

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

As at end of the 3rd Quarter (30/12/2068) of the Fiscal Year 2068/69

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.12.2068 (12.04.2012) Unaudited	Previous Quarter Ending as on 30.09.2068 (14.01.2012) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	56,515,445	54,955,592	44,657,241
1.1	Paid Up Capital	2,093,990	2,102,966	1,869,303
1.2	Reserve and Surplus	1,047,069	981,028	955,844
1.3	Debenture and Bond	600,000	200,000	200,000
1.4	Borrowings	-	-	370,965
1.5	Deposits (a+b)	52,234,858	50,753,565	40,492,187
	a. Domestic Currency	33,838,259	32,400,929	27,528,941
	b. Foreign Currency	18,396,599	18,352,636	12,963,246
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	539,528	918,032	768,941
2	Total Assets (2.1 to 2.7)	56,515,445	54,955,592	44,657,241
2.1	Cash and Bank Balance	6,431,741	12,259,059	4,632,087
2.2	Money at Call and Short Notice	-	-	360,000
2.3	Investments	23,554,526	18,264,842	17,579,756
2.4	Loans and Advances (Net)	25,025,655	22,831,194	21,029,784
	a. Real Estate Loan	1,414,047	1,470,832	1,508,778
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 million)	318,849	336,498	339,487
	2. Business Complex & Residential Apartment Construction Loan	345,599	355,994	294,030
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	749,599	778,340	875,261
	b. Personal Home Loan of Rs. 10 million or less	2,284,093	2,211,315	2,314,168
	c. Margin Type Loan	1,826	2,070	6,116
	d. Term Loan	1,165,254	1,157,441	964,058
	e. Overdraft Loan / TR Loan / WC Loan	15,241,387	13,463,754	11,986,337
	f. Others	4,919,047	4,525,783	4,250,328
2.5	Fixed Assets (Net)	700,935	682,505	437,232
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	802,588	917,990	618,382
3	Profit and Loss Account	This Quarter Ending as on 30.12.2068 (12.04.2012) Unaudited	Previous Quarter Ending as on 30.09.2068 (14.01.2012) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited
3.1	Interest Income	2,688,579	1,748,916	2,193,717
3.2	Interest Expenses	1,993,419	1,278,747	1,512,381
	A. Net Interest Income (3.1-3.2)	695,160	470,169	681,336
3.3	Fees, Commission and Discount	208,870	128,560	178,771
3.4	Other Operating Income	86,990	53,163	69,638
3.5	Foreign Exchange Gain/Loss (Net)	74,821	47,626	48,595
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,065,841	699,518	978,340
3.6	Staff Expenses	214,900	147,260	169,782
3.7	Other Operating Expenses	346,658	218,030	305,594
	C. Operating Profit Before Provision (B.-3.6-3.7)	504,283	334,228	502,965
3.8	Provision for Possible Losses	60,876	45,305	43,605
	D. Operating Profit (C.-3.8)	443,407	288,923	459,359
3.9	Non Operating Income/Expenses (Net)	356	(16)	2,720
3.10	Write Back of Provision for Possible Loss	52,628	27,446	169,003
	E. Profit From Regular Activities (D + 3.9+3.10)	496,391	316,353	631,083
3.11	Extraordinary Income/Expenses (Net)	6,050	6,050	(138,173)
	F. Profit before Bonus and Taxes (E + 3.11)	502,441	322,403	492,910
3.12	Provision for Staff Bonus	45,676	29,243	45,221
3.13	Provision for Tax	137,759	88,459	130,735
	G. Net Profit/Loss (F-3.12-3.13)	319,006	204,701	316,954
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)	10.76%	10.10%	11.16%
4.2	Non Performing Loan (NPL) to Total Loan	0.84%	1.18%	1.29%
4.3	Total Loan Loss Provision to Total NPL	170.39%	135.44%	130.79%
4.4	Cost of Fund (Annualized)	5.40%	5.36%	5.04%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.72%	65.47%	70.52%
	Additional Information			
	Average Yield (Local Currency) (Annualized)	10.96%	11.26%	10.12%
	Average Cost (Local currency fund adjusted for CRR factor) (Annualized)	7.63%	7.70%	7.07%
	Net Interest Spread (Local currency)	3.33%	3.57%	3.04%
	Return on Equity (Annualized)	14.37%	13.96%	16.51%
	Return on Assets (Annualized)	0.78%	0.77%	0.95%

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

Note to the Managing Director

Through the Chief Operating Officer

Re: For Publishing Unaudited Financial Report in National Daily.

As per the NRB Directives, Quarterly reports (Unaudited) has to be published in National Daily. For that purpose, the above unaudited financial results (verified by Internal Auditor) has been prepared.

Submitted for approval.

Assistant Manager (Accounts and Banking Operation)

Date: