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		T	_		Rs. in '000
1.1 Paid Up Capital	S. N.	Particulars	as on 31.03.2069 (15.07.2012)	Ending as on as on 30.12.2068 (12.04.2012)	Previous Year Quarter Ending as on 32.03.2068 (16.07.2011)
1.1 Paid Up Capital	1	Total Canital and Liabilities (1.1 to 1.7)	58 051 122	56 515 <i>44</i> 5	46 088 234
1.2 Reserve and Surpliss					
1.3 Debenture and Bond					
1.4 Borrowings		· · · · · · · · · · · · · · · · · · ·			
1.5 Deposits (a+b)			600,000	600,000	200,000
B. Domestic Currency	1.4		-	-	-
B. Foreign Currency	1.5	Deposits (a+b)	53,337,264	52,234,858	42,415,443
B. Foreign Currency		a. Domestic Currency	32,916,339	33,838,259	28,904,197
1.6 Income Tax Liabilities			20.420.926	18.396.599	
1.7 Other Liabilities \$16,177 \$59,628 \$59,348	1.6			-	-
2 Total Assets (2.1 to 2.7)			916 177	520 529	502 409
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 18,911,022 2.3 Money and Advances (Net) 26,142,094 23,554,526 18,911,022 2.4 Loans and Advances (Net) 26,142,094 25,026,565 18,911,022 2.4 Loans and Advances (Net) 26,142,094 25,026,565 18,911,022 2.4 Loans and Advances (Net) 26,142,094 25,026,565 18,911,022 2.4 Loans and Advances (Net) 1,476,438 1.8					
2.2 Money at Call and Short Notice				, ,	
2.4 Loans and Advances (Net) 26.142,094 25.025.652 18.911,022 2.4 Loans and Advances (Net) 26.142,094 25.025.652 21.365,771 a. Real Estate Loan 13.18,344 1.414,047 1.547,438 1.8es(dential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million) 2.8usiness Complex & Residential Apartment 316,503 340,599 309,931 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Flotting) 4. Other Real Estate Loan (Including Land Purchase & Flotting) 5. Personal Home Loan of Rs. 10 Million or Less 2,304,322 2,284,093 2,294,744 2.40				6,431,741	4,877,826
2.4 Loans and Advances (Net)				-	-
a. Real Estate Loan	2.3	Investments	24,463,452	23,554,526	18,911,022
a. Real Estate Loan	2.4	Loans and Advances (Net)	26.142.094	25.025.655	21.365.771
1.Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
Loan up to Rs. 10 Million		1.Residential Real Estate Loan (Except Personal Home			
3. Income Generating Commercial Complex Loan - - - - - - - - -			·	•	·
A. Other Real Estate Loan (Including Land Purchase & Flotting) Potting) Potting) D. Personal Home Loan of Rs. 10 Million or Less 2,304,322 2,284,093 2,294,744 2. Margin Type Loan 1,129,887 1,165,254 1,099,183 0.0 verdraft Loan / TR Loan / WC Loan 1,129,887 1,165,254 1,099,183 0.0 verdraft Loan / TR Loan / WC Loan 1,129,887 1,165,254 1,099,183 0.0 verdraft Loan / TR Loan / WC Loan 1,129,887 1,165,254 1,099,183 0.0 verdraft Loan / TR Loan / WC Loan 1,129,887 700,393 417,003 2,66 Non Banking Assets (Net) 7,00,847 700,393 417,003 2,66 Non Banking Assets (Net) 7,00,847 700,393 417,003 1,003			-	-	-
Description		Other Real Estate Loan (Including Land Purchase &	687,115	749,599	883,896
d. Term Loan			·	•	
d. Term Loan		c. Margin Type Loan	-	1.826	2.074
E. Overdraft Loan / TR Loan / WC Loan			1 129 887		,
F. Others					
2.5 Fixed Assets (Net)			, , , , , , , , , , , , , , , , , , ,	, ,	
2.6 Non Banking Assets (Net)					
2.7 Other Assets			710,847	700,935	417,003
3 Profit and Loss Account Profit and Loss Account 1	2.6	Non Banking Assets (Net)	-	-	-
3 Profit and Loss Account Profit and Loss Account 1	2.7		1,048,096	802,588	516,613
Second			Un to This Quarter	Un to Previous	
31.03.2068			1 -	-	•
(15.07.2012)	_		_	•	. •
Unaudited	3	Profit and Loss Account	31.03.2069	on as on 30.12.2068	
Unaudited			(15.07.2012)	(12.04.2012)	Quarter Ending as
3.1 Interest Income				Unaudited	on 32.03.2068
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 7,008,193 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 289,153 214,000 255,430 255,4	2.1	Interest Income			
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 3.8 Provision for Possible Losses 78,012 60,876 46,308 3.8 Provision for Possible Losses 78,012 60,876 46,308 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 Tax 204,629 137,759 188,904 4. Ratios At the End of this Quarter Previous Quarter 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% 68,72% 68,43% 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 Cost (Local Currency) (Annualized) 10.20% 10.96% 10.51% Average Yield (Local Currency) (Annualized) 10.20% 10.96% 10.51% Return on Assets (Annualized) 10.43% 14.43% 14.37% 16.19% Return on Equity (Annualized) 0.82% 0.78% 10.19% Return on Assets (Annualized) 0.82% 0.78%					
3.3 Fees, Commission and Discount 255,326 208,870 247,165	3.2		, -,		
3.4 Other Operating Income 141,762 86,990 95,173					
3.5 Foreign Exchange Gain/Loss (Net)	3.3				247,165
B. Total Operating Income (A.+3.3+3.4+3.5)	3.4	Other Operating Income	141,762	86,990	95,173
B. Total Operating Income (A.+3.3+3.4+3.5)	3.5	Foreign Exchange Gain/Loss (Net)	101,138	74,821	70,533
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 (B3.6-3.7) 744,538 504,283 720,561 3.8 Provision for Possible Losses 78,012 60,876 46,308 D. Operating Profit (C3.8) 666,527 443,407 674,252 D. 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 204,629 317,759 188,904 G. Net Profit/Loss (F-3.12-3.13) 475,629 319,006 464,565 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% 147,529 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 Cost (Local Currency) (Annualized) 10.20% 10.96% 7.63% 7.27% Return on Equity (Annualized) 14,43% 14,37% 16,19% Return on Assets (Annualized) 14,43% 14,37% 16,19% Return on Assets (Annualized) 0.82% 0.78% 1.01%			1.494.942		
3.7 Other Operating Expenses 461,251 346,658 445,073 C. Operating Profit Before Provision (B3.6-3.7) 744,538 504,283 720,561	3.6		, ,		, ,
C. Operating Profit Before Provision (B3.6-3.7) 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) 748,284 502,441 778,816 3.12 Provision for Staff Bonus 68,026 45,676 65,347 3.13 Provision for Staff Bonus 68,026 45,676 65,347 3.14 Ratios At the End of this Quarter Previous Quarter 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 Cost (Local Currency) (Annualized) 10.20% 10.96% 10.51% Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized) 14.43% 14.37% 16.19% Return on Assets (Annualized) 0.82% 0.78% 1.01%	3.1				
D. Operating Profit (C3.8) 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 At the End of this Quarter At the End of Previous Quarter 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) 10.20% 10.96% 7.27% Return on Equity (Annualized) 14.43% 14.37% 16.19% Return on Assets (Annualized) 0.82% 0.78% 1.01% Return on Assets (Annualized) 0.82% 0.78% 1.01%	3.8				
3.10 Write Back of Provision for Possible Loss 91,695 52,628 179,122				443,407	
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E. Profit From Regular Activities (D + 3.9+3.10) 760,487 496,391 856,488	3.10		91,695	52,628	179,122
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 At the End of this Quarter At the End of Previous Quarter 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% 5.40% 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) 2.58% 3.33% 3.24% Return on Assets (Annualized) 14.43% 14.37% 16.19% Return on Assets (Annualized) 0.82% 0.78% 1.01%					- /
F. Profit before Bonus and Taxes (E + 3.11) 748,284 502,441 718,816	3 11				
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 At the End of this Quarter At the End of Previous Quarter Previous Quarter	J. 1				<u> </u>
3.13 Provision for Tax 204,629 137,759 188,904	2.40				
At the End of this Quarter At the End of Previous Quarter At the End of Previous Quarter At the End of Corresponding Previous Year					
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%	3.13				
4 Ratios At the End of this Quarter At the End of Previous Quarter 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%		G. Net Profit/Loss (F-3.12-3.13)	475,629	319,006	
Ratios Quarter Previous Quarter Previous Quarter Previous Quarter Previous Year			At the End of this	At the First of	At the End of
A.1 Capital Fund to Risk Weighted Assets (RWA) 11.37% 10.76% 11.52%	4	Ratios			Corresponding
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%	1		Quarter	Previous Quarter	
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%	4.4	Conital Fund to Rick Weighted Assets (DMA)	44.070/	40.700/	
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%					
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%					
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%					
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%	4.4	Cost of Fund (Annualized)	5.49%	5.40%	5.19%
Additional Information	4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.09%		
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%			1 2130 / 0	22 = 70	221.070
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%	1		40.000/	40.000/	40 E40/
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%	<u> </u>		10.20%	10.96%	10.51%
Factor) (Annualized) 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%			7 610/.	7 620/	7 970/
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%		Factor) (Annualized)	1.01%	1.03/0	1.21/0
Return on Equity (Annualized) 14.43% 14.37% 16.19% Return on Assets (Annualized) 0.82% 0.78% 1.01%			2.58%	3.33%	3.24%
Return on Assets (Annualized) 0.82% 0.78% 1.01%					
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		Inciani on Asseis (Annualizea)	0.82%	0.78%	1.01%