

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

**As at end of the 2nd Quarter (30/09/2070) of the Fiscal Year 2070/71**

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.09.2070 (14.01.2014) Unaudited	Previous Quarter Ending 31.06.2070 (17.10.2013) Unaudited	Corresponding Previous Year Quarter Ending as on 29.09.2069 (13.01.2013) Unaudited
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>62,482,222</b>	<b>62,627,815</b>	<b>58,971,475</b>
1.1	Paid Up Capital	2,650,206	2,650,206	2,355,739
1.2	Reserve and Surplus	1,607,795	1,371,549	1,223,576
1.3	Debenture and Bond	800,000	800,000	600,000
1.4	Borrowings	28,313	-	-
1.5	Deposits (a+b)	56,445,871	56,373,068	54,099,710
	a. Domestic Currency	37,729,882	36,786,708	33,617,145
	b. Foreign Currency	18,715,989	19,586,360	20,482,565
1.6	Income Tax Liability	-	57,168	51,179
1.7	Other Liabilities	950,037	1,375,824	641,271
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>62,482,222</b>	<b>62,627,815</b>	<b>58,971,475</b>
2.1	Cash and Bank Balance	4,406,975	7,072,814	5,158,494
2.2	Money at Call and Short Notice	-	-	150,000
2.3	Investments	23,416,626	23,005,018	23,549,933
2.4	Loans and Advances (Net)	32,325,616	30,052,657	28,096,356
	a. Real Estate Loan	1,291,954	1,162,996	1,071,629
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	278,365	289,360	289,433
	2. Business Complex & Residential Apartment Construction Loan	103,950	103,950	163,350
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	909,639	769,686	618,846
	b. Personal Home Loan of Rs. 10 Million or Less	2,285,284	2,287,057	2,314,288
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,044,468	1,867,956	1,338,298
	e. Overdraft Loan / TR Loan / WC Loan	20,193,201	18,609,520	17,855,068
	f. Others	6,510,709	6,125,128	5,517,073
2.5	Fixed Assets (Net)	640,806	651,751	683,884
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,692,199	1,845,575	1,332,808
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 30.09.2070 (14.01.2014) Unaudited</b>	<b>Previous Quarter Ending 31.06.2070 (17.10.2013) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 29.09.2069 (13.01.2013) Unaudited</b>
3.1	Interest Income	2,031,615	1,019,498	2,049,520
3.2	Interest Expenses	1,198,181	620,858	1,280,110
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>833,434</b>	<b>398,640</b>	<b>769,410</b>
3.3	Fees, Commission and Discount	177,164	102,970	144,392
3.4	Other Operating Income	86,606	38,745	73,677
3.5	Foreign Exchange Gain/Loss (Net)	52,571	24,573	47,732
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,149,775</b>	<b>564,928</b>	<b>1,035,211</b>
3.6	Staff Expenses	225,502	120,732	152,891
3.7	Other Operating Expenses	226,010	112,100	222,741
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>698,263</b>	<b>332,096</b>	<b>659,579</b>
3.8	Provision for Possible Losses	46,588	11,029	91,836
	<b>D. Operating Profit (C.-3.8)</b>	<b>651,675</b>	<b>321,067</b>	<b>567,743</b>
3.9	Non Operating Income/Expenses (Net)	2,506	155	(1,527)
3.10	Write Back of Provision for Possible Loss	62,834	24,547	32,195
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>717,015</b>	<b>345,769</b>	<b>598,411</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>721,356</b>	<b>350,110</b>	<b>600,237</b>
3.12	Provision for Staff Bonus	65,578	31,828	54,567
3.13	Provision for Tax	196,733	95,485	163,814
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>459,045</b>	<b>222,797</b>	<b>381,856</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)	12.63%	12.48%	11.50%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	0.35%	0.43%
4.3	Total Loan Loss Provision to Total NPL	385.49%	385.21%	312.25%
4.4	Cost of Fund (Annualized)	4.25%	4.40%	4.60%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directiv	76.64%	74.67%	76.57%
4.6	Base Rate	8.31%	9.66%	8.76%
4.7	Average Interest Rate Spread (Calculated as per NRB Directives)	6.20%		
	<b>Additional Information</b>			
	Average Yield (Local Currency) (Annualized)	9.50%	9.79%	10.26%
	Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	5.13%	5.35%	6.07%
	Net Interest Spread (Local Currency)	4.37%	4.44%	4.20%
	Return on Equity (Annualized)	23.16%	22.86%	23.07%
	Return on Assets (Annualized)	1.45%	1.41%	1.27%

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