



सिम्बल 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 the Third Quarter (12-04-2012) of the FY 2068/69

Rs. In '000

S. No.	Particulars	This Quarter Ending 12/4/2012	Previous Quarter Ending 14/1/2012	Corresponding Previous Year Quarter Ending 13/4/2011
1	Total Capital & Liabilities (1.1 to 1.7)	8,558,784	7,629,876	3,211,033
	1.1 Paid-up Capital	1,200,000	1,200,000	1,200,000
	1.2 Reserves and Surplus	11,342	1,577	5,674
	1.3 Debenture and Bond	-	-	-
	1.4 Borrowings	246,300	299,454	182,762
	1.5 Deposits (a+b)	7,030,769	6,061,898	1,795,037
	a. Domestic Currency	6,665,722	5,794,114	1,758,975
	b. Foreign Currency	365,047	267,784	36,062
	1.6 Income Tax Liabilities	-	-	-
	1.7 Other Liabilities	70,373	66,947	27,560
2	Total Assets (2.1 to 2.7)	8,558,784	7,629,876	3,211,033
	2.1 Cash & Bank Balance	1,128,153	1,344,713	364,991
	2.2 Money at call and short Notice	100,000	130,006	130,000
	2.3 Investments	638,187	573,765	227,509
	2.4 Loans & Advances (a+b+c+d+e+f)	6,400,580	5,288,771	2,271,644
	a. Real Estate Loan	841,662	698,777	157,941
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	121,406	65,604	-
	2. Business Complex & Residential Apartment Construction Loan	316,781	204,883	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	403,475	428,290	157,941
	b. Personal Home Loan of Rs. 10 million or less	95,461	63,511	24,415
	c. Margin Type Loan	19,169	18,494	-
	d. Term Loan	835,258	564,913	101,970
	e. Overdraft Loan / TR Loan / WC Loan	3,613,437	3,000,304	1,956,736
	f. Others	995,593	942,772	30,582
	2.5 Fixed Assets	210,871	215,388	112,660
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	80,993	77,233	104,229
3	Profit and Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
	3.1 Interest income	510,052	302,370	83,259
	3.2 Interest Expense	379,456	229,397	34,031
A	Net Interest Income (3.1-3.2)	130,596	72,973	49,228
	3.3 Fees Commission and Discount	23,715	17,938	13,815
	3.4 Other Operating Income	22,041	12,561	298
	3.5 Foreign Exchange Gain/Loss (Net)	15,622	8,236	1,497
B	Total Operating Income (A+3.3+3.4+3.5)	191,974	111,708	64,838
	3.6 Staff Expenses	65,318	39,754	31,399
	3.7 Other Operating Expenses	82,961	53,108	29,711
C	Operating profit Before Provision (B-3.6-3.7)	43,695	18,846	3,728
	3.8 Provision for Possible Loss	33,101	21,870	22,946
D	Operating profit (C-3.8)	10,594	(3,024)	(19,218)
	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)	10,594	(3,024)	8,915
	3.11 Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	10,594	(3,024)	8,915
	3.12 Provision For Staff Bonus	963	-	810
	3.13 Provision For Tax	2,889	-	2,431
G	Net Profit/Loss (F-3.12 -3.13)	6,742	(3,024)	5,674
4	Ratios	At the End of This Quarter	At The End of Previous Quarter	At the End of Corresponding Previous Year Quarter
	4.1 Capital Fund to RWA	16.58%	18.98%	28.63%
	4.2 Non Performing Loan (NPL) to Total Loan	-	-	-
	4.3 Total Loan Loss Provision to total NPL	-	-	-
	4.4 Cost of Funds (CRR Cost included)	10.91%	11.47%	10.64%
	4.5 CD Ratio (Calculated as per NRB Directives)	77.64%	71.24%	75.80%
	Additional Information			
	Average Yield (Local Currency)	13.50%	13.87%	12.13%
	Net Interest Spread (Local Currency)	2.59%	2.40%	1.49%
	Return on Equity	0.76%	-ve	1.25%
	Return on Assets	0.11%	-ve	0.47%

The above financial figures may vary with Audited Figures at the instruction of Regulators and/or Auditors.

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