



# Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashad end 2069 of the Fiscal Year 2068/069 (Mid July of 2012)

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>57,678,943</b>	<b>54,903,141</b>	<b>52,601,203</b>
1.1	Paid Up Capital	1,772,828	380,383	380,383
1.2	Reserve and Surplus	(4,450,239)	(4,416,074)	(4,604,661)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,153,794	2,065,304	1,842,410
1.5	Deposits (a+b)	56,042,591	48,917,632	46,804,206
	a. Domestic Currency	55,818,329	48,658,337	46,546,285
	b. Foreign Currency	224,262	259,295	257,921
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	2,159,969	7,955,897	8,178,866
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>57,678,943</b>	<b>54,903,141</b>	<b>52,601,203</b>
2.1	Cash and Bank Balance	11,991,877	8,776,826	10,837,965
2.2	Money at Call and short Notice	-	-	400,000
2.3	Investments	8,391,726	7,938,353	7,577,702
2.4	Loans and Advances	29,698,857	28,825,636	26,709,882
	a. Real Estate Loan	1,604,625	1,590,454	1,543,598
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	76,573	77,933	131,244
	2. Business Complex & Residential Apartment Construction Loan	467,074	489,352	443,661
	3. Income Generating Commercial Complex Loan	344,980	338,394	326,628
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	715,998	684,775	642,065
	b. Personal Home Loan of Rs. 10 Million & Less	1,919,056	1,925,169	1,876,151
	c. Margin Type Loan	920,321	890,685	851,013
	d. Term Loan	5,987,596	5,945,649	6,361,076
	e. Overdraft / TR Loan / WC Loan	10,526,301	10,239,563	9,575,845
	f. Others	8,740,958	8,234,116	6,502,199
2.5	Fixed Assets (Net)	361,919	361,732	308,188
2.6	Non Banking Assets	309,445	361,514	381,065
2.7	Other Assets	6,925,119	8,639,080	6,386,400
<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	4,050,973	2,798,176	3,735,206
3.2	Interest Expense	2,194,326	1,516,123	1,457,253
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>1,856,647</b>	<b>1,282,053</b>	<b>2,277,953</b>
3.3	Fees, Commission and Discount	264,871	159,841	241,673
3.4	Other Operating Income	179,445	127,115	140,239
3.5	Foreign Exchange Gain/Loss (Net)	53,699	32,001	13,595
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>2,354,663</b>	<b>1,601,011</b>	<b>2,673,460</b>
3.6	Staff Expenses	1,830,982	947,743	2,055,393
3.7	Other Operating Expenses	396,167	288,864	361,139
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>127,514</b>	<b>364,404</b>	<b>256,928</b>
3.8	Provision for Possible Losses	(250,356)	137,838	36,369
	<b>D. Operating Profit (C.-3.8)</b>	<b>377,869</b>	<b>226,567</b>	<b>220,559</b>
3.9	Non Operating Income/Expenses (Net)	54,911	7,920	35,735
3.10	Write Back of Provision for Possible Loss	71,569	19,508	54,056
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>504,349</b>	<b>253,995</b>	<b>310,350</b>
3.11	Extraordinary Income/Expenses (Net)	91,607	42,358	198,578
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>595,956</b>	<b>296,353</b>	<b>508,928</b>
3.12	Provision for Staff Bonus	54,178	26,941	46,266
3.13	Provision for Tax	135,051	80,824	79,225
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>406,727</b>	<b>188,588</b>	<b>383,436</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	-5.46%	-7.88%	-9.66%
4.2	Non Performing Loan(NPL) To Total Loan	5.23%	5.44%	5.29%
4.3	Total Loan Loss Provision to Total NPL	109.17%	104.64%	106.31%
4.4	Cost of Funds	5.03%	5.03%	5.33%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	55.89%	64.60%	63.11%
<b>Additional Information</b>				
1	Average Yield	11.22%	10.52%	11.49%
2	Net Interest Spread	6.19%	5.49%	6.16%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	0.71%	0.46%	0.73%

Note:

1. Figures regrouped wherever necessary.

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