan	-	-	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	3,836,062	3,836,062	3,437,893	3,437,893	2,020,726
	b. Personal Home Loan of Rs. 10 Million or Less	1,751,575	1,751,575	1,793,110	1,793,110	1,833,648
	c. Margin Type Loan	-	-	-	-	-
	d. Term Loan	3,557,590	3,557,590	3,203,024	3,203,024	2,598,161
	e. Overdraft Loan / TR Loan / WC Loan	33,235,590	33,235,590	33,698,435	33,698,435	26,438,397
	f. Others	18,200,453	18,200,453	16,574,242	16,574,242	12,574,637
2.5	Fixed Assets (Net)	701,996	697,233	680,582	676,646	605,076
2.6	Non Banking Assets (Net)	-	-	-	-	-
2.7	Other Assets	1,745,572	1,740,797	2,551,637	2,550,454	1,513,092
3	Profit and Loss Account	Group	NSBL	Group	NSBL	Previous Year Corresponding Quarter ending Chaitra 2072 (12.04.2016) Unaudited
3.1	Interest Income	4,034,770	4,034,770	2,449,199	2,448,778	2,888,449
3.2	Interest Expenses	1,835,601	1,839,066	996,409	997,416	1,149,165
	A. Net Interest Income (3.1-3.2)	2,199,169	2,195,704	1,452,790	1,451,362	1,739,284
3.3	Fees, Commission and Discount	472,212	468,149	301,025	300,807	413,858
3.4	Other Operating Income	204,729	204,729	137,323	137,323	133,575
3.5	Foreign Exchange Gain/Loss (Net)	159,691	159,691	92,585	92,585	93,892
	B. Total Operating Income (A.+3.3+3.4+3.5)	3,035,801	3,028,273	1,983,723	1,982,077	2,380,609
3.6	Staff Expenses	579,279	579,279	338,609	338,609	449,277
3.7	Other Operating Expenses	520,503	517,392	320,975	319,423	402,507
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,936,019	1,931,602	1,324,139	1,324,045	1,528,825
3.8	Provision for Possible Losses	181,049	181,049	159,384	159,384	96,531
	D. Operating Profit (C.-3.8)	1,754,970	1,750,553	1,164,755	1,164,661	1,432,294
3.9	Non Operating Income/Expenses (Net)	4,886	4,886	785	785	4,254
3.10	Write Back of Provision for Possible Loss	23,609	23,609	26,835	26,835	56,781
	E. Profit From Regular Activities (D + 3.9+3.10)	1,783,465	1,779,048	1,192,375	1,192,281	1,493,329
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	1,783,465	1,779,048	1,192,375	1,192,281	1,493,329
3.12	Provision for Staff Bonus	161,732	161,732	108,389	108,389	135,757
3.13	Provision for Tax	514,020	512,916	325,190	325,167	407,272
	G. Net Profit/Loss (F-3.12-3.13)	1,107,713	1,104,400	758,796	758,725	950,300
4	Ratios	At the End of this Quarter		At the End of Previous Quarter		Previous Year Corresponding Quarter
4.1	Capital Fund to Risk Weighted Assets (RWA)	13.02%	12.88%	12.06%	11.93%	13.75%
4.2	Non Performing Loan (NPL) to Total Loan	0.12%	0.12%	0.12%	0.12%	0.14%
4.3	Total Loan Loss Provision to Total NPL	1003.00%	1003.00%	988.00%	988.00%	814.45%
4.4	Cost of Fund (Annualized)	2.96%	2.96%	2.53%	2.53%	2.56%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.09%	72.09%	79.32%	79.32%	74.49%
4.6	Base Rate	8.21%	8.21%	6.48%	6.48%	5.55%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.33%	4.33%	4.74%	4.74%	5.20%
	Additional Information					
	Average Yield on Total Assets (Local Currency) (Annualized)	7.65%	7.65%	7.22%	7.22%	7.11%
	Return on Equity (Annualized)	20.41%	20.35%	21.35%	21.35%	21.47%
	Return on Assets (Annualized)	1.67%	1.67%	1.77%	1.77%	1.94%
	Credit to Deposit Ratio (Considering Productive Sector Lending and Deprived Sector Lending Concession as per NRB Directives)	67.84%	67.84%			

- The above figures may undergo changes on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.

- Group include Nepal SBI Bank Ltd. (NSBL, Parent Co.) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Co.).

- Figures are regrouped wherever necessary for presentation and comparison.