



**Nepal Bank Limited**  
**Dharmapath, Kathmandu**  
**Unaudited Financial Results (Quarterly)**

As at Poush end 2066 of the Fiscal Year 2066/2067 (Mid Jan of 2010)

*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>49,373,890</b>	<b>51,693,183</b>	<b>46,405,477</b>
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(5,248,566)	(5,520,646)	(5,937,850)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,866,008	1,918,591	1,938,466
1.5	Deposits (a+b)	43,197,080	45,238,116	43,111,119
	a. Domestic Currency	42,977,470	45,037,072	42,909,701
	b. Foreign Currency	219,610	201,044	201,419
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	9,178,985	9,676,739	6,913,360
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>49,373,890</b>	<b>51,693,183</b>	<b>46,405,477</b>
2.1	Cash and Bank Balance	8,155,169	9,881,586	5,630,387
2.2	Money at Call and short Notice	450,000	300,000	-
2.3	Investments	11,204,049	12,536,489	16,354,682
2.4	Loans and Advances	22,036,960	20,367,310	17,090,541
	a. Real Estate Loan	861,953	-	-
	b. Home/Housing Loan	1,786,531	-	-
	c. Margin type Loan	1,179,605	-	-
	d. Term Loan	3,865,391	-	-
	e. Overdraft Loan/TRLoan/WCLoan	8,825,307	-	-
	f. Others	5,518,173	-	-
2.5	Fixed Assets	265,496	270,329	225,534
2.6	Non Banking Assets	527,134	587,088	660,936
2.7	Other Assets	6,735,082	7,750,381	6,443,398
<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	1,273,148	588,444	1,239,258
3.2	Interest Expense	415,622	156,898	388,940
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>857,526</b>	<b>431,546</b>	<b>850,318</b>
3.3	Fees, Commission and Discount	115,010	30,114	98,348
3.4	Other Operating Income	88,501	32,351	55,582
3.5	Foreign Exchange Gain/Loss (Net)	7,363	(268)	52,685
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,068,400</b>	<b>493,743</b>	<b>1,056,933</b>
3.6	Staff Expenses	519,312	320,916	393,784
3.7	Other Operating Expenses	139,157	79,910	153,330
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>409,931</b>	<b>92,917</b>	<b>509,819</b>
3.8	Provision for Possible Losses	39,109	19,851	81,501
	<b>D. Operating Profit (C.-3.8)</b>	<b>370,823</b>	<b>73,066</b>	<b>428,318</b>
3.9	Non Operating Income/Expenses (Net)	11,267	4,290	8,235
3.10	Write Back of Provision for Possible Loss	79,631	19,678	41,645
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>461,721</b>	<b>97,034</b>	<b>478,197</b>
3.11	Extraordinary Income/Expenses (Net)	81,450	18,584	230,255
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>543,171</b>	<b>115,618</b>	<b>708,452</b>
3.12	Provision for Staff Bonus	49,379	10,511	64,405
3.13	Provision for Tax	148,138	31,532	193,214
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>345,654</b>	<b>73,575</b>	<b>450,833</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	-21.27%	-22.83%	-24.85%
4.2	Non Performing Loan(NPL) To Total Loan	3.77%	4.41%	10.96%
4.3	Total Loan Loss Provision to Total NPL	226.35%	174.94%	138.95%
4.4	Cost of Fund	2.47%	-	-

Note:

- Figures regrouped wherever necessary.
- Above figures may vary with the audited figures if modified by the external auditors and regulators.