

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

As at end of the 4th Quarter (31/03/2069) of the Fiscal Year 2068/69

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.03.2069 (15.07.2012) Unaudited	Previous Quarter Ending as on as on 30.12.2068 (12.04.2012) Unaudited	Corresponding Previous Year Quarter Ending as on 32.03.2068 (16.07.2011) Audited
1	Total Capital and Liabilities (1.1 to 1.7)	58,051,122	56,515,445	46,088,234
1.1	Paid Up Capital	2,093,990	2,093,990	2,102,966
1.2	Reserve and Surplus	1,203,692	1,047,069	776,327
1.3	Debenture and Bond	600,000	600,000	200,000
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	53,337,264	52,234,858	42,415,443
	a. Domestic Currency	32,916,339	33,838,259	28,904,197
	b. Foreign Currency	20,420,926	18,396,599	13,511,246
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	816,177	539,528	593,498
2	Total Assets (2.1 to 2.7)	58,051,122	56,515,445	46,088,234
2.1	Cash and Bank Balance	5,508,382	6,431,741	4,877,826
2.2	Money at Call and Short Notice	178,250	-	-
2.3	Investments	24,463,452	23,554,526	18,911,022
2.4	Loans and Advances (Net)	26,142,094	25,025,655	21,365,771
	a. Real Estate Loan	1,318,344	1,414,047	1,547,438
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	314,726	318,849	353,611
	2. Business Complex & Residential Apartment	316,503	345,599	309,931
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	687,115	749,599	883,896
	b. Personal Home Loan of Rs. 10 Million or Less	2,304,322	2,284,093	2,294,744
	c. Margin Type Loan	-	1,826	2,074
	d. Term Loan	1,129,887	1,165,254	1,059,183
	e. Overdraft Loan / TR Loan / WC Loan	16,069,834	15,241,387	12,221,405
	f. Others	5,319,707	4,919,047	4,240,928
2.5	Fixed Assets (Net)	710,847	700,935	417,003
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,048,096	802,588	516,613
3	Profit and Loss Account	Up to This Quarter Ending as on 31.03.2069 (15.07.2012) Unaudited	Up to Previous Quarter Ending as on as on 30.12.2068 (12.04.2012) Unaudited	Up to Corresponding Previous Year Quarter Ending as on 32.03.2068
3.1	Interest Income	3,767,515	2,688,579	3,104,232
3.2	Interest Expenses	2,770,799	1,993,419	2,096,038
	A. Net Interest Income (3.1-3.2)	996,716	695,160	1,008,193
3.3	Fees, Commission and Discount	255,326	208,870	247,165
3.4	Other Operating Income	141,762	86,990	95,173
3.5	Foreign Exchange Gain/Loss (Net)	101,138	74,821	70,533
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,494,942	1,065,841	1,421,064
3.6	Staff Expenses	289,153	214,900	255,430
3.7	Other Operating Expenses	461,251	346,658	445,073
	C. Operating Profit Before Provision (B.-3.6-3.7)	744,538	504,283	720,561
3.8	Provision for Possible Losses	78,012	60,876	46,308
	D. Operating Profit (C.-3.8)	666,527	443,407	674,252
3.9	Non Operating Income/Expenses (Net)	2,266	356	3,114
3.10	Write Back of Provision for Possible Loss	91,695	52,628	179,122
	E. Profit From Regular Activities (D + 3.9+3.10)	760,487	496,391	856,488
3.11	Extraordinary Income/Expenses (Net)	(12,204)	6,050	(137,673)
	F. Profit before Bonus and Taxes (E + 3.11)	748,284	502,441	718,816
3.12	Provision for Staff Bonus	68,026	45,676	65,347
3.13	Provision for Tax	204,629	137,759	188,904
	G. Net Profit/Loss (F-3.12-3.13)	475,629	319,006	464,565
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year
4.1	Capital Fund to Risk Weighted Assets (RWA)	11.37%	10.76%	11.52%
4.2	Non Performing Loan (NPL) to Total Loan	0.54%	0.84%	1.10%
4.3	Total Loan Loss Provision to Total NPL	223.55%	170.39%	147.52%
4.4	Cost of Fund (Annualized)	5.49%	5.40%	5.19%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.09%	68.72%	68.43%
	Additional Information			
	Average Yield (Local Currency) (Annualized)	10.20%	10.96%	10.51%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	7.61%	7.63%	7.27%
	Net Interest Spread (Local Currency)	2.58%	3.33%	3.24%
	Return on Equity (Annualized)	14.43%	14.37%	16.19%
	Return on Assets (Annualized)	0.82%	0.78%	1.01%

Unaudited financial figures are subject to change from Supervisory Authority and External Audit.