

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 3RD QUARTER OF THE FISCAL YEAR 2006/2007

Rs. Thousand

S.N.	Particulars	This Quarter Ending 13 April 2007	Previous Quarter Ending 14 January 2007	Previous Year Quarter Ending 13 April 2006
1.	Total Capital and Liabilities (1.1 to 1.7)	28,405,611	26,461,883	22,100,901
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	1,854,664	1,712,128	1,508,220
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	2,330,618	1,019,926	592,900
1.5	Deposits (a+b)	22,505,289	22,082,898	18,265,557
	<i>Domestic Currency (a)</i>	17,632,623	17,048,019	13,556,799
	<i>Foreign Currency (b)</i>	4,872,666	5,034,879	4,708,759
1.6	Income Tax Liability	32,709	39,156	21,924
1.7	Other Liabilities	1,190,676	1,116,122	1,220,646
2.	Total Assets (2.1 to 2.7)	28,405,611	26,461,883	22,100,901
2.1	Cash and Bank Balance	1,539,680	1,932,694	849,769
2.2	Money at Call and Short Notice	1,909,850	420,526	972,987
2.3	Investments	8,180,775	8,023,438	6,131,756
2.4	Gross Loans and Advances	15,786,400	15,154,389	13,165,047
2.5	Fixed Assets	294,678	305,038	325,748
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	694,228	625,798	655,594
3.	Profit and Loss Account	Upto 3rd Quarter this Year	Upto 2nd Quarter this year	Upto 3rd Quarter Previous Year
3.1	Interest Income	1,122,261	727,388	877,918
3.2	Interest Expense	399,778	252,504	249,905
A	Net Interest Income (3.1-3.2)	722,484	474,884	628,013
3.3	Fees, Commission and Discount	161,744	110,401	156,524
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	157,804	108,602	137,446
B	Total Operating Income (A+3.3+3.4+3.5)	1,042,032	693,888	921,983
3.6	Staff Expense	144,112	96,644	141,370
3.7	Other Operating Expense	134,865	90,214	134,944
C	Operating Profit Before Provision (B-3.6-3.7)	763,055	507,030	645,669
3.8	Provision for Possible Losses / Write Off	29,068	2,464	116,735
D	Operating Profit (C-3.8)	733,987	504,566	528,934
3.9	Non Operating Income/(Expenses) Net	8,600	4,972	1,235
3.10	Write Back of Provision for Possible Loss	-	-	-
E	Profit from Regular Activities (D+3.9+3.10)	742,588	509,538	530,169
3.11	Extra Ordinary Income/Expense (Net)	29,463	20,091	63,765
F	Profit before Bonus and Taxes (E+3.11)	772,050	529,629	593,935
3.12	Provision for Staff Bonus	70,186	48,148	53,994
3.13	Provision for Tax	230,244	152,443	193,719
G	Net Profit/(Loss) (F-3.12-3.13)	471,620	329,038	346,221

4.	Ratios (%)	At the End of 3rd Quarter This Year	At the End of 2nd Quarter This Year	At the End of 3rd Quarter Previous Year
4.1	Capital Fund to RWA	13.4	13.1	13.1
4.2	Non Performing Loan to Total Loan	1.8	1.6	3.6
4.3	Total Loan Loss Provision to Total NPL	139.0	144.0	100.0

Figures regrouped wherever necessary