



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Poush end 2072 of the Fiscal Year 2072/73 (Mid January of 2016)

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)	91,365,061	86,359,835	79,521,488
1.1	Paid Up Capital	6,465,002	6,465,002	6,465,002
1.2	Reserve and Surplus	(1,543,601)	(2,147,425)	(2,730,452)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	80,220,823	77,542,517	69,271,267
	a. Domestic Currency	79,938,261	77,307,962	69,001,603
	b. Foreign Currency	282,562	234,554	269,664
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,222,837	4,499,742	6,515,672
2	Total Assets (2.1 to 2.7)	91,365,061	86,359,835	79,521,488
2.1	Cash and Bank Balance	9,263,966	8,712,716	7,290,863
2.2	Money at Call and short Notice	-	300,000	1,150,000
2.3	Investments	17,376,411	11,781,895	15,517,348
2.4	Loans and Advances	55,131,915	53,095,999	45,001,497
	a. Real Estate Loan	2,451,307	2,452,611	1,904,524
	1. Residential Real Estate Loan (Except Personal Home Loan)	246,529	188,715	114,023
	2. Business Complex & Residential Apartment Construction Loan	400,744	509,278	534,807
	3. Income Generating Commercial Complex Loan	358,286	360,556	360,556
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,445,748	1,394,062	895,138
	b. Personal Home Loan of Rs. 10 Million & Less	4,684,050	4,724,559	3,560,045
	c. Margin Type Loan	1,674,673	1,631,466	1,313,298

	d. Term Loan	11,093,223	11,081,559	8,728,219
	e. Overdraft / TR Loan / WC Loan	24,216,365	21,965,209	18,810,329
	f. Others	11,012,297	11,240,595	10,685,082
2.5	Fixed Assets (Net)	423,867	440,107	410,335
2.6	Non Banking Assets	175,600	192,550	226,793
2.7	Other Assets	8,993,303	11,836,569	9,924,652
3	<i>Profit and Loss Account</i>	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	2,650,233	1,130,223	2,308,101
3.2	Interest Expense	839,870	431,033	921,489
	<i>A. Net Interest Income (3.1-3.2)</i>	1,810,362	699,190	1,386,612
3.3	Fees, Commission and Discount	129,480	52,417	100,044
3.4	Other Operating Income	156,873	79,175	158,389
3.5	Foreign Exchange Gain/Loss (Net)	47,914	30,319	(48,981)
	<i>B. Total Operating Income (A.+3.3+3.4+3.5)</i>	2,144,629	861,101	1,596,063
3.6	Staff Expenses	1,043,125	472,767	952,022
3.7	Other Operating Expenses	282,560	166,999	300,382
	<i>C. Operating Profit Before Provision (B.-3.6-3.7)</i>	818,944	221,335	343,659
3.8	Provision for Possible Losses	175,280	84,890	203,901
	<i>D. Operating Profit (C.-3.8)</i>	643,664	136,445	139,757
3.9	Non Operating Income/Expenses (Net)	438,063	10,734	222,888
3.10	Write Back of Provision for Possible Loss	461,929	465,653	154,335
	<i>E. Profit from Regular Activities (D.+3.9+3.10)</i>	1,543,656	612,832	516,980
3.11	Extraordinary Income/Expenses (Net)	62,495	18,932	20,263
	<i>F. Profit before Bonus and Taxes (E.+3.11)</i>	1,606,150	631,764	537,243
3.12	Provision for Staff Bonus	118,974	-	-
3.13	Provision for Tax	438,987	187,398	149,782
	<i>G. Net Profit/Loss (F.-3.12-3.13)</i>	1,048,189	444,366	387,461
4	<i>Ratios</i>	At the End of this quarter	At the End of previous quarter ending	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	9.11%	7.85%	4.78%

4.2	Non Performing Loan(NPL) To Total Loan	3.85%	3.82%	4.62%
4.3	Total Loan Loss Provision to Total NPL	111.76%	111.39%	109.13%
4.4	Cost of Funds	2.16%	2.36%	3.27%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	64.97%	65.05%	61.87%
4.6	Base Rate	6.35%	6.79%	7.10%
<i>Additional Information</i>				
1	Average Yield	7.46%	6.78%	7.44%
2	Net Interest Spread (As per NRB Directives)	4.85%	4.91%	4.17%
3	Return on Equity (Annualized)	45.38%	43.40%	19.69%
4	Return on Assets (Annualized)	2.29%	2.06%	0.97%

Note:

1. *Figures regrouped wherever necessary.*
2. *Above figures may vary with the audited figures if modified by the external auditor and regulators.*