



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Poush end 2068 of the Fiscal Year 2068/069 (Mid January of 2012)

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)	54,419,092	50,699,639	44,519,843
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,593,505)	(4,584,191)	(4,498,345)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,043,081	2,005,780	1,812,424
1.5	Deposits (a+b)	48,709,017	46,690,459	39,627,145
	a. Domestic Currency	48,483,260	46,422,065	39,393,844
	b. Foreign Currency	225,757	268,394	233,301
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,880,116	6,207,208	7,198,235
2	Total Assets (2.1 to 2.7)	54,419,092	50,699,639	44,519,843
2.1	Cash and Bank Balance	7,996,884	6,154,577	5,905,671
2.2	Money at Call and short Notice	-	-	700,015
2.3	Investments	9,276,116	9,774,247	5,108,034
2.4	Loans and Advances	27,457,135	26,354,615	25,998,456
	a. Real Estate Loan	1,580,808	1,584,357	1,475,747
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 60 Lacs)	79,646	117,461	
	2. Business Complex & Residential Apartment Construction Loan	461,397	499,112	
	3. Income Generating Commercial Complex Loan	363,418	334,805	
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	676,347	632,979	
	b. Personal Home Loan of Rs. 60 Lacs & Less	1,896,058	1,862,606	2,063,104
	c. Margin Type Loan	701,408	812,665	926,721
	d. Term Loan	6,099,182	6,210,588	6,186,729
	e. Overdraft / TR Loan / WC Loan	9,468,259	9,170,319	9,878,764
	f. Others	7,711,420	6,714,081	5,467,391
2.5	Fixed Assets (Net)	357,067	358,702	328,372
2.6	Non Banking Assets	367,404	379,144	418,642
2.7	Other Assets	8,964,485	7,678,354	6,060,652
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,820,516	828,573	1,656,010
3.2	Interest Expense	1,042,533	417,994	520,690
	A. Net Interest Income (3.1-3.2)	777,983	410,579	1,135,320
3.3	Fees, Commission and Discount	122,754	21,404	46,865
3.4	Other Operating Income	79,248	38,310	67,343
3.5	Foreign Exchange Gain/Loss (Net)	24,526	19,272	13,185
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,004,511	489,566	1,262,714
3.6	Staff Expenses	668,851	399,232	597,308
3.7	Other Operating Expenses	193,549	107,082	161,891
	C. Operating Profit Before Provision (B.-3.6-3.7)	142,112	(16,748)	503,515
3.8	Provision for Possible Losses	168,964	(43,149)	77,452
	D. Operating Profit (C.-3.8)	(26,852)	26,401	426,063
3.9	Non Operating Income/Expenses (Net)	1,678	19	20,951
3.10	Write Back of Provision for Possible Loss	13,661	1,921	16,624
	E. Profit from Regular Activities (D.+3.9+3.10)	(11,514)	28,341	463,639
3.11	Extraordinary Income/Expenses (Net)	23,787	2,602	132,329
	F. Profit before Bonus and Taxes (E.+3.11)	12,273	30,943	595,968
3.12	Provision for Staff Bonus	1,116	2,813	54,179
3.13	Provision for Tax	-	7,658	162,537
	G. Net Profit/Loss (F.-3.12-3.13)	11,157	20,472	379,252
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	-8.53%	-9.10%	-9.94%
4.2	Non Performing Loan(NPL) To Total Loan	5.17%	5.29%	4.99%
4.3	Total Loan Loss Provision to Total NPL	117.74%	104.67%	123.38%
4.4	Cost of Funds	5.24%	4.43%	3.18%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	62.02%	62.42%	73.70%
Additional Information				
1	Average Yield	10.27%	9.43%	10.38%
2	Net Interest Spread	5.03%	5.00%	7.20%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	0.04%	0.16%	1.70%

Note:

1. Figures regrouped wherever necessary.

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