

**NMB Bank Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at end of the 4th Quarter (31/03/2074) of the Fiscal Year 2073/74 (2016/2017)**

Rs in '000

S.No.	Particulars	This Quarter Ending Ashad 31, 2074 July 15, 2017		Previous Quarter Ending Chaitra 31, 2073 April 13, 2017		Corresponding Previous Year Quarter Ending Ashad 31, 2073 July 15, 2016	
		Group	NMB	Group	NMB	Group	NMB
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>88,093,203</b>	<b>86,866,536</b>	<b>97,510,838</b>	<b>84,478,606</b>	<b>75,635,919</b>	<b>74,613,328</b>
1.1	Paid Up Capital	6,461,774	6,461,774	6,461,774	6,461,774	4,486,924	4,486,924
1.2	Reserve and Surplus	4,437,572	4,269,440	4,070,986	3,955,121	2,501,237	2,428,536
1.3	Debtenture and Bond	500,000	500,000	500,000	500,000	500,000	500,000
1.4	Borrowings	2,351,489	1,165,906	2,474,370	1,316,671	2,148,503	1,487,995
1.5	<b>Deposits (a+b)</b>	<b>72,315,155</b>	<b>73,224,063</b>	<b>70,657,334</b>	<b>71,150,992</b>	<b>64,941,496</b>	<b>64,781,464</b>
	a.Domestic Currency	69,435,785	70,344,693	66,522,985	67,016,643	61,477,219	61,317,187
	b.Foreign Currency	2,879,370	2,879,370	4,134,349	4,134,349	3,464,276	3,464,276
1.6	Income Tax Liabilities	51,422	-	52,889	-	33,843	-
1.7	Other Liabilities	1,868,688	1,245,353	13,211,936	1,094,048	984,886	928,410
1.8	Non Controlling Interest	107,103	-	81,550	-	39,031	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>88,093,203</b>	<b>86,866,536</b>	<b>97,510,838</b>	<b>84,478,606</b>	<b>75,635,919</b>	<b>74,613,328</b>
2.1	Cash and Bank Balance	11,950,177	12,282,214	22,121,163	10,507,095	10,497,645	10,180,539
2.2	Money at Call and Short Notice	407,885	407,885	1,321,086	1,321,086	557,823	557,823
2.3	Investments	10,527,871	10,585,921	9,819,049	9,900,387	8,424,355	8,504,126
2.4	<b>Loans and Advances (Net) (a+b+c+d+e+f)</b>	<b>62,716,197</b>	<b>61,219,060</b>	<b>61,620,503</b>	<b>60,242,198</b>	<b>53,790,951</b>	<b>53,021,384</b>
	a.Real Estate Loan	4,252,085	4,252,085	4,134,084	4,134,084	4,017,028	4,017,028
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs 10 Million)	1,494,268	1,494,268	1,188,655	1,188,655	1,266,418	1,266,418
	2. Business Complex & Residential Apartment Construction Loan	212,683	212,683	257,461	257,461	389,768	389,768
	3. Income generating Commercial Complex Loan	8,733	8,733	11,529	11,529	19,269	19,269
	4. Other Real Estate Loan(including Land purchase & plotting)	2,536,401	2,536,401	2,676,439	2,676,439	2,341,573	2,341,573
	b. Personal Home Loan of Rs. 10 Million or Less	6,773,594	6,773,594	6,610,424	6,610,424	5,589,700	5,589,700
	c. Margin Type Loan	1,032,508	1,032,508	1,198,548	1,198,548	815,449	815,449
	d. Term Loan	10,618,683	10,618,683	9,978,661	9,978,661	9,634,649	9,634,649
	e. Overdraft Loan/ TR Loan/ WC Loan	18,687,113	17,189,976	19,438,737	18,060,432	16,549,845	15,780,279
	f. Others	21,352,214	21,352,214	20,260,048	20,260,048	17,184,279	17,184,279
2.5	Fixed Assets	1,479,031	1,452,316	1,438,855	1,415,356	1,365,674	1,345,519
2.6	Non Banking Assets (Net)	-	-	-	-	-	-
2.7	Other Assets	1,012,042	919,139	1,190,182	1,092,484	999,472	1,003,937
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto this Quarter</b>		<b>Upto previous Quarter</b>		<b>Upto corresponding Previous Year Quarter</b>	
3.1	Interest Income	6,364,668	6,073,521	4,392,378	4,206,200	4,178,700	4,053,341
3.2	Interest Expenses	3,576,452	3,505,347	2,387,634	2,349,482	2,072,152	2,040,059
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>2,788,216</b>	<b>2,568,174</b>	<b>2,004,744</b>	<b>1,856,718</b>	<b>2,106,548</b>	<b>2,013,282</b>
3.3	Fees, Commission and Discount	474,125	360,630	309,841	230,458	269,195	197,616
3.4	Other Operating Income	288,030	288,030	236,332	236,332	219,675	218,106
3.5	Foreign Exchange Gain/Loss (Net)	208,514	208,514	160,434	160,434	160,269	160,269
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>3,758,885</b>	<b>3,425,349</b>	<b>2,711,351</b>	<b>2,483,942</b>	<b>2,755,686</b>	<b>2,589,272</b>
3.6	Staff Expenses	679,801	598,460	476,303	418,696	516,464	471,311
3.7	Other Operating Expenses	712,032	659,079	485,941	457,939	497,246	473,549
	<b>C.Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>2,367,053</b>	<b>2,167,810</b>	<b>1,749,107</b>	<b>1,607,306</b>	<b>1,741,976</b>	<b>1,644,411</b>
3.8	Provision for Possible Loss	198,933	183,553	174,689	162,872	412,648	403,106
	<b>D.Operating Profit (C.-3.8)</b>	<b>2,168,120</b>	<b>1,984,257</b>	<b>1,574,417</b>	<b>1,444,434</b>	<b>1,329,328</b>	<b>1,241,305</b>
3.9	Non-Operating Income/Expenses(Net)	57,798	53,612	48,013	49,411	54,556	55,844
3.10	Write Back of Provision for Possible Loss	223,565	223,565	224,936	224,936	476,862	476,862
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>2,449,483</b>	<b>2,261,434</b>	<b>1,847,366</b>	<b>1,718,781</b>	<b>1,860,746</b>	<b>1,774,011</b>
3.11	Extraordinary Income/Expenses(Net)	88,124	88,124	84,148	78,287	(10,942)	(10,942)
	<b>F. Profit before Bonus and Taxes( E+3.11)</b>	<b>2,537,607</b>	<b>2,349,558</b>	<b>1,931,514</b>	<b>1,797,068</b>	<b>1,849,804</b>	<b>1,763,068</b>
3.12	Provision for Staff Bonus	230,692	213,596	175,592	163,370	168,237	160,279
3.13	Provision for tax	670,580	624,575	523,184	490,109	509,815	487,725
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>1,636,335</b>	<b>1,511,386</b>	<b>1,232,738</b>	<b>1,143,589</b>	<b>1,171,753</b>	<b>1,115,065</b>
3.14	Share on Non-controlling interest on profit of subsidiary	22,242	-	17,278	-	14,633	-
	<b>H. Net Profit/Loss Attributable to Group (G-3.14)</b>	<b>1,614,094</b>	<b>1,511,386</b>	<b>1,215,459</b>	<b>1,143,589</b>	<b>1,157,119</b>	<b>1,115,065</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	13.82%	13.85%	13.57%	13.63%	10.98%	10.98%
4.2	Non Performing Loan (NPL) to Total Loan	1.64%	1.66%	1.68%	1.70%	1.74%	1.81%
4.3	Total Loan Loss Provision to Total NPL	134.36%	133.82%	130.61%	129.87%	145.49%	145.65%
4.4	Cost of Funds (YTD Average)	5.17%	5.06%	4.69%	4.62%	4.01%	3.99%
4.5	CCD Ratio (Calculated as per NRB Directives)	74.90%	74.90%	70.81%	70.81%	78.69%	78.69%
4.6	Base Rate (Last Month of Quarter)	10.12%	10.12%	8.95%	8.95%	6.68%	6.68%
4.7	Average Interest Spread (Calculated as per NRB Directives) - Last Month of Quarter	3.59%	3.59%	4.24%	4.24%	4.56%	4.48%
<b>Additional Information</b>							
	Average Yield (YTD Average)	9.09%	8.95%	8.54%	8.41%	8.45%	8.30%
	Net Interest Spread (YTD Average)	3.91%	3.89%	3.85%	3.79%	4.44%	4.31%
	Return on Equity (Annualized)	17.11%	16.39%	18.14%	17.41%	18.79%	18.55%
	Return on Assets (Annualized)	1.97%	1.87%	1.89%	1.93%	1.68%	1.68%

- 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 62,609,453 thousands and gross NBA amounts to NPR 77,489 thousands.  
6. Measurement of Earnings per Share (EPS) is based on NAS 33.  
7. The Financial Results presented above have been prepared as per the requirement of NRB Directives and partially Nepal Financial Reporting Standards (NFRS) compliant.

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