

Nepal Bank Limited

Kathmandu

Unaudited Financial Results (Quarterly)

As at 30 Poush 2064 (14/01/2008) of the Fiscal Year 2064/2065 (2007/08)

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)	43,203,096	42,273,380	43,668,981
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(6,558,215)	(6,523,561)	(6,353,950)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,610,418	1,602,155	1,681,456
1.5	Deposits (a+b)	39,977,105	38,711,527	36,773,732
	a. Domestic Currency	39,763,245	38,535,084	36,610,551
	b. Foreign Currency	213,860	176,443	163,181
1.6	Income Tax Liability	-	24,692	-
1.7	Other Liabilities	7,793,406	8,078,184	11,187,360
2	Total Assets (2.1 to 2.7)	43,203,096	42,273,380	43,668,981
2.1	Cash and Bank Balance	6,226,137	6,011,973	4,671,252
2.2	Money at Call and short Notice	499,904	-	-
2.3	Investments	15,048,862	16,304,311	14,543,583
2.4	Loans and Advances	15,943,006	14,431,191	12,920,605
2.5	Fixed Assets	210,716	212,439	220,338
2.6	Non Banking Assets	809,050	816,006	857,045
2.7	Other Assets	4,465,420	4,497,460	10,456,158
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	812,360	408,623	818,722
3.2	Interest Expense	362,993	192,628	338,047
	A. Net Interest Income (3.1-3.2)	449,367	215,995	480,675
3.3	Fees, Commission and Discount	83,365	19,118	65,635
3.4	Other Operating Income	53,238	25,512	151,212
3.5	Foreign Exchange Gain/Loss (Net)	6,665	2,456	(27,025)
	B. Total Operating Income (A.+3.3+3.4+3.5)	592,635	263,081	670,497
3.6	Staff Expenses	407,810	198,567	363,758
3.7	Other Operating Expenses	120,973	71,284	238,621
	C. Operating Profit Before Provision (B.-3.6-3.7)	63,852	(6,770)	68,118
3.8	Provision for Possible Losses	67,565	-	13,048
	D. Operating Profit (C.-3.8)	(3,713)	(6,770)	55,070
3.9	Non Operating Income/Expenses (Net)	8,857	3,117	3,752
3.10	Write Back of Provision for Possible Loss	29,450	41,752	202,150
	E. Profit from Regular Activities (D.+3.9+3.10)	34,594	38,099	260,972
3.11	Extraordinary Income/Expenses (Net)	74,908	52,440	71,229
	F. Profit before Bonus and Taxes (E.+3.11)	109,502	90,539	332,201
3.12	Provision for Staff Bonus	9,955	8,231	-
3.13	Provision for Tax	29,864	24,692	-
	G. Net Profit/Loss (F.-3.12-3.13)	69,683	57,616	332,201
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	-33.85%	-36.23%	-44.15%
4.2	Non Performing Loan(NPL) To Total Loan	11.06%	13.44%	14.24%
4.3	Total Loan Loss Provision to Total NPL	156.68%	109.72%	138.50%