



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 Third Quarter ended 30 Chaitra 2067 (13/04/2011) of the Fiscal year 2067/2068

Rs. In '000

S. No.	Particulars	This Quarter Ended as at 13.04.2011	Previous Quarter Ended as at 14.01.2011	Corresponding Previous Year Quarter Ended as at 13.04.2010
1	Total Capital and Liabilities (1.1 to 1.7)	3,211,033	1,772,076	-
	1.1 Paid Up Capital	1,200,000	1,200,000	-
	1.2 Reserve and Surplus	5,674	9,106	-
	1.3 Debenture and Bonds	-	-	-
	1.4 Borrowings	182,762	107,100	-
	1.5 Deposits	1,795,037	450,614	-
	a. Domestic Currency	1,758,975	447,337	-
	b. Foreign Currency	36,062	3,277	-
	1.6 Income Tax Liability	-	-	-
	1.7 Other Liabilities	27,560	5,256	-
2	Total Assets (2.1 to 2.7)	3,211,033	1,772,076	-
	2.1 Cash and Bank Balance	364,991	34,904	-
	2.2 Money at Call and Short Notice	130,000	285,000	-
	2.3 Investments	227,509	374,428	-
	2.4 Net Loan and Advances	2,271,644	909,065	-
	a. Real Estate Loan	157,941	-	-
	1. Residential Real Estate Loan	-	-	-
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	157,941	-	-
	b. Home/Housing Loan	24,415	18,315	-
	c. Margin Type Lending	-	-	-
	d. Term Loan	101,970	-	-
	e. Overdraft Loan/TR Loan/WC Loan	1,956,736	868,813	-
	f. Others	30,582	21,937	-
	2.5 Fixed Assets	112,660	91,322	-
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	104,229	77,357	-
3	Profit and Loss Account	Up to this Quarter Ended 13.04.2011	Up to previous Quarter Ended 14.01.2011	Up to corresponding Previous Year Quarter Ended 13.04.2010
	3.1 Interest Income	83,259	17,921	-
	3.2 Interest Expenses	34,031	3,430	-
A	Net Interest Income (3.1-3.2)	49,228	14,491	-
	3.3 Fees, Commission and Discount	13,815	2,441	-
	3.4 Other Operating Income	298	77	-
	3.5 Foreign Exchange Gain/Loss (Net)	1,497	164	-
B	Total Operating Income (A + 3.3+3.4+3.5)	64,838	17,173	-
	3.6 Staff Expenses	31,399	10,861	-
	3.7 Other Operating Expenses	29,711	10,953	-
C	Operating Profit Before Provision (B - 3.6-3.7)	3,728	(4,641)	-
	3.8 Provision for Possible Losses	22,946	9,182	-
D	Operating Profit/(Loss) (C - 3.8)	(19,218)	(13,823)	-
	3.9 Non Operating Income/Expenses (Net)	28,133	28,133	-
	3.10 Write Back to Provision for Possible Loss	-	-	-
E	Profit/(Loss) from Regular Activities (D + 3.9+3.10)	8,915	14,310	-
	3.11 Extraordinary Income/Expenses	-	-	-
F	Profit/(Loss) before Bonus and Taxes (E + 3.11)	8,915	14,310	-
	3.12 Provision for Staff Bonus	810	1,301	-
	3.13 Provision for Tax	2,431	3,903	-
G	Net Profit/Loss (F - 3.12-3.13)	5,674	9,106	-
4	Ratios	This Quarter Ended as at 13.04.2011	Previous Quarter Ended as at 14.01.2011	Corresponding Previous Year Quarter Ended as at 13.04.2010
	4.1 Capital Fund to RWA *	28.63%	59.67%	-
	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	10.64%	9.64%	-
	4.5 Credit to Deposit Ratio (As per NRB Directives)	75.80%	55.52%	-
	Other Key Indicators			
	4.6 Average Yield	12.13%	10.40%	-
	4.7 Net Interest Spread	1.49%	0.76%	-
	4.8 Annualized Return on Equity (ROE)	1.25%	5.54%	-
	4.9 Annualized Return on Assets (ROA)	0.47%	3.75%	-
	4.10 Home Loan & Real Estate Loan to Total Loan	8.03%	2.01%	-
	4.11 Real Estate Loan to Total Loan	6.95%	0.00%	-

The above financial figures may vary with Audited Figures at the instruction of Regulators and/or Auditors. Figures have been re-grouped/re-arranged wherever necessary.
Note: Civil Bank Limited came into operation on 10th Mangsir, 2067.