

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

As at end of the 3rd Quarter (30/12/2072) of the Fiscal Year 2072/73

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.12.2072 (12.04.2016) Unaudited	Previous Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	75,062,180	69,977,989	62,307,344
1.1	Paid Up Capital	3,883,736	3,058,059	3,058,059
1.2	Reserve and Surplus	2,712,480	3,255,238	2,393,823
1.3	Debtenture and Bond	1,000,000	1,000,000	1,000,000
1.4	Borrowings	2,500,400	3,168,855	30,017
1.5	Deposits (a+b)	63,416,783	58,359,796	54,773,623
	a. Domestic Currency	55,456,104	48,475,291	44,969,697
	b. Foreign Currency	7,960,679	9,884,505	9,803,926
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,548,781	1,136,041	1,051,822
2	Total Assets (2.1 to 2.7)	75,062,180	69,977,989	62,307,344
2.1	Cash and Bank Balance	6,266,981	5,749,695	8,102,781
2.2	Money at Call and Short Notice	650,000	-	400,000
2.3	Investments	19,822,442	20,802,563	12,243,789
2.4	Loans and Advances (Net)	46,204,589	41,818,188	39,749,865
	a. Real Estate Loan	2,759,746	2,103,259	2,004,850
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	415,983	372,737	352,539
	2. Business Complex & Residential Apartment Construction Loan	323,037	-	44,550
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,020,726	1,730,522	1,607,761
	b. Personal Home Loan of Rs. 10 Million or Less	1,833,648	1,820,170	2,101,720
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,598,161	2,357,141	2,112,380
	e. Overdraft Loan / TR Loan / WC Loan	26,438,397	23,870,237	22,000,841
	f. Others	12,574,637	11,667,381	11,530,074
2.5	Fixed Assets (Net)	605,076	613,935	645,868
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,513,092	993,608	1,165,041
3	Profit and Loss Account	This Quarter Ending as on 30.12.2072 (12.04.2016) Unaudited	Previous Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited
3.1	Interest Income	2,888,449	1,917,785	2,845,667
3.2	Interest Expenses	1,149,165	776,328	1,341,132
	A. Net Interest Income (3.1-3.2)	1,739,284	1,141,457	1,504,535
3.3	Fees, Commission and Discount	427,069	229,713	337,658
3.4	Other Operating Income	120,364	119,480	143,942
3.5	Foreign Exchange Gain/Loss (Net)	93,892	57,697	86,955
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,380,609	1,548,347	2,073,090
3.6	Staff Expenses	449,277	312,436	390,552
3.7	Other Operating Expenses	402,507	256,581	362,010
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,528,825	979,330	1,320,528
3.8	Provision for Possible Losses	96,531	52,191	92,825
	D. Operating Profit (C.-3.8)	1,432,294	927,139	1,227,703
3.9	Non Operating Income/Expenses (Net)	4,254	970	6,076
3.10	Write Back of Provision for Possible Loss	56,781	55,581	51,681
	E. Profit From Regular Activities (D + 3.9+3.10)	1,493,329	983,690	1,285,460
3.11	Extraordinary Income/Expenses (Net)	-	-	17,149
	F. Profit before Bonus and Taxes (E + 3.11)	1,493,329	983,690	1,302,609
3.12	Provision for Staff Bonus	135,757	89,426	118,419
3.13	Provision for Tax	407,272	270,336	356,245
	G. Net Profit/Loss (F-3.12-3.13)	950,300	623,928	827,945
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)	13.75%	14.52%	13.54%
4.2	Non Performing Loan (NPL) to Total Loan	0.14%	0.17%	0.18%
4.3	Total Loan Loss Provision to Total NPL	814.45%	702.00%	651.41%
4.4	Cost of Fund (Annualized)	2.56%	2.70%	3.17%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.49%	76.86%	77.97%
4.6	Base Rate	5.55%	5.97%	7.28%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	5.20%	4.40%	5.34%
	Additional Information			
	Average Yield total Assets (Local Currency) (Annualized)	7.11%	7.27%	7.99%
	Return on Equity (Annualized)	21.47%	21.54%	22.68%
	Return on Assets (Annualized)	1.94%	1.96%	1.75%

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