



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashad end 2068 of the Fiscal Year 2067/068 (Mid July 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)	52,601,203	45,543,697	46,430,624
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,604,661)	(4,280,843)	(4,877,597)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,842,410	1,849,252	2,125,141
1.5	Deposits (a+b)	46,804,206	42,332,618	42,406,007
	a. Domestic Currency	46,546,285	42,084,273	42,193,664
	b. Foreign Currency	257,921	248,345	212,343
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,178,866	5,262,288	6,396,690
2	Total Assets (2.1 to 2.7)	52,601,203	45,543,697	46,430,624
2.1	Cash and Bank Balance	10,837,965	5,784,348	10,059,315
2.2	Money at Call and short Notice	400,000	-	-
2.3	Investments	7,577,702	5,127,374	5,886,083
2.4	Loans and Advances	26,709,882	26,260,662	24,934,962
	a. Real Estate Loan	1,543,598	1,661,593	1,480,285
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 60 Lacs)	131,244	197,277	
	2. Business Complex & Residential Apartment Construction Loan	443,661	472,840	
	3. Income Generating Commercial Complex Loan	326,628	330,194	
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	642,065	661,282	
	b. Personal Home Loan of Rs. 60 Lacs & Less	1,876,151	1,842,197	2,056,268
	c. Margin Type Loan	851,013	913,199	1,156,401
	d. Term Loan	6,361,076	6,634,347	6,175,210
	e. Overdraft / TR Loan / WC Loan	9,575,845	9,333,362	9,461,406
	f. Others	6,502,199	5,875,963	4,605,392
2.5	Fixed Assets (Net)	308,188	325,526	291,646
2.6	Non Banking Assets	381,065	414,611	435,266
2.7	Other Assets	6,386,400	7,631,176	4,823,352
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,735,206	2,518,446	3,097,405
3.2	Interest Expense	1,457,253	871,715	899,375
	A. Net Interest Income (3.1-3.2)	2,277,953	1,646,732	2,198,030
3.3	Fees, Commission and Discount	241,673	112,875	355,664
3.4	Other Operating Income	140,239	99,790	150,104
3.5	Foreign Exchange Gain/Loss (Net)	13,595	10,409	23,550
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,673,460	1,869,806	2,727,348
3.6	Staff Expenses	2,055,393	863,818	2,566,057
3.7	Other Operating Expenses	361,139	238,919	305,101
	C. Operating Profit Before Provision (B.-3.6-3.7)	256,928	767,068	(143,810)
3.8	Provision for Possible Losses	36,369	16,947	(240,996)
	D. Operating Profit (C.-3.8)	220,559	750,122	97,186
3.9	Non Operating Income/Expenses (Net)	35,735	25,556	63,832
3.10	Write Back of Provision for Possible Loss	54,056	20,655	168,806
	E. Profit from Regular Activities (D.+3.9+3.10)	310,350	796,333	329,825
3.11	Extraordinary Income/Expenses (Net)	198,578	141,423	231,330
	F. Profit before Bonus and Taxes (E.+3.11)	508,928	937,755	561,154
3.12	Provision for Staff Bonus	46,266	85,250	51,014
3.13	Provision for Tax	79,225	255,751	153,042
	G. Net Profit/Loss (F.-3.12-3.13)	383,436	596,753	357,098
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	-9.66%	-9.26%	-11.76%
4.2	Non Performing Loan(NPL) To Total Loan	5.29%	5.08%	4.98%
4.3	Total Loan Loss Provision to Total NPL	106.31%	116.09%	123.07%
4.4	Cost of Funds	5.33%	3.45%	2.70%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	63.11%	68.77%	66.15%
Additional Information				
	1 Average Yield	11.49%	10.47%	9.75%
	2 Net Interest Spread	6.16%	7.02%	7.05%
	3 Return on Equity	N/A	N/A	N/A
	4 Return on Assets	0.73%	1.75%	0.77%

Note:

1. Figures regrouped wherever necessary.

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