



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 Second Quarter ended 30 Poush 2067 (14/01/2011) of the Fiscal Year 2067/068

Rs. in '000

S. No.	Particulars	This Quarter Ending (30 Poush 2067)	Previous Quarter Ending (31 Ashwin 2067)	Corresponding Previous Year Quarter Ending (30 Poush 2066)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.8)</b>	<b>1,772,076</b>	-	-
1.1	Paid up Capital	1,200,000	-	-
1.2	Reserve and Surplus	-	-	-
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	107,100	-	-
1.5	Deposits (a + b)	450,614	-	-
	a. Domestic Currency	447,337	-	-
	b. Foreign Currency	3,277	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,256	-	-
1.8	Profit/Loss for the quarter	9,106	-	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,772,076</b>	-	-
2.1	Cash and Bank Balance	34,904	-	-
2.2	Money at Call and Short Notice	285,000	-	-
2.3	Investments	374,428	-	-
2.4	Loan and Advances	909,065	-	-
	a. Real Estate Loan	-	-	-
	b. Home/Housing Loan	18,315	-	-
	c. Margin Type Lending	-	-	-
	d. Term Loan	-	-	-
	e. Overdraft Loan/TR Loan/WC Loan	868,813	-	-
	f. Others	21,937	-	-
2.5	Fixed Assets	91,322	-	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	77,357	-	-
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter Ending (30 Poush 2067)</b>	<b>Up to Previous Quarter Ending (31 Ashwin 2067)</b>	<b>Corresponding Previous Year Quarter Ending (30 Poush 2066)</b>
3.1	Interest Income	17,921	-	-
3.2	Interest Expenses	3,430	-	-
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>14,491</b>	-	-
3.3	Fees, Commission and Discount	2,441	-	-
3.4	Other Operating Income	77	-	-
3.5	Foreign Exchange Gain/Loss (Net)	164	-	-
	<b>B. Total Operating Income (A + 3.3 + 3.4 + 3.5)</b>	<b>17,173</b>	-	-
3.6	Staff Expenses	10,861	-	-
3.7	Other Operating Expenses	10,953	-	-
	<b>C. Operating Profit Before Provision (B - 3.6 - 3.7)</b>	<b>(4,641)</b>	-	-
3.8	Provision for Possible Losses	9,182	-	-
	<b>D. Operating Profit/(Loss) (C - 3.8)</b>	<b>(13,823)</b>	-	-
3.9	Non Operating Income/Expenses (Net)	28,133	-	-
3.10	Write Back to Provision for Possible Loss	-	-	-
	<b>E. Profit/(Loss) from Regular Activities (D + 3.9 + 3.10)</b>	<b>14,310</b>	-	-
3.11	Extraordinary Income/Expenses	-	-	-
	<b>F. Profit/(Loss) before Bonus and Taxes (E + 3.11)</b>	<b>14,310</b>	-	-
3.12	Provision for Staff Bonus	1,301	-	-
3.13	Provision for Tax	3,903	-	-
	<b>G. Net Profit/Loss (F - 3.12 - 3.13)</b>	<b>9,106</b>	-	-
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending (30 Poush 2067)</b>	<b>Previous Quarter Ending (31 Ashwin 2067)</b>	<b>Corresponding Previous Year Quarter Ending (30 Poush 2066)</b>
4.1	Capital Fund to RWA *	59.67%	-	-
4.2	Non Performing Loan (NPL) To Total Loan	Nil	-	-
4.3	Total Loan Loss Provision to NPL	Nil	-	-
4.4	Cost of Funds	9.64%	-	-
4.5	Credit to Deposit Ratio (As per NRB Directives)	55.52%	-	-
	<b>Other Key Indicators</b>			
4.6	Average Yield	10.40%	-	-
4.7	Net Interest Spread	0.76%	-	-
4.8	Annualized Return on Equity (ROE)	5.54%	-	-
4.9	Annualized Return on Assets (ROA)	3.75%	-	-
4.10	Home Loan & Real Estate Loan to Total Loan	2.01%	-	-
4.11	Real Estate Loan to Total Loan	0.00%	-	-

\*Capital Fund to RWA is computed as per the New Capital Adequacy Framework - Base I II of Nepal Rastra Bank. Figures have been regrouped/rearranged wherever necessary.

These figures may vary with the Audited Figures at the instance of External Auditors and Regulators.

Note: Civil Bank Limited came into operation on 10<sup>th</sup> Mangsir, 2067 (26<sup>th</sup> November, 2010).