



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2069 of the Fiscal Year 2069/70 (Mid April of 2013)

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)	64,780,382	64,479,823	54,903,141
1.1	Paid Up Capital [#]	1,772,828	1,772,828	380,383
1.2	Reserve and Surplus	(4,431,735)	(4,641,515)	(4,416,074)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,138,379	2,189,666	2,065,304
1.5	Deposits (a+b)	57,062,848	57,014,218	48,917,632
	a. Domestic Currency	56,767,510	56,738,196	48,658,337
	b. Foreign Currency	295,339	276,023	259,295
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,238,062	8,144,626	7,955,897
2	Total Assets (2.1 to 2.7)	64,780,382	64,479,823	54,903,141
2.1	Cash and Bank Balance	11,299,664	12,827,359	8,776,826
2.2	Money at Call and short Notice	-	650,000	-
2.3	Investments	9,672,799	10,710,273	7,938,353
2.4	Loans and Advances	35,208,303	32,416,681	28,825,636
	a. Real Estate Loan	1,778,975	1,484,790	1,590,454
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	97,507	74,058	77,933
	2. Business Complex & Residential Apartment Construction Loan	463,526	453,304	489,352
	3. Income Generating Commercial Complex Loan	426,458	263,127	338,394
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	791,484	694,301	684,775
	b. Personal Home Loan of Rs. 10 Million & Less	2,084,779	1,886,727	1,925,169
	c. Margin Type Loan	1,391,730	1,234,606	890,685
	d. Term Loan	6,889,125	6,577,572	5,945,649
	e. Overdraft / TR Loan / WC Loan	13,089,943	11,944,223	10,239,563
	f. Others	9,973,751	9,288,763	8,234,116
2.5	Fixed Assets (Net)	373,865	374,205	361,732
2.6	Non Banking Assets	275,427	288,795	361,514
2.7	Other Assets	7,950,324	7,212,511	8,639,080
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,188,794	1,917,651	2,798,176
3.2	Interest Expense	1,682,224	1,137,855	1,516,123
	A. Net Interest Income (3.1-3.2)	1,506,571	779,796	1,282,053
3.3	Fees, Commission and Discount	123,834	75,046	159,841
3.4	Other Operating Income	175,806	116,383	127,115
3.5	Foreign Exchange Gain/Loss (Net)	349	15,547	32,001
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,806,560	986,772	1,601,011
3.6	Staff Expenses	1,109,190	747,935	947,743
3.7	Other Operating Expenses	357,979	237,700	288,864
	C. Operating Profit Before Provision (B.-3.6-3.7)	339,391	1,136	364,404
3.8	Provision for Possible Losses	314,320	88,025	137,838
	D. Operating Profit (C.-3.8)	25,071	(86,890)	226,567
3.9	Non Operating Income/Expenses (Net)	28,785	7,467	7,920
3.10	Write Back of Provision for Possible Loss	33,944	116,989	19,508
	E. Profit from Regular Activities (D.+3.9+3.10)	87,800	37,566	253,995
3.11	Extraordinary Income/Expenses (Net)	287,281	16,215	42,358
	F. Profit before Bonus and Taxes (E.+3.11)	375,081	53,781	296,353
3.12	Provision for Staff Bonus	34,098	4,889	26,941
3.13	Provision for Tax	92,113	9,803	80,824
	G. Net Profit/Loss (F.-3.12-3.13)	248,869	39,089	188,588
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year
4.1	Capital Fund to RWA	-4.50%	-5.39%	-7.88%
4.2	Non Performing Loan(NPL) To Total Loan	5.19%	5.40%	5.44%
4.3	Total Loan Loss Provision to Total NPL	127.84%	115.03%	104.64%
4.4	Cost of Funds	4.80%	4.80%	5.03%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	65.07%	60.18%	64.60%
4.6	Base Rate	9.78%	9.19%	-
Additional Information				
1	Average Yield	10.27%	9.46%	10.52%
2	Net Interest Spread	5.47%	4.66%	5.49%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	0.51%	0.12%	0.46%

Note:

1. Figures regrouped wherever necessary.

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

Call in advance against right share issue from Nepal Government Rs.1392.45 million has been included under this head.