Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2072 of the Fiscal Year 2072/73 (Mid April of 2016)

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)***	**102,054,600**	**91,365,061**	**82,740,974**
1.1	Paid Up Capital	6,465,002	6,465,002	6,465,002
1.2	Reserve and Surplus	(949,041)	(1,543,601)	(2,757,255)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	82,631,201	80,220,823	68,696,741
	a. Domestic Currency	82,353,935	79,938,261	68,418,885
	b. Foreign Currency	277,266	282,562	277,856
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	13,907,438	6,222,837	10,336,487
2	***Total Assets (2.1 to 2.7)***	**102,054,600**	**91,365,061**	**82,740,974**
2.1	Cash and Bank Balance	12,149,320	9,263,966	8,805,679
2.2	Money at Call and short Notice	-	-	350,009
2.3	Investments	17,595,391	17,376,411	13,094,847
2.4	Loans and Advances	59,820,475	55,131,915	49,584,194
	a. Real Estate Loan	2,728,464	2,451,307	1,871,879
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	251,385	246,529	96,158
	2. Business Complex & Residential Apartment Construction Loan	523,226	400,744	509,278
	3. Income Generating Commercial Complex Loan	357,375	358,286	360,556
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,596,478	1,445,748	905,887
	b. Personal Home Loan of Rs. 10 Million & Less	4,776,308	4,684,050	4,275,929
	c. Margin Type Loan	1,626,223	1,674,673	1,510,211
	d. Term Loan	12,976,584	11,093,223	9,660,579
	e. Overdraft / TR Loan / WC Loan	22,420,982	24,216,365	20,970,505
	f. Others	15,291,914	11,012,297	11,295,091
2.5	Fixed Assets (Net)	413,192	423,867	419,790
2.6	Non Banking Assets	146,730	175,600	226,366
2.7	Other Assets	11,929,492	8,993,303	10,260,090
3	***Profit and Loss Account***	**This Quarter Ending**	**This Quarter Ending**	**Corresponding Previous Year Quarter Ending**
3.1	Interest Income	4,154,818	2,650,233	3,557,628
3.2	Interest Expense	1,247,122	839,870	1,354,653
	A. Net Interest Income (3.1-3.2)	**2,907,696**	**1,810,362**	**2,202,975**
3.3	Fees, Commission and Discount	185,343	129,480	160,719
3.4	Other Operating Income	250,473	156,873	251,360
3.5	Foreign Exchange Gain/Loss (Net)	19,893	47,914	(108,478)
	B. Total Operating Income (A.+3.3+3.4+3.5)	**3,363,405**	**2,144,629**	**2,506,577**
3.6	Staff Expenses	1,525,902	1,043,125	1,704,405
3.7	Other Operating Expenses	429,619	282,560	440,378
	C. Operating Profit Before Provision (B.-3.6-3.7)	**1,407,883**	**818,944**	**361,794**
3.8	Provision for Possible Losses	186,231	175,280	393,103
	D. Operating Profit (C.-3.8)	**1,221,652**	**643,664**	**(31,310)**
3.9	Non Operating Income/Expenses (Net)	782,515	438,063	230,916
3.10	Write Back of Provision for Possible Loss	415,171	461,929	278,855
	E. Profit from Regular Activities (D.+3.9+3.10)	**2,419,339**	**1,543,656**	**478,461**
3.11	Extraordinary Income/Expenses (Net)	90,667	62,495	20,655
	F. Profit before Bonus and Taxes (E.+3.11)	**2,510,006**	**1,606,150**	**499,116**
3.12	Provision for Staff Bonus	185,926	118,974	-
3.13	Provision for Tax	681,330	438,987	138,458
	G. Net Profit/Loss (F.-3.12-3.13)	**1,642,750**	**1,048,189**	360,658
4	***Ratios***	**At the End of this quarter**	**At the End of previous quarter ending**	**At the End of Corresponding Previous Year Quarter**
4.1	Capital Fund to RWA	9.55%	9.11%	4.58%
4.2	Non Performing Loan(NPL) To Total Loan	3.67%	3.85%	4.48%
4.3	Total Loan Loss Provision to Total NPL	111.87%	111.76%	105.20%
4.4	Cost of Funds	2.11%	2.16%	3.27%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives)	68.08%	64.97%	68.75%
4.6	Base Rate	6.27%	6.35%	7.86%
Additional Information				
1	Average Yield	7.52%	7.46%	7.51%
2	Net Interest Spread (As per NRB Directives)	4.87%	4.85%	4.91%
3	Return on Equity (Annualized)	41.97%	45.38%	12.92%
4	Return on Assets (Annualized)	2.15%	2.29%	0.58%

Note:

1. Figures regrouped wherever necessary.

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