

Nepal Bank Limited
Kathmandu
Unaudited Financial Results (Quarterly)
As at 30 Chaitra 2064 (12/04/2008) 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)	42,342,217	43,203,096	39,243,009
1.1	Paid Up Capital	380,383	380,383	380,383
1.2	Reserve and Surplus	(6,289,386)	(6,558,215)	(6,493,166)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,687,750	1,610,418	1,657,727
1.5	Deposits (a+b)	39,767,288	39,977,105	37,714,844
	a. Domestic Currency	39,529,829	39,763,245	37,551,354
	b. Foreign Currency	237,459	213,860	163,490
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	6,796,182	7,793,405	5,983,221
2	Total Assets (2.1 to 2.7)	42,342,217	43,203,096	39,243,009
2.1	Cash and Bank Balance	4,708,687	6,226,138	4,777,376
2.2	Money at Call and short Notice	400,000	499,904	-
2.3	Investments	15,170,628	15,048,862	14,832,336
2.4	Loans and Advances	15,603,598	15,943,006	13,384,843
2.5	Fixed Assets	215,020	210,716	237,405
2.6	Non Banking Assets	772,409	809,050	855,833
2.7	Other Assets	5,471,875	4,465,420	5,155,216
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,307,023	812,360	1,284,197
3.2	Interest Expense	570,805	362,993	578,814
	A. Net Interest Income (3.1-3.2)	736,218	449,367	705,383
3.3	Fees, Commission and Discount	134,345	83,365	123,659
3.4	Other Operating Income	102,598	53,238	66,556
3.5	Foreign Exchange Gain/Loss (Net)	42,519	6,665	(29,345)
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,015,680	592,635	866,253
3.6	Staff Expenses	620,761	407,810	549,544
3.7	Other Operating Expenses	172,415	120,973	151,686
	C. Operating Profit Before Provision (B.-3.6-3.7)	222,504	63,852	165,023
3.8	Provision for Possible Losses	-	67,565	57,618
	D. Operating Profit (C.-3.8)	222,504	(3,713)	107,405
3.9	Non Operating Income/Expenses (Net)	38,489	8,857	16,296
3.10	Write Back of Provision for Possible Loss	148,837	29,450	235,628
	E. Profit from Regular Activities (D.+3.9+3.10)	409,830	34,594	359,329
3.11	Extraordinary Income/Expenses (Net)	122,117	74,908	2,356
	F. Profit before Bonus and Taxes (E.+3.11)	531,947	109,502	361,685
3.12	Provision for Staff Bonus	48,359	9,955	-
3.13	Provision for Tax	145,076	29,864	-
	G. Net Profit/Loss (F.-3.12-3.13)	338,512	69,683	361,685
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	-31.85%	-33.85%	-39.58%
4.2	Non Performing Loan(NPL) To Total Loan	11.00%	11.06%	14.80%
4.3	Total Loan Loss Provision to Total NPL	151.93%	156.68%	124.71%