



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashwin end 2066 of the Fiscal Year 2066/2067 (Mid Oct of 2009)

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	51,693,183	50,243,587	44,034,110
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(5,520,646)	(5,594,281)	(6,033,301)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,918,591	1,970,675	1,926,341
1.5	Deposits (a+b)	45,238,116	44,628,206	40,193,622
a.	Domestic Currency	45,037,072	44,426,414	39,964,236
b.	Foreign Currency	201,044	201,792	229,386
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	9,676,739	8,858,604	7,567,065
2	Total Assets (2.1 to 2.7)	51,693,183	50,243,587	44,034,110
2.1	Cash and Bank Balance	9,881,586	9,154,759	6,017,503
2.2	Money at Call and short Notice	300,000	400,000	-
2.3	Investments	12,536,489	13,397,860	15,341,876
2.4	Loans and Advances	20,367,310	19,482,245	16,178,591
2.5	Fixed Assets	270,329	233,934	215,335
2.6	Non Banking Assets	587,088	604,071	680,434
2.7	Other Assets	7,750,381	6,970,718	5,600,371
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	588,444	2,686,777	470,203
3.2	Interest Expense	156,898	780,510	195,578
	A. Net Interest Income (3.1-3.2)	431,546	1,906,267	274,625
3.3	Fees, Commission and Discount	30,114	260,698	19,848
3.4	Other Operating Income	32,351	181,181	25,780
3.5	Foreign Exchange Gain/Loss (Net)	(268)	89,208	22,373
	B. Total Operating Income (A.+3.3+3.4+3.5)	493,743	2,437,354	342,626
3.6	Staff Expenses	320,916	1,807,044	185,449
3.7	Other Operating Expenses	79,910	291,752	72,633
	C. Operating Profit Before Provision (B.-3.6-3.7)	92,917	338,558	84,544
3.8	Provision for Possible Losses	19,851	(254,086)	21,830
	D. Operating Profit (C.-3.8)	73,066	592,644	62,714
3.9	Non Operating Income/Expenses (Net)	4,290	57,527	5,161
3.10	Write Back of Provision for Possible Loss	19,678	73,331	22,148
	E. Profit from Regular Activities (D.+3.9+3.10)	97,034	723,502	90,023
3.11	Extraordinary Income/Expenses (Net)	18,584	390,062	13,604
	F. Profit before Bonus and Taxes (E.+3.11)	115,618	1,113,564	103,627
3.12	Provision for Staff Bonus	10,511	87,597	9,421
3.13	Provision for Tax	31,532	231,564	28,262
	G. Net Profit/Loss (F.-3.12-3.13)	73,575	794,403	65,944
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	-22.83%	-20.27%	-28.03%
4.2	Non Performing Loan(NPL) To Total Loan	5.65%	5.91%	8.33%
4.3	Total Loan Loss Provision to Total NPL	174.94%	190.31%	160.01%