

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 2ND QUARTER OF THE FISCAL YEAR 2008/09

Rs. Thousand

S.N.	Particulars	As at		
		13 January 2009	16 October 2008	14 January 2008
1.	Total Capital and Liabilities (1.1 to 1.7)	41,036,049	40,190,676	33,304,384
1.1	Paid up Capital	965,747	965,747	689,216
1.2	Reserve and Surplus	1,900,662	1,693,427	1,713,044
1.3	Debenture and Bonds	300,000	300,000	-
1.4	Borrowings	2,732,686	3,018,540	2,907,404
1.5	Deposits (a+b)	33,848,525	32,075,087	26,814,271
	Domestic Currency (a)	27,193,747	25,687,777	21,738,551
	Foreign Currency (b)	6,654,777	6,387,310	5,075,720
1.6	Income Tax Liability	-	21,542	36,848
1.7	Other Liabilities	1,288,429	2,116,332	1,143,601
2.	Total Assets (2.1 to 2.7)	41,036,049	40,190,676	33,304,384
2.1	Cash and Bank Balance	2,751,943	3,719,684	1,549,506
2.2	Money at Call and Short Notice	636,837	710,572	684,571
2.3	Investments	10,954,498	9,988,480	9,950,354
2.4	Gross Loans and Advances	25,440,330	24,562,782	19,973,730
2.5	Fixed Assets	584,760	502,500	531,645
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	667,681	706,659	614,578
3.	Profit and Loss Account	2 Quarters This Year	1st Quarter This Year	2 Quarters Last Year
3.1	Interest Income	1,249,477	604,171	881,585
3.2	Interest Expense	530,803	257,061	335,969
A	Net Interest Income (3.1-3.2)	718,673	347,110	545,616
3.3	Fees, Commission and Discount	89,310	45,056	75,408
3.4	Other Operating Income	61,511	28,756	43,682
3.5	Foreign Exchange Gain/Loss (Net)	123,301	76,239	96,229
B	Total Operating Income (A+3.3+3.4+3.5)	992,796	497,161	760,935
3.6	Staff Expense	119,632	64,338	112,662
3.7	Other Operating Expense	125,603	65,195	101,332
C	Operating Profit Before Provision (B-3.6-3.7)	747,561	367,628	546,942
3.8	Provision for Possible Losses	115,633	56,712	35,627
D	Operating Profit (C-3.8)	631,928	310,916	511,314
3.9	Non Operating Income/(Expenses) Net	2,593	211	1,059
3.10	Write Back of Provision for Possible Loss	-	-	9
E	Profit from Regular Activities (D+3.9+3.10)	634,521	311,127	512,382
3.11	Extra Ordinary Income/Expense (Net)	38,998	37,692	41,429
F	Profit before Bonus and Taxes (E+3.11)	673,519	348,818	553,811
3.12	Provision for Staff Bonus	61,229	31,711	50,346
3.13	Provision for Tax	182,964	95,132	158,255
G	Net Profit/(Loss) (F-3.12-3.13)	429,325	221,975	345,210

4.	Ratios (%)	As at		
		13 January 2009	16 October 2008	14 January 2008
4.1	Capital Fund to RWA	11.15	10.73	11.13
4.2	Non Performing Loan to Total Loan	0.82	1.06	1.08
4.3	Total Loan Loss Provision to Total NPL	222.93	173.20	182.05

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