

# Nepal Bangladesh Bank Limited

Quarterly Financial Statement  
At the quarter ended Chaitra, 2068

(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>17,697,646</b>	<b>17,505,201</b>	<b>15,999,869</b>
1.1	Paid-up Capital	2,009,396	2,009,396	2,010,315
1.2	Reserves and Surplus	615,123	344,600	46,182
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	<b>13,556,314</b>	<b>12,932,714</b>	<b>10,612,081</b>
	a. Domestic Currency	13,359,290	12,741,900	10,239,707
	b. Foreign Currency	197,024	190,814	372,374
1.6	Income Tax Liabilities	80,829	31,399	139,669
1.7	Other Liabilities	1,435,984	2,187,092	3,191,621
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>17,697,646</b>	<b>17,505,201</b>	<b>15,999,869</b>
2.1	Cash & Bank Balance	2,505,858	2,336,019	1,276,366
2.2	Money at call and short Notice	-	-	-
2.3	Investments	3,661,540	3,580,734	2,094,725
2.4	Loans & Advances (a+b+c+d+e+f)	<b>10,688,930</b>	<b>10,745,276</b>	<b>10,791,597</b>
	a. Real Estate Loan	<b>867,230</b>	<b>877,040</b>	<b>801,675</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	52,860	49,680	238,604
	2. Business Complex & Residential Apartment Construction Loan	8,130	8,130	-
	3. Income generating Commercial Complex Loan	65,650	66,080	39,500
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	740,590	753,150	523,570
	b. Personal Home Loan of Rs. 10 million or less	581,970	481,340	478,806
	c. Margin Type Loan	140	140	1,102
	d. Term Loan	926,780	1,474,990	2,132,067
	e. Overdraft Loan / TR Loan / WC Loan	5,685,820	5,325,810	5,386,095
	f. Others	2,626,990	2,585,956	1,991,853
2.5	Fixed Assets	191,359	306,952	325,185
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	649,959	536,220	1,511,996
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	1,041,415	684,331	1,022,477
3.2	Interest Expense	742,264	483,971	544,359
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>299,151</b>	<b>200,360</b>	<b>478,118</b>
3.3	Fees Commission and Discount	124,170	81,190	98,912
3.4	Other Operating Income	33,610	21,050	49,480
3.5	Foreign Exchange Gain/Loss (Net)	45,380	31,160	45,906
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>502,311</b>	<b>333,760</b>	<b>672,416</b>

3.6	Staff Expenses	128,590	84,940	114,364
3.7	Other Operating Expenses	104,492	64,460	90,913
<b>C</b>	<b>Operating profit Before Provision (B-3.6)</b>	<b>269,229</b>	<b>184,360</b>	<b>467,139</b>
3.8	Provision for Possible Loss	240,546	206,060	390,326
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>28,683</b>	<b>(21,700)</b>	<b>76,812</b>
3.9	Non Operating Income/Expenses (Net)	79,250	32,359	32,058
3.10	Write Back of Provision for Possible Loss	467,065	112,672	169,117
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>574,997</b>	<b>123,331</b>	<b>277,987</b>
3.11	Extraordinary Income/Expenses (Net)	41,940	24,310	91,971
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>616,937</b>	<b>147,641</b>	<b>369,958</b>
3.12	Provision For Staff Bonus	56,085	13,422	33,633
3.13	Provision For Tax	80,829	31,399	139,669
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>480,023</b>	<b>102,821</b>	<b>196,657</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	13.98%	10.02%	10.24%
4.2	Non Performing Loan (NPL) to Total Loan	10.32%	18.58%	19.44%
4.3	Total Loan Loss Provision to total NPL	103.63%	93.59%	89.99%
4.4	Cost of Funds	7.90%	7.92%	7.05%
4.5	CD Ratio (Calculated as per NRB Directive)	67.66%	74.02%	90.64%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	11.83%	10.13%	11.29%
	Net Interest Spread (Local Currency)	3.93%	2.21%	4.24%
	Return on Equity (Annualised)	24.39%	8.74%	12.75%
	Return on Assets (Annualised)	3.62%	1.17%	1.23%
	Earning Per Share (Annualised) Rs.	31.85	10.23	29.35