



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2066 of the Fiscal Year 2066/067 (Mid April 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)	45,969,826	49,373,890	46,768,679
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,998,427)	(5,248,566)	(5,512,113)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,707,408	1,866,008	1,930,062
1.5	Deposits (a+b)	40,800,815	43,197,080	42,604,073
	a. Domestic Currency	40,601,067	42,977,470	42,346,645
	b. Foreign Currency	199,748	219,610	257,428
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,079,647	9,178,985	7,366,274
2	Total Assets (2.1 to 2.7)	45,969,826	49,373,890	46,768,679
2.1	Cash and Bank Balance	7,209,208	8,155,169	6,272,996
2.2	Money at Call and short Notice	50,000	450,000	-
2.3	Investments	7,468,179	11,204,049	14,771,588
2.4	Loans and Advances	23,902,790	22,036,960	18,502,475
	a. Real Estate Loan	846,349	861,953	
	b. Home / Housing Loan	1,977,415	1,786,531	
	c. Margin Type Loan	1,214,786	1,179,605	
	d. Term Loan	4,194,328	3,865,391	
	e. Overdraft / TR Loan / WC Loan	9,816,386	8,825,307	
	f. Others	5,853,526	5,518,173	
2.5	Fixed Assets	272,807	265,496	241,196
2.6	Non Banking Assets	488,916	527,134	661,913
2.7	Other Assets	6,577,925	6,735,082	6,318,510
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,057,003	1,273,148	1,855,200
3.2	Interest Expense	630,013	415,622	541,419
	A. Net Interest Income (3.1-3.2)	1,426,991	857,526	1,313,781
3.3	Fees, Commission and Discount	151,970	115,010	148,313
3.4	Other Operating Income	104,337	88,501	86,308
3.5	Foreign Exchange Gain/Loss (Net)	18,835	7,363	70,273
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,702,133	1,068,400	1,618,674
3.6	Staff Expenses	882,946	519,312	627,075
3.7	Other Operating Expenses	204,556	139,157	202,211
	C. Operating Profit Before Provision (B.-3.6-3.7)	614,630	409,931	789,388
3.8	Provision for Possible Losses	(21,573)	39,109	(213,302)
	D. Operating Profit (C.-3.8)	636,203	370,823	1,002,689
3.9	Non Operating Income/Expenses (Net)	28,597	11,267	21,486
3.10	Write Back of Provision for Possible Loss	115,155	79,631	40,668
	E. Profit from Regular Activities (D.+3.9+3.10)	779,955	461,721	1,064,843
3.11	Extraordinary Income/Expenses (Net)	156,292	81,450	312,624
	F. Profit before Bonus and Taxes (E.+3.11)	936,247	543,171	1,377,467
3.12	Provision for Staff Bonus	85,113	49,379	125,224
3.13	Provision for Tax	255,340	148,138	375,673
	G. Net Profit/Loss (F.-3.12-3.13)	595,793	345,654	876,570
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	-10.37%	-10.44%	-24.65%
4.2	Non Performing Loan(NPL) To Total Loan	4.11%	3.77%	10.12%
4.3	Total Loan Loss Provision to Total NPL	204.53%	226.35%	123.15%
4.4	Cost of Funds	2.66%	2.47%	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	66.43%	57.83%	
Additional Information				
1	Average Yield	8.80%	7.88%	
2	Net Interest Spread	6.14%	5.41%	
3	Return on Equity	N/A	N/A	
4	Return on Assets	1.73%	1.40%	

Note:

1. Figures regrouped wherever necessary.

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