

Nepal Bangladesh Bank Ltd.
Unaudited Financial Results (Quarterly)
At the End of the Fiscal Year 2067/68 (2010-2011)

Rs. in '000

S.N.	Particulars	As of 16th July 2011	Previous Quarter Ending 13th April 2011	Corresponding Previous Year Ended 16th July 2010
1	Total Capital and Liabilities	15,932,008	15,875,968	13,849,950
1.1	Paid-Up Capital	2,009,396	2,010,315	1,860,315
1.2	Reserves and Surplus	251,769	46,182	273,258
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	11,511,677	10,612,081	10,052,182
a	Domestic Currency	11,172,308	10,239,707	9,791,650
b	Foreign Currency	339,368	372,374	260,532
1.6	Income Tax Liability	-	15,769	-
1.7	Other Liabilities	2,159,167	3,191,621	1,664,195
2	Total Assets	15,932,008	15,875,969	13,849,950
2.1	Cash & Bank Balance	2,474,696	1,276,366	2,049,244
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	2,472,659	2,094,725	2,121,806
2.4	Loans and Advances	10,237,455	10,791,597	9,119,094
	a. Real Estate Loan	845,812	801,675	424,286
	1. Residential Real Estate (Above Ra.80 Lac)	190,226	238,604	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex	49,500	39,500	-
	4. Others Real Estate Loan including Land Purchase & Land Plotting	606,086	523,570	424,286
	b. Individual Housing Loan (Up to Rs.80 lacs)	431,507	478,806	588,867
	c. Margin Type Loan	1,000	1,102	-
	d. Term Loan	2,075,927	2,132,067	1,586,826
	e. Overdraft Loan / TR Loan / WC Loan	4,995,746	5,386,095	4,623,442
	f. Others	1,887,463	1,991,853	1,895,673
2.5	Fixed Assets	307,504	325,185	155,328
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	439,694	1,388,096	404,478
3	Profit and Loss Account	Upto this Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	1,435,080	1,022,477	1,167,628
3.2	Interest Expense	756,269	544,359	476,788
A	Net Interest Income	678,811	478,118	690,840
3.3	Fees, Commission and Discount	162,850	98,912	145,797
3.4	Other Operating Income	61,582	49,480	50,496
3.5	Foreign Exchange gain/loss(Net)	59,726	45,906	49,840
B	Total Operating Income	962,968	672,416	936,973
3.6	Staff Expense	189,433	114,364	146,642
3.7	Other Operating Expense	139,068	90,913	128,766
C	Operating Profit Before Provision	634,467	467,139	661,566
3.8	Provision for Possible Losses/NBA	422,426	390,326	148,390
D	Operating Profit	212,041	76,812	513,177
3.9	Non Operating Income/Expense (Net)	25,162	32,058	18,385
3.10	Write Back of Provision for possible losses	310,884	169,117	1,318,049
E	Profit from Regular Activities	548,087	277,987	1,849,610
3.11	Extraordinary Income Expenses (Net)	106,998	91,971	(523,482)
F	Profit Before Bonus and Taxes	655,085	369,958	1,326,128
3.12	Provision for Staff Bonus	59,553	33,633	120,557
3.13	Provision for Tax	180,023	139,669	184,190
G	Net Profit/Loss	415,509	196,657	1,021,381
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	10.63%	10.24%	12.63%
4.2	Non Performing Loan (NPL) to Total Loan	18.20%	19.44%	6.47%
4.3	Total Loan Loss Provision to Total NPL	95.50%	89.99%	90.06%
4.4	Average Yield	11.97%	11.29%	10.32%
4.5	Average Cost of Fund	7.01%	7.05%	4.76%
4.6	Net Interest Spread	4.96%	4.24%	5.56%
4.7	CD Ratio (Calculated as per NRB Directives)	79.36%	90.64%	78.26%
Major Indicators				
	a. Earnings Per Share (Annulised) Rs.	20.68	13.04	54.90
	b. Market Value Per Shares (Rs.)	130.00	188.00	265.00
	c. Price Earning Ratio (Annualised)	6.29	14.41	4.83
	d. Liquidity	42.98%	31.77%	41.49%
	e. Return on Equity (Annualised)	18.38%	12.75%	47.87%
	f. Return on Total Assets (Annualised)	2.61%	1.23%	7.37%
	g. Net Worth Per Share (Rs.)	112.53	102.30	114.69
	h. Total Loan to Real Estate Loan	8.26%	7.43%	4.65%

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