



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Aswin end 2071 of the Fiscal Year 2071/72 (Mid October of 2014)

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)	83,443,256	79,940,066	70,719,689
1.1	Paid Up Capital	6,465,002	6,465,002	3,965,524
1.2	Reserve and Surplus	(2,329,754)	(2,598,953)	(3,777,404)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	2,455,212
1.5	Deposits (a+b)	70,824,706	69,340,794	63,034,719
	a. Domestic Currency	70,574,758	69,132,359	62,779,128
	b. Foreign Currency	249,949	208,435	255,591
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,483,302	6,733,223	5,041,639
2	Total Assets (2.1 to 2.7)	83,443,256	79,940,066	70,719,689
2.1	Cash and Bank Balance	6,731,947	6,655,068	9,400,424
2.2	Money at Call and short Notice	1,550,000	-	-
2.3	Investments	20,589,423	22,664,106	14,297,218
2.4	Loans and Advances	42,137,910	41,195,986	37,129,964
	a. Real Estate Loan	1,877,270	1,666,530	1,760,639
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	115,585	11,582	110,694
	2. Business Complex & Residential Apartment Construction Loan	512,349	291,656	393,114
	3. Income Generating Commercial Complex Loan	333,302	336,804	341,162
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	916,034	926,488	915,669
	b. Personal Home Loan of Rs. 10 Million & Less	2,938,444	2,595,625	2,384,589
	c. Margin Type Loan	1,236,414	1,299,036	1,519,348
	d. Term Loan	8,313,957	7,787,773	7,110,449
	e. Overdraft / TR Loan / WC Loan	17,723,810	16,789,321	14,027,476
	f. Others	10,048,015	11,057,701	10,327,463
2.5	Fixed Assets (Net)	409,102	394,401	385,342
2.6	Non Banking Assets	234,426	242,177	250,057
2.7	Other Assets	11,790,448	8,788,327	9,256,684
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,081,114	5,009,776	998,992
3.2	Interest Expense	484,625	2,185,476	560,665
	A. Net Interest Income (3.1-3.2)	596,489	2,824,300	438,327
3.3	Fees, Commission and Discount	40,143	229,739	58,360
3.4	Other Operating Income	78,897	363,241	69,453
3.5	Foreign Exchange Gain/Loss (Net)	26,319	148,868	58,645
	B. Total Operating Income (A.+3.3+3.4+3.5)	741,848	3,566,148	624,785
3.6	Staff Expenses	444,936	2,083,293	456,971
3.7	Other Operating Expenses	164,746	581,997	150,080
	C. Operating Profit Before Provision (B.-3.6-3.7)	132,166	900,858	17,733
3.8	Provision for Possible Losses	91,802	200,551	65,258
	D. Operating Profit (C.-3.8)	40,364	700,307	(47,524)
3.9	Non Operating Income/Expenses (Net)	8,094	542,732	2,113
3.10	Write Back of Provision for Possible Loss	320,941	434,329	46,943
	E. Profit from Regular Activities (D.+3.9+3.10)	369,399	1,677,369	1,532
3.11	Extraordinary Income/Expenses (Net)	2,371	62,772	24,948
	F. Profit before Bonus and Taxes (E.+3.11)	371,770	1,740,141	26,480
3.12	Provision for Staff Bonus	-	-	2,407
3.13	Provision for Tax	102,571	504,221	2,929
	G. Net Profit/Loss (F.-3.12-3.13)	269,199	1,235,919	21,144
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	5.28%	5.26%	0.04%
4.2	Non Performing Loan(NPL) To Total Loan	4.78%	4.74%	4.72%
4.3	Total Loan Loss Provision to Total NPL	105.22%	105.67%	115.52%
4.4	Cost of Funds	3.49%	4.08%	4.39%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	56.40%	56.43%	58.97%
4.6	Base Rate	7.27%	8.07%	9.04%
Additional Information				
1	Average Yield	6.85%	8.91%	7.98%
2	Net Interest Spread	3.36%	4.83%	3.59%
3	Return on Equity (Annualized)	26.92%	31.97%	44.96%
4	Return on Assets (Annualized)	1.29%	1.55%	0.12%

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. 33,797 thousand has not been provisioned in Profit & Loss account in this quarter as per instructions received from Nepal Rastra Bank.

4. While calculating Return on Equity in this quarter, average equity has been taken.