

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 3RD QUARTER OF THE FISCAL YEAR 2008/09

Rs. Thousand

S.N.	Particulars	As at		
		13 April 2009	13 January 2009	12 April 2008
1.	Total Capital and Liabilities (1.1 to 1.7)	40,891,395	41,036,049	33,859,021
1.1	Paid up Capital	965,747	965,747	689,216
1.2	Reserve and Surplus	2,129,958	1,900,662	1,899,543
1.3	Debenture and Bonds	300,000	300,000	-
1.4	Borrowings	191,400	2,732,686	2,746,038
1.5	Deposits (a+b)	35,776,971	33,848,525	27,380,591
	Domestic Currency (a)	29,358,362	27,193,747	22,527,146
	Foreign Currency (b)	6,418,609	6,654,777	4,853,445
1.6	Income Tax Liability	-	-	32,081
1.7	Other Liabilities	1,527,318	1,288,429	1,111,552
2.	Total Assets (2.1 to 2.7)	40,891,395	41,036,049	33,859,021
2.1	Cash and Bank Balance	1,779,233	2,751,943	2,937,983
2.2	Money at Call and Short Notice	826,402	636,837	192,450
2.3	Investments	10,358,375	10,954,498	8,785,054
2.4	Gross Loans and Advances	26,473,375	25,440,330	20,817,386
2.5	Fixed Assets	568,119	584,760	516,772
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	885,890	667,681	609,376
3.	Profit and Loss Account	3 Quarters This Year	2 Quarters This Year	3 Quarters Last Year
3.1	Interest Income	1,932,145	1,249,477	1,378,177
3.2	Interest Expense	839,835	530,803	532,529
A	Net Interest Income (3.1-3.2)	1,092,310	718,673	845,648
3.3	Fees, Commission and Discount	133,592	89,310	110,932
3.4	Other Operating Income	96,079	61,511	67,919
3.5	Foreign Exchange Gain/Loss (Net)	192,379	123,301	143,286
B	Total Operating Income (A+3.3+3.4+3.5)	1,514,360	992,796	1,167,785
3.6	Staff Expense	182,813	119,632	164,977
3.7	Other Operating Expense	193,375	125,603	159,681
C	Operating Profit Before Provision (B-3.6-3.7)	1,138,172	747,561	843,126
3.8	Provision for Possible Losses	149,653	115,633	59,673
D	Operating Profit (C-3.8)	988,519	631,928	783,453
3.9	Non Operating Income/(Expenses) Net	4,461	2,593	24,415
3.10	Write Back of Provision for Possible Loss	-	-	9
E	Profit from Regular Activities (D+3.9+3.10)	992,981	634,521	807,876
3.11	Extra Ordinary Income/Expense (Net)	40,861	38,998	45,112
F	Profit before Bonus and Taxes (E+3.11)	1,033,842	673,519	852,989
3.12	Provision for Staff Bonus	93,986	61,229	77,544
3.13	Provision for Tax	281,234	182,964	243,682
G	Net Profit/(Loss) (F-3.12-3.13)	658,622	429,325	531,762

4.	Ratios (%)	As at		
		13 April 2009	13 January 2009	12 April 2008
4.1	Capital Fund to RWA	11.40	11.15	11.43
4.2	Non Performing Loan to Total Loan	1.13	0.82	1.30
4.3	Total Loan Loss Provision to Total NPL	166.25	222.93	153.69

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.