

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 3RD QUARTER (13 APRIL, 2006) OF THE FISCAL YEAR 2005/2006

Rs. Thousand

S.N.	Particulars	This Quarter Ending 13 Apr 06	Previous Quarter Ending 13 Jan 06	Corresp. Previous Year Quarter Ending 13 Apr 05
1.	Total Capital and Liabilities (1.1 to 1.7)	22,100,901	21,045,576	17,047,737
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	1,508,220	1,337,236	1,370,479
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	592,900	636,008	5,000
1.5	Deposits (a+b)	18,265,557	17,233,571	14,028,151
	<i>Domestic Currency (a)</i>	13,556,798	12,869,134	10,688,265
	<i>Foreign Currency (b)</i>	4,708,759	4,364,437	3,339,886
1.6	Income Tax Liability	21,924	32,225	33,318
1.7	Other Liabilities	1,220,646	1,314,882	1,119,135
2.	Total Assets (2.1 to 2.7)	22,100,901	21,045,576	17,047,737
2.1	Cash and Bank Balance	849,769	880,490	1,319,619
2.2	Money at Call and Short Notice	972,987	910,867	150,000
2.3	Investments	6,131,756	6,280,411	4,810,640
2.4	Loans and Advances	13,165,047	12,025,814	9,830,555
2.5	Fixed Assets	325,748	341,023	338,973
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	655,594	606,971	597,950
3.	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income *	877,918	560,878	782,380
3.2	Interest Expense	249,905	153,317	183,382
A	Net Interest Income (3.1-3.2)	628,013	407,561	598,998
3.3	Fees, Commission and Discount	156,523	101,267	136,963
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	137,446	97,276	139,898
B	Total Operating Income (A+3.3+3.4+3.5)	921,982	606,104	875,859
3.6	Staff Expense	143,886	97,708	134,067
3.7	Other Operating Expense	132,427	88,705	140,048
C	Operating Profit Before Provision (B-3.6-3.7)	645,669	419,691	601,744
3.8	Provision for Possible Losses / Write Off	116,735	130,993	25,614
D	Operating Profit (C-3.8)	528,934	288,698	576,130
3.9	Non Operating Income/Expenses (Net)	65,000	42,387	51,675
3.10	Write Back of Provision for Possible Loss	-	-	-
E	Profit from Regular Activities (D+3.9+3.10)	593,934	331,085	627,805
3.11	Extra Ordinary Income/Expense (Net)	-	-	-
F	Profit before Bonus and Taxes (E+3.11)	593,934	331,085	627,805
3.12	Provision for Staff Bonus	59,393	33,108	62,780
3.13	Provision for Tax	192,126	126,546	186,052
G	Net Profit/(Loss) (F-3.12-3.13)	342,415	171,431	378,973

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	13.13	12.73	14.74
4.2	Non Performing Loan to Total Loan	3.63	2.66	3.16
4.3	Total Loan Loss Provision to Total NPL	100.01	153.54	123.85

Figures regrouped wherever necessary

*Interest income last year is inclusive of suspended interest Rs.67.23 million recovered during the subsequent month following the quarter end. However, NRB has withdrawn such provision from this Financial Year.