

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 2ND QUARTER OF THE FISCAL YEAR 2009/10

Rs. Thousand

S.N.	Particulars	As at		
		14 January 2010	17 October 2009	13 January 2009
1.	Total Capital and Liabilities (1.1 to 1.7)	52,020,627	47,004,458	41,036,049
1.1	Paid up Capital	1,449,124	1,449,124	965,747
1.2	Reserve and Surplus	2,313,516	1,943,561	1,900,662
1.3	Debenture and Bond	300,000	300,000	300,000
1.4	Borrowings	2,358,854	456,770	2,732,686
1.5	Deposits (a+b)	44,023,217	41,174,926	33,848,525
	Domestic Currency (a)	37,233,917	34,559,243	27,193,747
	Foreign Currency (b)	6,789,300	6,615,683	6,654,777
1.6	Income Tax Liability	-	112,409	-
1.7	Other Liabilities	1,575,916	1,567,668	1,288,429
2.	Total Assets (2.1 to 2.7)	52,020,627	47,004,458	41,036,049
2.1	Cash and Bank Balance	2,834,880	2,181,331	2,751,943
2.2	Money at Call and Short Notice	1,866,369	1,473,368	1,136,837
2.3	Investments	11,697,223	10,840,277	10,454,498
2.4	Loans and Advances	33,910,095	30,886,117	25,440,330
	a. Real Estate Loan	4,421,382	3,816,247	3,121,171
	b. Home/Housing Loan	2,526,906	2,410,534	2,099,462
	c. Margin Type Loan	-	-	-
	d. Term Loan	4,476,645	4,355,393	3,543,075
	e. Overdraft Loan/TR Loan/WC Loan	16,132,223	14,435,100	12,183,439
	f. Others	6,352,939	5,868,843	4,493,183
2.5	Fixed Assets	680,008	666,303	584,760
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,032,053	957,062	667,681
3.	Profit and Loss Account	2 Quarters This Year	1st Quarter This Year	2 Quarters Last Year
3.1	Interest Income	1,762,876	805,076	1,249,477
3.2	Interest Expense	764,167	353,457	530,803
A	Net Interest Income (3.1-3.2)	998,710	451,618	718,673
3.3	Fees, Commission and Discount	92,316	45,247	89,310
3.4	Other Operating Income	115,447	55,302	61,511
3.5	Foreign Exchange Gain/Loss (Net)	139,453	69,586	123,301
B	Total Operating Income (A+3.3+3.4+3.5)	1,345,926	621,753	992,796
3.6	Staff Expenses	160,304	87,969	119,632
3.7	Other Operating Expenses	156,132	80,596	125,603
C	Operating Profit Before Provision (B-3.6-3.7)	1,029,491	453,189	747,561
3.8	Provision for Possible Losses	91,009	51,136	115,633
D	Operating Profit (C-3.8)	938,482	402,053	631,928
3.9	Non Operating Income/(Expenses) Net	9,064	2,967	2,593
3.10	Write Back of Provision for Possible Loss	31,025	-	-
E	Profit from Regular Activities (D+3.9+3.10)	978,571	405,019	634,521
3.11	Extra Ordinary Income/Expenses (Net)	13,582	7,393	38,998
F	Profit before Bonus and Taxes (E+3.11)	992,153	412,413	673,519
3.12	Provision for Staff Bonus	90,196	37,492	61,229
3.13	Provision for Tax	268,726	112,476	182,964
G	Net Profit/(Loss) (F-3.12-3.13)	633,231	262,445	429,325

4.	Ratios & Others (%)	As at		
		14 January 2010	17 October 2009	13 January 2009
4.1	Capital Fund to RWA	10.52	10.36	11.15
4.2	Non Performing Loan (NPL) to Total Loan	1.00	1.16	0.82
4.3	Total Loan Loss Provision to Total NPL	147.06	128.33	222.93
4.4	Cost of Funds			
	Local Currency	4.53	3.94	3.79
	All Currencies	3.99	3.55	3.49
4.5	Price Earning (Annualized)	29.75	39.76	37.68
4.6	Liquid Assets/ Deposits	32.32	30.68	39.45
4.7	Net Worth Per Share (Rs)	260	234	297
4.8	Total Assets Per Share (Rs)	3,590	3,244	4,249
4.9	Earning Per Share (Annualized) (Rs)	87.40	72.44	88.91
4.10	Number of Equity Shares	14,491,240	14,491,240	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.