



**नेपाल बैंक लिमिटेड**  
**NEPAL BANK LIMITED**

Dharmapath, Kathmandu

**Unaudited Financial Results (Quarterly)**

As at Aswin end 2074 of the Fiscal Year 2074/75 (Mid October of 2017)

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>121,082,821</b>	<b>112,705,481</b>	<b>111,945,331</b>
1.1	Paid Up Capital	8,042,662	8,042,662	6,499,478
1.2	Reserve and Surplus	4,759,372	3,510,758	1,534,512
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	16,162	12,495	-
1.5	Deposits (a+b)	92,720,739	93,944,014	86,223,772
	a. Domestic Currency	92,378,051	93,633,398	85,922,741
	b. Foreign Currency	342,688	310,616	301,031
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	15,543,886	7,195,552	17,687,569
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>121,082,821</b>	<b>112,705,481</b>	<b>111,945,332</b>
2.1	Cash and Bank Balance	11,700,339	17,951,012	13,836,455
2.2	Money at Call and short Notice	3,800,000	1,200,000	-
2.3	Investments	17,979,491	12,163,503	17,549,061
2.4	Loans and Advances	73,695,712	74,372,887	66,031,270
	a. Real Estate Loan	3,832,092	3,313,586	3,614,791
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	163,738	247,106	269,567
	2. Business Complex & Residential Apartment Construction Loan	583,936	318,657	347,623
	3. Income Generating Commercial Complex Loan	569,433	155,579	169,722
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,514,985	2,592,244	2,827,879
	b. Personal Home Loan of Rs. 10 Million & Less	4,975,158	5,581,809	5,275,265
	c. Margin Type Loan	1,684,792	1,708,480	1,640,275
	d. Term Loan	18,619,733	19,212,118	17,798,752
	e. Overdraft / TR Loan / WC Loan	30,259,942	32,381,749	27,525,289
	f. Others	14,323,996	12,175,145	10,176,898
2.5	Fixed Assets (Net)	445,372	437,177	436,624
2.6	Non Banking Assets	119,519	120,190	136,938
2.7	Other Assets	13,342,387	6,460,712	13,954,984
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	2,036,715	7,562,262	1,566,952
3.2	Interest Expense	642,689	1,728,360	392,573
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>1,394,025</b>	<b>5,833,902</b>	<b>1,174,379</b>
3.3	Fees, Commission and Discount	206,163	376,106	63,993
3.4	Other Operating Income	94,168	414,637	107,214
3.5	Foreign Exchange Gain/Loss (Net)	48,084	121,512	18,521
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,742,441</b>	<b>6,746,156</b>	<b>1,364,107</b>
3.6	Staff Expenses	612,360	2,356,203	540,894
3.7	Other Operating Expenses	171,906	659,808	164,838
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>958,174</b>	<b>3,730,145</b>	<b>658,375</b>
3.8	Provision for Possible Losses	229,951	520,265	179,359
	<b>D. Operating Profit (C.-3.8)</b>	<b>728,223</b>	<b>3,209,880</b>	<b>479,016</b>
3.9	Non Operating Income/Expenses (Net)	473,014	1,248,913	1,189,443
3.10	Write Back of Provision for Possible Loss	292,916	251,357	69,568
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>1,494,153</b>	<b>4,710,150</b>	<b>1,738,026</b>
3.11	Extraordinary Income/Expenses (Net)	4,453	237,403	58,064
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>1,498,605</b>	<b>4,947,553</b>	<b>1,796,090</b>
3.12	Provision for Staff Bonus	111,008	362,900	133,041
3.13	Provision for Tax	416,279	1,365,093	496,965
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>971,318</b>	<b>3,219,560</b>	<b>1,166,084</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of this Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	16.59%	15.61%	12.12%
4.2	Non Performing Loan(NPL) To Total Loan	3.42%	3.17%	3.10%
4.3	Total Loan Loss Provision to Total NPL	99.27%	109.00%	107.28%
4.4	Cost of Funds	2.77%	1.97%	1.88%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives)	69.84%	70.79%	70.28%
4.6	Base Rate	6.90%	6.29%	6.00%
<b>Additional Information</b>				
1	Average Yield	8.91%	8.96%	7.61%
2	Net Interest Spread ( As per NRB Directives)	4.97%	4.98%	4.94%
3	Return on Equity	31.90%	35.25%	75.53%
4	Return on Assets	3.21%	2.86%	4.17%

Note:

1. Figures regrouped wherever necessary.

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