

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 1ST QUARTER OF THE FISCAL YEAR 2008/09

Rs. Thousand

S.N.	Particulars	As at		
		16 October 2008	15 July 2008 (Audited)	17 October 2007
1.	Total Capital and Liabilities (1.1 to 1.7)	40,190,676	37,553,957	30,059,365
1.1	Paid up Capital	965,747	689,216	689,216
1.2	Reserve and Surplus	1,693,427	1,747,983	1,523,578
1.3	Debenture and Bonds	300,000	240,000	-
1.4	Borrowings	3,018,540	1,360,000	2,993,500
1.5	Deposits (a+b)	32,075,087	31,915,047	23,695,111
	Domestic Currency (a)	25,687,777	24,874,925	18,965,245
	Foreign Currency (b)	6,387,310	7,040,123	4,729,867
1.6	Income Tax Liability	21,542	38,777	75,387
1.7	Other Liabilities	2,116,332	1,562,934	1,082,573
2.	Total Assets (2.1 to 2.7)	40,190,676	37,553,957	30,059,365
2.1	Cash and Bank Balance	3,719,684	2,671,141	1,484,250
2.2	Money at Call and Short Notice	710,572	1,952,361	102,032
2.3	Investments	9,988,480	9,966,562	9,427,353
2.4	Gross Loans and Advances	24,562,782	21,759,460	18,134,503
2.5	Fixed Assets	502,500	598,039	283,848
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	706,659	606,394	627,378
3.	Profit and Loss Account	1st Quarter This Year	Last Year	1st Quarter Last Year
3.1	Interest Income	604,171	1,978,697	423,920
3.2	Interest Expense	257,061	758,436	159,142
A	Net Interest Income (3.1-3.2)	347,110	1,220,261	264,778
3.3	Fees, Commission and Discount	45,056	156,235	37,893
3.4	Other Operating Income	28,756	97,445	21,997
3.5	Foreign Exchange Gain/Loss (Net)	76,239	196,487	47,352
B	Total Operating Income (A+3.3+3.4+3.5)	497,161	1,670,427	372,020
3.6	Staff Expense	64,338	262,908	60,084
3.7	Other Operating Expense	65,195	220,751	47,994
C	Operating Profit Before Provision (B-3.6-3.7)	367,628	1,186,769	263,943
3.8	Provision for Possible Losses	56,712	64,055	13,271
D	Operating Profit (C-3.8)	310,916	1,122,714	250,672
3.9	Non Operating Income/(Expenses) Net	211	24,084	256
3.10	Write Back of Provision for Possible Loss	-	11,101	9
E	Profit from Regular Activities (D+3.9+3.10)	311,127	1,157,898	250,936
3.11	Extra Ordinary Income/Expense (Net)	37,692	39,991	5,872
F	Profit before Bonus and Taxes (E+3.11)	348,818	1,197,889	256,808
3.12	Provision for Staff Bonus	31,711	108,899	23,346
3.13	Provision for Tax	95,132	342,522	73,541
G	Net Profit/(Loss) (F-3.12-3.13)	221,975	746,468	159,922

4.	Ratios (%)	As at		
		16 October 2008	15 July 2008 (Audited)	17 October 2007
4.1	Capital Fund to RWA	10.73	11.10	11.45
4.2	Non Performing Loan to Total Loan	1.06	0.74	1.14
4.3	Total Loan Loss Provision to Total NPL	173.20	244.84	179.20

Figures regrouped wherever necessary. Capital Fund to RWA of this quarter has been calculated as per new capital adequacy framework (BASEL II) issued by NRB.