



Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashadh end 2066 of the Fiscal Year 2065/2066 (Mid July of 2008/09)

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)	50,243,587	46,768,679	44,365,021
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(5,594,281)	(5,512,113)	(6,388,684)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,970,675	1,930,062	1,820,089
1.5	Deposits (a+b)	44,628,206	42,604,073	41,829,391
	a. Domestic Currency	44,426,414	42,346,645	41,655,214
	b. Foreign Currency	201,792	257,428	174,177
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,858,605	7,366,274	6,723,842
2	Total Assets (2.1 to 2.7)	50,243,587	46,768,679	44,365,021
2.1	Cash and Bank Balance	9,154,759	6,272,996	5,712,993
2.2	Money at Call and short Notice	400,000	-	-
2.3	Investments	13,397,860	14,771,588	16,570,756
2.4	Loans and Advances	19,482,245	18,502,475	15,764,957
2.5	Fixed Assets	233,934	241,196	207,528
2.6	Non Banking Assets	604,071	661,913	702,581
2.7	Other Assets	6,970,718	6,318,510	5,406,206
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,686,777	1,855,200	2,094,906
3.2	Interest Expense	780,510	541,419	772,657
	A. Net Interest Income (3.1-3.2)	1,906,266	1,313,781	1,322,249
3.3	Fees, Commission and Discount	260,698	148,313	229,724
3.4	Other Operating Income	181,181	86,308	157,432
3.5	Foreign Exchange Gain/Loss (Net)	89,208	70,273	119,407
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,437,354	1,618,674	1,828,812
3.6	Staff Expenses	1,807,044	627,075	1,346,824
3.7	Other Operating Expenses	291,752	202,211	259,785
	C. Operating Profit Before Provision (B.-3.6-3.7)	338,558	789,388	222,203
3.8	Provision for Possible Losses	(254,086)	(213,302)	258,572
	D. Operating Profit (C.-3.8)	592,644	1,002,689	(36,369)
3.9	Non Operating Income/Expenses (Net)	57,527	21,486	67,942
3.10	Write Back of Provision for Possible Loss	73,331	40,668	134,362
	E. Profit from Regular Activities (D.+3.9+3.10)	723,501	1,064,843	165,935
3.11	Extraordinary Income/Expenses (Net)	390,062	312,624	179,997
	F. Profit before Bonus and Taxes (E.+3.11)	1,113,564	1,377,467	345,932
3.12	Provision for Staff Bonus	87,597	125,224	31,448
3.13	Provision for Tax	231,564	375,673	75,269
	G. Net Profit/Loss (F.-3.12-3.13)	794,403	876,570	239,215
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	-20.27%	-24.85%	-35.46%
4.2	Non Performing Loan(NPL) To Total Loan	5.91%	10.96%	12.38%
4.3	Total Loan Loss Provision to Total NPL	190.31%	138.95%	129.20%

Notes: 1. Staff expenses include Rs. 88 crore for VRS payment, provision for gratuity and retirement benefit.

2. The above figures may change at the time of finalization of accounts.