



Nepal Bank Limited

Dharmapath, Kathmandu
Unaudited Financial Results (Quarterly)

As at Ashoj end 2073 of the Fiscal Year 2073/74 (Mid October of 2016)

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	111,945,331	108,368,920	86,359,835
1.1	Paid Up Capital	6,499,478	6,465,002	6,465,002
1.2	Reserve and Surplus	1,534,512	384,716	(2,147,425)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	86,223,772	89,410,019	77,542,517
	a. Domestic Currency	85,922,741	89,169,122	77,307,962
	b. Foreign Currency	301,031	240,896	234,554
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	17,687,569	12,109,183	4,499,742
2	Total Assets (2.1 to 2.7)	111,945,331	108,368,920	86,359,835
2.1	Cash and Bank Balance	13,836,455	15,614,245	8,712,716
2.2	Money at Call and short Notice	-	-	300,000
2.3	Investments	17,549,061	17,739,389	11,781,895
2.4	Loans and Advances	66,031,270	63,527,264	53,095,999
	a. Real Estate Loan	3,614,791	3,442,659	2,452,611
	1. Residential Real Estate Loan (Except Personal Home Loan)	269,567	268,506	188,715
	2. Business Complex & Residential Apartment Construction Loan	347,623	415,774	509,278
	3. Income Generating Commercial Complex Loan	169,722	182,157	360,556
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,827,879	2,576,222	1,394,062
	b. Personal Home Loan of Rs. 10 Million & Less	5,275,265	5,101,614	4,724,559
	c. Margin Type Loan	1,640,275	1,645,731	1,631,466
	d. Term Loan	17,798,752	14,551,775	11,081,559
	e. Overdraft / TR Loan / WC Loan	27,525,289	26,506,296	21,965,209
	f. Others	10,176,898	12,279,189	11,240,595
2.5	Fixed Assets (Net)	436,624	437,113	440,107
2.6	Non Banking Assets	136,938	143,438	192,550
2.7	Other Assets	13,954,984	10,907,471	11,836,569
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
3.1	Interest Income	1,566,952	6,349,743	1,130,223
3.2	Interest Expense	392,573	1,658,478	431,033
	A. Net Interest Income (3.1-3.2)	1,174,379	4,691,265	699,190
3.3	Fees, Commission and Discount	63,993	254,453	52,417
3.4	Other Operating Income	107,214	403,943	79,175
3.5	Foreign Exchange Gain/Loss (Net)	18,521	34,592	30,319
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,364,107	5,384,254	861,101
3.6	Staff Expenses	540,894	2,182,252	472,767
3.7	Other Operating Expenses	164,838	633,670	166,999
	C. Operating Profit Before Provision (B.-3.6-3.7)	658,375	2,568,331	221,335
3.8	Provision for Possible Losses	179,359	356,516	84,890
	D. Operating Profit (C.-3.8)	479,016	2,211,816	136,445
3.9	Non Operating Income/Expenses (Net)	1,189,443	1,735,412	10,734
3.10	Write Back of Provision for Possible Loss	69,568	629,315	465,653
	E. Profit from Regular Activities (D.+3.9+3.10)	1,738,026	4,576,542	612,832
3.11	Extraordinary Income/Expenses (Net)	58,064	112,499	18,932
	F. Profit before Bonus and Taxes (E.+3.11)	1,796,090	4,689,041	631,764
3.12	Provision for Staff Bonus	133,041	382,050	-
3.13	Provision for Tax	496,965	1,288,209	187,398
	G. Net Profit/Loss (F.-3.12-3.13)	1,166,084	3,018,782	444,366
4	Ratios	At the End of this quarter	At the End of previous quarter	At the End of Corresponding Previous Year Quarter (Audited)
4.1	Capital Fund to RWA	12.12%	11.41%	7.85%
4.2	Non Performing Loan(NPL) To Total Loan	3.10%	2.72%	3.82%
4.3	Total Loan Loss Provision to Total NPL	107.28%	115.49%	111.39%
4.4	Cost of Funds	1.88%	1.98%	2.36%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB)	70.28%	66.16%	65.05%
4.6	Base Rate	6.00%	6.13%	6.79%
Additional Information				
1	Average Yield	7.61%	7.95%	6.78%
2	Net Interest Spread (As per NRB Directives)	4.94%	4.89%	4.91%
3	Return on Equity	75.53%	56.53%	43.40%
4	Return on Assets	4.17%	2.79%	2.06%

Note:

1. Figures regrouped wherever necessary.

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