



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Pouch end 2071 of the Fiscal Year 2071/72 (Mid January 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)	79,521,488	83,443,256	74,474,563
1.1	Paid Up Capital	6,465,002	6,465,002	3,965,524
1.2	Reserve and Surplus	(2,730,452)	(2,329,754)	(3,572,653)
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	2,463,709
1.5	Deposits (a+b)	69,271,267	70,824,706	64,325,548
	a. Domestic Currency	69,001,603	70,574,758	64,124,762
	b. Foreign Currency	269,664	249,949	200,786
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,515,672	8,483,302	7,292,435
2	Total Assets (2.1 to 2.7)	79,521,488	83,443,257	74,474,563
2.1	Cash and Bank Balance	7,290,863	6,731,947	11,788,189
2.2	Money at Call and short Notice	1,150,000	1,550,000	200,000
2.3	Investments	15,517,348	20,589,423	15,786,192
2.4	Loans and Advances	45,001,497	42,137,910	38,903,204
	a. Real Estate Loan	1,904,524	1,877,270	1,741,685
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	114,023	115,585	110,694
	2. Business Complex & Residential Apartment Construction Loan	534,807	512,349	374,160
	3. Income Generating Commercial Complex Loan	360,556	333,302	341,162
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	895,138	916,034	915,669
	b. Personal Home Loan of Rs. 10 Million & Less	3,560,045	2,938,444	2,437,694
	c. Margin Type Loan	1,313,298	1,236,414	1,405,320
	d. Term Loan	8,728,219	8,313,957	7,222,275
	e. Overdraft / TR Loan / WC Loan	18,810,329	17,723,810	15,084,290
	f. Others	10,685,082	10,048,015	11,011,940
2.5	Fixed Assets (Net)	410,335	409,102	378,127
2.6	Non Banking Assets	226,793	234,426	248,063
2.7	Other Assets	9,924,652	11,790,448	7,170,789
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,308,101	1,081,114	2,201,967
3.2	Interest Expense	921,489	484,625	1,101,964
	A. Net Interest Income (3.1-3.2)	1,386,612	596,489	1,100,003
3.3	Fees, Commission and Discount	100,044	40,143	98,143
3.4	Other Operating Income	158,389	78,897	127,890
3.5	Foreign Exchange Gain/Loss (Net)	(48,981)	26,319	53,704
	B. Total Operating Income (A.+ 3.3+ 3.4+ 3.5)	1,596,063	741,848	1,379,740
3.6	Staff Expenses	952,022	444,936	785,561
3.7	Other Operating Expenses	300,382	164,746	244,887
	C. Operating Profit Before Provision (B.-3.6-3.7)	343,659	132,166	349,292
3.8	Provision for Possible Losses	203,901	91,802	242,191
	D. Operating Profit (C.-3.8)	139,757	40,364	107,101
3.9	Non Operating Income/Expenses (Net)	222,888	8,094	5,538
3.10	Write Back of Provision for Possible Loss	154,335	320,941	229,508
	E. Profit from Regular Activities (D.+ 3.9+ 3.10)	516,980	369,400	342,147
3.11	Extraordinary Income/Expenses (Net)	20,263	2,371	25,651
	F. Profit before Bonus and Taxes (E.+3.11)	537,243	371,771	367,798
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	149,782	102,571	105,579
	G. Net Profit/Loss (F.-3.12-3.13)	387,461	269,199	262,219
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	4.78%	5.28%	0.84%
4.2	Non Performing Loan(NPL) To Total Loan	4.62%	4.78%	5.83%
4.3	Total Loan Loss Provision to Total NPL	109.13%	105.22%	100.24%
4.4	Cost of Funds	3.27%	3.49%	4.23%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	61.87%	56.40%	60.30%
4.6	Base Rate	7.10%	7.27%	8.55%
Additional Information				
1	Average Yield	7.44%	6.85%	8.52%
2	Net Interest Spread	4.17%	3.36%	4.29%
3	Return on Equity (Annualized)	19.69%	26.92%	133.49%
4	Return on Assets (Annualized)	0.97%	1.29%	0.70%

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. 48,840 thousand has not been provisioned in Profit & Loss account in this quarter as per instructions received from Nepal Rastra Bank.