

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 1ST QUARTER OF THE FISCAL YEAR 2007/08

Rs. Thousand

S.N.	Particulars	As at		
		17 October 2007	16 July 2007 (Audited)	17 October 2006
1.	Total Capital and Liabilities (1.1 to 1.7)	30,059,365	27,610,638	23,993,641
1.1	Paid up Capital	491,654	491,654	491,654
1.2	Reserve and Surplus	1,721,139	1,565,395	1,510,489
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	2,993,500	882,573	645,425
1.5	Deposits (a+b)	23,695,111	23,342,285	19,731,020
	<i>Domestic Currency (a)</i>	18,965,245	18,359,021	14,876,312
	<i>Foreign Currency (b)</i>	4,729,867	4,983,265	4,854,708
1.6	Income Tax Liability	75,387	-	42,508
1.7	Other Liabilities	1,082,573	1,328,731	1,572,546
2.	Total Assets (2.1 to 2.7)	30,059,365	27,610,638	23,993,641
2.1	Cash and Bank Balance	1,484,250	1,399,826	1,797,673
2.2	Money at Call and Short Notice	102,032	563,533	404,323
2.3	Investments	9,427,353	8,945,311	6,521,463
2.4	Gross Loans and Advances	18,134,503	15,903,024	14,315,232
2.5	Fixed Assets	283,848	286,895	307,708
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	627,378	512,050	647,242
3.	Profit and Loss Account	1st Quarter This Year	Last Year	1st Quarter Last Year
3.1	Interest Income	423,920	1,587,759	293,901
3.2	Interest Expense	159,142	555,710	122,643
A	Net Interest Income (3.1-3.2)	264,778	1,032,049	171,258
3.3	Fees, Commission and Discount	37,893	150,609	36,065
3.4	Other Operating Income	21,997	87,575	19,607
3.5	Foreign Exchange Gain/Loss (Net)	47,352	209,926	45,636
B	Total Operating Income (A+3.3+3.4+3.5)	372,020	1,480,158	272,566
3.6	Staff Expense	60,084	240,161	52,038
3.7	Other Operating Expense	47,994	188,183	44,744
C	Operating Profit Before Provision (B-3.6-3.7)	263,943	1,051,813	175,784
3.8	<i>Provision for Possible Losses</i>	13,271	14,206	-
D	Operating Profit (C-3.8)	250,672	1,037,607	175,784
3.9	<i>Non Operating Income/(Expenses) Net</i>	256	5,281	3,580
3.10	<i>Write Back of Provision for Possible Loss</i>	9	10,926	7,115
E	Profit from Regular Activities (D+3.9+3.10)	250,936	1,053,814	186,479
3.11	<i>Extra Ordinary Income/Expense (Net)</i>	5,872	40,737	14,503
F	Profit before Bonus and Taxes (E+3.11)	256,808	1,094,551	200,982
3.12	<i>Provision for Staff Bonus</i>	23,346	99,505	18,271
3.13	<i>Provision for Tax</i>	77,718	321,086	55,313
G	Net Profit/(Loss) (F-3.12-3.13)	155,744	673,960	127,399

4.	Ratios (%)	As at		
		17 October 2007	16 July 2007	17 October 2006
4.1	Capital Fund to RWA	11.45	12.04	12.65
4.2	Non Performing Loan to Total Loan	1.14	1.12	1.64
4.3	Total Loan Loss Provision to Total NPL	179.20	200.36	149.03

Figures regrouped wherever necessary