



सिभिल बैंक लिमिटेड
CIVIL BANK LTD.
Thinking forward Moving forward
Class 'A' Institution Licensed by Nepal Rastra Bank

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Unaudited Financial Results (Quarterly)

For the First Quarter 30 Ashwin 2069 (16/10/2012) of the Fiscal year 2069/2070

Rs. In '000

S.No.	Particulars	This Quarter Ended as at 16.10.2012	Previous Quarter Ended as at 15.07.2012(Audited)	Corresponding Previous Year Quarter End
1	Total Capital and Liabilities (1.1 to 1.7)	11,956,826	10,701,295	5,933,718
	1.1 Paid Up Capital	1,200,000	1,200,000	1,200,000
	1.2 Reserve and Surplus	54,505	31,835	13,823
	1.3 Debenture and Bonds	-	-	-
	1.4 Borrowings	254,700	460,629	428,130
	1.5 Deposits	10,336,312	8,807,545	4,237,525
	a.Domestic Currency	9,815,163	8,421,358	4,145,557
	b.Foreign Currency	521,149	386,187	91,968
	1.6 Income Tax Liability	-	-	-
	1.7 Other Liabilities	111,309	201,287	54,240
2	Total Assets (2.1 to 2.7)	11,956,826	10,701,295	5,933,718
	2.1 Cash and Bank Balance	1,454,923	1,324,709	1,208,118
	2.2 Money at Call and Short Notice	-	-	80,037
	2.3 Investments	1,020,914	1,328,482	300,959
	2.4 Net Loan and Advances	9,149,295	7,751,525	4,082,207
	a. Real Estate Loan	1,308,878	1,201,786	617,765
	1. Residential Real Estate Loan (Except Personal Home Loan upto 10 million)	121,527	121,889	56,173
	2. Business Complex and Residential Apartment Construction Loan	545,651	562,191	241,726
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	641,700	517,706	319,866
	b. Personal Home Loan of Rs. 10 million or less	127,917	105,753	39,984
	c. Margin Type Lending	139,642	94,726	23,513
	d. Term Loan	1,095,920	754,299	253,613
	e. Overdraft Loan/TR Loan/WC Loan	5,556,956	3,992,767	2,485,485
	f. Others	919,982	1,602,194	661,847
	2.5 Fixed Assets	229,545	221,586	189,515
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	102,149	74,994	72,882
3	Profit and Loss Account	This Quarter Ended as at 16.10.2012	Previous Quarter Ended as at 15.07.2012(Audited)	Corresponding Previous Year Quarter End
	3.1 Interest Income	278,831	761,973	135,804
	3.2 Interest Expenses	194,435	562,866	92,959
	A. Net Interest Income (3.1-3.2)	84,396	199,107	42,845
	3.3 Fees, Commission and Discount	10,569	32,092	9,475
	3.4 Other Operating Income	10,217	38,198	5,626
	3.5 Foreign Exchange Gain/Loss (Net)	(1,745)	27,222	3,660
	B. Total Operating Income (A + 3.3+3.4+3.5)	103,437	296,620	61,606
	3.6 Staff Expenses	22,857	87,449	1 8,218
	3.7 Other Operating Expenses	30,788	119,627	23,809
	C. Operating Profit Before Provision (B - 3.6-3.7)	49,792	89,544	19,579
	3.8 Provision for Possible Losses	14,168	46,747	9,682
	D. Operating Profit/(Loss) (C - 3.8)	35,624	42,797	9,897
	3.9 Non Operating Income/Expenses (Net)	-	-	-
	3.10 Write Back to Provision for Possible Loss	-	-	-
	E. Profit/(Loss) from Regular Activities (D + 3.9+3.10)	35,624	42,797	9,897
	3.11 Extraordinary Income/Expenses	-	-	-
	F. Profit/(Loss) before Bonus and Taxes (E + 3.11)	35,624	42,797	9,897
	3.12 Provision for Staff Bonus	3,239	3,891	900
	3.13 Provision for Tax	9,716	11,672	2,699
	G. Net Profit/Loss (F - 3.12-3.13)	22,669	27,235	6,298
4	Ratios	This Quarter Ended as at 16.10.2012	Previous Quarter Ended as at 15.07.2012(Audited)	Corresponding Previous Year Quarter End
	4.1 Capital Fund to RWA	12.39%	14.20%	17.04%
	4.2 Non Performing Loan (NPL) To Total Loan	0.00%	NIL	NIL
	4.3 Total Loan Loss Provision to NPL	45429.25%	NIL	NIL
	4.4 Cost of Funds	8.51%	10.52%	10.85%
	4.5 Credit to Deposit Ratio (As per NRB Directives)	78.65%	75.07%	72.68%
	Other Key Indicators			
	4.6 Average Yield	12.83%	13.31%	13.43%
	4.7 Net Interest Spread	4.32%	2.79%	2.58%
	4.8 Annualized Return on Equity (ROE)	7.56%	2.27%	2.06%
	4.9 Annualized Return on Assets (ROA)	0.76%	0.25%	0.42%

Branch Office : Biratnagar : 021-441041/42 | Birgunj : 051-529943/59 | Barhabise : 011- 489283
Dhadingbese : 010-521068 | Bhairawa : 071-52116/62 | New Road : 01 - 4231956, 4232291/92
Pokhara : 061-539767/68 | Arughat : 061-622688 | Patan : 01-5548682 | Melamchi : 9751042305
Kirtipur : 01-4334458/67 | Baneshwor : 01-4104269/70