

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

As at end of the 2nd Quarter (29/09/2069) of the Fiscal Year 2069/70

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 29.09.2069 (13.01.2013) Unaudited	Previous Quarter Ending 30.06.2069 (16.10.2012) Unaudited	Corresponding Previous Year Quarter Ending as on 30.09.2068 (14.01.2012) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	58,971,475	58,369,726	54,955,592
1.1	Paid Up Capital	2,355,739	2,093,990	2,102,966
1.2	Reserve and Surplus	1,223,576	1,370,300	981,028
1.3	Debenture and Bond	600,000	600,000	200,000
1.4	Borrowings	-	1,750,027	-
1.5	Deposits (a+b)	54,099,710	51,697,952	50,753,565
	a. Domestic Currency	33,617,145	31,963,065	32,400,929
	b. Foreign Currency	20,482,565	19,734,887	18,352,636
1.6	Income Tax Liability	51,179	72,812	-
1.7	Other Liabilities	641,272	784,646	918,032
2	Total Assets (2.1 to 2.7)	58,971,475	58,369,726	54,955,592
2.1	Cash and Bank Balance	5,158,494	5,339,218	12,259,059
2.2	Money at Call and Short Notice	150,000	-	-
2.3	Investments	23,549,933	23,277,249	18,264,842
2.4	Loans and Advances (Net)	28,096,357	27,976,206	22,831,194
	a. Real Estate Loan	1,071,629	1,110,542	1,470,832
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 million)	289,433	311,371	336,498
	2. Business Complex & Residential Apartment Construction Loan	163,350	163,350	355,994
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	618,846	635,820	778,340
	b. Personal Home Loan of Rs. 10 million or less	2,314,288	2,330,400	2,211,315
	c. Margin Type Loan	-	-	2,070
	d. Term Loan	1,338,298	1,223,262	1,157,441
	e. Overdraft Loan / TR Loan / WC Loan	17,855,068	18,013,022	13,463,754
	f. Others	5,517,073	5,298,981	4,525,783
2.5	Fixed Assets (Net)	683,884	704,946	682,505
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,332,807	1,072,108	917,990
3	Profit and Loss Account	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
3.1	Interest Income	2,049,520	1,041,132	1,748,916
3.2	Interest Expenses	1,280,110	674,050	1,278,747
	A. Net Interest Income (3.1-3.2)	769,410	367,082	470,169
3.3	Fees, Commission and Discount	144,392	73,357	128,560
3.4	Other Operating Income	73,677	38,132	53,163
3.5	Foreign Exchange Gain/Loss (Net)	47,732	22,503	47,626
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,035,211	501,075	699,518
3.6	Staff Expenses	152,891	82,948	147,260
3.7	Other Operating Expenses	222,741	107,853	218,030
	C. Operating Profit Before Provision (B.-3.6-3.7)	659,579	310,273	334,228
3.8	Provision for Possible Losses	91,836	63,444	45,305
	D. Operating Profit (C.-3.8)	567,742	246,829	288,923
3.9	Non Operating Income/Expenses (Net)	(1,527)	642	(16)
3.10	Write Back of Provision for Possible Loss	32,195	5,717	27,446
	E. Profit From Regular Activities (D + 3.9+3.10)	598,411	253,189	316,353
3.11	Extraordinary Income/Expenses (Net)	1,826	1,589	6,050
	F. Profit before Bonus and Taxes (E + 3.11)	600,237	254,778	322,403
3.12	Provision for Staff Bonus	54,567	23,162	29,243
3.13	Provision for Tax	163,814	69,485	88,459
	G. Net Profit/Loss (F-3.12-3.13)	381,856	162,131	204,701
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)	11.50%	11.21%	10.10%
4.2	Non Performing Loan (NPL) to Total Loan	0.43%	0.49%	1.18%
4.3	Total Loan Loss Provision to Total NPL	312.25%	273.78%	135.44%
4.4	Cost of Fund (Annualized)	4.60%	4.82%	5.36%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.57%	80.05%	65.47%
4.6	Base Rate	8.76%	NA	NA
	Additional Information			
	Average Yield (Local Currency) (Annualized)	10.26%	10.46%	11.26%
	Average Cost (Local currency fund adjusted for CRR factor) (Annualized)	6.07%	6.48%	7.70%
	Net Interest Spread (Local currency)	4.20%	3.98%	3.57%
	Return on Equity (Annualized)	23.07%	19.99%	13.96%
	Return on Assets (Annualized)	1.27%	1.07%	0.77%

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