



सिभिल बैंक लिमिटेड  
**CIVIL BANK LTD.**

Thinking forward Moving forward  
Class "A" Institution Licensed by Nepal Rastra Bank

Head Office: Classic Complex,  
Tindhara Road, Kamaladi,  
Kathmandu-31, P.O. Box: 9799,  
Tel No: 4169030, 4169040,  
Fax No: 4169038, SWIFT Code-CIVLNPKA  
E-mail: info@civilbank.com.np  
www.civilbank.com.np

## Unaudited Financial Results (Quarterly)

As at First Quarter 30 Ashwin 2068 (17/10/2011) of the FY 2068/2069

Rs. In '000

S. No.	Particulars	This Quarter Ended as at 17.10.2011	Previous Quarter Ended as at 16.07.2011	Corresponding Previous Year Quarter Ended as at 17.10.2010
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>5,933,718</b>	<b>4,411,847</b>	-
	1.1 Paid Up Capital	1,200,000	1,200,000	-
	1.2 Reserve and Surplus	13,823	6,922	-
	1.3 Debenture and Bonds	-	-	-
	1.4 Borrowings	428,130	220,755	-
	1.5 Deposits	4,237,525	2,952,327	-
	a. Domestic Currency	4,145,557	2,901,552	-
	b. Foreign Currency	91,968	50,776	-
	1.6 Income Tax Liability	-	-	-
	1.7 Other Liabilities	54,240	31,843	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>5,933,718</b>	<b>4,411,847</b>	-
	2.1 Cash and Bank Balance	1,208,118	527,323	-
	2.2 Money at Call and Short Notice	80,037	283,917	-
	2.3 Investments	300,959	258,842	-
	2.4 Net Loan and Advances	4,082,207	3,123,607	-
	a. Real Estate Loan	617,765	337,262	-
	1. Residential Real Estate Loan (Except Personal Home Loan Upto 80 Lakhs)	56,173	21,678	-
	2. Business Complex and Residential Apartment Construction Loan	241,726	123,750	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	319,866	191,834	-
	b. Personal Home Loan of Rs. 80 lakhs or less	39,984	37,003	-
	c. Margin Type Lending	23,513	-	-
	d. Term Loan	253,613	135,486	-
	e. Overdraft Loan/TR Loan/WC Loan	2,485,485	2,025,356	-
	f. Others	661,847	588,500	-
	2.5 Fixed Assets	189,515	148,943	-
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	72,882	69,215	-
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ended as at 17.10.2011</b>	<b>Previous Quarter Ended as at 16.07.2011</b>	<b>Corresponding Previous Year Quarter Ended as at 17.10.2010</b>
	3.1 Interest Income	135,804	195,968	-
	3.2 Interest Expenses	92,959	97,225	-
<b>A.</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>42,845</b>	<b>98,743</b>	-
	3.3 Fees, Commission and Discount	9,475	20,393	-
	3.4 Other Operating Income	5,626	1,208	-
	3.5 Foreign Exchange Gain/Loss (Net)	3,660	4,092	-
<b>B.</b>	<b>Total Operating Income (A + 3.3+3.4+3.5)</b>	<b>61,606</b>	<b>124,436</b>	-
	3.6 Staff Expenses	18,218	53,437	-
	3.7 Other Operating Expenses	23,809	56,704	-
<b>C.</b>	<b>Operating Profit Before Provision (B - 3.6-3.7)</b>	<b>19,579</b>	<b>14,295</b>	-
	3.8 Provision for Possible Losses	9,682	31,552	-
<b>D.</b>	<b>Operating Profit/(Loss) (C - 3.8)</b>	<b>9,897</b>	<b>(17,257)</b>	-
	3.9 Non Operating Income/Expenses (Net)	-	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>9,897</b>	<b>10,876</b>	-
	3.11 Extraordinary Income/Expenses	-	-	-
<b>F.</b>	<b>Profit/(Loss) before Bonus and Taxes (E + 3.11)</b>	<b>9,897</b>	<b>10,876</b>	-
	3.12 Provision for Staff Bonus	900	988	-
	3.13 Provision for Tax	2,699	2,966	-
<b>G.</b>	<b>Net Profit/Loss (F - 3.12-3.13)</b>	<b>6,298</b>	<b>6,922</b>	-
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ended as at 17.10.2011</b>	<b>Previous Quarter Ended as at 16.07.2011</b>	<b>Corresponding Previous Year Quarter Ended as at 17.10.2010</b>
	4.1 Capital Fund to RWA	17.04%	21.28%	-
	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	10.85%	9.74%	-
	4.5 Credit to Deposit Ratio (As per NRB Directives)	72.68%	74.76%	-
	<b>Other Key Indicators</b>			
	4.6 Average Yield	13.43%	12.24%	-
	4.7 Net Interest Spread	2.58%	2.50%	-
	4.8 Annualized Return on Equity (ROE)	2.06%	0.91%	-
	4.9 Annualized Return on Assets (ROA)	0.42%	0.25%	-
	4.10 Home Loan & Real Estate Loan to Total Loan	16.11%	11.98%	-
	4.11 Real Estate Loan to Total Loan	15.13%	10.80%	-

The above financial figures may vary with Audited Figures at the instruction of Regulators and/or Auditors. Interest Income due as of Ashwin End 2068 and collected within Kartik End 2068 has been recognized as Interest Income as per NRB Circular no. 13/068/69.

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

**Branch Office:** Biratnagar: 021-441041/42 | Birgunj: 051-529943/59 | Barhabise: 011-489283  
Dhadingbesi: 010-521068 | Bhairahawa: 071-521161/62 | New Road: 01-4231956, 4232291/92  
Pokhara: 061-539767/68 | Arughat: 061-622688 | Patan: 01-5548682 | Melamchi: 9751042305