

Nabil Bank Limited
Kamaladi, Kathmandu
Unaudited Financial Results (Quarterly)
As at 2nd Quarter (13 January 2006) of the Fiscal Year 2005/2006

Rs. Thousand

S.N.	Particulars	This Quarter Ending 13 Jan 2006 (Provisional)	Previous Quarter Ending 17 Oct 2005 (Provisional)	Corresponding Previous Quarter Ending 13 Jan 2005 (Provisional)
1.	Total Capital and Liabilities (1.1 to 1.7)	21,045,576	19,958,807	17,333,358
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	1,337,236	1,160,927	1,232,594
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	636,008	670,000	486,175
1.5	Deposits (a+b)	17,233,571	16,004,870	13,981,036
	Domestic Currency (a)	12,869,134	12,153,622	10,504,506
	Foreign Currency (b)	4,364,437	3,851,248	3,476,530
1.6	Income Tax Liability	32,225	31,615	39,324
1.7	Other Liabilities	1,314,882	1,599,741	1,102,575
2.	Total Assets (2.1 to 2.7)	21,045,576	19,958,807	17,333,358
2.1	Cash and Bank Balance	880,490	1,083,314	721,326
2.2	Money at Call and Short Notice	910,867	317,887	417,270
2.3	Investments	6,280,411	6,028,482	5,242,385
2.4	Loans and Advances	12,025,814	11,524,440	10,011,395
2.5	Fixed Assets	341,023	350,662	347,811
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	606,971	654,022	593,171
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income *	564,106	217,395	518,586
3.2	Interest Expense	153,317	73,660	122,914
A	Net Interest Income (3.1-3.2)	410,789	143,735	395,672
3.3	Fees, Commission and Discount	95,202	45,720	88,498
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	100,113	40,542	108,636
B	Total Operating Income (A+3.3+3.4+3.5)	606,104	229,997	592,806
3.6	Staff Expense	97,708	49,648	89,701
3.7	Other Operating Expense	88,705	42,000	86,703
C	Operating Profit Before Provision (B-3.6-3.7)	419,691	138,349	416,402
3.8	Provision for Possible Losses / Write Off	130,993	106,444	31,322
D	Operating Profit (C-3.8)	288,698	31,905	385,080
3.9	Non Operating Income/Expenses (Net)	42,387	9,615	24,380
3.10	Write Back of Provision for Possible Loss	-	-	-
E	Profit from Regular Activities (D+3.9+3.10)	331,085	41,520	409,460
3.11	Extra Ordinary Income/Expense (Net)	-	-	-
F	Profit before Bonus and Taxes (E+3.11)	331,085	41,520	409,460
3.12	Provision for Staff Bonus	33,108	4,152	40,946
3.13	Provision for Tax	126,546	42,425	125,948
G	Net Profit/(Loss) (F-3.12-3.13)	171,431	(5,057)	242,566
4.	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA (%)	12.73	12.22	13.78
4.2	Non Performing Loan to Total Loan (%)	2.66	2.43	2.52
4.3	Total Loan Loss Provision to Total NPL (%)	153.54	166.91	154.97

Figures regrouped wherever necessary

* Interest Income last year is inclusive of interest recovered during the subsequent month following the quarter end. However, NRB has withdrawn such provision from this year
If the practice of last year was followed, interest income 6 months this year would be Rs. 609 million.