



# Nepal Bank Limited

Kathmandu

## Unaudited Financial Results (Quarterly)

As at Ashwin end 2065 (16/10/2008) of the Fiscal Year 2065/2066 (2008/09)

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>44,034,110</b>	<b>43,908,695</b>	<b>42,273,381</b>
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(6,039,005)	(6,099,246)	(6,523,561)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,926,341	1,820,089	1,602,155
1.5	Deposits (a+b)	40,193,622	41,788,568	38,711,527
	a. Domestic Currency	39,964,236	41,608,435	38,535,084
	b. Foreign Currency	229,386	180,133	176,443
1.6	Income Tax Liability	-	-	24,692
1.7	Other Liabilities	7,572,770	6,018,901	8,078,185
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>44,034,110</b>	<b>43,908,695</b>	<b>42,273,381</b>
2.1	Cash and Bank Balance	6,017,503	5,055,204	6,011,973
2.2	Money at Call and short Notice	-	-	-
2.3	Investments	15,341,876	16,640,756	16,304,311
2.4	Loans and Advances	16,178,591	15,770,746	14,431,191
2.5	Fixed Assets	215,335	217,289	212,439
2.6	Non Banking Assets	680,434	702,581	816,006
2.7	Other Assets	5,600,371	5,522,119	4,497,461
<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	470,203	2,095,944	408,623
3.2	Interest Expense	195,578	752,444	192,628
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>274,625</b>	<b>1,343,500</b>	<b>215,995</b>
3.3	Fees, Commission and Discount	19,848	229,248	19,118
3.4	Other Operating Income	25,780	139,524	25,512
3.5	Foreign Exchange Gain/Loss (Net)	22,373	120,776	2,456
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>342,627</b>	<b>1,833,048</b>	<b>263,081</b>
3.6	Staff Expenses	194,413	1,371,183	198,567
3.7	Other Operating Expenses	72,633	233,745	71,284
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>75,581</b>	<b>228,120</b>	<b>(6,770)</b>
3.8	Provision for Possible Losses	21,830	-	-
	<b>D. Operating Profit (C.-3.8)</b>	<b>53,751</b>	<b>228,120</b>	<b>(6,770)</b>
3.9	Non Operating Income/Expenses (Net)	5,161	68,164	3,117
3.10	Write Back of Provision for Possible Loss	22,148	354,458	41,752
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>81,060</b>	<b>650,742</b>	<b>38,099</b>
3.11	Extraordinary Income/Expenses (Net)	13,604	179,997	52,440
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>94,664</b>	<b>830,739</b>	<b>90,539</b>
3.12	Provision for Staff Bonus	8,606	75,522	8,231
3.13	Provision for Tax	25,817	226,565	24,692
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>60,241</b>	<b>528,652</b>	<b>57,616</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	-28.05%	-31.18%	-36.23%
4.2	Non Performing Loan(NPL) To Total Loan	8.33%	8.05%	13.44%
4.3	Total Loan Loss Provision to Total NPL	160.01%	172.71%	109.72%

Capital Fund to RWA for this quarter is calculated as per the new capital adequacy framework