



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)

As at Fourth Quarter 32 Ashadh 2068 (16/07/2011) of the FY 2067/2068

Rs. In '000

S. No.	Particulars	This Quarter Ended as at 16.07.2011	Previous Quarter Ended as at 13.04.2011	Corresponding Previous Year Quarter Ended as at 16.07.2010
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>4,411,847</b>	<b>3,211,033</b>	-
	1.1 Paid Up Capital	1,200,000	1,200,000	-
	1.2 Reserve and Surplus	6,922	5,674	-
	1.3 Debenture and Bonds	-	-	-
	1.4 Borrowings	220,755	182,762	-
	1.5 Deposits	2,952,327	1,795,037	-
	a. Domestic Currency	2,901,552	1,758,975	-
	b. Foreign Currency	50,776	36,062	-
	1.6 Income Tax Liability	-	-	-
	1.7 Other Liabilities	31,843	27,560	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,411,847</b>	<b>3,211,033</b>	-
	2.1 Cash and Bank Balance	527,323	364,991	-
	2.2 Money at Call and Short Notice	283,917	130,000	-
	2.3 Investments	258,842	227,509	-
	2.4 Net Loan and Advances	3,123,607	2,271,644	-
	a. Real Estate Loan	337,262	157,941	-
	1. Residential Real Estate Loan (Except Personal Home Loan Upto 80 Lakhs)	21,678	-	-
	2. Business Complex and Residential Apartment Construction Loan	123,750	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	191,834	157,941	-
	b. Personal Home Loan of Rs. 80 lakhs or less	37,003	24,415	-
	c. Margin Type Lending	-	-	-
	d. Term Loan	135,486	101,970	-
	e. Overdraft Loan/TR Loan/WC Loan	2,025,356	1,956,736	-
	f. Others	588,500	30,582	-
	2.5 Fixed Assets	148,943	112,660	-
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	69,215	104,229	-
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ended as at 16.07.2011</b>	<b>Previous Quarter Ended as at 13.04.2011</b>	<b>Corresponding Previous Year Quarter Ended as at 16.07.2010</b>
	3.1 Interest Income	195,968	83,259	-
	3.2 Interest Expenses	97,225	34,031	-
<b>A.</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>98,743</b>	<b>49,228</b>	-
	3.3 Fees, Commission and Discount	20,393	13,815	-
	3.4 Other Operating Income	1,208	298	-
	3.5 Foreign Exchange Gain/Loss (Net)	4,092	1,497	-
<b>B.</b>	<b>Total Operating Income (A + 3.3+3.4+3.5)</b>	<b>124,436</b>	<b>64,838</b>	-
	3.6 Staff Expenses	53,437	31,399	-
	3.7 Other Operating Expenses	56,704	29,711	-
<b>C.</b>	<b>Operating Profit Before Provision (B - 3.6-3.7)</b>	<b>14,295</b>	<b>3,728</b>	-
	3.8 Provision for Possible Losses	31,552	22,946	-
<b>D.</b>	<b>Operating Profit/(Loss) (C - 3.8)</b>	<b>(17,257)</b>	<b>(19,218)</b>	-
	3.9 Non Operating Income/Expenses (Net)	28,133	28,133	-
	3.10 Write Back to Provision for Possible Loss	-	-	-
<b>E.</b>	<b>Profit/(Loss) from Regular Activities (D + 3.9+3.10)</b>	<b>10,876</b>	<b>8,915</b>	-
	3.11 Extraordinary Income/Expenses	-	-	-
<b>F.</b>	<b>Profit/(Loss) before Bonus and Taxes (E + 3.11)</b>	<b>10,876</b>	<b>8,915</b>	-
	3.12 Provision for Staff Bonus	988	810	-
	3.13 Provision for Tax	2,966	2,431	-
<b>G.</b>	<b>Net Profit/Loss (F - 3.12-3.13)</b>	<b>6,922</b>	<b>5,674</b>	-
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ended as at 16.07.2011</b>	<b>Previous Quarter Ended as at 13.04.2011</b>	<b>Corresponding Previous Year Quarter Ended as at 16.07.2010</b>
	4.1 Capital Fund to RWA	21.28%	28.63%	-
	4.2 Non Performing Loan (NPL) To Total Loan	NIL	NIL	-
	4.3 Total Loan Loss Provision to NPL	NIL	NIL	-
	4.4 Cost of Funds	9.74%	10.64%	-
	4.5 Credit to Deposit Ratio (As per NRB Directives)	74.76%	75.80%	-
	<b>Other Key Indicators</b>			
	4.6 Average Yield	12.24%	12.13%	-
	4.7 Net Interest Spread	2.50%	1.49%	-
	4.8 Annualized Return on Equity (ROE)	0.91%	1.25%	-
	4.9 Annualized Return on Assets (ROA)	0.25%	0.47%	-
	4.10 Home Loan & Real Estate Loan to Total Loan	11.98%	8.03%	-
	4.11 Real Estate Loan to Total Loan	10.80%	6.95%	-

The above financial figures may vary with Audited Figures at the instruction of Regulators and/or Auditors. Interest Income due as of Ashadh End 2068 and collected within Shrawan End 2068 has been recognized as Interest income as per NRB circular no. 01/068/69.

Note: Civil Bank Limited came into Operation from 10th Mangsir, 2067.

**Branch Office:**

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