



# N B Bank

नेपाल बङ्गलादेश बैंक लि.  
Nepal Bangladesh Bank Ltd.

Head Office, Bijuli Bazar, New Baneshwor, Kathmandu  
Tel: 4783976, Fax: 4784326

## UNAUDITED FINANCIAL RESULT (QUARTERLY) AT THE QUARTER ENDED POUH, 2068

Rs. in '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Ended
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>17,505,199</b>	<b>17,000,404</b>	<b>15,170,381</b>
1.1	Paid-up Capital	2,009,396	2,009,396	1,860,315
1.2	Reserves and Surplus	344,598	235,840	558,429
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	12,932,714	12,189,475	10,184,927
a.	Domestic Currency	12,741,900	11,834,282	9,771,465
b.	Foreign Currency	190,814	355,193	413,462
1.6	Income Tax Liabilities	31,399	5,163	78,247
1.7	Other Liabilities	2,187,092	2,560,531	2,488,463
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>17,505,199</b>	<b>17,000,404</b>	<b>15,170,381</b>
2.1	Cash & Bank Balance	2,336,019	2,424,488	1,310,647
2.2	Money at call and short Notice	-	-	242,420
2.3	Investments	3,580,734	2,951,599	1,853,791
2.4	Loans & Advances (a+b+c+d+e+f)	10,745,276	10,600,623	11,470,066
a.	Real Estate Loan	872,805	912,937	1,938,898
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	185,345	50,735	1,206,999
2.	Business Complex & Residential Apartment Construction Loan	8,130	66,424	600,855
3.	Income generating Commercial Complex Loan	66,080	204,427	34,000
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	613,250	591,352	97,044
b.	Personal Home Loan of Rs. 80 Lacs or less	485,575	495,457	475,100
c.	Margin Type Loan	140	407	1,230
d.	Term Loan	1,474,990	1,585,690	1,577,135
e.	Overdraft Loan / TR Loan / WC Loan	5,325,810	5,023,929	5,497,712
f.	Others	2,585,956	2,582,203	1,979,992
2.5	Fixed Assets	306,952	307,560	171,216
2.6	Non Banking Assets	-	4,923	-
2.7	Other Assets	536,217	711,212	1,329,241
<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	684,331	317,528	627,368
3.2	Interest Expense	483,971	233,570	338,517
A	Net Interest Income (3.1-3.2)	200,360	83,959	288,851
3.3	Fees Commission and Discount	81,190	28,830	65,557
3.4	Other Operating Income	21,050	9,421	27,627
3.5	Foreign Exchange Gain/Loss (Net)	31,160	16,500	31,538
B	Total Operating Income (A+3.3+3.4+3.5)	333,760	138,710	413,573
3.6	Staff Expenses	84,940	44,150	71,833
3.7	Other Operating Expenses	64,460	30,886	55,845
C	Operating profit Before Provision (B-3.6-3.7)	184,360	63,674	285,895
3.8	Provision for Possible Loss	206,060	38,140	51,407
D	Operating profit (C-3.8)	(21,700)	25,534	234,488
3.9	Non Operating Income/Expenses (Net)	32,359	(3,420)	11,266
3.10	Write Back of Provision for Possible Loss	112,670	30,141	75,322
E	Profit From Regular Activities (D+3.9+3.10)	123,329	52,255	321,076
3.11	Extraordinary Income/Expenses (Net)	24,310	1,680	78,653
F	Profit Before Bonus and Taxes (E+3.11)	147,639	53,935	399,729
3.12	Provision For Staff Bonus	(13,422)	(4,903)	(36,339)
3.13	Provision For Tax	(31,399)	(17,109)	(78,247)
G	Net Profit/Loss (F-3.12 -3.13)	102,819	31,923	285,144
<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	10.02%	10.14%	11.61%
4.2	Non Performing Loan (NPL) to Total Loan	18.58%	18.62%	14.96%
4.3	Total Loan Loss Provision to total NPL	93.77%	91.17%	89.30%
4.4	Cost of Funds	7.92%	7.88%	6.72%
4.5	CD Ratio (Calculated as per NRB Directives)	74.50%	78.22%	86.89%
<b>Additional Information (Optional)</b>				
	Average Yield (Local Currency)	10.13%	9.67%	10.73%
	Net Interest Spread (Local Currency)	2.21%	1.79%	4.01%
	Return on Equity (Annualised)	8.74%	5.77%	23.58%
	Return on Assets (Annualised)	1.17%	0.75%	3.48%
	Earning Per Share (Annualised) Rs.	10.23	6.35	30.66

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