



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 YEAR ENDED ASHAD 31, 2069

Rs. in '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Ended
1.	Total Capital and Liabilities (1.1 to 1.7)	20,661,810	17,697,646	15,789,477
1.1	Paid-up Capital	2,009,396	2,009,396	2,009,396
1.2	Reserves and Surplus	838,000	615,123	241,779
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	16,952,703	13,556,314	11,511,677
a.	Domestic Currency	16,696,159	13,359,290	11,172,308
b.	Foreign Currency	256,544	197,024	339,368
1.6	Income Tax Liabilities	-	80,829	-
1.7	Other Liabilities	861,711	1,435,984	2,026,625
2.	Total Assets (2.1 to 2.7)	20,661,810	17,697,646	15,789,477
2.1	Cash & Bank Balance	5,010,192	2,505,858	2,464,926
2.2	Money at call and short Notice	-	-	-
2.3	Investments	3,869,050	3,661,540	2,378,269
2.4	Loans & Advances (a+b+c+d+e+f)	10,943,161	10,688,930	10,237,455
a.	Real Estate Loan	808,080	867,230	845,812
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	138,900	52,860	190,226
2.	Business Complex & Residential Apartment Construction Loan	-	8,130	-
3.	Income generating Commercial Complex Loan	65,130	65,650	49,500
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	604,050	740,590	606,086
b.	Personal Home Loan of Rs. 10 million or less	566,270	581,970	431,507
c.	Margin Type Loan	140	140	1,000
d.	Term Loan	502,050	926,780	2,075,927
e.	Overdraft Loan / TR Loan / WC Loan	6,403,661	5,685,820	4,995,746
f.	Others	2,662,960	2,626,990	1,887,463
2.5	Fixed Assets	227,990	191,359	307,504
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	611,416	649,959	401,323
3.	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest income	1,529,045	1,041,415	1,436,676
3.2	Interest Expense	1,037,815	742,264	745,222
	A Net Interest Income (3.1-3.2)	491,230	299,151	691,454
3.3	Fees Commission and Discount	198,340	124,170	159,036
3.4	Other Operating Income	53,564	33,610	52,865
3.5	Foreign Exchange Gain/Loss (Net)	63,717	45,380	59,726
	B Total Operating Income (A+3.3+3.4+3.5)	806,851	502,311	963,081
3.6	Staff Expenses	201,430	128,590	181,098
3.7	Other Operating Expenses	164,988	104,492	140,403
	C Operating profit Before Provision (B-3.6-3.7)	440,433	269,229	641,580
3.8	Provision for Possible Loss	70,965	61,715	217,768
	D Operating profit (C-3.8)	369,468	207,514	423,812
3.9	Non Operating Income/Expenses (Net)	84,109	79,250	24,444
3.10	Write Back of Provision for Possible Loss	402,628	288,234	323,614
	E Profit From Regular Activities (D+3.9+3.10)	856,205	574,997	771,870
3.11	Extraordinary Income/Expenses (Net)	59,430	41,940	(714,889)
	F Profit Before Bonus and Taxes (E+3.11)	915,635	616,937	56,981
3.12	Provision For Staff Bonus	(83,239)	(56,085)	(5,180)
3.13	Provision For Tax	(129,495)	(80,829)	(189,959)
	G Net Profit/Loss (F-3.12 -3.13)	702,901	480,023	(138,158)
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	13.31%	13.98%	10.19%
4.2	Non Performing Loan (NPL) to Total Loan	4.29%	10.32%	17.99%
4.3	Total Loan Loss Provision to total NPL	130.61%	103.63%	96.92%
4.4	Cost of Funds	7.29%	7.90%	6.47%
4.5	CD Ratio (Calculated as per NRB Directives)	57.34%	67.66%	79.78%
	Additional Information (Optional)			
	Average Yield (Local Currency)	12.63%	11.83%	12.35%
	Net Interest Spread (Local Currency)	5.34%	3.93%	5.88%
	Return on Equity (Annualised)	24.69%	24.39%	0.00%
	Return on Assets (Annualised)	3.40%	3.62%	0.00%
	Earning Per Share (Annualised) Rs.	34.98	31.85	-

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