

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 4TH QUARTER OF THE FISCAL YEAR 2005/2006

Rs. Thousand

S.N.	Particulars	This Year Ending 16 July 06	Previous Quarter Ending 13 April 06	Previous Year Ending 15 July 2005 (Audited)
1.	Total Capital and Liabilities (1.1 to 1.7)	22,807,062	22,100,901	17,186,331
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	1,795,691	1,508,220	1,165,984
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	173,202	592,900	17,063
1.5	Deposits (a+b)	19,347,396	18,265,557	14,586,609
	Domestic Currency (a)	14,539,361	13,556,799	11,260,669
	Foreign Currency (b)	4,808,036	4,708,759	3,325,940
1.6	Income Tax Liability	21,712	21,924	15,345
1.7	Other Liabilities	977,406	1,220,646	909,676
2.	Total Assets (2.1 to 2.7)	22,807,062	22,100,901	17,186,331
2.1	Cash and Bank Balance	630,239	849,769	559,381
2.2	Money at Call and Short Notice	1,734,902	972,987	868,428
2.3	Investments	6,174,845	6,131,756	4,267,233
2.4	Loans and Advances	13,278,782	13,165,047	10,586,170
2.5	Fixed Assets	319,086	325,748	361,235
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	669,208	655,594	543,883
3.	Profit and Loss Account	This Year	Upto Previous Quarter	Previous Year
3.1	Interest Income *	1,296,424	877,918	1,068,747
3.2	Interest Expense	357,162	249,905	243,545
A	Net Interest Income (3.1-3.2)	939,262	628,013	825,202
3.3	Fees, Commission and Discount	221,402	156,524	184,817
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	185,466	137,446	184,879
B	Total Operating Income (A+3.3+3.4+3.5)	1,346,130	921,983	1,194,898
3.6	Staff Expense	220,081	141,370	199,516
3.7	Other Operating Expense	181,879	134,944	190,299
C	Operating Profit Before Provision (B-3.6-3.7)	944,170	645,669	805,083
3.8	Provision for Possible Losses / Write Off	47,484	116,735	35,340
D	Operating Profit (C-3.8)	896,686	528,934	769,742
3.9	Non Operating Income/Expenses (Net)	74,793	65,000	72,241
3.10	Write Back of Provision for Possible Loss	7,753	-	-
E	Profit from Regular Activities (D+3.9+3.10)	979,232	593,935	841,984
3.11	Extra Ordinary Income/Expense (Net)	-	-	-
F	Profit before Bonus and Taxes (E+3.11)	979,232	593,935	841,984
3.12	Provision for Staff Bonus	89,021	59,393	84,198
3.13	Provision for Tax	260,325	192,126	239,149
G	Net Profit/(Loss) (F-3.12-3.13)	629,886	342,415	518,636

4.	Ratios (%)	At the End of This Year	At the End of Previous Quarter	At the End of Previous Year
4.1	Capital Fund to RWA	14.79	13.13	12.44
4.2	Non Performing Loan to Total Loan	1.25	3.63	1.32
4.3	Total Loan Loss Provision to Total NPL	213.36	100.01	249.52

Figures regrouped wherever necessary

*Inclusive of interest realized till 27.07.2006 from suspended interest as of 16.07.2006.