

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 4TH QUARTER OF THE FISCAL YEAR 2008/09

Rs. Thousand

S.N.	Particulars	As at		
		15 July 2009	13 April 2009	15 July 2008 (Audited)
1.	Total Capital and Liabilities (1.1 to 1.7)	43,867,398	40,315,485	37,132,759
1.1	Paid up Capital	965,747	965,747	689,216
1.2	Reserve and Surplus	2,502,505	2,129,958	1,747,983
1.3	Debenture and Bonds	300,000	300,000	240,000
1.4	Borrowings	1,681,305	191,400	1,360,000
1.5	Deposits (a+b)	37,348,256	35,776,971	31,915,047
	Domestic Currency (a)	30,171,215	29,358,362	24,874,925
	Foreign Currency (b)	7,177,041	6,418,609	7,040,123
1.6	Income Tax Liability	80,232	-	38,777
1.7	Other Liabilities	989,352	951,408	1,141,736
2.	Total Assets (2.1 to 2.7)	43,867,398	40,315,485	37,132,759
2.1	Cash and Bank Balance	3,372,512	1,779,233	2,671,141
2.2	Money at Call and Short Notice	552,888	826,402	1,952,361
2.3	Investments	10,826,379	10,278,892	9,939,771
2.4	Gross Loans and Advances	27,589,933	25,976,948	21,365,053
2.5	Fixed Assets	660,989	568,119	598,039
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	864,696	885,890	606,394
3.	Profit and Loss Account	This Year	3 Quarters This Year	Last Year
3.1	Interest Income	2,798,486	1,932,145	1,978,697
3.2	Interest Expense	1,153,280	839,835	758,436
	A Net Interest Income (3.1-3.2)	1,645,206	1,092,310	1,220,261
3.3	Fees, Commission and Discount	179,693	133,592	159,320
3.4	Other Operating Income	144,164	96,079	94,359
3.5	Foreign Exchange Gain/Loss (Net)	251,920	192,379	196,487
	B Total Operating Income (A+3.3+3.4+3.5)	2,220,983	1,514,360	1,670,427
3.6	Staff Expense	339,898	182,813	262,908
3.7	Other Operating Expense	265,158	193,375	220,751
	C Operating Profit Before Provision (B-3.6-3.7)	1,615,927	1,138,172	1,186,769
3.8	Provision for Possible Losses	45,722	149,653	64,055
	D Operating Profit (C-3.8)	1,570,205	988,519	1,122,714
3.9	Non Operating Income/(Expenses) Net	2,190	4,461	24,084
3.10	Write Back of Provision for Possible Loss	10,618	-	11,101
	E Profit from Regular Activities (D+3.9+3.10)	1,583,013	992,981	1,157,898
3.11	Extra Ordinary Income/Expense (Net)	43,522	40,861	39,991
	F Profit before Bonus and Taxes (E+3.11)	1,626,534	1,033,842	1,197,889
3.12	Provision for Staff Bonus	147,867	93,986	108,899
3.13	Provision for Tax	447,615	281,234	342,522
	G Net Profit/(Loss) (F-3.12-3.13)	1,031,053	658,622	746,468

4.	Ratios (%)	As at		
		15 July 2009	13 April 2009	15 July 2008 (Audited)
4.1	Capital Fund to RWA	11.71	11.40	11.10
4.2	Non Performing Loan to Total Loan	0.80	1.13	0.74
4.3	Total Loan Loss Provision to Total NPL	181.96	166.25	244.84

Note:

- 1 Figures regrouped wherever necessary.
- 2 Capital Fund to RWA of this Fiscal Year has been calculated as per new capital adequacy framework (BASEL II) issued by NRB.
- 3 Above figures may vary with the audited figures if modified by the external auditors and regulators.