

Nepal Bangladesh Bank Limited

Quarterly Financial Statement

At the Quarter Ended Ashad 2071

(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)	31,457,555	28,727,043	22,129,217
1.1	Paid-Up Capital	2,210,335	2,210,335	2,210,335
1.2	Reserves and Surplus	2,145,225	1,764,837	1,363,081
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	153,346	-
1.5	Deposits (a+b)	25,800,249	23,524,437	17,845,158
a.	Domestic Currency	25,345,252	22,962,429	17,342,345
b.	Foreign Currency	454,997	562,008	502,813
1.6	Income Tax Liabilities	166,428	129,005	-
1.7	Other Liabilities	1,135,317	945,082	710,643
2	Total Assets (2.1 to 2.7)	31,457,555	28,727,043	22,129,220
2.1	Cash & Bank Balance	8,094,551	6,212,181	5,098,378
2.2	Money at call and short Notice	-	-	-
2.3	Investments	3,144,978	3,774,448	3,104,021
2.4	Loans & Advances (a+b+c+d+e+f)	19,051,314	17,605,929	13,137,566
a.	Real Estate Loan	1,459,470	1,323,500	741,780
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	230,630	165,010	148,410
2.	Business Complex & Residential Apartment Construction Loan	638,260	638,410	65,000
3.	Income generating Commercial Complex Loan	239,350	62,480	63,200
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	351,230	457,600	465,170
b.	Personal Home Loan of Rs. 10 million or less	1,643,630	1,189,420	668,920
c.	Margin Type Loan	43,800	35,820	340
d.	Term Loan	1,726,520	1,306,930	727,790
e.	Overdraft Loan / TR Loan / WC Loan	10,459,584	10,064,950	8,051,020
f.	Others	3,718,310	3,685,309	2,947,713
2.5	Fixed Assets	317,956	295,540	203,201
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	848,755	838,945	586,054
3	Profit and Loss Account			
3.1	Interest income	2,032,681	1,437,790	1,623,290
3.2	Interest Expense	1,176,400	875,560	937,066
A	Net Interest Income (3.1-3.2)	856,282	562,230	686,224
3.3	Fees Commission and Discount	303,946	189,580	222,617
3.4	Other Operating Income	146,623	97,190	83,585
3.5	Foreign Exchange Gain/Loss (Net)	91,724	65,580	61,879
B	Total Operating Income (A+3.3+3.4+3.5)	1,398,574	914,580	1,054,305
3.6	Staff Expenses	257,249	186,420	237,792
3.7	Other Operating Expenses	233,767	147,774	196,224
C	Operating profit Before Provision (B-3.6-3.7)	907,559	580,386	620,289
3.8	Provision for Possible Loss	315,691	199,430	66,302
D	Operating profit (C-3.8)	591,868	380,956	553,987
3.9	Non Operating Income/Expenses (Net)	(13,177)	(13,960)	13,738
3.10	Write Back of Provision for Possible Loss	316,471	144,181	326,115
E	Profit From Regular Activities (D+3.9+3.10)	895,162	511,178	893,840
3.11	Extraordinary Income/Expenses (Net)	148,268	72,660	138,473
F	Profit Before Bonus and Taxes (E+3.11)	1,043,430	583,838	1,032,313
3.12	Provision For Staff Bonus	(94,857)	(53,076)	(93,847)
3.13	Provision For Tax	(166,428)	(129,005)	(159,822)
G	Net Profit/Loss (F-3.12 -3.13)	782,144	401,756	778,644
4	Ratios			
4.1	Capital Fund to RWA	12.20%	11.51%	11.61%
4.2	Non Performing Loan (NPL) to Total Loan	1.35%	1.80%	1.33%
4.3	Total Loan Loss Provision to Total NPL	158.14%	133.53%	187.64%
4.4	Cost of Funds	4.92%	5.56%	5.39%
4.5	CCD Ratio (Calculated as per NRB Directives)	65.47%	67.42%	66.31%
4.6	Base Rate	8.14%	8.50%	10.65%
4.7	Net Interest Spread (Local Currency)	4.12%	6.12%	5.01%
	Additional Information (Optional)			
	Average Yield (Local Currency)	10.67%	11.68%	10.40%
	Return on Equity (Annualised)	17.96%	13.44%	21.79%
	Return on Assets (Annualised)	2.49%	1.86%	3.52%
	Earning Per Share (Annualised) Rs.	35	24	39
	Net Worth Per Share (Rs.)	197	180	162
	Total Assets Per Share (Rs.)	1,423	1,300	1,001
	Market Value Per Share (Rs.)	700	601	300
	Price Earning (PE) Ratio	20	25	8
	Real Estate Loan to Total Loan	7.66%	7.52%	5.65%
	Net Liquid Assets to Deposits	41.06%	40.98%	45.96%

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

2. The bank has considered accrued interest recovered till 15th Shrawan 2071 as income as permitted by NRB.

3. Figures are regrouped wherever necessary.