

NABIL BANK LIMITED
KAMALADI, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 4TH QUARTER OF THE FISCAL YEAR 2007/08

Rs. Thousand

S.N.	Particulars	As at		
		15 July 2008	12 April 2008	16 July 2007 (Audited)
1.	Total Capital and Liabilities (1.1 to 1.7)	37,487,666	33,859,021	27,610,638
1.1	Paid up Capital	689,216	689,216	491,654
1.2	Reserve and Surplus	2,118,135	1,899,543	1,565,395
1.3	Debenture and Bonds	240,000	-	-
1.4	Borrowings	1,360,000	2,746,038	882,573
1.5	Deposits (a+b)	31,915,047	27,380,591	23,342,285
	<i>Domestic Currency (a)</i>	<i>24,874,925</i>	<i>22,527,146</i>	<i>18,359,021</i>
	<i>Foreign Currency (b)</i>	<i>7,040,123</i>	<i>4,853,445</i>	<i>4,983,265</i>
1.6	Income Tax Liability	42,354	32,081	-
1.7	Other Liabilities	1,122,914	1,111,552	1,328,731
2.	Total Assets (2.1 to 2.7)	37,487,666	33,859,021	27,610,638
2.1	Cash and Bank Balance	2,671,141	2,937,983	1,399,826
2.2	Money at Call and Short Notice	1,952,361	192,450	563,533
2.3	Investments	9,957,045	8,785,054	8,945,311
2.4	Gross Loans and Advances	21,769,771	20,817,386	15,903,024
2.5	Fixed Assets	511,649	516,772	286,895
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	625,699	609,376	512,050
3.	Profit and Loss Account	This Year	3 Quarters This Year	Previous Year
3.1	Interest Income	1,978,742	1,378,177	1,587,759
3.2	Interest Expense	758,425	532,529	555,710
A	Net Interest Income (3.1-3.2)	1,220,317	845,648	1,032,049
3.3	Fees, Commission and Discount	159,191	110,932	150,609
3.4	Other Operating Income	94,631	67,919	87,575
3.5	Foreign Exchange Gain/Loss (Net)	195,803	143,286	209,926
B	Total Operating Income (A+3.3+3.4+3.5)	1,669,942	1,167,785	1,480,158
3.6	Staff Expense	256,321	164,977	240,161
3.7	Other Operating Expense	220,700	159,681	188,183
C	Operating Profit Before Provision (B-3.6-3.7)	1,192,921	843,126	1,051,813
3.8	Provision for Possible Losses	64,500	59,673	14,206
D	Operating Profit (C-3.8)	1,128,422	783,453	1,037,607
3.9	Non Operating Income/(Expenses) Net	24,850	24,415	5,281
3.10	Write Back of Provision for Possible Loss	9	9	10,926
E	Profit from Regular Activities (D+3.9+3.10)	1,153,281	807,876	1,053,814
3.11	Extra Ordinary Income/Expense (Net)	50,731	45,112	40,737
F	Profit before Bonus and Taxes (E+3.11)	1,204,011	852,989	1,094,551
3.12	Provision for Staff Bonus	109,456	77,544	99,505
3.13	Provision for Tax	344,202	243,682	321,086
G	Net Profit/(Loss) (F-3.12-3.13)	750,354	531,762	673,960

4.	Ratios (%)	As at		
		15 July 2008	12 April 2008	16 July 2007
4.1	Capital Fund to RWA	12.43	11.43	12.04
4.2	Non Performing Loan to Total Loan	0.79	1.30	1.12
4.3	Total Loan Loss Provision to Total NPL	236.05	153.69	200.36