

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 2ND QUARTER OF THE FISCAL YEAR 2006/2007

Rs. Thousand

S.N.	Particulars	This Quarter Ending 14 January 2007	Previous Quarter Ending 17 October 2006	Previous Year Quarter Ending 13 January 2006
1.	Total Capital and Liabilities (1.1 to 1.7)	26,421,596	23,993,641	21,045,576
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	1,712,128	1,510,489	1,337,236
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	1,019,926	645,425	636,008
1.5	Deposits (a+b)	22,082,898	19,731,020	17,233,571
	<i>Domestic Currency (a)</i>	<i>17,048,019</i>	<i>14,876,312</i>	<i>12,869,134</i>
	<i>Foreign Currency (b)</i>	<i>5,034,879</i>	<i>4,854,708</i>	<i>4,364,437</i>
1.6	Income Tax Liability	(1,132)	42,508	32,225
1.7	Other Liabilities	1,116,122	1,572,546	1,314,882
2.	Total Assets (2.1 to 2.7)	26,421,596	23,993,641	21,045,576
2.1	Cash and Bank Balance	1,932,694	1,797,673	880,490
2.2	Money at Call and Short Notice	420,526	404,323	910,867
2.3	Investments	8,023,438	6,521,463	6,280,411
2.4	Gross Loans and Advances	15,154,389	14,315,232	12,025,814
2.5	Fixed Assets	305,038	307,708	341,023
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	585,511	647,242	606,971
3.	Profit and Loss Account	Upto 2nd Quarter this Year	Upto 1st Quarter this year	Upto 2nd Quarter Previous Year
3.1	Interest Income	727,388	293,901	564,106
3.2	Interest Expense	252,504	122,643	153,317
A	Net Interest Income (3.1-3.2)	474,884	171,258	410,789
3.3	Fees, Commission and Discount	110,401	55,673	95,202
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	108,602	45,636	100,113
B	Total Operating Income (A+3.3+3.4+3.5)	693,888	272,566	606,104
3.6	Staff Expense	96,644	52,038	96,008
3.7	Other Operating Expense	90,214	44,744	90,406
C	Operating Profit Before Provision (B-3.6-3.7)	507,030	175,784	419,691
3.8	Provision for Possible Losses / Write Off	2,464	-	130,993
D	Operating Profit (C-3.8)	504,566	175,784	288,698
3.9	Non Operating Income/(Expenses) Net	4,972	3,580	-
3.10	Write Back of Provision for Possible Loss	-	7,115	-
E	Profit from Regular Activities (D+3.9+3.10)	509,538	186,479	288,698
3.11	Extra Ordinary Income/Expense (Net)	20,091	14,503	42,387
F	Profit before Bonus and Taxes (E+3.11)	529,629	200,982	331,085
3.12	Provision for Staff Bonus	48,148	18,271	33,109
3.13	Provision for Tax	152,443	55,313	126,546
G	Net Profit/(Loss) (F-3.12-3.13)	329,038	127,399	171,431
4.	Ratios (%)	At the End of 2nd Quarter This Year	At the End of 1st Quarter This Year	At the End of 2nd Quarter Previous Year
4.1	Capital Fund to RWA	13.1	12.7	12.7
4.2	Non Performing Loan to Total Loan	1.6	1.6	2.7
4.3	Total Loan Loss Provision to Total NPL	144.0	149.0	153.5

Figures regrouped wherever necessary