

Unaudited Financial Results

NABIL BANK LIMITED

Rs. Million

S. No.	PARTICULARS	FY 2005/2006	FY 2004/2005	
		1st Quarter Ending 17-Oct-2005 (31 Ashwin,2062) (Provisional)	Fiscal Year Ending 15-Jul-2005 (31 Ashadh,2062) (Audited)	1st Quarter Ending 16-Oct-2004 (30 Ashwin, 2061) (Provisional)
1	Authorised Capital	500	500	500
2	Issued Capital	492	492	492
3	Paid-up Capital	492	492	492
4	General Reserve	847	847	743
5	Provision for Loan Loss	467	361	421
6	Other Reserves	289	289	217
	<i>Capital Adjustment</i>	228	228	163
	<i>Dividend Equalisation</i>	14	14	12
	<i>FX Fluctuation</i>	38	38	34
	<i>Others</i>	9	9	8
7	Retained Earnings	25	30	110
8	Total Deposits & Borrowings	16,675	14,604	14,956
	<i>Interest Bearing</i>	13,397	11,464	12,140
	<i>Non-Interest Bearing</i>	3,278	3,140	2,816
9	Total Credit	11,524	10,947	10,314
10	Total Investment	6,346	5,137	5,584
11	Cash & Bank Balance	1,083	559	1,051
	<i>Balance with NRB</i>	433	390	482
	<i>Balance with Other Banks</i>	292	23	345
	<i>Cash in Vault</i>	358	146	224
12	Other Assets	1,005	907	1,128
13	Other Liabilities	1,163	927	1,138
14	Total Income	313	1,511	366
	<i>Interest *</i>	217	1,075	258
	<i>Others</i>	96	436	108
15	Total Expenditure	165	634	153
	<i>Interest</i>	74	244	61
	<i>Operating</i>	91	390	92
	<i>Others</i>	-	-	-
16	Operating Profit *	148	877	213

* Operating Profit last year is inclusive of suspended interest recovered during the subsequent month following the quarter end. However, NRB has withdrawn such provision from this year. If the suspended interest related to regular accounts is considered, the operating profit of 3 months this year would be **Rs.234 million**.