



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Poush end 2070 of the Fiscal Year 2070/71 (Mid January 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)	74,474,563	70,719,689	64,479,823
1.1	Paid Up Capital	3,965,524	3,965,524	1,772,828
1.2	Reserve and Surplus	(3,572,653)	(3,777,404)	(4,641,515)
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	2,463,709	2,455,212	2,189,666
1.5	Deposits (a+b)	64,325,548	63,034,719	57,014,218
	a. Domestic Currency	64,124,762	62,779,128	56,738,196
	b. Foreign Currency	200,786	255,591	276,023
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,292,435	5,041,639	8,144,626
2	Total Assets (2.1 to 2.7)	74,474,563	70,719,689	64,479,823
2.1	Cash and Bank Balance	11,788,189	9,400,424	12,827,359
2.2	Money at Call and short Notice	200,000	-	650,000
2.3	Investments	15,786,192	14,297,218	10,710,273
2.4	Loans and Advances	38,903,204	37,129,964	32,416,681
	a. Real Estate Loan	1,741,685	1,760,639	1,484,790
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	110,694	110,694	74,058
	2. Business Complex & Residential Apartment Construction Loan	374,160	393,114	453,304
	3. Income Generating Commercial Complex Loan	341,162	341,162	263,127
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	915,669	915,669	694,301
	b. Personal Home Loan of Rs. 10 Million & Less	2,437,694	2,384,589	1,886,727
	c. Margin Type Loan	1,405,320	1,519,348	1,234,606
	d. Term Loan	7,222,275	7,110,449	6,577,572
	e. Overdraft / TR Loan / WC Loan	15,084,290	14,027,476	11,944,223
	f. Others	11,011,940	10,327,463	9,288,763
2.5	Fixed Assets (Net)	378,127	385,342	374,205
2.6	Non Banking Assets	248,063	250,057	288,795
2.7	Other Assets	7,170,789	9,256,684	7,212,511
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,201,967	998,992	1,917,651
3.2	Interest Expense	1,101,964	560,665	1,137,855
	A. Net Interest Income (3.1-3.2)	1,100,003	438,327	779,796
3.3	Fees, Commission and Discount	98,143	58,360	75,046
3.4	Other Operating Income	127,890	69,453	116,383
3.5	Foreign Exchange Gain/Loss (Net)	53,704	58,645	15,547
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,379,740	624,785	986,772
3.6	Staff Expenses	785,561	456,971	747,935
3.7	Other Operating Expenses	244,887	150,080	237,700
	C. Operating Profit Before Provision (B.-3.6-3.7)	349,292	17,734	1,136
3.8	Provision for Possible Losses	242,191	65,258	88,025
	D. Operating Profit (C.-3.8)	107,101	(47,524)	(86,890)
3.9	Non Operating Income/Expenses (Net)	5,538	2,113	7,467
3.10	Write Back of Provision for Possible Loss	229,508	46,943	116,989
	E. Profit from Regular Activities (D.+3.9+3.10)	342,147	1,532	37,566
3.11	Extraordinary Income/Expenses (Net)	25,651	24,948	16,215
	F. Profit before Bonus and Taxes (E.+3.11)	367,798	26,480	53,781
3.12	Provision for Staff Bonus	-	2,407	4,889
3.13	Provision for Tax	105,579	2,929	9,803
	G. Net Profit/Loss (F.-3.12-3.13)	262,219	21,144	39,089
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	0.84%	0.04%	-5.39%
4.2	Non Performing Loan(NPL) To Total Loan	5.83%	4.72%	5.40%
4.3	Total Loan Loss Provision to Total NPL	100.24%	115.52%	115.03%
4.4	Cost of Funds	4.23%	4.39%	4.80%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	60.30%	58.97%	60.18%
4.6	Base Rate	8.55%	9.04%	9.19%
Additional Information				
1	Average Yield	8.52%	7.98%	9.46%
2	Net Interest Spread	4.29%	3.59%	4.66%
3	Return on Equity (Annualized)	133.49%	44.96%	N/A
4	Return on Assets (Annualized)	0.70%	0.12%	0.12%

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 Poush end 2070 has been considered.

4. Staff Bonus amounting Rs. 33,436 thousand has not been provisioned in Profit & Loss account of this quarter as per instructions received from Nepal Rastra Bank on 2070.09.18.