

**NABIL BANK LIMITED**  
**UNAUDITED FINANCIAL RESULTS (QUARTERLY)**  
**AS AT 1ST QUARTER OF THE FISCAL YEAR 2009/10**

Rs. Thousand

S.N.	Particulars	As at		
		17 October 2009	15 July 2009 (Audited)	16 October 2008
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>46,498,401</b>	<b>43,867,398</b>	<b>39,712,766</b>
1.1	Paid up Capital	1,449,124	965,747	965,747
1.2	Reserve and Surplus	1,943,561	2,164,494	1,693,427
1.3	Debenture and Bonds	300,000	300,000	300,000
1.4	Borrowings	456,770	1,681,305	3,018,540
1.5	Deposits (a+b)	41,174,926	37,348,256	32,075,087
	Domestic Currency (a)	34,559,243	30,171,215	25,687,777
	Foreign Currency (b)	6,615,683	7,177,041	6,387,310
1.6	Income Tax Liability	112,409	80,232	21,542
1.7	Other Liabilities	1,061,611	1,327,364	1,638,422
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>46,498,401</b>	<b>43,867,398</b>	<b>39,712,766</b>
2.1	Cash and Bank Balance	2,181,331	3,372,512	3,719,684
2.2	Money at Call and Short Notice	573,368	552,888	710,572
2.3	Investments	11,694,275	10,826,379	9,961,689
2.4	Net Loans and Advances	30,426,062	27,589,933	24,111,663
2.5	Fixed Assets	666,303	660,989	502,500
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	957,062	864,696	706,659
<b>3.</b>	<b>Profit and Loss Account</b>	<b>1st Quarter This Year</b>	<b>Last Year</b>	<b>1st Quarter Last Year</b>
3.1	Interest Income	805,076	2,798,486	604,171
3.2	Interest Expense	353,457	1,153,280	257,061
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>451,618</b>	<b>1,645,206</b>	<b>347,110</b>
3.3	Fees, Commission and Discount	70,461	179,693	45,056
3.4	Other Operating Income	30,088	144,164	28,756
3.5	Foreign Exchange Gain/Loss (Net)	69,586	251,920	76,239
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>621,753</b>	<b>2,220,983</b>	<b>497,161</b>
3.6	Staff Expense	87,969	339,898	64,338
3.7	Other Operating Expense	80,596	265,158	65,195
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>453,189</b>	<b>1,615,927</b>	<b>367,628</b>
3.8	Provision for Possible Losses	51,136	45,722	56,712
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>402,053</b>	<b>1,570,205</b>	<b>310,916</b>
3.9	Non Operating Income/(Expenses) Net	2,967	2,190	211
3.10	Write Back of Provision for Possible Loss	-	10,618	-
<b>E</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>405,019</b>	<b>1,583,013</b>	<b>311,127</b>
3.11	Extra Ordinary Income/Expense (Net)	7,393	43,522	37,692
<b>F</b>	<b>Profit before Bonus and Taxes (E+3.11)</b>	<b>412,413</b>	<b>1,626,534</b>	<b>348,818</b>
3.12	Provision for Staff Bonus	37,492	147,867	31,711
3.13	Provision for Tax	112,476	447,615	95,132
<b>G</b>	<b>Net Profit/(Loss) (F-3.12-3.13)</b>	<b>262,445</b>	<b>1,031,053</b>	<b>221,975</b>

4.	Ratios & Others (%)	As at		
		17 October 2009	15 July 2009 (Audited)	16 October 2008
4.1	Capital Fund to RWA	10.36	10.70	10.73
4.2	Non Performing Loan to Total Loan	1.16	0.80	1.06
4.3	Total Loan Loss Provision to Total NPL	128.33	181.95	173.20
4.4	Price Earning (Annualized)	39.76	45.89	43.29
4.5	Liquid Assets/ Deposits	31.40	47.62	41.90
4.6	Net Worth Per Share (Rs)	234	324	275
4.7	Total Assets Per Share (Rs)	3,209	4,542	4,112
4.8	Earning Per Share (Annualized) (Rs)	72.44	106.76	91.94
4.9	Number of Equity Shares	14,491,240	9,657,470	9,657,470

**Note:**

- 1 Figures regrouped wherever necessary.
- 2 Above figures may vary with the audited figures if modified by the external auditors and regulators.