



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Asadh end 2070 of the Fiscal Year 2069/70 (Mid July of 2013)

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) | 73,782,296 | 64,780,382 | 60,952,965 |
| 1.1 | Paid Up Capital | 3,716,443 | 1,772,828 | 1,772,828 |
| 1.2 | Reserve and Surplus | (3,889,099) | (4,431,735) | (4,680,604) |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 2,342,739 | 2,138,379 | 2,153,794 |
| 1.5 | Deposits (a+b) | 62,988,852 | 57,062,848 | 56,052,373 |
| | a. Domestic Currency | 62,762,756 | 56,767,510 | 55,828,486 |
| | b. Foreign Currency | 226,096 | 295,339 | 223,887 |
| 1.6 | Income Tax Liability | - | - | - |
| 1.7 | Other Liabilities | 8,623,361 | 8,238,062 | 5,654,574 |
| 2 | Total Assets (2.1 to 2.7) | 73,782,296 | 64,780,382 | 60,952,965 |
| 2.1 | Cash and Bank Balance | 14,184,211 | 11,299,664 | 14,063,693 |
| 2.2 | Money at Call and short Notice | 200,000 | - | - |
| 2.3 | Investments | 10,976,762 | 9,672,799 | 8,391,726 |
| 2.4 | Loans and Advances | 37,855,281 | 35,208,303 | 29,698,863 |
| | a. Real Estate Loan | 2,065,854 | 1,778,975 | 1,604,625 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million) | 74,058 | 97,507 | 76,573 |
| | 2. Business Complex & Residential Apartment Construction Loan | 428,770 | 463,526 | 467,074 |
| | 3. Income Generating Commercial Complex Loan | 368,024 | 426,458 | 344,980 |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 1,195,002 | 791,484 | 715,998 |

| | | | | |
|------|--|--------------------|------------------------|---|
| | b. Personal Home Loan of Rs. 10 Million & Less | 2,315,036 | 2,084,779 | 1,919,056 |
| | c. Margin Type Loan | 1,698,292 | 1,391,730 | 920,321 |
| | d. Term Loan | 7,328,993 | 6,889,125 | 5,987,596 |
| | e. Overdraft / TR Loan / WC Loan | 14,038,055 | 13,089,943 | 10,526,301 |
| | f. Others | 10,409,051 | 9,973,751 | 8,740,964 |
| 2.5 | Fixed Assets (Net) | 385,517 | 373,865 | 351,064 |
| 2.6 | Non Banking Assets | 264,292 | 275,427 | 309,421 |
| 2.7 | Other Assets | 9,916,233 | 7,950,324 | 8,138,197 |
| 3 | <i>Profit and Loss Account</i> | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter (Audited) |
| 3.1 | Interest Income | 4,716,229 | 3,188,794 | 4,051,152 |
| 3.2 | Interest Expense | 2,194,297 | 1,682,224 | 2,197,137 |
| | <i>A. Net Interest Income (3.1-3.2)</i> | 2,521,932 | 1,506,571 | 1,854,015 |
| 3.3 | Fees, Commission and Discount | 225,826 | 123,834 | 252,631 |
| 3.4 | Other Operating Income | 259,368 | 175,806 | 179,461 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 84,848 | 349 | 59,636 |
| | <i>B. Total Operating Income (A.+3.3+3.4+3.5)</i> | 3,091,975 | 1,806,560 | 2,345,743 |
| 3.6 | Staff Expenses | 1,867,702 | 1,109,190 | 1,903,066 |
| 3.7 | Other Operating Expenses | 498,930 | 357,979 | 401,046 |
| | <i>C. Operating Profit Before Provision (B.-3.6-3.7)</i> | 725,342 | 339,391 | 41,631 |
| 3.8 | Provision for Possible Losses | 364,339 | 314,320 | 252,058 |
| | <i>D. Operating Profit (C.-3.8)</i> | 361,004 | 25,071 | (210,427) |
| 3.9 | Non Operating Income/Expenses (Net) | 86,392 | 28,785 | 49,026 |
| 3.10 | Write Back of Provision for Possible Loss | 440,077 | 33,944 | 331,551 |
| | <i>E. Profit from Regular Activities (D.+3.9+3.10)</i> | 887,473 | 87,800 | 170,150 |
| 3.11 | Extraordinary Income/Expenses (Net) | 335,045 | 287,281 | 3,686 |
| | <i>F. Profit before Bonus and Taxes (E.+3.11)</i> | 1,222,518 | 375,081 | 173,836 |
| 3.12 | Provision for Staff Bonus | 111,138 | 34,098 | 15,803 |
| 3.13 | Provision for Tax | 319,875 | 92,113 | (18,329) |

| G. Net Profit/Loss (F.-3.12-3.13) | | 791,505 | 248,869 | 176,362 |
|--|---|-----------------------------------|---------------------------------------|--|
| 4 | Ratios | At the End of this Quarter | At the End of Previous Quarter | At the End of Corresponding Previous Year Quarter (Audited) |
| 4.1 | Capital Fund to RWA | -0.49% | -4.50% | -5.82% |
| 4.2 | Non Performing Loan(NPL) To Total Loan | 4.53% | 5.19% | 5.58% |
| 4.3 | Total Loan Loss Provision to Total NPL | 116.28% | 127.84% | 122.35% |
| 4.4 | Cost of Funds | 4.52% | 4.80% | 5.03% |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 60.48% | 65.07% | 56.12% |
| 4.6 | Base Rate | 9.40% | 9.78% | - |
| Additional Information | | | | |
| 1 | Average Yield | 10.87% | 10.27% | 11.22% |
| 2 | Net Interest Spread | 6.35% | 5.47% | 6.19% |
| 3 | Return on Equity | N/A | N/A | N/A |
| 4 | Return on Assets | 1.07% | 0.51% | 0.29% |

Note:

1. Figures regrouped wherever necessary.
2. Above figures may vary with the audited figures if modified by the external auditor and regulators.
3. Above paid-up capital includes call in advance of right issue Rs. 3,336,060.60 thousand. Such right share issue has been allotted to share capital on 2070/04/27.