



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2068 of the Fiscal Year 2068/069 (Mid April 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)	54,903,141	54,419,092	45,543,697
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(4,416,074)	(4,593,505)	(4,280,843)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,065,304	2,043,081	1,849,252
1.5	Deposits (a+b)	48,917,632	48,709,017	42,332,618
	a. Domestic Currency	48,658,337	48,483,260	42,084,273
	b. Foreign Currency	259,295	225,757	248,345
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,955,897	7,880,116	5,262,288
2	Total Assets (2.1 to 2.7)	54,903,141	54,419,092	45,543,697
2.1	Cash and Bank Balance	8,776,826	7,996,884	5,784,348
2.2	Money at Call and short Notice	-	-	-
2.3	Investments	7,938,353	9,276,116	5,127,374
2.4	Loans and Advances	28,825,636	27,457,135	26,260,662
	a. Real Estate Loan	1,590,454	1,580,808	1,661,593
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 60 Lacs)	77,933	79,646	197,277
	2. Business Complex & Residential Apartment Construction Loan	489,352	461,397	472,840
	3. Income Generating Commercial Complex Loan	338,394	363,418	330,194
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	684,775	676,347	661,282
	b. Personal Home Loan of Rs. 60 Lacs & Less	1,925,169	1,896,058	1,842,197
	c. Margin Type Loan	890,685	701,408	913,199
	d. Term Loan	5,945,649	6,099,182	6,634,347
	e. Overdraft / TR Loan / WC Loan	10,239,563	9,468,259	9,333,362
	f. Others	8,234,116	7,711,420	5,875,963
2.5	Fixed Assets (Net)	361,732	357,067	325,526
2.6	Non Banking Assets	361,514	367,404	414,611
2.7	Other Assets	8,639,080	8,964,485	7,631,176
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,798,176	1,820,516	2,518,446
3.2	Interest Expense	1,516,123	1,042,533	871,715
	A. Net Interest Income (3.1-3.2)	1,282,053	777,983	1,646,732
3.3	Fees, Commission and Discount	159,841	122,754	112,875
3.4	Other Operating Income	127,115	79,248	99,790
3.5	Foreign Exchange Gain/Loss (Net)	32,001	24,526	10,409
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,601,011	1,004,511	1,869,806
3.6	Staff Expenses	947,743	668,851	863,818
3.7	Other Operating Expenses	288,864	193,549	238,919
	C. Operating Profit Before Provision (B.-3.6-3.7)	364,404	142,111	767,068
3.8	Provision for Possible Losses	137,838	168,964	16,947
	D. Operating Profit (C.-3.8)	226,567	(26,853)	750,122
3.9	Non Operating Income/Expenses (Net)	7,920	1,678	25,556
3.10	Write Back of Provision for Possible Loss	19,508	13,661	20,655
	E. Profit from Regular Activities (D.+3.9+3.10)	253,995	(11,514)	796,333
3.11	Extraordinary Income/Expenses (Net)	42,358	23,787	141,423
	F. Profit before Bonus and Taxes (E.+3.11)	296,353	12,273	937,755
3.12	Provision for Staff Bonus	26,941	1,116	85,250
3.13	Provision for Tax	80,824	-	255,751
	G. Net Profit/Loss (F.-3.12-3.13)	188,588	11,157	596,753
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	-7.88%	-8.53%	-9.26%
4.2	Non Performing Loan(NPL) To Total Loan	5.44%	5.17%	5.08%
4.3	Total Loan Loss Provision to Total NPL	104.64%	117.74%	116.09%
4.4	Cost of Funds	5.03%	5.24%	3.45%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	64.60%	62.02%	68.77%
Additional Information				
1	Average Yield	10.52%	10.27%	10.47%
2	Net Interest Spread	5.49%	5.03%	7.02%
3	Return on Equity	N/A	N/A	N/A
4	Return on Assets	0.46%	0.04%	1.75%

Note:

1. Figures regrouped wherever necessary.

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