



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2067 of the Fiscal Year 2067/068 (Mid April 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)	45,543,697	44,519,842	45,969,826
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,280,843)	(4,498,345)	(4,998,427)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,849,252	1,812,424	2,707,408
1.5	Deposits (a+b)	42,332,618	39,627,145	40,800,815
	a. Domestic Currency	42,084,273	39,393,844	40,601,067
	b. Foreign Currency	248,345	233,301	199,748
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,262,288	7,198,235	7,079,647
2	Total Assets (2.1 to 2.7)	45,543,697	44,519,842	45,969,826
2.1	Cash and Bank Balance	5,784,348	5,905,671	7,209,208
2.2	Money at Call and short Notice	-	700,015	50,000
2.3	Investments	5,127,374	5,108,034	7,468,179
2.4	Loans and Advances	26,260,662	25,998,456	23,902,790
	a. Real Estate Loan	1,661,593	1,475,747	846,349
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 60 Lacs)	197,277		
	2. Business Complex & Residential Apartment Construction Loan	472,840		
	3. Income Generating Commercial Complex Loan	330,194		
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	661,282		
	b. Personal Home Loan of Rs. 60 Lacs & Less	1,842,197	2,063,104	1,977,415
	c. Margin Type Loan	913,199	926,721	1,214,786
	d. Term Loan	6,634,347	6,186,729	4,194,328
	e. Overdraft / TR Loan / WC Loan	9,333,362	9,878,764	9,816,386
	f. Others	5,875,963	5,467,391	5,853,526
2.5	Fixed Assets (Net)	325,526	328,372	272,807
2.6	Non Banking Assets	414,611	418,642	488,916
2.7	Other Assets	7,631,176	6,060,652	6,577,925
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,518,446	1,656,010	2,057,003
3.2	Interest Expense	871,715	520,690	630,013
	A. Net Interest Income (3.1-3.2)	1,646,732	1,135,320	1,426,991
3.3	Fees, Commission and Discount	112,875	46,865	151,970
3.4	Other Operating Income	99,790	67,343	104,337
3.5	Foreign Exchange Gain/Loss (Net)	10,409	13,185	18,835
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,869,806	1,262,714	1,702,133
3.6	Staff Expenses	863,818	597,308	882,946
3.7	Other Operating Expenses	238,919	161,891	204,556
	C. Operating Profit Before Provision (B.-3.6-3.7)	767,068	503,515	614,630
3.8	Provision for Possible Losses	16,947	77,452	(21,573)
	D. Operating Profit (C.-3.8)	750,122	426,063	636,203
3.9	Non Operating Income/Expenses (Net)	25,556	20,951	28,597
3.10	Write Back of Provision for Possible Loss	20,655	16,624	115,155
	E. Profit from Regular Activities (D.+3.9+3.10)	796,333	463,639	779,955
3.11	Extraordinary Income/Expenses (Net)	141,423	132,329	156,292
	F. Profit before Bonus and Taxes (E.+3.11)	937,755	595,968	936,247
3.12	Provision for Staff Bonus	85,250	54,179	85,113
3.13	Provision for Tax	255,751	162,537	255,340
	G. Net Profit/Loss (F.-3.12-3.13)	596,753	379,252	595,793
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	-9.26%	-9.95%	-10.37%
4.2	Non Performing Loan(NPL) To Total Loan	5.08%	4.99%	4.11%
4.3	Total Loan Loss Provision to Total NPL	116.09%	123.38%	204.53%
4.4	Cost of Funds	3.45%	3.18%	2.66%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.77%	73.70%	66.43%
Additional Information				
1	Average Yield	10.47%	10.38%	8.80%
2	Net Interest Spread	7.02%	7.20%	6.14%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	1.75%	1.70%	1.73%

Note:

1. Figures regrouped wherever necessary.

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