



# NEPAL BANK LIMITED

## Unaudited Financial Results (Quarterly)

As at 4th Quarter End (15.07.2008) of the Fiscal Year 2064/2065 (2007/08)

Rs. in '000

S.N.	Particulars	This Quarter Ending 15.07.2008	Previous Quarter Ending 12.04.2008	Corresponding Previous Year Quarter Ending 16.07.2007
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>43,908,695</b>	<b>42,342,217</b>	<b>42,755,148</b>
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(6,099,246)	(6,289,386)	(6,627,898)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,820,089	1,687,750	1,604,868
1.5	Deposits (a+b)	41,788,568	39,767,288	39,014,204
	a. Domestic Currency	41,608,435	39,529,829	38,845,907
	b. Foreign Currency	180,133	237,459	168,297
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,018,901	6,796,182	8,383,591
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>43,908,695</b>	<b>42,342,217</b>	<b>42,755,148</b>
2.1	Cash and Bank Balance	5,055,204	4,708,687	7,117,292
2.2	Money at Call and short Notice	-	400,000	200,000
2.3	Investments	16,640,756	15,170,628	16,072,180
2.4	Loans and Advances	15,770,746	15,603,598	13,756,620
2.5	Fixed Assets	217,289	215,020	205,768
2.6	Non Banking Assets	702,581	772,409	798,214
2.7	Other Assets	5,522,119	5,471,875	4,605,074
<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	2,095,944	1,307,023	1,848,612
3.2	Interest Expense	752,444	570,805	772,644
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>1,343,500</b>	<b>736,218</b>	<b>1,075,968</b>
3.3	Fees, Commission and Discount	229,248	134,345	181,020
3.4	Other Operating Income	139,524	102,598	287,504
3.5	Foreign Exchange Gain/Loss (Net)	120,776	42,519	(46,279)
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,833,048</b>	<b>1,015,680</b>	<b>1,498,213</b>
3.6	Staff Expenses	1,371,183	620,761	1,125,225
3.7	Other Operating Expenses	233,745	172,415	329,330
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>228,120</b>	<b>222,504</b>	<b>43,658</b>
3.8	Provision for Possible Losses	-	-	80,377
	<b>D. Operating Profit (C.-3.8)</b>	<b>228,120</b>	<b>222,504</b>	<b>(36,719)</b>
3.9	Non Operating Income/Expenses (Net)	68,164	38,489	50,272
3.10	Write Back of Provision for Possible Loss	354,458	148,837	-
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>650,742</b>	<b>409,830</b>	<b>13,553</b>
3.11	Extraordinary Income/Expenses (Net)	179,997	122,117	236,095
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>830,739</b>	<b>531,947</b>	<b>249,648</b>
3.12	Provision for Staff Bonus	75,522	48,359	22,695
3.13	Provision for Tax	226,565	145,076	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>528,652</b>	<b>338,512</b>	<b>226,953</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	-31.18%	-31.86%	-38.83%
4.2	Non Performing Loan(NPL) To Total Loan	8.05%	11.00%	13.49%
4.3	Total Loan Loss Provision to Total NPL	172.71%	151.93%	145.37%