

<b>NMB Bank Limited</b> <b>NMB Bhawan, Babar Mahal, Kathmandu, Nepal</b> <b>Tel: 4246160, Fax: 4246156</b> <b>Email: info@nmb.com.np, URL:www.nmb.com.np</b> <b>Unaudited Financial Results (Quarterly)</b> <b>As at 1st Quarter (17/10/2010) of the Fiscal Year 2067/68</b>				
Rs in '000				
S.No.	Particulars	This Year Quarter Ending 31st Ashwin 2067 17-Oct-10	Previous Quarter Ending 32nd Ashad 2067 16-July-10 Audited	Corresponding Previous Year Quarter Ending 31st Ashwin 2066 17-Oct-09
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>13,686,529</b>	<b>13,349,598</b>	<b>10,306,949</b>
1.1	Paid Up Capital	1,651,650	1,651,650	1,430,000
1.2	Reserve and Surplus	228,652	159,879	206,380
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	373,450	380,255	65,647
1.5	Deposits	<b>10,700,719</b>	<b>10,110,690</b>	<b>6,983,898</b>
	a.Domestic Currency	10,037,852	9,371,079	6,344,965
	b.Foreign Currency	662,867	739,611	638,933
1.6	Income Tax Liability	29,474	-	10,493
1.7	Other Liabilities	702,584	1,047,124	1,610,531
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>13,686,529</b>	<b>13,349,598</b>	<b>10,306,949</b>
2.1	Cash and Bank Balance	820,459	1,729,833	1,145,530
2.2	Money at Call and Short Notice	200,177	582,309	269,980
2.3	Investment	2,651,792	2,715,957	1,634,890
2.4	<b>Loans and Advances(Gross)(a+b+c+d+e+f)</b>	<b>9,146,739</b>	<b>7,931,139</b>	<b>5,631,537</b>
	a.Real Estate Loan	1,921,821	2,002,895	1,181,467
	1. Residential Real Estate Loan	641,354	594,496	461,203
	2. Business Complex & Residential Apartment Construction Loan	37,500	213,588	194,100
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan(Including Land purchase & plotting)	1,242,967	1,194,811	526,164
	b. Margin Type Loan	682,122	557,237	513,013
	c. Term Loan	786,939	707,123	585,715
	d. Overdraft Loan/TR Loan/ WC Loan	2,848,172	2,498,019	2,453,915
	e. Others	2,907,685	2,165,865	897,427
2.5	Fixed Assets	282,430	255,294	224,435
2.6	Non-banking Assets	-	-	-
2.7	Other Assets	584,932	135,066	1,400,577
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up To Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	329,651	866,182	164,792
3.2	Interest Expenses	214,539	559,544	109,882
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>115,112</b>	<b>306,638</b>	<b>54,910</b>
3.3	Fees, Commission and Discount	11,259	49,953	8,256
3.4	Other Operating Income	15,552	66,524	15,112
3.5	Foreign Exchange Gain/Loss (Net)	19,259	23,006	4,771
	<b>B.Total Operating Income(A+3.3+3.4+3.5)</b>	<b>161,182</b>	<b>446,121</b>	<b>83,049</b>
3.6	Staff Expenses	21,115	55,958	16,576
3.7	Other Operating Expenses	29,032	108,343	23,368
	<b>C.Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>111,035</b>	<b>281,820</b>	<b>43,105</b>
3.8	Provision for Possible Losses	21,802	40,253	5,676
	<b>D.Operating Profit (C.-3.8)</b>	<b>89,233</b>	<b>241,567</b>	<b>37,429</b>
3.9	Non-Operating Income/Expenses(Net)	314	1,983	428
3.10	Write Back of Provision for Possible Loss	525	4,006	618
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>90,072</b>	<b>247,556</b>	<b>38,475</b>
3.11	Extraordinary Income/Expenses(Net)	18,000	1,005	-
	<b>F. Profit before Bonus and Taxes(E.+3.11)</b>	<b>108,072</b>	<b>248,561</b>	<b>38,475</b>
3.12	Provision for Staff Bonus	9,825	22,597	3,498
3.13	Provision for tax	29,474	66,095	10,493
	<b>G. Net Profit/Loss(F.-3.12-3.13)</b>	<b>68,773</b>	<b>159,869</b>	<b>24,484</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	16.63%	18.37%	19.24%
4.2	Non Performing Loan(NPL) to Total Loan	1.25%	0.70%	0.57%
4.3	Total Loan Loss Provision to Total NPL	126.81%	220.35%	285.41%
4.4	Cost of Funds	9.18%	7.88%	6.78%
4.5	CD Ratio (Calculated as per NRB Directives)	77.23%	71.40%	70.69%
<b>Additional Information</b>				
	Average Yield (Local Currency)	11.77%	10.71%	9.35%
	Net Interest Spread(A-B)	2.59%	2.83%	2.57%
	Return on Equity(Annualized)	13.98%	9.36%	5.93%
	Return on Assets(Annualized)	2.01%	1.34%	0.75%

Above figures are subject to change from Supervisory Authority and External Audit.























































































































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