

Nepal Bangladesh Bank Limited

Quarterly Financial Statement

At the Year ended Ashad 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)	22,190,566	18,970,644	20,768,381
1.1	Paid-up Capital	2,009,396	2,009,396	2,009,396
1.2	Reserves and Surplus	1,535,301	1,255,426	944,571
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	17,845,158	14,708,105	16,952,703
a.	Domestic Currency	17,344,744	14,280,282	16,696,159
b.	Foreign Currency	500,414	427,823	256,544
1.6	Income Tax Liabilities	-	135,270	-
1.7	Other Liabilities	800,711	862,447	861,711
2	Total Assets (2.1 to 2.7)	22,190,566	18,970,644	20,768,381
2.1	Cash & Bank Balance	5,127,016	1,944,687	5,010,192
2.2	Money at call and short Notice	-	-	-
2.3	Investments	3,104,021	3,287,919	3,869,050
2.4	Loans & Advances (a+b+c+d+e+f)	13,137,563	12,814,370	10,943,161
a.	Real Estate Loan	741,780	761,320	808,080
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	148,410	148,880	138,900
	2. Business Complex & Residential Apartment Construction Loan	65,000	-	-
	3. Income generating Commercial Complex Loan	63,200	63,770	65,130
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	465,170	548,670	604,050
b.	Personal Home Loan of Rs. 10 million or less	668,920	649,470	566,270
c.	Margin Type Loan	340	300	140
d.	Term Loan	727,790	718,400	502,050
e.	Overdraft Loan / TR Loan / WC Loan	8,051,020	7,927,850	6,403,661
f.	Others	2,947,710	2,757,030	2,662,960
2.5	Fixed Assets	203,201	241,581	227,990
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	618,765	682,088	717,987
3	Profit and Loss Account			
3.1	Interest income	1,623,290	1,131,253	1,529,045
3.2	Interest Expense	937,066	697,633	1,037,815
A	Net Interest Income (3.1-3.2)	686,224	433,620	491,230
3.3	Fees Commission and Discount	222,617	146,040	198,340
3.4	Other Operating Income	83,585	53,100	53,564
3.5	Foreign Exchange Gain/Loss (Net)	61,879	48,890	63,717
B	Total Operating Income (A+3.3+3.4+3.5)	1,054,305	681,650	806,851
3.6	Staff Expenses	237,911	153,279	201,430
3.7	Other Operating Expenses	193,925	135,098	165,457
C	Operating profit Before Provision (B-3.6-3.7)	622,469	393,273	439,964
3.8	Provision for Possible Loss	61,104	167,290	70,965
D	Operating Profit (C-3.8)	561,365	225,983	368,999
3.9	Non Operating Income/Expenses (Net)	11,761	2,490	74,580
3.10	Write Back of Provision for Possible Loss	90,687	162,515	1,364,306
E	Profit From Regular Activities (D+3.9+3.10)	663,813	390,988	1,807,885
3.11	Extraordinary Income/Expenses (Net)	138,473	99,750	(775,179)
F	Profit Before Bonus and Taxes (E+3.11)	802,286	490,738	1,032,706
3.12	Provision For Staff Bonus	(72,935)	(44,613)	(93,882)
3.13	Provision For Corporate Tax	(138,622)	(135,270)	(129,354)
G	Net Profit/Loss (F-3.12 -3.13)	590,729	310,855	809,470
4	Ratios			
4.1	Capital Fund to RWA	12.09%	12.06%	11.86%
4.2	Non Performing Loan (NPL) to Total Loan	3.14%	3.50%	4.29%
4.3	Total Loan Loss Provision to total NPL	136.51%	129.06%	130.61%
4.4	Cost of Funds	5.39%	6.05%	7.29%
4.5	CCD Ratio (Calculated as per NRB Directives)	66.38%	76.99%	58.19%
4.6	Base Rate	10.65%	10.48%	-
	Additional Information (Optional)			
	Average Yield (Local Currency)	10.40%	11.86%	11.08%
	Net Interest Spread (Local Currency)	5.01%	5.81%	3.79%
	Return on Equity (Annualised)	16.67%	12.70%	27.40%
	Return on Assets (Annualised)	2.66%	2.18%	3.90%
	Earning Per Share (Annualised) Rs.	29.40	20.63	40.28
	Net Worth Per Share (Rs.)	176	162	147
	Total Assets Per Share (Rs.)	1,104	944	1,034
	Price Earning (PE) Ratio	10.20	15.76	3.00
	Real Estate Loan to Total Loan	5.65%	5.94%	7.38%
	Net Liquid Assets to Deposits	46.12%	35.58%	52.38%

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

2. The bank has considered accrued interest realised till 15th Shrawan 2070 as income as permitted by NRB.

3. Figures are regrouped wherever necessary.

Sashi Satyal, FCA
Partner, T.R. Upadhaya & Co.
Chartered Accountants
Internal Auditor