



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Asadh end 2072 of the Fiscal Year 2071/72 (Mid July of 2015)

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)	86,386,830	82,740,975	80,405,402
1.1	Paid Up Capital	6,465,002	6,465,002	6,465,002
1.2	Reserve and Surplus	(2,591,791)	(2,757,255)	(3,117,914)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	78,007,218	68,696,741	69,337,610
	a. Domestic Currency	77,768,651	68,418,885	69,129,280
	b. Foreign Currency	238,568	277,856	208,330
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	4,506,401	10,336,487	7,720,704
2	Total Assets (2.1 to 2.7)	86,386,830	82,740,975	80,405,402
2.1	Cash and Bank Balance	3,593,766	8,805,679	6,659,558
2.2	Money at Call and short Notice	750,009	350,009	-
2.3	Investments	16,902,243	13,094,847	22,664,106
2.4	Loans and Advances	53,374,544	49,584,194	41,218,297
	a. Real Estate Loan	1,547,828	1,871,879	1,666,530
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	98,268	96,158	111,582
	2. Business Complex & Residential Apartment Construction Loan	402,309	509,278	291,656
	3. Income Generating Commercial Complex Loan	355,093	360,556	336,804
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	692,158	905,887	926,488
	b. Personal Home Loan of Rs. 10 Million & Less	4,624,657	4,275,929	2,595,625
	c. Margin Type Loan	1,664,734	1,510,211	1,299,036
	d. Term Loan	10,667,342	9,660,579	7,787,773
	e. Overdraft / TR Loan / WC Loan	22,391,652	20,970,505	16,789,321
	f. Others	12,478,331	11,295,091	11,080,012
2.5	Fixed Assets (Net)	422,998	419,790	389,504
2.6	Non Banking Assets	199,718	226,366	242,177
2.7	Other Assets	11,143,553	10,260,090	9,231,760
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter (Audited)
3.1	Interest Income	5,060,439	3,557,628	5,011,228
3.2	Interest Expense	1,743,980	1,354,653	2,187,646
	A. Net Interest Income (3.1-3.2)	3,316,459	2,202,975	2,823,582
3.3	Fees, Commission and Discount	257,577	160,719	238,341
3.4	Other Operating Income	361,556	251,360	252,249
3.5	Foreign Exchange Gain/Loss (Net)	(14,989)	(108,478)	42,333
	B. Total Operating Income (A.+3.3+3.4+3.5)	3,920,602	2,506,577	3,356,505
3.6	Staff Expenses	2,437,221	1,704,405	2,496,478
3.7	Other Operating Expenses	585,132	440,378	613,923
	C. Operating Profit Before Provision (B.-3.6-3.7)	898,249	361,794	246,104
3.8	Provision for Possible Losses	442,620	393,103	252,052
	D. Operating Profit (C.-3.8)	455,629	(31,310)	(5,948)
3.9	Non Operating Income/Expenses (Net)	513,201	230,916	665,483
3.10	Write Back of Provision for Possible Loss	380,287	278,855	359,716
	E. Profit from Regular Activities (D.+3.9+3.10)	1,349,117	478,461	1,019,251
3.11	Extraordinary Income/Expenses (Net)	61,905	20,655	56,963
	F. Profit before Bonus and Taxes (E.+3.11)	1,411,022	499,116	1,076,214
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	884,900	138,458	359,256
	G. Net Profit/Loss (F.-3.12-3.13)	526,122	360,658	716,958
4	Ratios	At the End of this Quarter	At the End of previous month	At the End of Corresponding Previous Year Quarter (Audited)
4.1	Capital Fund to RWA	7.80%	4.58%	4.55%
4.2	Non Performing Loan(NPL) To Total Loan	3.95%	4.48%	5.12%
4.3	Total Loan Loss Provision to Total NPL	109.80%	105.20%	103.48%
4.4	Cost of Funds	2.33%	3.27%	4.08%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	65.38%	68.75%	59.45%
4.6	Base Rate	7.21%	7.86%	8.07%
Additional information				
1	Average Yield	7.56%	7.51%	8.91%
2	Net Interest Spread (As per NRB Directives)	4.89%	4.91%	5.64%
3	Return on Equity (Annualized)	13.88%	12.92%	21.42%
4	Return on Assets (Annualized)	0.61%	0.58%	0.92%

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. 128,274 thousand has not been provisioned in Profit & Loss account in this quarter as per instructions received from NRB.

4. As per agreement with Tax Settlement Commission 2071, the bank's tax liability of FY 2062/63, 2063/64 and 2064/65 has been settled at Rs. 557,978,341 for which tax expense of Rs. 480,965,558 has been booked in this FY.