

## Nepal Bangladesh Bank Limited

## Quarterly Financial Statement

At the Quarter Ended Poush 2072

(Rs. in 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>42,079,222</b>	<b>41,011,655</b>	<b>34,078,187</b>
1.1	Paid-up Capital	3,039,211	3,039,211	2,431,369
1.2	Reserves and Surplus	2,221,586	1,977,905	2,009,996
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	24,000	160,040
1.5	Deposits (a+b)	<b>35,501,285</b>	<b>34,664,964</b>	<b>27,206,593</b>
	a. Domestic Currency	34,696,478	33,567,134	26,377,236
	b. Foreign Currency	804,807	1,097,830	829,357
1.6	Income Tax Liabilities	128,043	51,709	121,132
1.7	Other Liabilities	1,189,098	1,253,867	2,149,058
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>42,079,222</b>	<b>41,011,655</b>	<b>34,078,187</b>
2.1	Cash & Bank Balance	4,895,085	6,075,862	3,175,888
2.2	Money at call and short Notice	-	-	-
2.3	Investments	6,425,465	6,899,281	4,962,342
2.4	Loans & Advances (a+b+c+d+e+f)	<b>29,171,152</b>	<b>26,975,888</b>	<b>23,681,086</b>
	a. Real Estate Loan	<b>2,980,380</b>	<b>2,358,890</b>	<b>1,374,740</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	415,310	144,790	151,520
	2. Business Complex & Residential Apartment Construction Loan	777,310	699,905	637,920
	3. Income generating Commercial Complex Loan	250,980	251,160	239,770
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,536,780	1,263,035	345,530
	b. Personal Home Loan of Rs. 10 million or less	2,915,280	2,944,630	2,509,970
	c. Margin Type Loan	514,410	411,920	234,692
	d. Term Loan	3,521,580	3,416,180	2,721,380
	e. Overdraft Loan / TR Loan / WC Loan	13,298,325	12,102,400	11,642,600
	f. Others	5,941,177	5,741,868	5,197,704
2.5	Fixed Assets	194,664	203,762	307,926
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,392,857	856,862	1,950,946
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	1,319,490	598,782	1,056,989
3.2	Interest Expense	753,570	402,320	594,720
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>565,920</b>	<b>196,462</b>	<b>462,269</b>
3.3	Fees Commission and Discount	170,450	76,410	135,170
3.4	Other Operating Income	61,710	31,240	77,980
3.5	Foreign Exchange Gain/Loss (Net)	72,060	34,160	57,850
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>870,140</b>	<b>338,272</b>	<b>733,269</b>
3.6	Staff Expenses	159,774	84,350	153,745
3.7	Other Operating Expenses	121,819	64,160	127,467
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>588,547</b>	<b>189,762</b>	<b>452,058</b>
3.8	Provision for Possible Loss	108,427	41,446	40,594
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>480,120</b>	<b>148,316</b>	<b>411,464</b>
3.9	Non Operating Income/Expenses (Net)	(3,650)	260	(3,060)
3.10	Write Back of Provision for Possible Loss	55,467	32,195	75,300
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>531,938</b>	<b>180,771</b>	<b>483,704</b>
3.11	Extraordinary Income/Expenses (Net)	14,340	13,490	13,780
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>546,278</b>	<b>194,261</b>	<b>497,484</b>
3.12	Provision For Staff Bonus	(49,662)	(17,660)	(45,226)
3.13	Provision For Tax	(128,043)	(51,709)	(121,132)
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>368,573</b>	<b>124,892</b>	<b>331,126</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.74%	10.84%	10.72%
4.2	Non Performing Loan (NPL) to Total Loan	1.08%	1.26%	1.26%
4.3	Total Loan Loss Provision to Total NPL	175.58%	147.84%	151.38%
4.4	Cost of Funds	4.46%	4.68%	4.49%
4.5	CCD Ratio (Calculated as per NRB Directives)	73.77%	70.68%	78.43%
4.6	Base Rate	7.41%	7.68%	7.90%
4.7	Net Interest Spread (Local Currency)	4.12%	3.63%	4.21%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	10.04%	10.24%	10.38%
	Return on Equity (Annualised)	14.01%	9.96%	14.91%
	Return on Assets (Annualised)	1.75%	1.18%	1.94%
	Earning Per Share (Annualised) Rs.	24	16	27
	Net Worth Per Share (Rs.)	173	165	183
	Total Assets Per Share (Rs.)	1,385	1,392	1,402
	Market Value Per Share (Rs.)	479	598	462
	Price Earning (PE) Ratio	20	36	17
	Net Liquid Assets to Deposits	26.54%	31.59%	24.77%

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

2. Figures are regrouped wherever necessary.