



Nepal Bank Limited

Dharmapath, Kathmandu
Unaudited Financial Results (Quarterly)

As at Ashwin end 2072 of the Fiscal Year 2072/73 (Mid October 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)	86,359,835	86,386,831	83,443,256
1.1	Paid Up Capital	6,465,002	6,465,002	6,465,002
1.2	Reserve and Surplus	(2,147,425)	(2,591,791)	(2,329,754)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	77,542,517	78,007,219	70,824,706
	a. Domestic Currency	77,307,962	77,768,651	70,574,758
	b. Foreign Currency	234,554	238,568	249,949
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	4,499,742	4,506,401	8,483,302
2	Total Assets (2.1 to 2.7)	86,359,835	86,386,831	83,443,256
2.1	Cash and Bank Balance	8,712,716	3,593,766	6,731,947
2.2	Money at Call and short Notice	300,000	750,009	1,550,000
2.3	Investments	11,781,895	16,902,243	20,589,423
2.4	Loans and Advances	53,095,999	53,374,544	42,137,910
	a. Real Estate Loan	2,452,611	1,547,828	1,877,270
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	188,715	98,268	115,585
	2. Business Complex & Residential Apartment Construction Loan	509,278	402,309	512,349
	3. Income Generating Commercial Complex Loan	360,556	355,093	333,302
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,394,062	692,158	916,034
	b. Personal Home Loan of Rs. 10 Million & Less	4,724,559	4,624,657	2,938,444
	c. Margin Type Loan	1,631,466	1,664,734	1,236,414
	d. Term Loan	11,081,559	10,667,342	8,313,957
	e. Overdraft / TR Loan / WC Loan	21,965,209	22,391,652	17,723,810
	f. Others	11,240,595	12,478,331	10,048,015
2.5	Fixed Assets (Net)	440,107	422,998	409,102
2.6	Non Banking Assets	192,550	199,718	234,426
2.7	Other Assets	11,836,569	11,143,553	11,790,448
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,130,223	5,060,439	1,081,114
3.2	Interest Expense	431,033	1,743,980	484,625
	A. Net Interest Income (3.1-3.2)	699,190	3,316,459	596,489
3.3	Fees, Commission and Discount	52,417	257,577	40,143
3.4	Other Operating Income	79,175	361,556	78,897
3.5	Foreign Exchange Gain/Loss (Net)	30,319	(14,989)	26,319
	B. Total Operating Income (A.+ 3.3+ 3.4+ 3.5)	861,101	3,920,603	741,848
3.6	Staff Expenses	472,767	2,437,221	444,936
3.7	Other Operating Expenses	166,999	585,132	164,746
	C. Operating Profit Before Provision (B.-3.6-3.7)	221,335	898,250	132,166
3.8	Provision for Possible Losses	84,890	442,620	91,802
	D. Operating Profit (C.-3.8)	136,445	455,630	40,364
3.9	Non Operating Income/Expenses (Net)	10,734	513,201	8,094
3.10	Write Back of Provision for Possible Loss	465,653	380,287	320,941
	E. Profit from Regular Activities (D.+3.9+3.10)	612,832	1,349,118	369,399
3.11	Extraordinary Income/Expenses (Net)	18,932	61,905	2,371
	F. Profit before Bonus and Taxes (E.+ 3.11)	631,764	1,411,023	371,770
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	187,398	884,900	102,571
	G. Net Profit/Loss (F.-3.12-3.13)	444,366	526,123	269,199
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	7.83%	7.80%	5.28%
4.2	Non Performing Loan(NPL) To Total Loan	3.82%	3.95%	4.78%
4.3	Total Loan Loss Provision to Total NPL	111.39%	109.80%	105.22%
4.4	Cost of Funds	2.36%	2.33%	3.49%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	65.05%	65.38%	56.40%
4.6	Base Rate	6.79%	7.21%	7.27%
Additional Information				
1	Average Yield	6.78%	7.56%	6.85%
2	Net Interest Spread (As per NRB Directives)	4.91%	4.89%	3.36%
3	Return on Equity (Annualized)	43.40%	13.88%	26.92%
4	Return on Assets (Annualized)	2.06%	0.61%	1.29%

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. 57,433 thousand hasn't been provisioned in Profit & Loss account in this year as per instruction of NRB.