



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Asadh end 2071 of the Fiscal Year 2070/71 (Mid July of 2014)

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)	79,940,066	79,547,254	73,782,296
1.1	Paid Up Capital	6,465,002	3,965,524	3,716,443
1.2	Reserve and Surplus	(2,598,953)	(3,450,834)	(3,889,099)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	2,433,110	2,342,739
1.5	Deposits (a+b)	69,340,794	65,901,540	62,988,852
	a. Domestic Currency	69,132,359	65,643,805	62,762,756
	b. Foreign Currency	208,435	257,735	226,096
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,733,223	10,697,914	8,623,361
2	Total Assets (2.1 to 2.7)	79,940,066	79,547,254	73,782,296
2.1	Cash and Bank Balance	6,655,068	10,296,531	14,184,211
2.2	Money at Call and short Notice	-	-	200,000
2.3	Investments	22,664,106	19,764,002	10,976,762
2.4	Loans and Advances	41,195,986	38,607,723	37,855,281
	a. Real Estate Loan	1,666,530	1,654,587	2,065,854
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	111,582	110,694	74,058
	2. Business Complex & Residential Apartment Construction Loan	291,656	291,556	428,770
	3. Income Generating Commercial Complex Loan	336,804	336,804	368,024
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	926,488	915,433	1,195,002
	b. Personal Home Loan of Rs. 10 Million & Less	2,595,625	2,453,335	2,315,036
	c. Margin Type Loan	1,299,036	1,220,186	1,698,292
	d. Term Loan	7,787,773	7,265,430	7,328,993
	e. Overdraft / TR Loan / WC Loan	16,789,321	15,079,381	14,038,055
	f. Others	11,057,701	10,934,804	10,409,051
2.5	Fixed Assets (Net)	394,401	380,473	385,517
2.6	Non Banking Assets	242,177	246,310	264,292
2.7	Other Assets	8,788,327	10,252,215	9,916,233
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	5,009,776	3,498,073	4,716,229
3.2	Interest Expense	2,185,476	1,641,376	2,194,297
	A. Net Interest Income (3.1-3.2)	2,824,300	1,856,697	2,521,932
3.3	Fees, Commission and Discount	229,739	152,846	225,826
3.4	Other Operating Income	363,241	200,961	259,368
3.5	Foreign Exchange Gain/Loss (Net)	148,868	119,901	84,848
	B. Total Operating Income (A.+3.3+3.4+3.5)	3,566,148	2,330,405	3,091,975
3.6	Staff Expenses	2,083,293	1,526,210	1,867,702
3.7	Other Operating Expenses	581,997	371,661	498,930
	C. Operating Profit Before Provision (B.-3.6-3.7)	900,858	432,534	725,342
3.8	Provision for Possible Losses	200,551	139,829	364,339
	D. Operating Profit (C.-3.8)	700,307	292,705	361,004
3.9	Non Operating Income/Expenses (Net)	542,732	8,525	86,392
3.10	Write Back of Provision for Possible Loss	434,329	207,454	440,077
	E. Profit from Regular Activities (D.+3.9+3.10)	1,677,369	508,683	887,473
3.11	Extraordinary Income/Expenses (Net)	62,772	33,158	335,045
	F. Profit before Bonus and Taxes (E.+3.11)	1,740,141	541,841	1,222,518
3.12	Provision for Staff Bonus	-	-	111,138
3.13	Provision for Tax	504,221	157,803	319,875
	G. Net Profit/Loss (F.-3.12-3.13)	1,235,919	384,038	791,505
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	5.26%	0.88%	-0.49%
4.2	Non Performing Loan(NPL) To Total Loan	4.74%	5.33%	4.53%
4.3	Total Loan Loss Provision to Total NPL	105.67%	106.42%	116.28%
4.4	Cost of Funds	4.08%	4.15%	4.52%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	56.43%	58.36%	60.48%
4.6	Base Rate	8.07%	7.39%	9.40%
Additional Information				
1	Average Yield	8.91%	8.71%	10.87%
2	Net Interest Spread	4.83%	4.56%	6.35%
3	Return on Equity (Annualized)	31.97%	99.49%	N/A
4	Return on Assets (Annualized)	1.55%	0.64%	1.07%

Note:

1. Figures regrouped wherever necessary.

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

3. Staff Bonus amounting Rs. 158,195 thousand has not been provisioned in Profit & Loss account of this fiscal year as per instructions received from Nepal Rastra Bank.

4. As per letter from Ministry of Finance, SDR loan Rs. 2,499,478,200 has been converted to ordinary equity shares of government which is shown as calls in advance under share capital.