



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashadh end 2067 of the Fiscal Year 2066/067 (Mid July of 2010)

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)	46,430,624	45,969,826	50,243,587
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,877,597)	(4,998,427)	(5,594,281)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,125,141	2,707,408	1,970,675
1.5	Deposits (a+b)	42,406,007	40,800,815	44,628,206
	a. Domestic Currency	42,193,664	40,601,067	44,426,414
	b. Foreign Currency	212,343	199,748	201,792
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,396,690	7,079,647	8,858,605
2	Total Assets (2.1 to 2.7)	46,430,624	45,969,826	50,243,587
2.1	Cash and Bank Balance	10,059,315	7,209,208	9,154,759
2.2	Money at Call and short Notice	-	50,000	400,000
2.3	Investments	5,886,083	7,468,179	13,397,860
2.4	Loans and Advances	24,934,962	23,902,790	19,482,245
	a. Real Estate Loan	1,480,285	846,349	
	b. Home / Housing Loan	2,056,268	1,977,415	
	c. Margin Type Loan	1,156,401	1,214,786	
	d. Term Loan	6,175,210	4,194,328	
	e. Overdraft / TR Loan / WC Loan	9,461,406	9,816,386	
	f. Others	4,605,392	5,853,526	
2.5	Fixed Assets	291,646	272,807	233,934
2.6	Non Banking Assets	435,266	488,916	604,071
2.7	Other Assets	4,823,352	6,577,925	6,970,718
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,097,405	2,057,003	2,686,777
3.2	Interest Expense	899,375	630,013	780,510
	A. Net Interest Income (3.1-3.2)	2,198,030	1,426,991	1,906,266
3.3	Fees, Commission and Discount	355,664	151,970	260,698
3.4	Other Operating Income	150,104	104,337	181,181
3.5	Foreign Exchange Gain/Loss (Net)	23,550	18,835	89,208
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,727,348	1,702,133	2,437,354
3.6	Staff Expenses	2,566,057	882,946	1,807,044
3.7	Other Operating Expenses	305,101	204,556	291,752
	C. Operating Profit Before Provision (B.-3.6-3.7)	(143,810)	614,630	338,558
3.8	Provision for Possible Losses	(240,996)	(21,573)	(254,086)
	D. Operating Profit (C.-3.8)	97,186	636,203	592,644
3.9	Non Operating Income/Expenses (Net)	63,832	28,597	57,527
3.10	Write Back of Provision for Possible Loss	168,806	115,155	73,331
	E. Profit from Regular Activities (D.+3.9+3.10)	329,825	779,955	723,501
3.11	Extraordinary Income/Expenses (Net)	231,330	156,292	390,062
	F. Profit before Bonus and Taxes (E.+3.11)	561,154	936,247	1,113,564
3.12	Provision for Staff Bonus	51,014	85,113	87,597
3.13	Provision for Tax	153,042	255,340	231,564
	G. Net Profit/Loss (F.-3.12-3.13)	357,098	595,793	794,403
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	-11.76%	-10.37%	-10.27%
4.2	Non Performing Loan(NPL) To Total Loan	4.98%	4.11%	5.91%
4.3	Total Loan Loss Provision to Total NPL	123.07%	204.53%	190.31%
4.4	Cost of Funds	2.70%	2.66%	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	66.15%	66.43%	
Additional Information				
1	Average Yield	9.75%	8.80%	
2	Net Interest Spread	7.05%	6.14%	
3	Return on Equity	N/A	N/A	
4	Return on Assets	0.77%	1.73%	

Note:

1. Figures regrouped wherever necessary.

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

3. Staff expense includes Rs. 12,65,823 thousand for gratuity, Rs. 2,00,000 thousand for retirement benefit and Rs. 35,048 thousand for leave encashment expenses which will be transferred to NBL Employees' Retirement Trust.