

Nepal Bangladesh Bank Limited
Quarterly Financial Statement
At the Quarter Ended Ashoj 2070

(Rs. in 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	25,590,925	22,129,217	19,872,010
1.1	Paid-up Capital	2,210,335	2,210,335	2,009,396
1.2	Reserves and Surplus	1,504,672	1,363,081	1,005,776
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	50,940
1.5	Deposits (a+b)	20,867,714	17,845,158	15,763,216
	a. Domestic Currency	20,400,304	17,342,345	15,469,246
	b. Foreign Currency	467,410	502,813	293,970
1.6	Income Tax Liabilities	62,484	-	31,873
1.7	Other Liabilities	945,720	710,643	1,010,811
2	Total Assets (2.1 to 2.7)	25,590,925	22,129,217	19,872,010
2.1	Cash & Bank Balance	8,304,216	5,098,378	3,379,479
2.2	Money at call and short Notice	-	-	-
2.3	Investments	2,762,883	3,104,021	4,184,643
2.4	Loans & Advances (a+b+c+d+e+f)	13,602,174	13,137,563	11,503,394
	a. Real Estate Loan	667,140	741,780	785,840
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	103,910	148,410	136,490
	2. Business Complex & Residential Apartment Construction Loan	65,000	65,000	-
	3. Income generating Commercial Complex Loan	63,930	63,200	64,950
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	434,300	465,170	584,400
	b. Personal Home Loan of Rs. 10 million or less	710,260	668,920	582,390
	c. Margin Type Loan	770	340	140
	d. Term Loan	1,046,690	727,790	557,097
	e. Overdraft Loan / TR Loan / WC Loan	8,363,490	8,051,020	7,045,140
	f. Others	2,813,824	2,947,713	2,532,787
2.5	Fixed Assets	210,616	203,201	233,665
2.6	Non Banking Assets	-	-	568
2.7	Other Assets	711,036	586,054	570,261
3	Profit and Loss Account			
3.1	Interest income	500,730	1,623,290	355,960
3.2	Interest Expense	306,200	937,066	265,510
A	Net Interest Income (3.1-3.2)	194,530	686,224	90,450
3.3	Fees Commission and Discount	49,350	222,617	40,190
3.4	Other Operating Income	24,983	83,585	16,180
3.5	Foreign Exchange Gain/Loss (Net)	16,380	61,879	16,830
B	Total Operating Income (A+3.3+3.4+3.5)	285,243	1,054,305	163,650
3.6	Staff Expenses	60,280	237,792	54,710
3.7	Other Operating Expenses	51,745	196,224	42,140
C	Operating profit Before Provision (B-3.6-3.7)	173,218	620,289	66,800
3.8	Provision for Possible Loss	42,550	66,302	53,165
D	Operating profit (C-3.8)	130,668	553,987	13,635
3.9	Non Operating Income/Expenses (Net)	(2,780)	13,738	(1,050)
3.10	Write Back of Provision for Possible Loss	38,345	326,115	40,000
E	Profit From Regular Activities (D+3.9+3.10)	166,233	893,840	52,585
3.11	Extraordinary Income/Expenses (Net)	58,250	138,473	49,800
F	Profit Before Bonus and Taxes (E+3.11)	224,483	1,032,313	102,385
3.12	Provision For Staff Bonus	(20,408)	(93,847)	(9,308)
3.13	Provision For Tax	(62,484)	(159,822)	(31,873)
G	Net Profit/Loss (F-3.12 -3.13)	141,591	778,644	61,205
4	Ratios			
4.1	Capital Fund to RWA	12.93%	11.61%	11.92%
4.2	Non Performing Loan (NPL) to Total Loan	1.40%	1.33%	3.95%
4.3	Total Loan Loss Provision to Total NPL	180.61%	187.64%	128.18%
4.4	Cost of Funds	6.33%	5.39%	6.74%
4.5	CCD Ratio (Calculated as per NRB Directives)	58.51%	66.31%	65.21%
4.6	Base Rate	9.38%	10.65%	-
	Additional Information (Optional)			
	Average Yield (Local Currency)	12.29%	10.40%	12.38%
	Net Interest Spread (Local Currency)	5.96%	5.01%	5.64%
	Return on Equity (Annualised)	15.25%	21.79%	8.12%
	Return on Assets (Annualised)	2.21%	3.52%	1.23%
	Earning Per Share (Annualised) Rs.	26	39	12
	Net Worth Per Share (Rs.)	168	162	150
	Total Assets Per Share (Rs.)	1,158	1,001	989
	Market Value Per Share (Rs.)	390	300	166
	Price Earning (PE) Ratio	15	8	14
	Real Estate Loan to Total Loan	4.90%	5.65%	6.83%
	Net Liquid Assets to Deposits	53.03%	45.96%	47.99%

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

2. Paid up capital includes 10% proposed bonus shares of FY 2069/070.

3. Figures are regrouped wherever necessary.