

NEPAL SBI BANK LTD.
Corporate Office, Lainchour, Kathmandu
Unaudited Financial Results (Quarterly)
As at end of the 4th Quarter (16/07/2018) of the Fiscal Year 2074/75
As per NRB Directive

Amount NPR in '000

S. N.	Particulars	This Quarter Ending Asadh 2075 (16.07.2018) Unaudited		Previous Quarter Ended Chaitra 2074 (13.04.2018) Unaudited		Previous Year Corresponding Quarter ended Asadh 2074(15.07.2017) Audited	
		Group	NSBL	Group	NSBL	Group	NSBL
1	Total Capital and Liabilities (1.1 to 1.7)	102,323,788	102,479,628	105,313,907	105,474,169	99,751,765	99,828,628
1.1	Paid Up Capital	8,046,905	8,046,905	8,046,905	8,046,905	8,000,000	8,000,000
1.2	Reserve and Surplus	4,744,607	4,719,879	4,177,363	4,159,500	2,470,271	2,454,540
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
1.4	Borrowings	2,709,590	2,709,590	6,893,777	6,893,777	5,309,655	5,309,655
1.5	Deposits (a+b)	84,025,321	84,216,418	83,658,017	83,845,651	81,566,093	81,664,548
	a. Domestic Currency	81,635,392	81,826,489	76,401,605	76,589,239	72,102,182	72,200,637
	b. Foreign Currency	2,389,929	2,389,929	7,256,412	7,256,412	9,463,911	9,463,911
1.6	Income Tax - Liability	332	-	126	-	-	-
1.7	Other Liabilities	1,797,033	1,786,835	1,537,719	1,528,336	1,405,746	1,399,885
2	Total Assets (2.1 to 2.7)	102,323,788	102,479,628	105,313,907	105,474,169	99,751,765	99,828,628
2.1	Cash and Bank Balance	10,922,595	10,921,004	10,232,300	10,229,510	13,229,681	13,229,681
2.2	Money at Call and Short Notice	-	-	-	-	-	-
2.3	Investments	13,745,607	13,922,495	17,927,871	18,106,844	20,943,220	21,043,220
2.4	Loans and Advances (Net)	74,502,222	74,502,222	74,052,724	74,052,724	63,024,816	63,024,816
	a. Real Estate Loan	4,762,775	4,762,775	4,943,559	4,943,559	4,862,429	4,862,429
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 15 Million)	393,419	393,419	396,199	396,199	722,412	722,412
	2. Business Complex & Residential Apartment Construction Loan	442,549	442,549	507,865	507,865	419,992	419,992
	3. Income Generating Commercial Complex Loan	-	-	-	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	3,926,808	3,926,808	4,039,495	4,039,495	3,720,025	3,720,025
	b. Personal Home Loan of Rs. 15 Million or Less	2,154,416	2,154,416	2,227,751	2,227,751	1,799,446	1,799,446
	c. Margin Type Loan	-	-	-	-	-	-
	d. Term Loan	7,809,451	7,809,451	6,582,363	6,582,363	3,807,209	3,807,209
	e. Overdraft Loan / TR Loan / WC Loan	39,333,281	39,333,281	40,217,019	40,217,019	32,592,879	32,592,879
	f. Others	20,442,299	20,442,299	20,082,031	20,082,031	19,962,853	19,962,853
2.5	Fixed Assets (Net)	866,735	860,155	860,301	853,910	756,353	750,826
2.6	Non Banking Assets (Net)	-	-	-	-	-	-
2.7	Other Assets	2,286,629	2,273,751	2,240,711	2,231,181	1,797,695	1,780,085
3	Profit and Loss Account	Group	NSBL	Group	NSBL	Group	NSBL
3.1	Interest Income	8,990,620	8,990,017	6,495,054	6,492,178	5,911,161	5,911,161
3.2	Interest Expenses	4,911,242	4,924,811	3,594,747	3,600,796	2,989,082	2,994,483
	A. Net Interest Income (3.1-3.2)	4,079,378	4,065,206	2,900,308	2,891,382	2,922,079	2,916,678
3.3	Fees, Commission and Discount	454,252	448,989	315,829	315,762	507,721	487,595
3.4	Other Operating Income	512,581	512,581	376,105	376,105	447,889	447,889
3.5	Foreign Exchange Gain/Loss (Net)	270,481	270,481	178,594	178,594	220,922	220,922
	B. Total Operating Income (A.+3.3+3.4+3.5)	5,316,692	5,297,258	3,770,836	3,761,843	4,098,611	4,073,084
3.6	Staff Expenses	1,025,639	1,025,639	792,901	792,901	790,473	790,473
3.7	Other Operating Expenses	967,805	960,611	619,151	613,811	758,698	754,723
	C. Operating Profit Before Provision (B.-3.6-3.7)	3,323,248	3,311,008	2,358,784	2,355,131	2,549,440	2,527,888
3.8	Provision for Possible Losses	253,964	253,964	151,361	151,361	187,905	187,905
	D. Operating Profit (C.-3.8)	3,069,283	3,057,044	2,207,423	2,203,769	2,361,535	2,339,983
3.9	Non Operating Income/Expenses (Net)	11,388	11,388	9,545	9,545	4,888	5,623
3.10	Write Back of Provision for Possible Loss	9,497	9,497	9,836	9,836	28,035	28,035
	E. Profit From Regular Activities (D + 3.9+3.10)	3,090,168	3,077,928	2,226,803	2,223,150	2,394,458	2,373,641
3.11	Extraordinary Income/Expenses (Net)	36,000	36,000	36,000	36,000	19,000	19,000
	F. Profit before Bonus and Taxes (E + 3.11)	3,126,168	3,113,928	2,262,803	2,259,150	2,413,458	2,392,641
3.12	Provision for Staff Bonus	283,084	283,084	205,377	205,377	217,513	217,513
3.13	Provision for Tax	893,923	890,680	674,925	673,988	657,095	651,890
	G. Net Profit/Loss (F-3.12-3.13)	1,949,160	1,940,164	1,382,501	1,379,785	1,538,850	1,523,238
4	Ratios	At the End of this Quarter		At the End of Previous Quarter		Previous Year Corresponding Quarter	
4.1	Capital Fund to Risk Weighted Assets (RWA)	15.48%	15.26%	14.72%	14.51%	13.02%	15.71%
4.2	Non Performing Loan (NPL) to Total Loan	0.20%	0.20%	0.13%	0.13%	0.10%	0.10%
4.3	Total Loan Loss Provision to Total NPL	628.00%	628.00%	858.31%	858.31%	1133.48%	1133.48%
4.4	Cost of Fund (Annualized)	5.45%	5.45%	5.25%	5.25%	3.54%	3.54%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.38%	74.38%	79.25%	79.25%	75.00%	75.00%
4.6	Base Rate	10.12%	10.12%	9.89%	9.89%	8.98%	8.98%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.99%	4.99%	5.24%	5.24%	4.45%	4.45%
	Additional Information						
	Average Yield on Total Assets (Local Currency) (Annualized)	10.17%	10.17%	10.17%	10.17%	8.19%	8.19%
	Return on Equity (Annualized)	16.65%	19.74%	17.12%	17.97%	20.54%	20.42%
	Return on Assets (Annualized)	1.87%	1.94%	1.77%	1.76%	1.70%	1.68%

- The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.
- Group include Nepal SBI Bank Ltd. (NSBL, Parent Company) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Company).
- Figures have been regrouped/ rearranged wherever necessary.