

NMB Bank Limited
Unaudited Financial Results (Quarterly)
As at end of the 1st Quarter (31/06/2074) of the Fiscal Year 2074/75 (2017/2018)

Rs in '000

S.No.	Particulars	This Quarter Ending Ashwin 31, 2074 October 17, 2017		Previous Quarter Ending Ashad 31, 2074 July 15, 2017		Corresponding Previous Year Quarter Ending Ashwin 30, 2073 October 16, 2016	
		Group	NMB	Group	NMB	Group	NMB
1	Total Capital and Liabilities (1.1 to 1.7)	89,901,790	87,495,776	88,081,227	86,816,983	81,676,059	78,763,017
1.1	Paid Up Capital	6,461,774	6,461,774	6,461,774	6,461,774	5,430,062	5,430,062
1.2	Reserve and Surplus	4,769,307	4,676,754	4,400,031	4,225,401	4,287,429	4,196,960
1.3	Debtenture and Bond	500,000	500,000	500,000	500,000	500,000	500,000
1.4	Borrowings	4,057,788	2,803,041	2,351,489	1,165,906	2,332,504	1,531,657
1.5	Deposits (a+b)	72,001,150	71,949,240	72,315,155	73,224,063	63,719,997	65,585,352
a.	Domestic Currency	68,751,763	68,699,853	69,435,785	70,344,693	61,460,381	63,325,737
b.	Foreign Currency	3,249,387	3,249,387	2,879,370	2,879,370	2,259,616	2,259,616
1.6	Income Tax Liabilities	72,143	-	388	-	42,728	-
1.7	Other Liabilities	1,928,181	1,104,967	1,944,984	1,239,839	5,319,957	1,518,986
1.8	Non Controlling Interest	111,447	-	107,405	-	43,382	-
2	Total Assets (2.1 to 2.7)	89,901,790	87,495,776	88,081,227	86,816,983	81,676,059	78,763,017
2.1	Cash and Bank Balance	10,803,750	10,085,906	11,977,047	12,282,214	12,367,230	10,298,892
2.2	Money at Call and Short Notice	772,641	772,641	407,885	407,885	957,931	957,931
2.3	Investments	11,333,555	11,331,605	10,539,504	10,597,554	8,988,056	9,070,726
2.4	Loans and Advances (Net) (a+b+c+d+e+f)	64,430,302	62,875,295	62,654,494	61,157,357	56,910,745	56,060,407
a.	Real Estate Loan	3,297,677	3,297,677	4,252,085	4,252,085	4,126,121	4,126,121
1.	Residential Real Estate Loan (Except personal Home Loan upto Rs 10 Million)	974,665	974,665	1,494,268	1,494,268	1,246,193	1,246,193
2.	Business Complex & Residential Apartment Construction Loan	213,043	213,043	212,683	212,683	354,116	354,116
3.	Income generating Commercial Complex Loan	9,260	9,260	8,733	8,733	15,066	15,066
4.	Other Real Estate Loan (including Land purchase & plotting)	2,100,708	2,100,708	2,536,401	2,536,401	2,510,746	2,510,746
b.	Personal Home Loan of Rs. 10 Million or Less	7,326,442	7,326,442	6,773,576	6,773,576	6,028,560	6,028,560
c.	Margin Type Loan	847,802	847,802	1,032,508	1,032,508	790,369	790,369
d.	Term Loan	11,175,161	11,175,161	10,563,446	10,563,446	9,781,039	9,781,039
e.	Overdraft Loan/ TR Loan/ WC Loan	21,128,391	19,573,384	18,683,747	17,186,610	17,775,610	16,925,272
f.	Others	20,654,829	20,654,829	21,349,131	21,349,131	18,409,046	18,409,046
2.5	Fixed Assets	1,509,477	1,479,778	1,480,299	1,452,316	1,372,354	1,354,938
2.6	Non Banking Assets (Net)	-	-	-	-	-	-
2.7	Other Assets	1,052,065	950,550	1,021,999	919,657	1,079,743	1,020,125
3	Profit and Loss Account	Upto this Quarter		Upto previous Quarter		Upto corresponding Previous Year Quarter	
3.1	Interest Income	2,050,562	1,955,508	6,325,184	6,073,521	1,318,866	1,274,777
3.2	Interest Expenses	1,372,525	1,338,436	3,577,942	3,505,347	644,424	641,485
	A. Net Interest Income (3.1-3.2)	678,036	617,072	2,747,243	2,568,174	674,441	633,292
3.3	Fees, Commission and Discount	154,795	125,836	411,038	360,630	123,880	61,748
3.4	Other Operating Income	91,832	91,832	354,464	288,030	77,788	77,446
3.5	Foreign Exchange Gain/Loss (Net)	72,462	72,462	208,514	208,514	61,890	61,890
	B. Total Operating Income (A+3.3+3.4+3.5)	997,125	907,201	3,721,259	3,425,349	938,000	834,376
3.6	Staff Expenses	227,686	197,332	685,705	598,460	191,572	162,533
3.7	Other Operating Expenses	169,674	156,045	705,687	659,079	145,035	128,383
	C. Operating Profit Before Provision (B - 3.6-3.7)	599,765	553,825	2,329,867	2,167,810	601,393	543,460
3.8	Provision for Possible Loss	97,542	90,774	203,579	188,199	178,070	176,066
	D. Operating Profit (C - 3.8)	502,223	463,051	2,126,288	1,979,611	423,323	367,394
3.9	Non-Operating Income/Expenses(Net)	839	1,324	36,897	54,662	27,205	27,717
3.10	Write Back of Provision for Possible Loss	211,706	211,706	166,507	166,507	160,680	160,680
	E. Profit from Regular Activities (D+3.9+3.10)	714,767	676,080	2,329,692	2,200,780	611,208	555,791
3.11	Extraordinary Income/Expenses(Net)	33,189	33,189	132,715	88,124	-	-
	F. Profit before Bonus and Taxes (E+3.11)	747,956	709,269	2,462,407	2,288,904	611,208	555,791
3.12	Provision for Staff Bonus	67,996	64,479	225,673	208,082	55,564	50,526
3.13	Provision for tax	202,862	193,437	661,522	613,474	164,852	151,579
	G. Net Profit/Loss (F-3.12-3.13)	477,098	451,353	1,575,212	1,467,347	390,792	353,685
3.14	Share on Non-controlling interest on profit of subsidiary	4,339	-	22,247	-	4,648	-
	H. Net Profit/Loss Attributable to Group (G-3.14)	472,760	451,353	1,552,965	1,467,347	386,145	353,685
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	13.79%	13.80%	13.60%	13.63%	14.03%	14.08%
4.2	Non Performing Loan (NPL) to Total Loan	1.66%	1.67%	1.66%	1.68%	1.82%	1.83%
4.3	Total Loan Loss Provision to Total NPL	129.33%	129.26%	138.58%	138.11%	136.58%	136.48%
4.4	Cost of Funds (YTD Average)	7.22%	7.14%	5.17%	5.06%	3.83%	3.81%
4.5	CCD Ratio (Calculated as per NRB Directives)	77.84%	77.84%	74.90%	74.90%	76.53%	75.45%
4.6	Base Rate (Last Month of Quarter)	10.21%	10.21%	10.12%	10.12%	6.63%	6.63%
4.7	Average Interest Spread (Calculated as per NRB Directives) - Last Month of Quarter	4.09%	4.09%	3.59%	3.59%	3.96%	3.96%
Additional Information							
	Average Yield (YTD Average)	10.50%	10.40%	9.09%	8.95%	7.93%	7.75%
	Net Interest Spread (YTD Average)	3.28%	3.26%	3.91%	3.89%	4.09%	3.94%
	Return on Equity (Annualized)	16.80%	16.40%	16.65%	15.91%	21.39%	20.08%
	Return on Assets (Annualized)	2.05%	2.01%	1.92%	1.82%	1.92%	1.81%

- 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. Group represents NMB Bank Limited (NMB) and its subsidiaries NMB Capital Limited and NMB Microfinance Bittiya Sanstha Limited.
4. The intra-group related figures have been excluded for presentation of the financial statement of the Group.
5. Loans and Advances and Non Banking Assets (NBA) have been reported net of provisions. Gross Loans and Advances of NMB Bank amounts to 64,265,110 thousands and gross NBA amounts to NPR 19,678 thousands.
6. Measurement of Earnings per Share (EPS) is based on NAS 26.
7. The Financial Results presented above have been prepared as per the requirement of NRB Directives and are partially Nepal Financial Reporting Standards (NFRS) compliant.

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