

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

(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)	28,727,043	29,286,970	18,970,644
1.1	Paid-up Capital	2,210,335	2,210,335	2,009,396
1.2	Reserves and Surplus	1,764,837	1,634,199	1,255,426
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	153,346	-	-
1.5	Deposits (a+b)	23,524,437	23,700,171	14,708,105
a.	Domestic Currency	22,962,429	23,398,318	14,280,282
b.	Foreign Currency	562,008	301,853	427,823
1.6	Income Tax Liabilities	129,005	103,855	135,270
1.7	Other Liabilities	945,082	1,638,410	862,447
2	Total Assets (2.1 to 2.7)	28,727,043	29,286,970	18,970,644
2.1	Cash & Bank Balance	6,212,181	5,109,743	1,944,687
2.2	Money at call and short Notice	-	-	-
2.3	Investments	3,774,448	6,714,774	3,287,919
2.4	Loans & Advances (a+b+c+d+e+f)	17,605,929	15,982,227	12,814,370
a.	Real Estate Loan	1,323,500	1,069,850	761,320
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	165,010	102,530	148,880
	2. Business Complex & Residential Apartment Construction Loan	638,410	505,000	-
	3. Income generating Commercial Complex Loan	62,480	63,290	63,770
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	457,600	399,030	548,670
b.	Personal Home Loan of Rs. 10 million or less	1,189,420	788,680	649,470
c.	Margin Type Loan	35,820	16,870	300
d.	Term Loan	1,306,930	1,095,930	718,400
e.	Overdraft Loan / TR Loan / WC Loan	10,064,950	9,649,090	7,927,850
f.	Others	3,685,309	3,361,807	2,757,030
2.5	Fixed Assets	295,540	217,065	241,581
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	838,945	1,263,161	682,088
3	Profit and Loss Account			
3.1	Interest income	1,437,790	975,470	1,131,253
3.2	Interest Expense	875,560	595,440	697,633
A	Net Interest Income (3.1-3.2)	562,230	380,030	433,620
3.3	Fees Commission and Discount	189,580	120,500	146,040
3.4	Other Operating Income	97,190	61,620	53,100
3.5	Foreign Exchange Gain/Loss (Net)	65,580	41,500	48,890
B	Total Operating Income (A+3.3+3.4+3.5)	914,580	603,650	681,650
3.6	Staff Expenses	186,420	121,460	153,279
3.7	Other Operating Expenses	147,774	95,810	135,098
C	Operating profit Before Provision (B-3.6-3.7)	580,386	386,380	393,273
3.8	Provision for Possible Loss	199,430	103,094	167,290
D	Operating profit (C-3.8)	380,956	283,286	225,983
3.9	Non Operating Income/Expenses (Net)	(13,960)	(2,700)	2,490
3.10	Write Back of Provision for Possible Loss	144,181	70,448	162,515
E	Profit From Regular Activities (D+3.9+3.10)	511,178	351,034	390,988
3.11	Extraordinary Income/Expenses (Net)	72,660	61,440	99,750
F	Profit Before Bonus and Taxes (E+3.11)	583,838	412,474	490,738
3.12	Provision For Staff Bonus	(53,076)	(37,498)	(44,613)
3.13	Provision For Tax	(129,005)	(103,855)	(135,270)
G	Net Profit/Loss (F-3.12 -3.13)	401,756	271,122	310,855
4	Ratios			
4.1	Capital Fund to RWA	11.51%	11.61%	12.06%
4.2	Non Performing Loan (NPL) to Total Loan	1.80%	1.50%	3.50%
4.3	Total Loan Loss Provision to Total NPL	133.53%	156.84%	129.06%
4.4	Cost of Funds	5.56%	5.81%	6.05%
4.5	CCD Ratio (Calculated as per NRB Directives)	67.42%	60.50%	76.99%
4.6	Base Rate	8.50%	8.22%	10.48%
4.6	Net Interest Spread (Local Currency)	6.12%	6.06%	5.81%
	Additional Information (Optional)			
	Average Yield (Local Currency)	11.68%	11.87%	11.86%
	Return on Equity (Annualised)	13.44%	14.10%	12.70%
	Return on Assets (Annualised)	1.86%	1.85%	2.18%
	Earning Per Share (Annualised) Rs.	24	25	21
	Net Worth Per Share (Rs.)	180	174	162
	Total Assets Per Share (Rs.)	1,300	1,325	944
	Market Value Per Share (Rs.)	601	625	325
	Price Earning (PE) Ratio	25	25	16
	Real Estate Loan to Total Loan	7.52%	6.69%	5.94%
	Net Liquid Assets to Deposits	40.98%	49.58%	34.53%

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.