



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Asoj end 2068 of the Fiscal Year 2068/069 (Mid October of 2011)

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)	50,699,639	52,601,203	51,944,004
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,584,191)	(4,604,661)	(4,680,339)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,005,780	1,842,410	2,311,746
1.5	Deposits (a+b)	46,690,459	46,804,206	40,829,246
	a. Domestic Currency	46,422,065	46,546,285	40,620,588
	b. Foreign Currency	268,394	257,921	208,659
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,207,208	8,178,866	13,102,968
2	Total Assets (2.1 to 2.7)	50,699,639	52,601,203	51,944,004
2.1	Cash and Bank Balance	6,154,577	10,837,965	12,375,542
2.2	Money at Call and short Notice	-	400,000	200,015
2.3	Investments	9,774,247	7,577,702	7,770,637
2.4	Loans and Advances	26,354,615	26,709,882	25,360,255
	a. Real Estate Loan	1,584,357	1,543,598	1,386,750
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 60 Lacs)	117,461	131,244	
	2. Business Complex & Residential Apartment Construction Loan	499,112	443,661	
	3. Income Generating Commercial Complex Loan	334,805	326,628	
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	632,979	642,065	
	b. Personal Home Loan of Rs. 60 Lacs & Less	1,862,606	1,876,151	2,067,133
	c. Margin Type Loan	812,665	851,013	1,104,882
	d. Term Loan	6,210,588	6,361,076	6,377,183
	e. Overdraft / TR Loan / WC Loan	9,170,319	9,575,845	9,622,524
	f. Others	6,714,081	6,502,199	4,801,783
2.5	Fixed Assets (Net)	358,702	308,188	323,373
2.6	Non Banking Assets	379,144	381,065	430,713
2.7	Other Assets	7,678,354	6,386,400	5,483,469
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	828,573	3,735,206	780,790
3.2	Interest Expense	417,994	1,457,253	204,006
	A. Net Interest Income (3.1-3.2)	410,579	2,277,953	576,783
3.3	Fees, Commission and Discount	21,404	241,673	23,491
3.4	Other Operating Income	38,310	140,239	30,661
3.5	Foreign Exchange Gain/Loss (Net)	19,272	13,595	(9,065)
	B. Total Operating Income (A.+3.3+3.4+3.5)	489,566	2,673,460	621,870
3.6	Staff Expenses	399,232	2,055,393	356,751
3.7	Other Operating Expenses	107,082	361,139	88,955
	C. Operating Profit Before Provision (B.-3.6-3.7)	(16,748)	256,928	176,164
3.8	Provision for Possible Losses	(43,149)	36,369	(49,849)
	D. Operating Profit (C.-3.8)	26,401	220,559	226,013
3.9	Non Operating Income/Expenses (Net)	19	35,735	7,296
3.10	Write Back of Provision for Possible Loss	1,921	54,056	4,553
	E. Profit from Regular Activities (D.+3.9+3.10)	28,341	310,350	237,862
3.11	Extraordinary Income/Expenses (Net)	2,602	198,578	72,114
	F. Profit before Bonus and Taxes (E.+3.11)	30,943	508,928	309,976
3.12	Provision for Staff Bonus	2,813	46,266	28,180
3.13	Provision for Tax	7,658	79,225	84,539
	G. Net Profit/Loss (F.-3.12-3.13)	20,472	383,436	197,257
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	-9.10%	-9.66%	-10.67%
4.2	Non Performing Loan(NPL) To Total Loan	5.29%	5.29%	4.87%
4.3	Total Loan Loss Provision to Total NPL	104.67%	106.31%	121.83%
4.4	Cost of Funds	4.43%	4.03%	2.63%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	62.42%	63.11%	69.82%
Additional Information				
1	Average Yield	9.43%	11.49%	9.49%
2	Net Interest Spread	5.00%	6.16%	6.86%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	0.16%	0.73%	1.52%

Note:

1. Figures regrouped wherever necessary.

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