



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Poush end 2073 of the Fiscal Year 2073/74 (Mid January of 2017)

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)	106,284,193	111,945,331	91,365,061
1.1	Paid Up Capital	6,499,478	6,499,478	6,465,002
1.2	Reserve and Surplus	2,263,504	1,534,512	(1,543,601)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	300,031	-	-
1.5	Deposits (a+b)	84,833,964	86,223,772	80,220,823
	a. Domestic Currency	84,554,157	85,922,741	79,938,261
	b. Foreign Currency	279,806	301,031	282,562
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	12,387,216	17,687,569	6,222,837
2	Total Assets (2.1 to 2.7)	106,284,193	111,945,331	91,365,061
2.1	Cash and Bank Balance	7,306,265	13,836,455	9,263,966
2.2	Money at Call and short Notice	-	-	-
2.3	Investments	13,680,842	17,549,061	17,376,411
2.4	Loans and Advances	70,815,546	66,031,270	55,131,915
	a. Real Estate Loan	3,485,692	3,614,791	2,451,307
	1. Residential Real Estate Loan (Except Personal Home Loan)	259,940	269,567	246,529
	2. Business Complex & Residential Apartment Construction L	335,208	347,623	400,744
	3. Income Generating Commercial Complex Loan	163,660	169,722	358,286
	4. Other Real Estate Loan (Including Land Purchase & Plottin	2,726,884	2,827,879	1,445,748
	b. Personal Home Loan of Rs. 10 Million & Less	5,634,764	5,275,265	4,684,050
	c. Margin Type Loan	1,677,249	1,640,275	1,674,673
	d. Term Loan	18,749,980	17,798,752	11,093,223
	e. Overdraft / TR Loan / WC Loan	30,137,332	27,525,289	24,216,365
	f. Others	11,130,529	10,176,898	11,012,297
2.5	Fixed Assets (Net)	433,441	436,624	423,867
2.6	Non Banking Assets	132,456	136,938	175,600
2.7	Other Assets	13,915,643	13,954,984	8,993,303
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	3,309,407	1,566,952	2,650,233
3.2	Interest Expense	763,093	392,573	839,870
	A. Net Interest Income (3.1-3.2)	2,546,314	1,174,379	1,810,362
3.3	Fees, Commission and Discount	183,541	63,993	129,480
3.4	Other Operating Income	216,315	107,214	156,873
3.5	Foreign Exchange Gain/Loss (Net)	49,499	18,521	47,914
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,995,669	1,364,107	2,144,629
3.6	Staff Expenses	1,125,391	540,894	1,043,125
3.7	Other Operating Expenses	297,415	164,838	282,560
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,572,863	658,375	818,944
3.8	Provision for Possible Losses	189,034	179,359	175,280
	D. Operating Profit (C.-3.8)	1,383,829	479,016	643,664
3.9	Non Operating Income/Expenses (Net)	1,193,213	1,189,443	438,063
3.10	Write Back of Provision for Possible Loss	271,355	69,568	461,929
	E. Profit from Regular Activities (D.+3.9+3.10)	2,848,397	1,738,026	1,543,656
3.11	Extraordinary Income/Expenses (Net)	69,409	58,064	62,495
	F. Profit before Bonus and Taxes (E.+3.11)	2,917,806	1,796,090	1,606,150
3.12	Provision for Staff Bonus	216,131	133,041	118,974
3.13	Provision for Tax	806,598	496,965	438,987
	G. Net Profit/Loss (F.-3.12-3.13)	1,895,076	1,166,084	1,048,189
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	12.21%	12.12%	9.11%
4.2	Non Performing Loan(NPL) To Total Loan	2.85%	3.10%	3.85%
4.3	Total Loan Loss Provision to Total NPL	109.02%	107.28%	111.76%
4.4	Cost of Funds	1.96%	1.88%	2.16%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB	75.89%	70.28%	64.97%
4.6	Base Rate	6.32%	6.00%	6.35%
Additional Information				
1	Average Yield	7.99%	7.61%	7.46%
2	Net Interest Spread (As per NRB Directives)	4.97%	4.94%	4.85%
3	Return on Equity	55.39%	75.53%	45.38%
4	Return on Assets	3.57%	4.17%	2.29%

Note:

1. Figures regrouped wherever necessary.

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