



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Poush end 2067 of the Fiscal Year 2067/068 (Mid January of 2011)

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)	44,519,843	51,944,004	49,373,890
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,498,345)	(4,680,339)	(5,248,566)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,812,424	2,311,746	1,866,008
1.5	Deposits (a+b)	39,627,145	40,829,246	43,197,080
	a. Domestic Currency	39,393,844	40,620,588	42,977,470
	b. Foreign Currency	233,301	208,659	219,610
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,198,235	13,102,968	9,178,985
2	Total Assets (2.1 to 2.7)	44,519,843	51,944,004	49,373,890
2.1	Cash and Bank Balance	5,905,671	12,375,542	8,155,169
2.2	Money at Call and short Notice	700,015	200,015	450,000
2.3	Investments	5,108,034	7,770,637	11,204,049
2.4	Loans and Advances	25,998,456	25,360,255	22,036,960
	a. Real Estate Loan	1,475,747	1,386,750	861,953
	b. Home / Housing Loan	2,063,104	2,067,133	1,786,531
	c. Margin Type Loan	926,721	1,104,882	1,179,605
	d. Term Loan	6,186,729	6,377,183	3,865,391
	e. Overdraft / TR Loan / WC Loan	9,878,764	9,622,524	8,825,307
	f. Others	5,467,391	4,801,783	5,518,173
2.5	Fixed Assets	328,372	323,373	265,496
2.6	Non Banking Assets	418,642	430,713	527,134
2.7	Other Assets	6,060,652	5,483,469	6,735,082
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,656,010	780,790	1,273,148
3.2	Interest Expense	520,690	204,008	415,622
	A. Net Interest Income (3.1-3.2)	1,135,320	576,782	857,526
3.3	Fees, Commission and Discount	46,865	23,491	115,010
3.4	Other Operating Income	67,343	30,661	88,501
3.5	Foreign Exchange Gain/Loss (Net)	13,185	(9,065)	7,363
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,262,714	621,869	1,068,400
3.6	Staff Expenses	597,308	356,751	519,312
3.7	Other Operating Expenses	161,891	88,955	139,157
	C. Operating Profit Before Provision (B.-3.6-3.7)	503,515	176,163	409,931
3.8	Provision for Possible Losses	77,452	(49,849)	39,109
	D. Operating Profit (C.-3.8)	426,063	226,012	370,822
3.9	Non Operating Income/Expenses (Net)	20,951	7,296	11,267
3.10	Write Back of Provision for Possible Loss	16,624	4,553	79,631
	E. Profit from Regular Activities (D.+3.9+3.10)	463,639	237,861	461,720
3.11	Extraordinary Income/Expenses (Net)	132,329	72,114	81,450
	F. Profit before Bonus and Taxes (E.+3.11)	595,968	309,975	543,170
3.12	Provision for Staff Bonus	54,179	28,180	49,379
3.13	Provision for Tax	162,537	84,539	148,138
	G. Net Profit/Loss (F.-3.12-3.13)	379,252	197,256	345,653
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	-9.95%	-10.67%	-11.27%
4.2	Non Performing Loan(NPL) To Total Loan	4.99%	4.87%	3.77%
4.3	Total Loan Loss Provision to Total NPL	123.38%	121.83%	226.35%
4.4	Cost of Funds	3.18%	2.63%	2.47%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.70%	69.82%	
Additional Information				
1	Average Yield	10.38%	9.49%	
2	Net Interest Spread	7.20%	6.86%	
3	Return on Equity	N/A	N/A	
4	Return on Assets	1.70%	1.52%	

Note:

1. Figures regrouped wherever necessary.

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