

NMB Bank Limited
NMB Bhawan, Babar Mahal, Kathmandu, Nepal
Unaudited Financial Results (Quarterly)
As at end of the 1st Quarter (30/06/2073) of the Fiscal Year 2073/74 (2016/2017)

Rs in '000

S.No.	Particulars	This Quarter Ending Ashwin 30, 2073 October 16, 2016	Previous Quarter Ending Ashad 31, 2073 July 15, 2016	Corresponding Previous Year Quarter Ending Ashwin 30, 2072 October 17, 2015
		NMB	NMB	NMB
1	Total Capital and Liabilities (1.1 to 1.7)	78,763,017	74,613,328	41,232,197
1.1	Paid Up Capital	5,430,062	4,486,924	2,400,000
1.2	Reserve and Surplus	4,196,960	2,374,235	1,056,794
1.3	Debenture and Bond	500,000	500,000	500,000
1.4	Borrowings	1,531,657	1,487,995	-
1.5	Deposits (a+b)	65,585,352	64,781,464	36,550,286
a.	Domestic Currency	63,325,737	61,317,187	34,144,853
b.	Foreign Currency	2,259,616	3,464,276	2,405,433
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	-	-	-
1.8	Non Controlling Interest	1,518,986	982,710	725,117
2	Total Assets (2.1 to 2.7)	78,763,017	74,613,328	41,232,197
2.1	Cash and Bank Balance	10,298,892	10,180,539	7,635,153
2.2	Money at Call and Short Notice	957,931	557,823	596,319
2.3	Investments	9,070,726	8,504,126	4,281,181
2.4	Loans and Advances (Net) (a+b+c+d+e+f)	56,060,407	53,021,384	27,652,154
a.	Real Estate Loan	4,126,121	4,017,028	1,532,327
1.	Residential Real Estate Loan (Except personal Home Loan upto Rs. 10 Million)	1,246,193	1,266,418	802,758
2.	Business Complex & Residential Apartment Construction Loan	354,116	389,768	128,414
3.	Income generating Commercial Complex Loan	15,066	19,269	-
4.	Other Real Estate Loan(including Land purchase & plotting)	2,510,746	2,341,573	601,155
b.	Personal Home Loan of Rs. 10 Million or Less	6,028,560	5,589,700	2,988,160
c.	Margin Type Loan	790,369	815,449	204,386
d.	Term Loan	9,781,039	9,591,801	5,395,802
e.	Overdraft Loan/ TR Loan/ WC Loan	16,925,272	15,762,993	8,765,346
f.	Others	18,409,046	17,244,413	8,766,133
2.5	Fixed Assets	1,354,936	1,345,519	368,616
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,020,125	1,003,937	698,772
3	Profit and Loss Account			
3.1	Interest Income	1,274,777	4,053,341	638,692
3.2	Interest Expenses	641,485	2,040,059	394,950
	A. Net Interest Income (3.1-3.2)	633,292	2,013,282	243,743
3.3	Fees, Commission and Discount	61,748	197,616	42,950
3.4	Other Operating Income	77,446	218,106	26,681
3.5	Foreign Exchange Gain/Loss (Net)	61,890	160,269	32,660
	B.Total Operating Income (A+3.3+3.4+3.5)	834,376	2,589,272	346,034
3.6	Staff Expenses	162,533	471,311	61,804
3.7	Other Operating Expenses	128,383	473,549	62,791
	C.Operating Profit Before Provision (B.-3.6-3.7)	543,460	1,644,411	221,439
3.8	Provision for Possible Loss	176,066	576,323	39,819
	D.Operating Profit (C.-3.8)	367,394	1,068,088	181,620
3.9	Non-Operating Income/Expenses(Net)	27,717	55,844	471
3.10	Write Back of Provision for Possible Loss	160,680	650,079	42,395
	E. Profit from Regular Activities (D+3.9+3.10)	555,791	1,774,011	224,486
3.11	Extraordinary Income/Expenses(Net)	-	(10,942)	-
	F. Profit before Bonus and Taxes(E+3.11)	555,791	1,763,068	224,486
3.12	Provision for Staff Bonus	50,526	160,279	20,408
3.13	Provision for tax	151,579	487,725	61,223
	G. Net Profit/Loss (F-3.12-3.13)	353,685	1,115,065	142,855
3.14	Share on Non-controlling interest on profit of subsidiary	-	-	-
	H. Net Profit/Loss Attributable to Group (G-3.14)	353,685	1,115,065	142,855
4	Ratios			
4.1	Capital Fund to RWA	14.08%	10.98%	11.09%
4.2	Non Performing Loan (NPL) to Total Loan	1.83%	1.81%	0.40%
4.3	Total Loan Loss Provision to Total NPL	136.48%	144.42%	329.04%
4.4	Cost of Funds	3.81%	3.99%	4.31%
4.5	CD Ratio (Calculated as per NRB Directives)	75.45%	76.56%	72.66%
4.6	Base Rate	6.63%	6.68%	7.01%
4.7	Average Interest Spread (Calculated as per NRB Directives)	3.96%	4.48%	3.73%
Additional Information				
	Average Yield	7.75%	8.30%	7.83%
	Net Interest Spread	3.94%	4.31%	3.52%
	Return on Equity (Annualized)	20.08%	18.47%	15.59%
	Return on Assets (Annualized)	1.81%	1.73%	1.28%

Note: 1. Above figures are subject to change from Supervisory Authority and External Audit.
2. Figures of previous periods have been regrouped wherever necessary.
3. Loans and Advances and Non Banking Assets (NBA) have been reported net of provisions. Gross Loans and Advances of NMB Bank amounts to 57,499,350 thousands and gross NBA amounts to NPR 84,676 thousands.

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