

Nepal Bangladesh Bank Limited

Quarterly Financial Statement
At the quarter ended Ashwin, 2068

(Rs. in 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	17,000,404	15,932,008	14,886,416
1.1	Paid-up Capital	2,009,396	2,009,396	1,860,315
1.2	Reserves and Surplus	235,840	203,917	420,503
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	12,189,475	11,511,677	10,151,631
	a. Domestic Currency	11,834,282	11,172,308	9,890,303
	b. Foreign Currency	355,193	339,368	261,329
1.6	Income Tax Liabilities	5,163	-	56,857
1.7	Other Liabilities	2,560,531	2,207,019	2,397,109
2	Total Assets (2.1 to 2.7)	17,000,404	15,932,008	14,886,416
2.1	Cash & Bank Balance	2,424,488	2,474,696	1,251,404
2.2	Money at call and short Notice	-	-	-
2.3	Investments	2,951,599	2,472,659	2,688,600
2.4	Loans & Advances (a+b+c+d+e+f)	10,600,623	10,237,455	9,697,342
	a. Real Estate Loan	912,937	845,812	516,228
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	50,735	190,226	
	2. Business Complex & Residential Apartment Construction Loan	66,424	-	
	3. Income generating Commercial Complex Loan	204,427	49,500	
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	591,352	606,086	516,228
	b. Personal Home Loan of Rs. 80 Lacs or less	495,457	431,507	710,361
	c. Margin Type Loan	407	1,000	-
	d. Term Loan	1,585,690	2,075,927	1,554,964
	e. Overdraft Loan / TR Loan / WC Loan	5,023,929	4,995,746	4,914,086
	f. Others	2,582,203	1,887,463	2,001,703
2.5	Fixed Assets	307,560	307,504	162,730
2.6	Non Banking Assets	4,923	-	-
2.7	Other Assets	711,212	439,694	1,086,340
3	Profit and Loss Account			
3.1	Interest income	317,528	1,436,676	300,390
3.2	Interest Expense	233,570	745,222	172,003
A	Net Interest Income (3.1-3.2)	83,959	691,454	128,386
3.3	Fees Commission and Discount	28,830	159,036	32,677
3.4	Other Operating Income	9,421	52,865	14,357
3.5	Foreign Exchange Gain/Loss (Net)	16,500	59,726	18,846
B	Total Operating Income (A+3.3+3.4+3.5)	138,710	963,081	194,266
3.6	Staff Expenses	44,150	181,098	39,556
3.7	Other Operating Expenses	30,886	140,403	26,526
C	Operating profit Before Provision (B-3.6-3.7)	63,674	641,580	128,185
3.8	Provision for Possible Loss	38,140	439,908	12,224
D	Operating profit (C-3.8)	25,534	201,672	115,961
3.9	Non Operating Income/Expenses (Net)	(3,420)	24,444	81,750
3.10	Write Back of Provision for Possible Loss	30,141	323,614	26,801
E	Profit From Regular Activities (D+3.9+3.10)	52,255	549,730	224,513
3.11	Extraordinary Income/Expenses (Net)	1,680	101,938	-
F	Profit Before Bonus and Taxes (E+3.11)	53,935	651,668	224,513
3.12	Provision For Staff Bonus	4,903	59,243	20,410
3.13	Provision For Tax	17,109	182,000	56,857
G	Net Profit/Loss (F-3.12 -3.13)	31,923	410,425	147,245
4	Ratios			
4.1	Capital Fund to RWA	10.14%	10.22%	11.85%
4.2	Non Performing Loan (NPL) to Total Loan	18.62%	18.20%	14.96%
4.3	Total Loan Loss Provision to total NPL	91.17%	95.50%	89.30%
4.4	Cost of Funds	7.88%	7.01%	6.84%
4.5	CD Ratio (Calculated as per NRB Directives)	78.22%	79.36%	82.18%
	Additional Information (Optional)			
	Average Yield (Local Currency)	9.67%	11.97%	10.16%
	Net Interest Spread (Local Currency)	1.79%	4.96%	3.32%
	Return on Equity (Annualised)	5.77%	16.89%	25.82%
	Return on Assets (Annualised)	0.75%	2.58%	3.96%
	Earning Per Share (Annualised) Rs.	6.35	20.43	31.66

Note: 1. Unaudited financial figures are subject to change from Supervisory Authority and Statutory Auditor.

2. Interest recovered in the month of Kartik 2068 has not shown as income of Ashwin 2068.