

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 2ND QUARTER OF THE FISCAL YEAR 2007/08

Rs. Thousand

S.N.	Particulars	As at		
		14 January 2008	17 October 2007	14 January 2007
1.	Total Capital and Liabilities (1.1 to 1.7)	33,304,384	30,059,365	26,421,596
1.1	Paid up Capital	689,216	491,654	491,654
1.2	Reserve and Surplus	1,713,044	1,721,139	1,712,128
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	2,907,404	2,993,500	1,019,926
1.5	Deposits (a+b)	26,814,271	23,695,111	22,082,898
	<i>Domestic Currency (a)</i>	21,738,551	18,965,245	17,048,019
	<i>Foreign Currency (b)</i>	5,075,720	4,729,867	5,034,879
1.6	Income Tax Liability	36,848	75,387	(1,132)
1.7	Other Liabilities	1,143,601	1,082,573	1,116,122
2.	Total Assets (2.1 to 2.7)	33,304,384	30,059,365	26,421,596
2.1	Cash and Bank Balance	1,549,506	1,484,250	1,932,694
2.2	Money at Call and Short Notice	684,571	102,032	420,526
2.3	Investments	9,950,354	9,427,353	8,023,438
2.4	Gross Loans and Advances	19,973,730	18,134,503	15,154,389
2.5	Fixed Assets	531,645	283,848	305,038
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	614,578	627,378	585,511
3.	Profit and Loss Account	2 Quarters This Year	1st Quarter This Year	2 Quarters Last Year
3.1	Interest Income	881,585	423,920	727,388
3.2	Interest Expense	335,969	159,142	252,504
	A Net Interest Income (3.1-3.2)	545,616	264,778	474,884
3.3	Fees, Commission and Discount	75,408	37,893	73,876
3.4	Other Operating Income	43,682	21,997	36,526
3.5	Foreign Exchange Gain/Loss (Net)	96,229	47,352	108,602
	B Total Operating Income (A+3.3+3.4+3.5)	760,935	372,020	693,888
3.6	Staff Expense	112,662	60,084	96,644
3.7	Other Operating Expense	101,332	47,994	90,214
	C Operating Profit Before Provision (B-3.6-3.7)	546,942	263,943	507,030
3.8	Provision for Possible Losses	35,627	13,271	2,464
	D Operating Profit (C-3.8)	511,314	250,672	504,566
3.9	Non Operating Income/(Expenses) Net	1,059	256	4,972
3.10	Write Back of Provision for Possible Loss	9	9	-
	E Profit from Regular Activities (D+3.9+3.10)	512,382	250,936	509,538
3.11	Extra Ordinary Income/Expense (Net)	41,429	5,872	20,091
	F Profit before Bonus and Taxes (E+3.11)	553,811	256,808	529,629
3.12	Provision for Staff Bonus	50,346	23,346	48,148
3.13	Provision for Tax	158,255	77,718	152,443
	G Net Profit/(Loss) (F-3.12-3.13)	345,210	155,744	329,038

4.	Ratios (%)	As at		
		14 January 2008	17 October 2007	14 January 2007
4.1	Capital Fund to RWA	11.13	11.45	13.11
4.2	Non Performing Loan to Total Loan	1.08	1.14	1.64
4.3	Total Loan Loss Provision to Total NPL	182.05	179.20	144.04

Figures regrouped wherever necessary