

**NABIL BANK LIMITED**  
**KAMALADI, KATHMANDU**  
**UNAUDITED FINANCIAL RESULTS (QUARTERLY)**  
**AS AT 3RD QUARTER OF THE FISCAL YEAR 2007/08**

Rs. Thousand

S.N.	Particulars	As at		
		12 April 2008	14 January 2008	13 April 2007
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>33,859,021</b>	<b>33,304,384</b>	<b>28,405,611</b>
1.1	Paid up Capital	689,216	689,216	491,654
1.2	Reserve and Surplus	1,899,543	1,713,044	1,854,664
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	2,746,038	2,907,404	2,330,618
1.5	Deposits (a+b)	27,380,591	26,814,271	22,505,289
	<i>Domestic Currency (a)</i>	22,527,146	21,738,551	17,632,623
	<i>Foreign Currency (b)</i>	4,853,445	5,075,720	4,872,666
1.6	Income Tax Liability	32,081	36,848	32,709
1.7	Other Liabilities	1,111,552	1,143,601	1,190,676
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>33,859,021</b>	<b>33,304,384</b>	<b>28,405,611</b>
2.1	Cash and Bank Balance	2,937,983	1,549,506	1,539,680
2.2	Money at Call and Short Notice	192,450	684,571	1,909,850
2.3	Investments	8,785,054	9,950,354	8,180,775
2.4	Gross Loans and Advances	20,817,386	19,973,730	15,786,400
2.5	Fixed Assets	516,772	531,645	294,678
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	609,376	614,578	694,228
<b>3.</b>	<b>Profit and Loss Account</b>	<b>3 Quarters This Year</b>	<b>2 Quarters This Year</b>	<b>3 Quarters Last Year</b>
3.1	Interest Income	1,378,177	881,585	1,122,261
3.2	Interest Expense	532,529	335,969	399,778
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>845,648</b>	<b>545,616</b>	<b>722,484</b>
3.3	Fees, Commission and Discount	110,932	75,408	109,084
3.4	Other Operating Income	67,919	43,682	53,796
3.5	Foreign Exchange Gain/Loss (Net)	143,286	96,229	157,804
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,167,785</b>	<b>760,935</b>	<b>1,043,167</b>
3.6	Staff Expense	164,977	112,662	144,112
3.7	Other Operating Expense	159,681	101,332	134,865
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>843,126</b>	<b>546,942</b>	<b>764,191</b>
3.8	Provision for Possible Losses	59,673	35,627	29,068
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>783,453</b>	<b>511,314</b>	<b>735,122</b>
3.9	Non Operating Income/(Expenses) Net	24,415	1,059	7,465
3.10	Write Back of Provision for Possible Loss	9	9	-
<b>E</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>807,876</b>	<b>512,382</b>	<b>742,588</b>
3.11	Extra Ordinary Income/Expense (Net)	45,112	41,429	29,463
<b>F</b>	<b>Profit before Bonus and Taxes (E+3.11)</b>	<b>852,989</b>	<b>553,811</b>	<b>772,050</b>
3.12	Provision for Staff Bonus	77,544	50,346	70,186
3.13	Provision for Tax	243,682	158,255	230,244
<b>G</b>	<b>Net Profit/(Loss) (F-3.12-3.13)</b>	<b>531,762</b>	<b>345,210</b>	<b>471,620</b>

4.	Ratios (%)	As at		
		12 April 2008	14 January 2008	13 April 2007
4.1	Capital Fund to RWA	11.43	11.13	13.44
4.2	Non Performing Loan to Total Loan	1.30	1.08	1.77
4.3	Total Loan Loss Provision to Total NPL	153.69	182.05	138.97