



# Nepal Bank Limited

Dharmapath, Kathmandu  
Unaudited Financial Results (Quarterly)

As at Ashadh end 2073 of the Fiscal Year 2072/73 (Mid July of 2016)

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>108,368,920</b>	<b>102,054,600</b>	<b>90,828,334</b>
1.1	Paid Up Capital	6,465,002	6,465,002	6,465,002
1.2	Reserve and Surplus	384,716	(949,041)	(2,634,066)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	89,410,019	82,631,201	77,998,776
	a. Domestic Currency	89,169,122	82,353,935	77,760,208
	b. Foreign Currency	240,896	277,266	238,568
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	12,109,183	13,907,438	8,998,622
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>108,368,920</b>	<b>102,054,600</b>	<b>90,828,334</b>
2.1	Cash and Bank Balance	15,614,245	12,149,320	9,011,306
2.2	Money at Call and short Notice	-	-	250,009
2.3	Investments	17,739,389	17,595,391	16,902,243
2.4	Loans and Advances	63,527,264	59,820,475	53,388,388
	a. Real Estate Loan	3,442,659	2,728,464	1,666,530
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Milli	268,506	251,385	111,582
	2. Business Complex & Residential Apartment Construction Loan	415,774	523,226	291,656
	3. Income Generating Commercial Complex Loan	182,157	357,375	336,804
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,576,222	1,596,478	926,488
	b. Personal Home Loan of Rs. 10 Million & Less	5,101,614	4,776,308	2,595,625
	c. Margin Type Loan	1,645,731	1,626,223	1,299,036
	d. Term Loan	14,551,775	12,976,584	7,787,773
	e. Overdraft / TR Loan / WC Loan	26,506,296	22,420,982	16,789,321
	f. Others	12,279,189	15,291,914	11,080,012
2.5	Fixed Assets (Net)	437,113	413,192	417,822
2.6	Non Banking Assets	143,438	146,730	199,718
2.7	Other Assets	10,907,471	11,929,492	10,658,847
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending (Audited)</b>
3.1	Interest Income	6,349,743	4,154,818	5,121,685
3.2	Interest Expense	1,658,478	1,247,122	1,810,665
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>4,691,265</b>	<b>2,907,696</b>	<b>3,311,020</b>
3.3	Fees, Commission and Discount	254,453	185,343	267,150
3.4	Other Operating Income	403,943	250,473	287,633
3.5	Foreign Exchange Gain/Loss (Net)	34,592	19,893	(14,989)
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>5,384,254</b>	<b>3,363,405</b>	<b>3,850,814</b>
3.6	Staff Expenses	2,182,252	1,525,902	2,416,745
3.7	Other Operating Expenses	633,670	429,619	593,348
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>2,568,331</b>	<b>1,407,883</b>	<b>840,721</b>
3.8	Provision for Possible Losses	356,516	186,231	454,061
	<b>D. Operating Profit (C.-3.8)</b>	<b>2,211,816</b>	<b>1,221,652</b>	<b>386,660</b>
3.9	Non Operating Income/Expenses (Net)	1,735,412	782,515	613,044
3.10	Write Back of Provision for Possible Loss	629,315	415,171	307,886
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>4,576,542</b>	<b>2,419,339</b>	<b>1,307,590</b>
3.11	Extraordinary Income/Expenses (Net)	112,499	90,667	61,905
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>4,689,041</b>	<b>2,510,006</b>	<b>1,369,495</b>
3.12	Provision for Staff Bonus	382,050	185,926	73,190
3.13	Provision for Tax	1,288,209	681,330	812,456
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>3,018,782</b>	<b>1,642,750</b>	<b>483,849</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 (Audited)</b>
4.1	Capital Fund to RWA	11.41%	9.55%	7.50%
4.2	Non Performing Loan(NPL) To Total Loan	2.72%	3.67%	3.98%
4.3	Total Loan Loss Provision to Total NPL	115.49%	111.87%	114.00%
4.4	Cost of Funds	1.98%	2.11%	2.33%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives)	66.16%	68.08%	65.34%
4.6	Base Rate	6.13%	6.27%	7.21%
<b>Additional Information</b>				
1	Average Yield	7.95%	7.52%	7.65%
2	Net Interest Spread ( As per NRB Directives)	4.89%	4.87%	5.18%
3	Return on Equity	56.53%	41.97%	13.48%
4	Return on Assets	2.79%	2.15%	0.55%

Note:

1. Figures regrouped wherever necessary.

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