



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashoj end 2070 of the Fiscal Year 2070/71 (Mid October of 2013)

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)	70,719,689	73,782,296	62,123,448
1.1	Paid Up Capital	3,965,524	3,716,443	1,772,828
1.2	Reserve and Surplus	(3,777,404)	(3,889,099)	(4,422,331)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,455,212	2,342,739	2,129,420
1.5	Deposits (a+b)	63,034,719	62,988,852	56,113,588
	a. Domestic Currency	62,779,128	62,762,756	55,870,624
	b. Foreign Currency	255,591	226,096	242,965
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,041,639	8,623,361	6,529,943
2	Total Assets (2.1 to 2.7)	70,719,689	73,782,296	62,123,448
2.1	Cash and Bank Balance	9,400,424	14,184,211	13,359,717
2.2	Money at Call and short Notice	-	200,000	400,017
2.3	Investments	14,297,218	10,976,762	9,232,247
2.4	Loans and Advances	37,129,964	37,855,281	29,819,108
	a. Real Estate Loan	1,760,639	2,065,854	1,631,192
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.	110,694	74,058	70,897
	2. Business Complex & Residential Apartment Construction Loan	393,114	428,770	500,380
	3. Income Generating Commercial Complex Loan	341,162	368,024	369,732
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	915,669	1,195,002	690,183
	b. Personal Home Loan of Rs. 10 Million & Less	2,384,589	2,315,036	1,890,777
	c. Margin Type Loan	1,519,348	1,698,292	978,689
	d. Term Loan	7,110,449	7,328,993	6,155,448
	e. Overdraft / TR Loan / WC Loan	14,027,476	14,038,055	10,588,801
	f. Others	10,327,463	10,409,051	8,574,201
2.5	Fixed Assets (Net)	385,342	385,517	370,277
2.6	Non Banking Assets	250,057	264,292	298,220
2.7	Other Assets	9,256,684	9,916,233	8,643,863
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	998,992	4,716,229	922,729
3.2	Interest Expense	560,665	2,194,297	472,791
	A. Net Interest Income (3.1-3.2)	438,327	2,521,932	449,938
3.3	Fees, Commission and Discount	58,360	225,826	57,674
3.4	Other Operating Income	69,453	259,368	60,610
3.5	Foreign Exchange Gain/Loss (Net)	58,645	84,848	(25,215)
	B. Total Operating Income (A.+3.3+3.4+3.5)	624,785	3,091,975	543,008
3.6	Staff Expenses	456,971	1,867,702	423,993
3.7	Other Operating Expenses	150,080	498,930	142,844
	C. Operating Profit Before Provision (B.-3.6-3.7)	17,733	725,342	(23,829)
3.8	Provision for Possible Losses	65,258	364,339	45,643
	D. Operating Profit (C.-3.8)	(47,524)	361,004	(69,473)
3.9	Non Operating Income/Expenses (Net)	2,113	86,392	2,850
3.10	Write Back of Provision for Possible Loss	46,943	440,077	97,094
	E. Profit from Regular Activities (D.+3.9+3.10)	1,532	887,473	30,472
3.11	Extraordinary Income/Expenses (Net)	24,948	335,045	9,096
	F. Profit before Bonus and Taxes (E.+3.11)	26,480	1,222,518	39,567
3.12	Provision for Staff Bonus	2,407	111,138	3,597
3.13	Provision for Tax	2,929	319,875	8,062
	G. Net Profit/Loss (F.-3.12-3.13)	21,144	791,505	27,908
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	0.04%	-0.49%	-5.36%
4.2	Non Performing Loan(NPL) To Total Loan	4.72%	4.53%	5.85%
4.3	Total Loan Loss Provision to Total NPL	115.52%	116.28%	112.89%
4.4	Cost of Funds	4.39%	4.52%	4.11%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	58.97%	60.48%	56.03%
4.6	Base Rate	9.04%	9.40%	-
Additional Information				
1	Average Yield	7.98%	10.87%	9.59%
2	Net Interest Spread	3.59%	6.35%	5.48%
3	Return on Equity (Annualized)	44.96%	N/A	N/A
4	Return on Assets (Annualized)	0.12%	1.07%	0.18%

Note:

1. Figures regrouped wherever necessary.

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

3. While calculating Return on Equity, equity as on ashoj end 2070 has been considered.