

Nepal Bangladesh Bank Limited

Quarterly Financial Statement

At the Year ended Poush, 2069

(Rs. in 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	19,220,618	19,872,010	17,505,199
1.1	Paid-Up Capital	2,009,396	2,009,396	2,009,396
1.2	Reserves and Surplus	1,116,277	1,005,776	344,598
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	50,940	-
1.5	Deposits (a+b)	15,104,552	15,763,216	12,932,714
a.	Domestic Currency	14,734,620	15,469,246	12,741,900
b.	Foreign Currency	369,933	293,970	190,814
1.6	Income Tax Liabilities	80,424	31,873	31,399
1.7	Other Liabilities	909,969	1,010,811	2,187,092
2	Total Assets (2.1 to 2.7)	19,220,618	19,872,010	17,505,199
2.1	Cash & Bank Balance	1,808,941	3,379,479	2,336,019
2.2	Money at call and short Notice	-	-	-
2.3	Investments	4,139,377	4,184,643	3,580,734
2.4	Loans & Advances (a+b+c+d+e+f)	12,393,680	11,503,394	10,745,276
a.	Real Estate Loan	793,480	785,840	877,040
1.	Residential Real Estate Loan (Except Person	135,070	136,490	49,680
2.	Business Complex & Residential Apartment Construction Loan	-	-	8,130
3.	Income generating Commercial Complex Loan	64,780	64,950	66,080
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	593,630	584,400	753,150
b.	Personal Home Loan of Rs. 10 million or less	612,670	582,390	481,340
c.	Margin Type Loan	150	140	140
d.	Term Loan	646,460	557,097	1,474,990
e.	Overdraft Loan / TR Loan / WC Loan	7,674,010	7,045,140	5,325,810
f.	Others	2,666,910	2,532,787	2,585,956
2.5	Fixed Assets	242,425	233,665	306,952
2.6	Non Banking Assets (NBA)	-	568	-
2.7	Other Assets	636,194	570,261	536,218
3	Profit and Loss Account			
3.1	Interest income	727,453	355,960	684,331
3.2	Interest Expense	487,250	265,510	483,971
A	Net Interest Income (3.1-3.2)	240,203	90,450	200,360
3.3	Fees Commission and Discount	91,360	40,190	81,190
3.4	Other Operating Income	34,800	16,180	21,050
3.5	Foreign Exchange Gain/Loss (Net)	35,200	16,830	31,160
B	Total Operating Income (A+3.3+3.4+3.5)	401,563	163,650	333,760
3.6	Staff Expenses	100,704	54,710	84,940
3.7	Other Operating Expenses	90,746	42,140	64,460
C	Operating profit Before Provision (B-3.6-3.7)	210,113	66,800	184,360
3.8	Provision for Possible Loss	127,240	53,165	206,060
D	Operating profit (C-3.8)	82,873	13,635	(21,700)
3.9	Non Operating Income/Expenses (Net)	2,270	(1,050)	32,359
3.10	Write Back of Provision for Possible Loss	111,290	40,000	112,670
E	Profit From Regular Activities (D+3.9+3.10)	196,433	52,585	123,329
3.11	Extraordinary Income/Expenses (Net)	80,910	49,800	24,310
F	Profit Before Bonus and Taxes (E+3.11)	277,343	102,385	147,639
3.12	Provision For Staff Bonus	25,213	9,308	13,422
3.13	Provision For Tax	80,424	31,873	31,399
G	Net Profit/Loss (F-3.12 -3.13)	171,706	61,205	102,819
4	Ratios			
4.1	Capital Fund to RWA	11.41%	11.92%	10.02%
4.2	Non Performing Loan (NPL) to Total Loan	3.57%	3.95%	18.58%
4.3	Total Loan Loss Provision to total NPL	131.01%	128.18%	93.77%
4.4	Cost of Funds	5.34%	6.74%	7.92%
4.5	CCD Ratio (Calculated as per NRB Directives)	73.12%	65.21%	74.50%
4.6	Base Rate	9.26%	-	-
	Additional Information (Optional)			
	Average Yield (Local Currency)	11.61%	12.38%	10.13%
	Net Interest Spread (Local Currency)	6.27%	5.64%	2.21%
	Return on Equity (Annualised)	10.99%	8.12%	8.74%
	Return on Assets (Annualised)	1.79%	1.23%	1.17%
	Earning Per Share (Annualised) Rs.	17.09	12.18	10.23
	Real Estate Loan to Total Loan	6.40%	6.83%	8.16%