

Nepal Bangladesh Bank Limited

Quarterly Financial Statement
At the Quarter Ended Ashoj 2071

(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) | 33,258,087 | 31,359,077 | 25,590,925 |
| 1.1 | Paid-up Capital | 2,431,369 | 2,431,369 | 2,210,335 |
| 1.2 | Reserves and Surplus | 1,725,506 | 1,678,870 | 1,504,672 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | - | - | - |
| 1.5 | Deposits (a+b) | 26,963,184 | 25,706,916 | 20,867,714 |
| | a. Domestic Currency | 26,452,942 | 25,251,919 | 20,400,304 |
| | b. Foreign Currency | 510,242 | 454,997 | 467,410 |
| 1.6 | Income Tax Liabilities | 19,038 | - | 62,484 |
| 1.7 | Other Liabilities | 2,118,990 | 1,541,922 | 945,720 |
| 2 | Total Assets (2.1 to 2.7) | 33,258,087 | 31,359,077 | 25,590,925 |
| 2.1 | Cash & Bank Balance | 3,567,366 | 8,094,551 | 8,304,216 |
| 2.2 | Money at call and short Notice | - | 50,000 | - |
| 2.3 | Investments | 6,592,627 | 3,094,980 | 2,762,883 |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 21,069,593 | 19,051,314 | 13,602,174 |
| | a. Real Estate Loan | 1,398,400 | 1,459,470 | 667,140 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) | 156,130 | 230,630 | 103,910 |
| | 2. Business Complex & Residential Apartment Construction Loan | 637,610 | 638,260 | 65,000 |
| | 3. Income generating Commercial Complex Loan | 239,740 | 239,350 | 63,930 |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 364,920 | 351,230 | 434,300 |
| | b. Personal Home Loan of Rs. 10 million or less | 2,076,240 | 1,643,630 | 710,260 |
| | c. Margin Type Loan | 80,870 | 43,800 | 770 |
| | d. Term Loan | 2,020,640 | 1,726,520 | 1,046,690 |
| | e. Overdraft Loan / TR Loan / WC Loan | 11,193,589 | 10,459,584 | 8,363,490 |
| | f. Others | 4,299,853 | 3,718,310 | 2,813,824 |
| 2.5 | Fixed Assets | 328,734 | 317,956 | 210,616 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 1,699,768 | 750,276 | 711,036 |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 464,140 | 2,032,468 | 500,730 |
| 3.2 | Interest Expense | 307,240 | 1,179,941 | 306,200 |
| A | Net Interest Income (3.1-3.2) | 156,900 | 852,526 | 194,530 |
| 3.3 | Fees Commission and Discount | 53,660 | 303,946 | 49,350 |
| 3.4 | Other Operating Income | 32,450 | 146,623 | 24,983 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 26,450 | 91,724 | 16,380 |
| B | Total Operating Income (A+3.3+3.4+3.5) | 269,460 | 1,394,819 | 285,243 |
| 3.6 | Staff Expenses | 80,781 | 314,699 | 60,280 |
| 3.7 | Other Operating Expenses | 64,232 | 233,560 | 51,745 |
| C | Operating profit Before Provision (B-3.6-3.7) | 124,447 | 846,559 | 173,218 |
| 3.8 | Provision for Possible Loss | 73,913 | 84,137 | 42,550 |
| D | Operating profit (C-3.8) | 50,534 | 762,422 | 130,668 |
| 3.9 | Non Operating Income/Expenses (Net) | (4,420) | (13,177) | (2,780) |
| 3.10 | Write Back of Provision for Possible Loss | 22,687 | 81,627 | 38,345 |
| E | Profit From Regular Activities (D+3.9+3.10) | 68,802 | 830,873 | 166,233 |
| 3.11 | Extraordinary Income/Expenses (Net) | 3,440 | 148,268 | 58,250 |
| F | Profit Before Bonus and Taxes (E+3.11) | 72,242 | 979,141 | 224,483 |
| 3.12 | Provision For Staff Bonus | (6,567) | (89,013) | (20,408) |
| 3.13 | Provision For Tax | (19,038) | (147,785) | (62,484) |
| G | Net Profit/Loss (F-3.12 -3.13) | 46,636 | 742,342 | 141,591 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 10.99% | 11.44% | 12.93% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 1.94% | 1.35% | 1.40% |
| 4.3 | Total Loan Loss Provision to Total NPL | 117.96% | 159.15% | 180.61% |
| 4.4 | Cost of Funds | 4.67% | 5.43% | 6.33% |
| 4.5 | CCD Ratio (Calculated as per NRB Directives) | 70.56% | 66.59% | 58.51% |
| 4.6 | Base Rate | 8.24% | 8.14% | 9.38% |
| 4.6 | Net Interest Spread (Local Currency) | 3.92% | 4.32% | 5.96% |
| | Additional Information (Optional) | | | |
| | Average Yield (Local Currency) | 10.41% | 10.67% | 12.29% |
| | Return on Equity (Annualised) | 4.49% | 17.96% | 15.25% |
| | Return on Assets (Annualised) | 0.56% | 2.49% | 2.21% |
| | Earning Per Share (Annualised) Rs. | 7.67 | 35 | 26 |
| | Net Worth Per Share (Rs.) | 171 | 169 | 168 |
| | Total Assets Per Share (Rs.) | 1,368 | 1,423 | 1,158 |
| | Market Value Per Share (Rs.) | 572 | 700 | 390 |
| | Price Earning (PE) Ratio | 75 | 20 | 15 |
| | Real Estate Loan to Total Loan | 6.64% | 7.66% | 4.90% |
| | Net Liquid Assets to Deposits | 34.89% | 41.06% | 53.03% |

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

2. Paid up capital includes 10% proposed bonus shares and other liabilities includes 12% proposed cash dividend of FY 2070/71

3. Figures are regrouped wherever necessary.