

Nepal Bangladesh Bank Limited
Quarterly Financial Statement
At the Year Ended Chaitra 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)	18,970,644	19,220,618	17,697,646
1.1	Paid-up Capital	2,009,396	2,009,396	2,009,396
1.2	Reserves and Surplus	1,255,426	1,116,277	615,123
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	14,708,105	15,104,552	13,556,314
	a. Domestic Currency	14,280,282	14,734,620	13,359,290
	b. Foreign Currency	427,823	369,933	197,024
1.6	Income Tax Liabilities	135,270	80,424	80,829
1.7	Other Liabilities	862,447	909,969	1,435,984
2	Total Assets (2.1 to 2.7)	18,970,644	19,220,618	17,697,646
2.1	Cash & Bank Balance	1,944,687	1,808,941	2,505,858
2.2	Money at call and short Notice	-	-	-
2.3	Investments	3,287,919	4,139,377	3,661,540
2.4	Loans & Advances (a+b+c+d+e+f)	12,814,370	12,393,680	10,688,930
	a. Real Estate Loan	761,320	793,480	867,230
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	148,880	135,070	52,860
	2. Business Complex & Residential Apartment Construction Loan	-	-	8,130
	3. Income generating Commercial Complex Loan	63,770	64,780	65,650
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	548,670	593,630	740,590
	b. Personal Home Loan of Rs. 10 million or less	649,470	612,670	581,970
	c. Margin Type Loan	300	150	140
	d. Term Loan	718,400	646,460	926,780
	e. Overdraft Loan / TR Loan / WC Loan	7,927,850	7,674,010	5,685,820
	f. Others	2,757,030	2,666,910	2,626,990
2.5	Fixed Assets	241,581	242,425	191,359
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	682,088	636,194	649,959
3	Profit and Loss Account			
3.1	Interest income	1,131,253	727,453	1,041,415
3.2	Interest Expense	697,633	487,250	742,264
A	Net Interest Income (3.1-3.2)	433,620	240,203	299,151
3.3	Fees Commission and Discount	146,040	91,360	124,170
3.4	Other Operating Income	53,100	34,800	33,610
3.5	Foreign Exchange Gain/Loss (Net)	48,890	35,200	45,380
B	Total Operating Income (A+3.3+3.4+3.5)	681,650	401,563	502,311
3.6	Staff Expenses	153,279	100,704	128,590
3.7	Other Operating Expenses	135,098	90,746	104,492
C	Operating profit Before Provision (B-3.6-3.7)	393,273	210,113	269,229
3.8	Provision for Possible Loss	167,290	127,240	61,715
D	Operating profit (C-3.8)	225,983	82,873	207,514
3.9	Non Operating Income/Expenses (Net)	2,490	2,270	79,250
3.10	Write Back of Provision for Possible Loss	162,515	111,290	288,234
E	Profit From Regular Activities (D+3.9+3.10)	390,988	196,433	574,997
3.11	Extraordinary Income/Expenses (Net)	99,750	80,910	41,940
F	Profit Before Bonus and Taxes (E+3.11)	490,738	277,343	616,937
3.12	Provision For Staff Bonus	44,613	25,213	56,085
3.13	Provision For Tax	135,270	80,424	80,829
G	Net Profit/Loss (F-3.12 -3.13)	310,855	171,706	480,023
4	Ratios			
4.1	Capital Fund to RWA	12.06%	11.41%	13.98%
4.2	Non Performing Loan (NPL) to Total Loan	3.50%	3.57%	10.32%
4.3	Total Loan Loss Provision to total NPL	129.06%	131.01%	103.63%
4.4	Cost of Funds	6.05%	5.34%	7.90%
4.5	CD Ratio (Calculated as per NRB Directives)	76.99%	73.12%	67.66%
4.6	Base Rate	10.48%	9.26%	-
	Additional Information (Optional)			
	Average Yield (Local Currency)	11.86%	11.61%	11.83%
	Net Interest Spread (Local Currency)	5.81%	6.27%	3.93%
	Return on Equity (Annualised)	12.70%	10.99%	24.39%
	Return on Assets (Annualised)	2.18%	1.79%	3.62%
	Earning Per Share (Annualised) Rs.	20.63	17.09	31.85
	Real Estate Loan to Total Loan	5.94%	6.40%	8.11%