



सिभिल बैंक लिमिटेड

CIVIL BANK LTD.

Thinking forward Moving forward

Class "A" Institution Licensed by Nepal Rastra Bank

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Quarterly Financial Statement

At the quarter ended Poush, 2068

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	7,629,876	5,933,718	1,772,076
1.1	Paid-up Capital	1,200,000	1,200,000	1,200,000
1.2	Reserves and Surplus	1,577	13,823	9,106
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	299,454	428,130	107,100
1.5	Deposits (a+b)	6,061,898	4,237,525	450,614
	a. Domestic Currency	5,794,114	4,145,557	447,337
	b. Foreign Currency	267,784	91,968	3,277
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	66,947	54,240	5,256
2	Total Assets (2.1 to 2.7)	7,629,876	5,933,718	1,772,076
2.1	Cash & Bank Balance	1,344,713	1,208,118	34,904
2.2	Money at call and short Notice	130,006	80,037	285,000
2.3	Investments	573,765	300,959	374,428
2.4	Loans & Advances (a+b+c+d+e+f)	5,288,771	4,082,207	909,065
	a. Real Estate Loan	698,777	617,765	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	65,604	56,173	-
	2. Business Complex & Residential Apartment Construction Loan	204,883	241,726	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	428,290	319,866	-
	b. Personal Home Loan of Rs. 10 million or less	63,511	39,984	18,315
	c. Margin Type Loan	18,494	23,513	-
	d. Term Loan	564,913	253,613	-
	e. Overdraft Loan / TR Loan / WC Loan	3,000,304	2,485,485	868,813
	f. Others	942,772	661,847	21,937
2.5	Fixed Assets	215,388	189,515	91,322
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	77,233	72,882	77,357
3	Profit and Loss Account			
3.1	Interest income	302,370	135,804	17,921
3.2	Interest Expense	229,397	92,959	3,430
A	Net Interest Income (3.1-3.2)	72,973	42,845	14,491
3.3	Fees Commission and Discount	17,938	9,475	2,441
3.4	Other Operating Income	12,561	5,626	77
3.5	Foreign Exchange Gain/Loss (Net)	8,236	3,660	164
B	Total Operating Income (A+3.3+3.4+3.5)	111,708	61,606	17,173
3.6	Staff Expenses	39,754	18,218	10,861
3.7	Other Operating Expenses	53,109	23,809	10,953
C	Operating profit Before Provision (B-3.6-3.7)	18,835	19,579	(4,641)
3.8	Provision for Possible Loss	21,871	9,682	9,182
D	Operating profit (C-3.8)	(3,024)	9,897	(13,823)
3.9	Non Operating Income/Expenses (Net)	-	-	28,133
3.10	Write Back of Provision for Possible Loss	-	-	-
E	Profit From Regular Activities (D+3.9+3.10)	(3,024)	9,897	14,310
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	(3,024)	9,897	14,310
3.12	Provision For Staff Bonus	-	900	1,301
3.13	Provision For Tax	-	2,699	3,903
G	Net Profit/Loss (F-3.12 -3.13)	(3,024)	6,298	9,106
4	Ratios			
4.1	Capital Fund to RWA	18.98%	17.04%	59.67%
4.2	Non Performing Loan (NPL) to Total Loan	NIL	NIL	NIL
4.3	Total Loan Loss Provision to total NPL	NIL	NIL	NIL
4.4	Cost of Funds	11.47%	10.85%	9.64%
4.5	CD Ratio (Calculated as per NRB Directives)	71.24%	72.68%	55.52%
	Additional Information (Optional)			
	Average Yield (Local Currency)	13.87%	13.43%	10.40%
	Net Interest Spread (Local Currency)	2.40%	2.58%	0.76%
	Return on Equity	-	2.06%	5.54%
	Return on Assets	-	0.42%	3.75%

Note: The above financial figures are unaudited and may vary at the instruction of the Regulator.

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
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