



**Nepal Bank Limited
Kathmandu**

Unaudited Financial Results (Quarterly)

As at Chaitra end 2065 (Mid April) 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
1	Total Capital and Liabilities (1.1 to 1.7)	46,768,679	46,405,477	42,342,217
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(5,512,113)	(5,937,850)	(6,289,386)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,930,062	1,938,466	1,687,750
1.5	Deposits (a+b)	42,604,073	43,111,119	39,767,288
	a. Domestic Currency	42,346,645	42,909,701	39,529,829
	b. Foreign Currency	257,428	201,419	237,459
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,366,274	6,913,360	6,796,182
2	Total Assets (2.1 to 2.7)	46,768,679	46,405,477	42,342,217
2.1	Cash and Bank Balance	6,272,996	5,630,387	4,708,687
2.2	Money at Call and short Notice	-	-	400,000
2.3	Investments	14,771,588	16,354,682	15,170,628
2.4	Loans and Advances	18,502,475	17,090,541	15,603,598
2.5	Fixed Assets	241,196	225,534	215,020
2.6	Non Banking Assets	661,913	660,936	772,409
2.7	Other Assets	6,318,510	6,443,398	5,471,875
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,855,200	1,239,258	1,307,023
3.2	Interest Expense	541,419	388,940	570,805
	A. Net Interest Income (3.1-3.2)	1,313,781	850,318	736,218
3.3	Fees, Commission and Discount	148,313	98,348	134,345
3.4	Other Operating Income	86,308	55,582	102,598
3.5	Foreign Exchange Gain/Loss (Net)	70,273	52,685	42,519
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,618,674	1,056,932	1,015,680
3.6	Staff Expenses	627,075	393,784	620,761
3.7	Other Operating Expenses	202,211	153,330	172,415
	C. Operating Profit Before Provision (B.-3.6-3.7)	789,388	509,819	222,504
3.8	Provision for Possible Losses	(213,302)	81,501	-
	D. Operating Profit (C.-3.8)	1,002,689	428,318	222,504
3.9	Non Operating Income/Expenses (Net)	21,486	8,235	38,489
3.10	Write Back of Provision for Possible Loss	40,668	41,645	148,837
	E. Profit from Regular Activities (D.+3.9+3.10)	1,064,843	478,197	409,830
3.11	Extraordinary Income/Expenses (Net)	312,624	230,255	122,117
	F. Profit before Bonus and Taxes (E.+3.11)	1,377,467	708,452	531,947
3.12	Provision for Staff Bonus	125,224	64,405	48,359
3.13	Provision for Tax	375,673	193,214	145,076
	G. Net Profit/Loss (F.-3.12-3.13)	876,570	450,833	338,512
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	-24.65%	-24.85%	-31.86%
4.2	Non Performing Loan(NPL) To Total Loan	10.12%	10.96%	11.00%
4.3	Total Loan Loss Provision to Total NPL	123.15%	138.95%	151.93%

Capital Fund to RWA for the current period is calculated as per the new capital adequacy framework