NEPAL SBI BANK LTD. Corporate Office, Hattisar, Kathmandu Unaudited Financial Results

As at end of the 4th Quarter (31/03/2073) of the Fiscal Year 2072/73

				,	Amount in NPR Thousana
S. N.	Particulars	This Quarter Ending as on 31.03.2073 (15.07.2016) Unaudited		Previous Quarter Ending as on 30.12.2072 (12.04.2016) Unaudited	Corresponding Previous Year Quarter Ending as on 31.03.2072 (16.07.2015) Audited
1	Tatal Conital and Liabilities (1.1 to 1.7)	Group	NSBL 70 F2F 227	NSBL 75 0(2.100	NSBL
1.1	Total Capital and Liabilities (1.1 to 1.7) Paid Up Capital	78,435,387 3,883,736	78,535,227 3,883,736	75,062,180 3,883,736	59,277,291 3,883,736
1.1	Reserve and Surplus	3,094,174	3,094,060	2,712,480	1,762,179
1.3	Debenture and Bond	1,000,000	1.000.000	1,000,000	1,000,000
1.4	Borrowings	4,184,700	4,184,700	2,500,400	-
1.5	Deposits (a+b)	65,113,317	65,213,520	63,416,783	51,628,222
	a. Domestic Currency	54,831,458	54,931,661	55,456,104	44,932,960
1.6	b. Foreign Currency Income Tax Liability	10,281,859	10,281,859	7,960,679	6,695,262
1.0	Other Liabilities	1,159,460	1,159,211	1,548,781	1,003,154
2	Total Assets (2.1 to 2.7)	78,435,387	78,535,227	75,062,180	59,277,291
2.1	Cash and Bank Balance	10,389,819	10,389,818	6,266,981	8,435,748
2.2	Money at Call and Short Notice	-	-	650,000	-
2.3	Investments	19,191,309	19,291,309	19,822,442	9,319,698
2.4	Loans and Advances (Net)	46,995,416 3,135,787	46,995,416 3,135,787	46,204,589 2,759,746	39,979,173 1,992,285
	a. Real Estate Loan 1.Residential Real Estate Loan (Except Personal Home Loan				
	up to Rs. 10 Million)	428,242	428,242	415,983	348,718
	2.Business Complex & Residential Apartment Construction	367,785	367,785	323,037	29,700
	Loan	307,703			27,700
	3. Income Generating Commercial Complex Loan	-	-	-	-
	 Other Real Estate Loan (Including Land Purchase & Plotting) 	2,339,760	2,339,760	2,020,726	1,613,867
	b. Personal Home Loan of Rs. 10 Million or Less	1.764.730	1,764,730	1,833,648	2,013,983
	c. Margin Type Loan	-	-	-	-
	d. Term Loan	2,779,704	2,779,704	2,598,161	2,223,477
	e. Overdraft Loan / TR Loan / WC Loan	25,690,880	25,690,880	26,438,397	22,231,944
25	f. Others Fixed Assets (Net)	13,624,315	13,624,315	12,574,637	11,517,484
2.5 2.6	Non Banking Assets (Net)	630,061	629,965	605,076	630,012
2.7	Other Assets	1,228,782	1,228,719	1,513,092	912,660
		This Quarter	This Quarter Ending	Previous Quarter	Corresponding
3	Profit and Loss Account	Ending as on 31.03.2073 (15.07.2016) Unaudited	as on 31.03.2073 (15.07.2016) Unaudited	Ending as on 30.12.2072 (12.04.2016) Unaudited	Previous Year Quarter Ending as on 31.03.2072 (16.07.2015) Audited
3 3.1	Profit and Loss Account	31.03.2073 (15.07.2016)	as on 31.03.2073 (15.07.2016)	30.12.2072 (12.04.2016)	Ending as on 31.03.2072 (16.07.2015)
	Interest Income Interest Expenses	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730	as on 31.03.2073 (15.07.2016) Unaudited	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165	Ending as on 31.03.2072 (16.07.2015) Audited
3.1 3.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 465,797	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047.484 340.354
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 340,354 307,691
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084 136,370	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 340,354 307,691
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084 136,370 3,336,783	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 465,797 318,084 136,370 3.336,362	30.12.2072 (12.04.2016) Unaudited 2.888,449 1.149,165 1.739,284 427,069 120,364 93,892 2,380,609	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 6,16,794 2,150,699	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,996 552,231 515,792 1,746,975
3.1 3.2 3.3 3.4 3.5 3.6	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,750,699 109,986	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1.564,730 2,416,532 465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986 2,040,912	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 465,797 318,084 136,370 3.336,362 568,869 616,794 2,150,699 109,986 2,040,713	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 9(6,531 1,432,294	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 307,691 119,469 2,814,998 552,231 515,792 15,792 1,746,975 116,641 1,630,334
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,750,699 109,986	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10)	31.03.2073 (15.07.2016) Unaudited 3.981,262 1.564,730 2.416,532 4465,797 318,084 136,370 3.336,783 568,869 617,016 2.150,898 109,986 2,040,972 9,918	as on 31.03.2073 (15.07.2016) Unaudited 3.981.262 1.565.151 2.416,111 465.797 318.084 136.370 3.336,362 568.869 616.794 2.150,699 109,986 2.040,713 9.965	30.12.2072 (12.04.2016) Unaudited 2.888.449 1.149.165 1.739.284 427.069 120.364 93.892 2.380.609 449.277 402.507 1.528.825 96.531 1.432.294 4.254	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 330,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 568,889 617,016 2,150,898 109,986 2,040,912 9,918 61,242 2,112,072	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,750,699 109,986 2,040,713 9,965 61,242 2,111,920	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 307,691 119,469 2,814,998 552,231 515,792 7,746,975 116,641 7,630,334 10,709 52,124 1,693,167 20,040
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Slaff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11)	31.03.2073 (15.07.2016) Unaudited 3.981,262 1.564,730 2.416,532 4465,797 318,084 136,370 3.336,783 568,869 617,016 2.150,898 109,986 2.040,912 9,918 61,242 2.112,072	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 465,797 318,084 136,370 3.336,362 568,869 616,794 2,150,699 109,986 2.040,713 9,965 61,242 2,111,920	30.12.2072 (12.04.2016) Unaudited 2.888.449 1.149.165 1.739.284 427.069 120.364 93.892 2.380.609 449.277 402.507 1.528.825 96.531 1.432.294 4.254 5.6781 1.493.329	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047.484 340.354 307.691 119.469 2.874.998 552.231 515.792 7.746.975 116.641 1.16.641 1.16.63 340 10,709 5.2.124 7.693.167 20.040 1.713.207
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986 2,040,912 9,918 61,242 2,112,072 191,993	as on 31.03.2073 (15.07.2016) Unaudited 3.981.262 1.565.151 2.416,111 465.797 318.084 133.370 3.336,362 568.869 616.794 2.150,699 109,986 2.040,713 9.965 61.242 2.111,920 	30.12.2072 (12.04.2016) Unaudited 2.888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 1,493,329 135,757	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40.354 3.07,691 1.19,469 2.814,996 5.552,231 5.15,792 1.746,975 1.16,641 1.7630,334 1.0,709 5.2,124 1.693,167 2.0,040 1.773,207 1.55,746
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Staff Bonus	31.03.2073 (15.07.2016) Unaudited 3.981.262 1.564.730 2.416.532 465.797 318.084 136.370 3.336,783 568.869 617.016 2.150.898 109.986 2.040.912 9.918 61.242 2.112.072 - 2.112.072 191.993 588.084	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,150,699 109,986 2,040,713 9,965 61,242 2,111,920 191,993 588,046	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 9(6,531 1,432,294 4,254 56,781 1,493,329 1,493,329 1,493,329 1,493,327 407,272	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40,354 3.07,691 1.19,469 2.814,998 5.52,231 5.15,792 1.746,975 1.116,641 1.6,641 1.6,63,334 1.0,709 5.2,124 1.693,167 2.0,040 1.713,207 1.55,746 4.92,023
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	31.03.2073 (15.07.2016) Unaudited 3.981.262 1.564,730 2.416,532 465,797 318.084 136,370 3.336,783 568.869 617,016 2.150,898 109,986 2.040,912 9.918 61,242 2.112,072 191,993 588,084 1,331,995 At the End of this Quarter	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,150,699 109,986 2,040,713 9,965 61,242 2,111,920 - - 2,111,920 191,993 588,046 1,331,881 At the End of this Quarter	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 9(6,531 1,432,294 4,254 56,781 1,493,329 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,493 1,493,494 1,493,493 1,493,494 1,494,494,494,494,494 1,494,494,494,494,494,494,494,494,494,49	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40.354 3.07,691 1.19,469 2.814,996 5.52,231 5.15,792 1.746,975 1.16,641 7.7630,334 1.6,641 1.7,630,334 1.6,643 1.7,630,344 1.0,709 5.2,124 1.6,63,336 1.0,63,438 At the End of Corresponding Previous Year Quarter
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1	Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA)	31.03.2073 (15.07.2016) Unaudited 3.981.262 1.564,730 2.416.532 4465,197 3.18,084 1.36,370 3.336,783 5.68,869 6.17,016 2.150,898 1.09,986 2.040,912 2.040,912 2.112,072 1.91,993 5.88,084 1.331,995 At the End of this Quarter	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 3,18,084 136,370 3,336,362 568,869 6,16,794 2,150,699 109,986 2,040,713 9,965 6,12,42 2,111,920 	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 1,593,575 1,493,329 1,555,575 1,403,575 1,557,577 1,558,600 1,557,577 1,577,577,577 1,577,577,577,577 1,577,577,577,577,577,577,577,577,577,57	Ending as on 31.03.2072 (16.07.2015) Audited 3,821,326 1,773,842 2,047,484 3300,354 307,691 119,469 2,814,996 552,231 515,792 1,746,975 116,641 1,630,334 1,0709 52,124 1,693,167 20,040 1,7713,207 1,55,746 4922,023 1,065,438 At the End of Corresponding Previous Year Quarter 14.03%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2	Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit Gc-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan	31.03.2073 (15.07.2016) Unaudited 3.981,262 1.564,730 2.416,532 4465,797 318,084 136,370 3.336,783 568,869 617,016 2.150,898 109,986 2.040,912 9.918 61,242 2.112,072 191,993 588,084 1,331,995 At the End of this Quarter	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,150,699 109,986 2,040,713 9,965 61,242 2,111,920 191,993 588,046 1,331,881 At the End of this Quarter 13.17% 0,14%	30.12.2072 (12.04.2016) Unaudited 2.888.449 1.149.165 1.739.284 427.069 120.364 9.3892 2.380.609 449.277 402.507 1.528.825 96.531 1.432.294 4.254 56.781 1.432.329 135.757 407.272 950.300 At the End of Previous Quarter 13.75% 0.14%	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773,842 2.047,484 340,354 307,691 119,469 6.552,231 515,792 7.746,975 1116,641 7.630,334 10,709 52,124 7.693,167 20,040 1,713,207 155,746 492,023 7.065,438 At the End of Corresponding Previous Year Quarter 14.03% 0.19%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Borus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 4465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986 2,040,912 9,918 61,242 2,112,072 191,993 588,084 1,331,995 At the End of this Quarter 13.33% 0.14% 829.87%	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 465,797 3.818,084 1.36,370 3.336,362 568,869 6.16,794 2.150,699 1.09,986 2.040,713 9.965 6.1,242 2.111,920 2.111,920 1.91,993 588,046 1.331,881 At the End of this Quarter 1.3.17% 0.14% 829.87%	30.12.2072 (12.04.2016) Unaudited 2.888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of Previous Quarter 13.75% 0.14% 814.45%	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40.354 3.07,691 1.19,469 2.814,996 5.552,231 5.15,792 1.746,975 1.116,641 1.16,641 1.16,643 1.0,709 5.2,124 1.763,034 0.040 1.773,207 1.55,746 4.492,023 1.065,438 At the End of Corresponding Previous Year Quarter 1.4.03% 0.19%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized)	31.03.2073 (15.07.2016) Unaudited 3.981.262 1.564.730 2.416.532 4465.797 318.084 136.370 3.336.783 568.869 6.17.016 2.750.898 109.986 2.040.912 9.918 6.1242 2.712.072 191.993 588.084 1.331,995 At the End of this Quarter 13.33% 0.14%	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,150,699 109,986 2,040,713 9,965 61,242 2,111,920 - - 2,111,920 191,993 588,046 1,331,881 At the End of this Quarter 13,17% 0,14% 829,87% 2,255%	30.12.2072 (12.04.2016) Unaudited 2.888,449 1.149,165 1.739,284 427,069 120,364 93,892 2.380,609 449,277 402,507 1.528,825 96,531 1,432,294 4.254 56,781 1,493,329 1.4	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40,354 3.07,691 1.119,469 2.814,996 5.552,231 5.15,792 1.746,975 1.116,641 1.7,630,334 1.0,709 5.2,124 1.6,641 1.7,630,334 1.0,709 5.2,124 1.6,641 1.7,630,334 1.0,709 5.2,124 1.6,643 1.0,709 5.2,124 1.6,643 1.7,65,453 4.0,040 0.0,19% Corresponding Previous Year Quarter 1.4,03% 0.19% 6.57.59% 3.17%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Borus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 4465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986 2,040,912 9,918 61,242 2,112,072 191,993 588,084 1,331,995 At the End of this Quarter 13.33% 0.14% 829.87%	as on 31.03.2073 (15.07.2016) Unaudited 3,981,262 1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 568,869 616,794 2,150,699 109,986 2,040,713 9,965 61,242 2,111,920 	30.12.2072 (12.04.2016) Unaudited 2.888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of Previous Quarter 13.75% 0.14% 814.45%	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40.354 3.07,691 1.19,469 5.52,231 5.15,792 7.746,975 1.116,641 1.7,630,334 1.0,709 5.2,124 7.763,167 2.0,040 1.773,207 1.55,746 4.492,023 1.065,438 At the End of Corresponding Previous Year Quarter 1.403% 0.119% 6.57.59%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.7 3.8 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Borus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives)	31.03.2073 (15.07.2016) Unaudited 3.981.262 1.564.730 2.416.532 4465.797 318.084 136.370 3.336.783 568.869 617.016 2.750.898 109.986 2.040.912 9.918 61.242 2.7112.072 191.993 588.084 1.331,995 At the End of this Quarter 13.33% 0.14% 829.87% 2.555%	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 4.65,797 3.18,084 1.36,370 3.336,362 5.68,869 6.16,794 2.05699 1.09,986 2.040,713 9,965 6.12,42 2,111,920 1.09,986 2.040,713 9,965 6.12,42 2,111,920 1.09,986 4.12,42 2,111,920 1.09,986 4.12,42 2,111,920 1.11,920	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 1,493,329 1,493,329 1,493,329 35,757 407,272 950,300 At the End of Previous Quarter 13,75% 0,14% 814,45% 2,56% 74,49%	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40,354 3.07,691 1.119,469 2.814,996 5.552,231 5.15,792 1.746,975 1.116,641 1.7,630,334 1.0,709 5.2,124 1.663,334 0.0,009 5.2,124 1.693,167 2.0,040 1.773,207 1.55,746 4.92,023 7.065,438 At the End of Corresponding Previous Year Quarter 1.4.03% 0.19% 6.57.59% 3.17%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 4465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986 2,040,912 2,112,072 2,112,072 109,986 61,242 2,112,072 109,988 61,242 2,112,072 109,986 61,242 2,112,072 109,986 61,242 2,112,072 109,986 61,242 2,112,072 109,986 61,242 2,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,987 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,987 7,112,072 109,987 7,112,072 109,987 7,112,072 109,987 7,112,072 109,987 10,114	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 465,797 3.818,084 1.36,370 3.336,362 568,869 6.16,794 2.750,699 1.09,986 2.040,713 9.965 6.1242 2.111,920 1.09,986 2.040,713 9.965 6.1242 2.111,920 1.09,986 4.2,411,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.2,111,920 1.3,178,81 At the End of this Quarter 1.3,17% 0.14% 8.29,87% 2.55% 5.98%	30.12.2072 (12.04.2016) Unaudited 2.888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 9,6,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of Previous Quarter 13,75% 0.14% 814,45% 2.56% 74,49% 5.55%	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047.484 3.40.354 3.07,691 1.19,469 2.814.996 5.552,231 5.15,792 1.746,975 1.16,641 1.6,641 1.6,643 1.0,709 5.2,124 1.693,167 2.0,040 1.773,207 1.55,746 4.92,023 1.065,438 At the End of Corresponding Previous Year Quarter 1.4.03% 0.19% 6.57.59% 3.17% 7.8.54% 7.71%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus P	31.03.2073 (15.07.2016) Unaudited 3.981.262 1.564.730 2.416.532 4465.797 318.084 136.370 3.336.783 568.869 6.17.016 2.150.898 109.986 2.040.912 9.918 61.242 2.112.072 191.993 588.084 1.331.995 At the End of this Quarter 13.33% 0.14% 829.87% 2.555% 76.57% 5.98%	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 4.65,797 3.18,084 1.36,370 3.336,362 5.68,869 6.16,794 2.150,699 1.09,986 2.040,713 9.965 6.1,242 2.111,920 1.09,986 2.040,713 9.965 6.1,242 2.111,920 1.119,993 5.88,046 1.331,881 At the End of this Quarter 13.17% 0.14% 829,87% 2.55% 76.57% 5.98%	30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 1,593,557 1,493,329 1,593,557 1,493,557 1,493,557 1,493,557 1,555,557 1,555,557 5,20%	Ending as on 31.03.2072 (16.07.2015) Audited 3.821.326 1.773.842 2.047,484 3.40,354 3.07,691 1.19,469 2.814,996 5.52,231 5.15,792 1.746,975 1.16,641 1.7630,334 1.6,641 1.7630,334 1.6,643 1.7630,334 1.6,643 1.773,207 5.2,124 1.693,167 2.0,040 1.773,207 1.55,746 4.92,023 1.7,065,438 At the End of Corresponding Previous Year Quarter 14.03% 0.19% 6.57.59% 3.17% 7.8,54% 7.71% 5.43%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	31.03.2073 (15.07.2016) Unaudited 3,981,262 1,564,730 2,416,532 4465,797 318,084 136,370 3,336,783 568,869 617,016 2,150,898 109,986 2,040,912 2,112,072 2,112,072 109,986 61,242 2,112,072 109,988 61,242 2,112,072 109,986 61,242 2,112,072 109,986 61,242 2,112,072 109,986 61,242 2,112,072 109,986 61,242 2,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,987 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,986 7,112,072 109,987 7,112,072 109,987 7,112,072 109,987 7,112,072 109,987 7,112,072 109,987 10,114	as on 31.03.2073 (15.07.2016) Unaudited 3.981,262 1.565,151 2.416,111 4.65,797 3.18,084 1.36,370 3.336,362 5.68,869 6.16,794 2.150,699 1.09,986 2.040,713 9.965 6.1,242 2.111,920 1.09,986 2.040,713 9.965 6.1,242 2.111,920 1.119,993 5.88,046 1.331,881 At the End of this Quarter 13.17% 0.14% 829,87% 2.55% 76.57% 5.98%	30.12.2072 (12.04.2016) Unaudited 2.888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 9,6,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of Previous Quarter 13,75% 0.14% 814,45% 2.56% 74,49% 5.55%	Ending as on 31.03.2072 (16.07.2015) Audited 3.821,326 1.773,842 2.047,484 3.40,354 3.07,691 1.119,469 2.814,996 5.552,231 5.15,792 1.746,975 1.16,641 1.6,643 1.0,709 5.2,124 1.630,334 1.0,709 5.2,124 1.630,334 1.0,709 5.2,124 1.630,334 1.0,709 5.2,124 1.630,334 1.0,709 5.2,124 1.643,167 2.0,040 1.773,207 1.55,746 4.92,023 1.065,438 At the End of Corresponding Previous Year Quarter 1.4,03% 0.19% 6.677,59% 3.17% 7.8,54% 7.711%

Note:

The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.
 Group Financial Statements include Nepal SBI Bank Ltd. (NSBL, Parent Co.) and Nepal SBI Merchant Banking Ltd. (NSML, Wholly Owned Subsidiary Co.)
 All inter-company transactions and outstanding balances between NSBL and NSMBL are excluded in Group Financial Statements.