

Nepal Bank Limited

Kathmandu

Unaudited Financial Results (Quarterly)

As at 30 Ashwin 2064 (17/10/2007) of the Fiscal Year 2007/2008

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)	42,273,380	42,795,436	43,368,179
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(6,523,561)	(6,581,177)	(6,470,908)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,602,155	1,604,868	1,708,043
1.5	Deposits (a+b)	38,711,527	39,014,204	35,499,138
	a. Domestic Currency	38,535,084	38,453,093	35,321,361
	b. Foreign Currency	176,443	561,111	177,777
1.6	Income Tax Liability	24,692	-	-
1.7	Other Liabilities	8,078,185	8,377,158	12,251,523
2	Total Assets (2.1 to 2.7)	42,273,380	42,795,436	43,368,179
2.1	Cash and Bank Balance	6,011,973	7,117,293	7,476,555
2.2	Money at Call and short Notice	-	200,000	-
2.3	Investments	16,304,311	16,072,180	14,028,482
2.4	Loans and Advances	14,431,191	13,756,620	12,063,680
2.5	Fixed Assets	212,439	205,768	225,897
2.6	Non Banking Assets	816,006	838,501	856,187
2.7	Other Assets	4,497,461	4,605,075	8,717,378
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	408,623	1,848,612	427,807
3.2	Interest Expense	192,628	772,644	182,613
	A. Net Interest Income (3.1-3.2)	215,995	1,075,968	245,194
3.3	Fees, Commission and Discount	19,118	181,020	19,540
3.4	Other Operating Income	25,512	287,504	19,837
3.5	Foreign Exchange Gain/Loss (Net)	2,456	(46,279)	(54,680)
	B. Total Operating Income (A.+3.3+3.4+3.5)	263,081	1,498,212	229,891
3.6	Staff Expenses	198,567	1,125,224	183,758
3.7	Other Operating Expenses	71,284	258,292	62,060
	C. Operating Profit Before Provision (B.-3.6-3.7)	(6,770)	114,695	(15,927)
3.8	Provision for Possible Losses	(22,495)	42,123	-
	D. Operating Profit (C.-3.8)	15,724	72,572	(15,927)
3.9	Non Operating Income/Expenses (Net)	3,117	50,272	2,484
3.10	Write Back of Provision for Possible Loss	19,257	13,138	162,901
	E. Profit from Regular Activities (D.+3.9+3.10)	38,099	135,982	149,458
3.11	Extraordinary Income/Expenses (Net)	52,440	165,058	8,345
	F. Profit before Bonus and Taxes (E.+3.11)	90,539	301,040	157,803
3.12	Provision for Staff Bonus	8,231	27,367	-
3.13	Provision for Tax	24,692	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	57,616	273,673	157,803
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	-36.23%	-39.00%	-48.20%
4.2	Non Performing Loan(NPL) To Total Loan	13.44%	14.44%	15.26%
4.3	Total Loan Loss Provision to Total NPL	109.72%	135.75%	124.05%

Revised