



**Nepal Bank Limited  
Kathmandu**

**Unaudited Financial Results (Quarterly)**

As at Paush end 2065 (13/01/2009) of the Fiscal Year 2065/2066 (2008/09)

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>46,405,477</b>	<b>44,034,110</b>	<b>43,203,096</b>
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(5,937,850)	(6,039,005)	(6,558,215)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,938,466	1,926,341	1,610,418
1.5	Deposits (a+b)	43,111,119	40,193,622	39,977,105
	a. Domestic Currency	42,909,701	39,964,236	39,763,245
	b. Foreign Currency	201,419	229,386	213,860
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,913,360	7,572,769	7,793,405
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>46,405,477</b>	<b>44,034,110</b>	<b>43,203,096</b>
2.1	Cash and Bank Balance	5,630,387	6,017,503	6,226,137
2.2	Money at Call and short Notice	-	-	499,904
2.3	Investments	16,354,682	15,341,876	15,048,862
2.4	Loans and Advances	17,090,541	16,178,591	15,943,006
2.5	Fixed Assets	225,534	215,335	210,716
2.6	Non Banking Assets	660,936	680,434	809,050
2.7	Other Assets	6,443,398	5,600,371	4,465,421
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	1,239,258	470,203	812,360
3.2	Interest Expense	388,940	195,578	362,993
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>850,318</b>	<b>274,625</b>	<b>449,367</b>
3.3	Fees, Commission and Discount	98,348	19,848	83,365
3.4	Other Operating Income	55,582	25,780	53,238
3.5	Foreign Exchange Gain/Loss (Net)	52,685	22,373	6,665
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,056,932</b>	<b>342,627</b>	<b>592,635</b>
3.6	Staff Expenses	393,784	194,413	407,810
3.7	Other Operating Expenses	153,330	72,633	120,973
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>509,819</b>	<b>75,581</b>	<b>63,852</b>
3.8	Provision for Possible Losses	81,501	21,830	67,565
	<b>D. Operating Profit (C.-3.8)</b>	<b>428,318</b>	<b>53,751</b>	<b>(3,713)</b>
3.9	Non Operating Income/Expenses (Net)	8,235	5,161	8,857
3.10	Write Back of Provision for Possible Loss	41,645	22,148	29,450
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>478,197</b>	<b>81,059</b>	<b>34,594</b>
3.11	Extraordinary Income/Expenses (Net)	230,255	13,604	74,908
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>708,452</b>	<b>94,664</b>	<b>109,502</b>
3.12	Provision for Staff Bonus	64,405	8,606	9,955
3.13	Provision for Tax	193,214	25,817	29,864
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>450,833</b>	<b>60,241</b>	<b>69,683</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	-24.85%	-27.52%	-33.85%
4.2	Non Performing Loan(NPL) To Total Loan	10.96%	11.85%	11.06%
4.3	Total Loan Loss Provision to Total NPL	138.95%	112.41%	156.68%

Capital Fund to RWA for the current period is calculated as per the new capital adequacy framework