

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 4TH QUARTER OF THE FISCAL YEAR 2006/2007

Rs. Thousand

S.N.	Particulars	This Year Ending 16 July 2007	Previous Quarter Ending 13 April 2007	Previous Year Ending 16 July 2006 (Audited)
1.	Total Capital and Liabilities (1.1 to 1.7)	27,630,341	28,405,611	22,686,210
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	2,068,670	1,854,664	1,383,340
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	882,573	2,330,618	173,202
1.5	Deposits (a+b)	23,342,275	22,505,289	19,347,399
	<i>Domestic Currency (a)</i>	18,359,010	17,632,623	14,539,361
	<i>Foreign Currency (b)</i>	4,983,265	4,872,666	4,808,039
1.6	Income Tax Liability	(6,553)	32,709	34,605
1.7	Other Liabilities	851,722	1,190,676	1,256,010
2.	Total Assets (2.1 to 2.7)	27,630,341	28,405,611	22,686,210
2.1	Cash and Bank Balance	1,399,619	1,539,680	630,239
2.2	Money at Call and Short Notice	563,533	1,909,850	1,734,902
2.3	Investments	8,952,325	8,180,775	6,178,533
2.4	Gross Loans and Advances	15,903,024	15,786,400	13,278,782
2.5	Fixed Assets	288,980	294,678	319,086
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	522,860	694,228	544,668
3.	Profit and Loss Account	This Year	Upto 3rd Quarter this year	Previous Year
3.1	Interest Income	1,587,940	1,122,261	1,309,999
3.2	Interest Expense	555,337	399,778	357,161
A	Net Interest Income (3.1-3.2)	1,032,603	722,484	952,837
3.3	Fees, Commission and Discount	146,829	109,084	138,294
3.4	Other Operating Income	92,439	53,796	82,898
3.5	Foreign Exchange Gain/Loss (Net)	209,923	157,804	185,484
B	Total Operating Income (A+3.3+3.4+3.5)	1,481,795	1,043,167	1,359,513
3.6	Staff Expense	241,405	144,112	219,781
3.7	Other Operating Expense	186,583	134,865	182,696
C	Operating Profit Before Provision (B-3.6-3.7)	1,053,807	764,191	957,035
3.8	Provision for Possible Losses	601	29,068	3,770
D	Operating Profit (C-3.8)	1,053,206	735,122	953,266
3.9	Non Operating Income/(Expenses) Net	7,366	7,465	735
3.10	Write Back of Provision for Possible Loss	-	-	7,729
E	Profit from Regular Activities (D+3.9+3.10)	1,060,572	742,588	961,731
3.11	Extra Ordinary Income/Expense (Net)	40,737	29,463	26,074
F	Profit before Bonus and Taxes (E+3.11)	1,101,308	772,050	987,804
3.12	Provision for Staff Bonus	100,119	70,186	89,800
3.13	Provision for Tax	315,564	230,244	262,741
G	Net Profit/(Loss) (F-3.12-3.13)	685,626	471,620	635,262

4.	Ratios (%)	At the End of This Year	At the End of 3rd Quarter This Year	At the End of Previous Year
4.1	Capital Fund to RWA	14.6	13.4	12.3
4.2	Non Performing Loan to Total Loan	1.1	1.8	1.4
4.3	Total Loan Loss Provision to Total NPL	199.8	139.0	195.1

Figures regrouped wherever necessary