



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2071 of the Fiscal Year 2071/72 (Mid April of 2015)

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	82,740,974	79,521,488	79,547,254
1.1	Paid Up Capital	6,465,002	6,465,002	3,965,524
1.2	Reserve and Surplus	(2,757,255)	(2,730,452)	(3,450,834)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	2,433,110
1.5	Deposits (a+b)	68,696,741	69,271,267	65,901,540
	a. Domestic Currency	68,418,885	69,001,603	65,643,805
	b. Foreign Currency	277,856	269,664	257,735
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	10,336,487	6,515,672	10,697,914
2	Total Assets (2.1 to 2.7)	82,740,974	79,521,488	79,547,254
2.1	Cash and Bank Balance	8,805,679	7,290,863	10,296,531
2.2	Money at Call and short Notice	350,009	1,150,000	-
2.3	Investments	13,094,847	15,517,348	19,764,002
2.4	Loans and Advances	49,584,194	45,001,497	38,607,723
	a. Real Estate Loan	1,871,879	1,904,524	1,654,587
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	96,158	114,023	110,694
	2. Business Complex & Residential Apartment Construction Loan	509,278	534,807	291,656
	3. Income Generating Commercial Complex Loan	360,556	360,556	336,804
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	905,887	895,138	915,433
	b. Personal Home Loan of Rs. 10 Million & Less	4,275,929	3,560,045	2,453,335
	c. Margin Type Loan	1,510,211	1,313,298	1,220,186
	d. Term Loan	9,660,579	8,728,219	7,265,430
	e. Overdraft / TR Loan / WC Loan	20,970,505	18,810,329	15,079,381
	f. Others	11,295,091	10,685,082	10,934,804
2.5	Fixed Assets (Net)	419,790	410,335	380,473
2.6	Non Banking Assets	226,366	226,793	246,310
2.7	Other Assets	10,260,090	9,924,652	10,252,215
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,557,628	2,308,101	3,498,073
3.2	Interest Expense	1,354,653	921,489	1,641,376
	A. Net Interest Income (3.1-3.2)	2,202,975	1,386,612	1,856,697
3.3	Fees, Commission and Discount	160,719	100,044	152,846
3.4	Other Operating Income	251,360	158,389	200,961
3.5	Foreign Exchange Gain/Loss (Net)	(108,478)	(48,981)	119,901
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,506,577	1,596,064	2,330,405
3.6	Staff Expenses	1,704,405	952,022	1,526,210
3.7	Other Operating Expenses	440,378	300,382	371,661
	C. Operating Profit Before Provision (B.-3.6-3.7)	361,794	343,660	432,534
3.8	Provision for Possible Losses	393,103	203,901	139,829
	D. Operating Profit (C.-3.8)	(31,310)	139,759	292,705
3.9	Non Operating Income/Expenses (Net)	230,916	222,888	8,525
3.10	Write Back of Provision for Possible Loss	278,855	154,335	207,454
	E. Profit from Regular Activities (D.+3.9+3.10)	478,461	516,982	508,683
3.11	Extraordinary Income/Expenses (Net)	20,655	20,263	33,158
	F. Profit before Bonus and Taxes (E.+3.11)	499,116	537,245	541,841
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	138,458	149,782	157,803
	G. Net Profit/Loss (F.-3.12-3.13)	360,658	387,462	384,038
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 RWA	4.58%	4.78%	0.88%
4.2	Non Performing Loan (NPL) To Total Loan	4.48%	4.62%	5.33%
4.3	Total Loan Loss Provision to Total NPL	105.20%	109.13%	106.42%
4.4	Cost of Funds	3.27%	3.27%	4.15%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.75%	61.87%	58.36%
4.6	Base Rate	7.86%	7.10%	7.39%
Additional Information				
1	Average Yield	7.51%	7.44%	8.71%
2	Net Interest Spread (Calculated as per NRB Directives)	4.91%	4.17%	4.56%
3	Return on Equity (Annualized)	12.92%	19.69%	99.49%
4	Return on Assets (Annualized)	0.58%	0.97%	0.64%

Note:

1. Figures regrouped wherever necessary.

2. Above figures may vary with the audited figures if modified by the external auditor and regulators.

3. Staff Bonus amounting Rs. 45,374.18 thousand has not been provisioned in Profit & Loss account in this quarter as per instructions received from NRB.