

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

As at end of the 3rd Quarter (30/12/2070) of the Fiscal Year 2070/71

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.12.2070 (13.04.2014) Unaudited	Previous Quarter Ending 30.09.2070 (14.01.2014) Unaudited	Corresponding Previous Year Quarter Ending as on 31.12.2069 (13.04.2013) Unaudited
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>58,460,976</b>	<b>62,482,222</b>	<b>59,604,517</b>
1.1	Paid Up Capital	2,650,206	2,650,206	2,355,739
1.2	Reserve and Surplus	1,823,465	1,607,795	1,391,129
1.3	Debenture and Bond	800,000	800,000	1,000,000
1.4	Borrowings	7,552	28,313	4,375
1.5	<b>Deposits (a+b)</b>	<b>51,436,871</b>	<b>56,445,871</b>	<b>53,667,025</b>
	a. Domestic Currency	39,590,688	37,729,882	32,503,954
	b. Foreign Currency	11,846,183	18,715,989	21,163,071
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,742,882	950,037	1,186,250
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>58,460,976</b>	<b>62,482,222</b>	<b>59,604,517</b>
2.1	Cash and Bank Balance	5,264,016	4,406,975	4,750,080
2.2	Money at Call and Short Notice	-	-	330,000
2.3	Investments	17,391,166	23,416,626	23,647,282
2.4	<b>Loans and Advances (Net)</b>	<b>33,592,705</b>	<b>32,325,616</b>	<b>28,550,425</b>
	a. Real Estate Loan	<b>1,432,441</b>	<b>1,291,954</b>	<b>1,012,708</b>
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	289,489	278,365	264,099
	2. Business Complex & Residential Apartment Construction Loan	89,100	103,950	148,500
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,053,852	909,639	600,109
	b. Personal Home Loan of Rs. 10 Million or Less	2,269,635	2,285,284	2,306,251
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,080,344	2,044,468	1,472,112
	e. Overdraft Loan / TR Loan / WC Loan	20,963,684	20,193,201	17,959,380
	f. Others	6,846,601	6,510,709	5,799,973
2.5	Fixed Assets (Net)	625,556	640,806	664,469
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,587,533	1,692,199	1,662,261
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 30.12.2070 (13.04.2014) Unaudited</b>	<b>Previous Quarter Ending 30.09.2070 (14.01.2014) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 31.12.2069 (13.04.2013) Unaudited</b>
3.1	Interest Income	3,006,937	2,031,615	3,049,767
3.2	Interest Expenses	1,730,581	1,198,181	1,863,342
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>1,276,356</b>	<b>833,434</b>	<b>1,186,424</b>
3.3	Fees, Commission and Discount	247,069	177,164	232,650
3.4	Other Operating Income	138,885	86,606	113,997
3.5	Foreign Exchange Gain/Loss (Net)	77,178	52,571	70,519
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,739,488</b>	<b>1,149,775</b>	<b>1,603,591</b>
3.6	Staff Expenses	331,067	225,502	312,934
3.7	Other Operating Expenses	348,435	226,010	343,557
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>1,059,986</b>	<b>698,263</b>	<b>947,100</b>
3.8	Provision for Possible Losses	73,882	46,588	125,917
	<b>D. Operating Profit (C.-3.8)</b>	<b>986,104</b>	<b>651,675</b>	<b>821,182</b>
3.9	Non Operating Income/Expenses (Net)	3,616	2,506	(1,193)
3.10	Write Back of Provision for Possible Loss	66,204	62,834	41,718
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>1,055,924</b>	<b>717,015</b>	<b>861,708</b>
3.11	Extraordinary Income/Expenses (Net)	4,341	4,341	1,826
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>1,060,265</b>	<b>721,356</b>	<b>863,534</b>
3.12	Provision for Staff Bonus	96,388	65,578	78,503
3.13	Provision for Tax	289,163	196,733	235,622
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>674,714</b>	<b>459,045</b>	<b>549,409</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to Risk Weighted Assets (RWA)	13.32%	12.63%	13.14%
4.2	Non Performing Loan (NPL) to Total Loan	0.35%	0.32%	0.48%
4.3	Total Loan Loss Provision to Total NPL	361.61%	385.49%	290.11%
4.4	Cost of Fund (Annualized)	4.09%	4.25%	4.50%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.40%	76.64%	79.89%
4.6	Base Rate	8.02%	8.31%	9.31%
4.7	Average Interest Rate Spread (Calculated as per NRB Directives)	5.75%	6.20%	-
	<b>Additional Information</b>			
	Average Yield (Local Currency) (Annualized)	9.15%	9.50%	10.17%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	4.98%	5.13%	5.87%
	Net Interest Spread (Local Currency)	4.17%	4.37%	4.30%
	Return on Equity (Annualized)	22.64%	23.16%	21.55%
	Return on Assets (Annualized)	1.46%	1.45%	1.22%

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.