



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Paush end 2069 of the Fiscal Year 2069/70 (Mid January 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)	64,479,823	62,123,448	54,419,092
1.1	Paid Up Capital	1,772,828	1,772,828	380,383
1.2	Reserve and Surplus	(4,641,515)	(4,422,331)	(4,593,505)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,189,666	2,129,420	2,043,081
1.5	Deposits (a+b)	57,014,218	56,113,588	48,709,017
	a. Domestic Currency	56,738,196	55,870,624	48,483,260
	b. Foreign Currency	276,023	242,965	225,757
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,144,626	6,529,943	7,880,116
2	Total Assets (2.1 to 2.7)	64,479,823	62,123,449	54,419,092
2.1	Cash and Bank Balance	12,827,359	13,359,717	7,996,884
2.2	Money at Call and short Notice	650,000	400,017	-
2.3	Investments	10,710,273	9,232,247	9,276,116
2.4	Loans and Advances	32,416,681	29,819,108	27,457,135
	a. Real Estate Loan	1,484,790	1,631,192	1,580,808
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	74,058	70,897	79,646
	2. Business Complex & Residential Apartment Construction Loan	453,304	500,380	461,397
	3. Income Generating Commercial Complex Loan	263,127	369,732	363,418
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	694,301	690,183	676,347
	b. Personal Home Loan of Rs. 10 Million & Less	1,886,727	1,890,777	1,896,058
	c. Margin Type Loan	1,234,606	978,689	701,408
	d. Term Loan	6,577,572	6,155,448	6,099,182
	e. Overdraft / TR Loan / WC Loan	11,944,223	10,588,801	9,468,259
	f. Others	9,288,763	8,574,201	7,711,420
2.5	Fixed Assets (Net)	374,205	370,277	357,067
2.6	Non Banking Assets	288,795	298,220	367,404
2.7	Other Assets	7,212,511	8,643,863	8,964,485
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,917,651	922,729	1,820,516
3.2	Interest Expense	1,137,855	472,791	1,042,533
	A. Net Interest Income (3.1-3.2)	779,796	449,938	777,983
3.3	Fees, Commission and Discount	75,046	57,674	122,754
3.4	Other Operating Income	116,383	60,610	79,248
3.5	Foreign Exchange Gain/Loss (Net)	15,547	(25,215)	24,526
	B. Total Operating Income (A.+3.3+3.4+3.5)	986,772	543,007	1,004,511
3.6	Staff Expenses	747,935	423,993	668,851
3.7	Other Operating Expenses	237,700	142,844	193,549
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,136	(23,830)	142,111
3.8	Provision for Possible Losses	88,025	45,643	168,964
	D. Operating Profit (C.-3.8)	(86,890)	(69,473)	(26,853)
3.9	Non Operating Income/Expenses (Net)	7,467	2,850	1,678
3.10	Write Back of Provision for Possible Loss	116,989	97,094	13,661
	E. Profit from Regular Activities (D.+3.9+3.10)	37,566	30,471	(11,514)
3.11	Extraordinary Income/Expenses (Net)	16,215	9,096	23,787
	F. Profit before Bonus and Taxes (E.+3.11)	53,781	39,567	12,273
3.12	Provision for Staff Bonus	4,889	3,597	1,116
3.13	Provision for Tax	9,803	8,062	-
	G. Net Profit/Loss (F.-3.12-3.13)	39,089	27,908	11,157
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	-5.39%	-5.36%	-8.53%
4.2	Non Performing Loan(NPL) To Total Loan	5.40%	5.85%	5.17%
4.3	Total Loan Loss Provision to Total NPL	115.03%	112.89%	117.74%
4.4	Cost of Funds	4.80%	4.11%	5.24%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	60.18%	56.03%	62.02%
4.6	Base Rate	9.19%	-	-

Additional Information

1	Average Yield	9.46%	9.59%	10.27%
2	Net Interest Spread	4.66%	5.48%	5.03%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	0.12%	0.18%	0.04%

Note:

1. Figures regrouped wherever necessary.

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