

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 1ST QUARTER OF THE FISCAL YEAR 2006/2007

Rs. Thousand

S.N.	Particulars	1st Quarter of This Year Ending 17 October 2006	Previous Year Ending 16 July 2006 (Audited)	1st Quarter of Previous Year Ending 17 October 2005
1.	Total Capital and Liabilities (1.1 to 1.7)	23,993,641	22,686,210	19,958,807
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	1,510,489	1,383,340	1,160,927
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	645,425	173,202	670,000
1.5	Deposits (a+b)	19,731,020	19,347,399	16,004,869
	Domestic Currency (a)	14,876,312	14,539,361	12,153,622
	Foreign Currency (b)	4,854,708	4,808,039	3,851,248
1.6	Income Tax Liability	42,508	34,605	31,615
1.7	Other Liabilities	1,572,546	1,256,010	1,599,741
2.	Total Assets (2.1 to 2.7)	23,993,641	22,686,210	19,958,807
2.1	Cash and Bank Balance	1,797,673	630,239	1,083,314
2.2	Money at Call and Short Notice	404,323	1,734,902	317,887
2.3	Investments	6,521,463	6,178,533	6,028,482
2.4	Gross Loans and Advances	14,315,232	13,278,782	11,524,440
2.5	Fixed Assets	307,708	319,086	350,662
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	647,242	544,668	654,022
3.	Profit and Loss Account	1st Quarter of This Year	Previous Year	1st Quarter of Previous Year
3.1	Interest Income	293,901	1,309,999	215,921
3.2	Interest Expense	122,643	357,161	73,661
A	Net Interest Income (3.1-3.2)	171,258	952,837	142,260
3.3	Fees, Commission and Discount	55,673	221,192	47,195
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	45,636	185,484	40,542
B	Total Operating Income (A+3.3+3.4+3.5)	272,566	1,359,513	229,997
3.6	Staff Expense	52,038	219,781	49,648
3.7	Other Operating Expense	44,744	182,696	42,000
C	Operating Profit Before Provision (B-3.6-3.7)	175,784	957,035	138,349
3.8	Provision for Possible Losses / Write Off	-	3,770	106,444
D	Operating Profit (C-3.8)	175,784	953,266	31,905
3.9	Non Operating Income/(Expenses) Net	3,580	735	-
3.10	Write Back of Provision for Possible Loss	7,115	7,729	-
E	Profit from Regular Activities (D+3.9+3.10)	186,479	961,731	31,905
3.11	Extra Ordinary Income/Expense (Net)	14,503	26,074	9,615
F	Profit before Bonus and Taxes (E+3.11)	200,982	987,804	41,520
3.12	Provision for Staff Bonus	18,271	89,800	4,152
3.13	Provision for Tax	55,313	262,741	42,425
G	Net Profit/(Loss) (F-3.12-3.13)	127,399	635,262	(5,057)

4.	Ratios (%)	At the End of 1st Quarter This Year	At the End of Previous Year	At the End of 1st Quarter Previous Year
4.1	Capital Fund to RWA	12.65	12.31	12.22
4.2	Non Performing Loan to Total Loan	1.64	1.38	2.43
4.3	Total Loan Loss Provision to Total NPL	149	195	166.92

Figures regrouped wherever necessary