

Nepal Bank Limited
Kathmandu
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (13/04/2007) of the Fiscal Year 2006/2007

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)	39,243,009	38,163,601	56,095,860
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(6,493,166)	(6,543,633)	(7,313,817)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,657,727	1,681,456	1,557,876
1.5	Deposits (a+b)	37,714,844	36,849,987	34,135,964
	a. Domestic Currency	37,551,354	36,685,887	33,975,588
	b. Foreign Currency	163,490	164,100	160,376
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,983,221	5,795,408	27,335,454
2	Total Assets (2.1 to 2.7)	39,243,009	38,163,601	56,095,860
2.1	Cash and Bank Balance	4,777,376	4,512,609	5,154,258
2.2	Money at Call and short Notice	-	-	-
2.3	Investments	14,832,336	14,532,440	14,021,881
2.4	Loans and Advances	13,384,843	12,997,008	17,116,816
2.5	Fixed Assets	237,405	220,491	204,535
2.6	Non Banking Assets	855,833	858,593	383,640
2.7	Other Assets	5,155,216	5,042,460	19,214,730
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,284,197	870,452	1,485,613
3.2	Interest Expense	578,814	404,516	557,343
	A. Net Interest Income (3.1-3.2)	705,383	465,936	928,270
3.3	Fees, Commission and Discount	123,659	67,011	94,663
3.4	Other Operating Income	66,556	45,695	96,758
3.5	Foreign Exchange Gain/Loss (Net)	(29,345)	(25,863)	32,046
	B. Total Operating Income (A.+3.3+3.4+3.5)	866,253	552,779	1,151,737
3.6	Staff Expenses	549,544	367,244	498,751
3.7	Other Operating Expenses	151,686	111,239	152,935
	C. Operating Profit Before Provision (B.-3.6-3.7)	165,023	74,296	500,051
3.8	Provision for Possible Losses	57,618	-	-
	D. Operating Profit (C.-3.8)	107,405	74,296	500,051
3.9	Non Operating Income/Expenses (Net)	16,296	12,329	-
3.10	Write Back of Provision for Possible Loss	235,628	211,941	-
	E. Profit from Regular Activities (D.+3.9+3.10)	359,329	298,566	500,051
3.11	Extraordinary Income/Expenses (Net)	2,356	12,652	(7,940)
	F. Profit before Bonus and Taxes (E.+3.11)	361,685	311,218	492,111
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	361,685	311,218	492,111
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	-39.58%	-48.20%	-36.50%
4.2	Non Performing Loan(NPL) To Total Loan	14.80%	15.81%	43.40%
4.3	Total Loan Loss Provision to Total NPL	124.71%	123.61%	116.48%