



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

Dharmapath, Kathmandu
Unaudited Financial Results (Quarterly)

As at Chaitra end 2073 of the Fiscal Year 2073/74 (Mid April 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)	106,152,556	106,284,193	102,054,600
1.1	Paid Up Capital	7,459,559	6,499,478	6,465,002
1.2	Reserve and Surplus	2,764,765	2,263,504	(949,041)
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	428,225	300,031	-
1.5	Deposits (a+b)	83,954,700	84,833,964	82,631,201
	a. Domestic Currency	83,644,324	84,554,157	82,353,935
	b. Foreign Currency	310,376	279,806	277,266
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	11,545,307	12,387,216	13,907,438
2	Total Assets (2.1 to 2.7)	106,152,556	106,284,193	102,054,600
2.1	Cash and Bank Balance	10,754,769	7,306,265	12,149,320
2.2	Money at Call and short Notice	-	-	-
2.3	Investments	9,728,672	13,680,842	17,595,391
2.4	Loans and Advances	74,209,486	70,815,546	59,820,475
	a. Real Estate Loan	3,398,550	3,485,692	2,728,464
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	253,442	259,940	251,385
	2. Business Complex & Residential Apartment Construction Loan	326,828	335,208	523,226
	3. Income Generating Commercial Complex Loan	159,568	163,660	357,375
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,558,712	2,726,884	1,596,478
	b. Personal Home Loan of Rs. 10 Million & Less	5,779,086	5,634,764	4,776,308
	c. Margin Type Loan	1,649,017	1,677,249	1,626,223
	d. Term Loan	19,216,613	18,749,980	12,976,584
	e. Overdraft / TR Loan / WC Loan	32,385,069	30,137,332	22,420,982
	f. Others	11,780,960	11,130,529	15,291,914
2.5	Fixed Assets (Net)	422,147	433,441	413,192
2.6	Non Banking Assets	130,700	132,456	146,730
2.7	Other Assets	10,906,783	13,915,643	11,929,492
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	5,263,772	3,309,407	4,154,818
3.2	Interest Expense	1,190,346	763,093	1,247,122
	A. Net Interest Income (3.1-3.2)	4,073,426	2,546,314	2,907,696
3.3	Fees, Commission and Discount	259,935	183,541	185,343
3.4	Other Operating Income	306,047	216,315	250,473
3.5	Foreign Exchange Gain/Loss (Net)	78,949	49,499	19,893
	B. Total Operating Income (A.+3.3+3.4+3.5)	4,718,358	2,995,669	3,383,405
3.6	Staff Expenses	1,680,211	1,125,391	1,525,902
3.7	Other Operating Expenses	485,904	297,415	429,619
	C. Operating Profit Before Provision (B.-3.6-3.7)	2,552,243	1,572,863	1,407,884
3.8	Provision for Possible Losses	351,612	189,034	186,231
	D. Operating Profit (C.-3.8)	2,200,631	1,383,829	1,221,653
3.9	Non Operating Income/Expenses (Net)	1,243,568	1,193,213	782,515
3.10	Write Back of Provision for Possible Loss	304,729	271,355	415,171
	E. Profit from Regular Activities (D.+3.9+3.10)	3,748,928	2,848,397	2,419,339
3.11	Extraordinary Income/Expenses (Net)	120,260	69,409	90,667
	F. Profit before Bonus and Taxes (E.+3.11)	3,869,188	2,917,806	2,510,006
3.12	Provision for Staff Bonus	283,017	216,131	185,926
3.13	Provision for Tax	1,070,318	806,598	681,330
	G. Net Profit/Loss (F.-3.12-3.13)	2,515,852	1,895,076	1,642,750
4	Ratios	At the End of this quarter	Previous Quarter Ending	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	13.52%	12.21%	9.55%
4.2	Non Performing Loan(NPL) To Total Loan	2.85%	2.65%	3.67%
4.3	Total Loan Loss Provision to Total NPL	110.48%	109.02%	111.87%
4.4	Cost of Funds	1.91%	1.96%	2.11%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives)	79.16%	75.89%	68.08%
4.6	Base Rate	5.93%	6.32%	6.27%
Additional Information				
1	Average Yield	8.54%	7.99%	7.52%
2	Net Interest Spread (As per NRB Directives)	4.96%	4.97%	4.87%
3	Return on Equity	46.52%	55.39%	41.97%
4	Return on Assets	3.16%	3.57%	2.15%

Note:

1. Figures regrouped wherever necessary.

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

3. The CCD ratio mentioned in point no 4.5 above is calculated without considering the temporary relaxation given by NRB vide its circular No 15/2073/74 dated 19/11/2073. CCD ratio calculated after considering the said relaxation is 68.08%.