



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashoj end 2069 of the Fiscal Year 2069/70 (Mid October of 2012)

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)	62,123,448	57,678,943	50,699,639
1.1	Paid Up Capital	1,772,828	1,772,828	380,383
1.2	Reserve and Surplus	(4,422,331)	(4,450,239)	(4,584,191)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,129,420	2,153,794	2,005,780
1.5	Deposits (a+b)	56,113,588	56,042,591	46,690,459
	a. Domestic Currency	55,870,624	55,818,329	46,422,065
	b. Foreign Currency	242,965	224,262	268,394
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,529,943	2,159,969	6,207,208
2	Total Assets (2.1 to 2.7)	62,123,448	57,678,943	50,699,639
2.1	Cash and Bank Balance	13,359,717	11,991,877	6,154,577
2.2	Money at Call and short Notice	400,017	-	-
2.3	Investments	9,232,247	8,391,726	9,774,247
2.4	Loans and Advances	29,819,108	29,698,857	26,354,615
	a. Real Estate Loan	1,631,192	1,604,625	1,584,357
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	70,897	76,573	117,461
	2. Business Complex & Residential Apartment Construction Loan	500,380	467,074	499,112
	3. Income Generating Commercial Complex Loan	369,732	344,980	334,805
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	690,183	715,998	632,979
	b. Personal Home Loan of Rs. 10 Million & Less	1,890,777	1,919,056	1,862,606
	c. Margin Type Loan	978,689	920,321	812,665
	d. Term Loan	6,155,448	5,987,596	6,210,588
	e. Overdraft / TR Loan / WC Loan	10,588,801	10,526,301	9,170,319
	f. Others	8,574,201	8,740,958	6,714,081
2.5	Fixed Assets (Net)	370,277	361,919	358,702
2.6	Non Banking Assets	298,220	309,445	379,144
2.7	Other Assets	8,643,863	6,925,119	7,678,354
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	922,729	4,050,973	828,573
3.2	Interest Expense	472,791	2,194,326	417,994
	A. Net Interest Income (3.1-3.2)	449,938	1,856,647	410,579
3.3	Fees, Commission and Discount	57,674	264,871	21,404
3.4	Other Operating Income	60,610	179,445	38,310
3.5	Foreign Exchange Gain/Loss (Net)	(25,215)	53,699	19,272
	B. Total Operating Income (A.+3.3+3.4+3.5)	543,008	2,354,663	489,566
3.6	Staff Expenses	423,993	1,830,982	399,232
3.7	Other Operating Expenses	142,844	396,167	107,082
	C. Operating Profit Before Provision (B.-3.6-3.7)	(23,829)	127,514	(16,748)
3.8	Provision for Possible Losses	45,643	(250,356)	(43,149)
	D. Operating Profit (C.-3.8)	(69,473)	377,869	26,401
3.9	Non Operating Income/Expenses (Net)	2,850	54,911	19
3.10	Write Back of Provision for Possible Loss	97,094	71,569	1,921
	E. Profit from Regular Activities (D.+3.9+3.10)	30,472	504,349	28,341
3.11	Extraordinary Income/Expenses (Net)	9,096	91,607	2,602
	F. Profit before Bonus and Taxes (E.+3.11)	39,567	595,956	30,943
3.12	Provision for Staff Bonus	3,597	54,178	2,813
3.13	Provision for Tax	8,062	135,051	7,658
	G. Net Profit/Loss (F.-3.12-3.13)	27,908	406,727	20,472
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	-5.36%	-5.46%	-9.10%
4.2	Non Performing Loan(NPL) To Total Loan	5.85%	5.23%	5.29%
4.3	Total Loan Loss Provision to Total NPL	112.89%	109.17%	104.67%
4.4	Cost of Funds	4.11%	5.03%	4.43%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	56.03%	55.89%	62.42%
Additional Information				
1	Average Yield	9.59%	11.22%	9.43%
2	Net Interest Spread	5.48%	6.19%	5.00%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	0.18%	0.71%	0.16%

Note:

- Figures regrouped wherever necessary.
- Above figures may vary with the audited figures if modified by the external auditor and regulators.