

## Nepal Bangladesh Bank Limited

### Quarterly Financial Statement

At the Year Ended Ashad 2072

(Rs. in 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>41,387,568</b>	<b>36,718,191</b>	<b>31,359,077</b>
1.1	Paid-up Capital	2,431,369	2,431,369	2,431,369
1.2	Reserves and Surplus	2,471,648	2,191,949	1,678,870
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	176,000	99,800	-
1.5	Deposits (a+b)	<b>33,832,696</b>	<b>29,577,900</b>	<b>25,706,916</b>
	a. Domestic Currency	32,790,331	28,532,130	25,251,919
	b. Foreign Currency	1,042,365	1,045,770	454,997
1.6	Income Tax Liabilities	279,773	175,970	-
1.7	Other Liabilities	2,196,082	2,241,203	1,541,922
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>41,387,568</b>	<b>36,718,191</b>	<b>31,359,077</b>
2.1	Cash & Bank Balance	7,377,618	4,418,227	8,094,551
2.2	Money at call and short Notice	-	-	50,000
2.3	Investments	5,785,896	4,611,307	3,094,980
2.4	Loans & Advances (a+b+c+d+e+f)	<b>25,823,846</b>	<b>25,330,192</b>	<b>19,051,314</b>
	a. Real Estate Loan	<b>1,621,890</b>	<b>1,368,390</b>	<b>1,459,470</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	109,730	148,530	230,630
	2. Business Complex & Residential Apartment Construction Loan	622,130	624,270	638,260
	3. Income generating Commercial Complex Loan	251,510	234,760	239,350
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	638,520	360,830	351,230
	b. Personal Home Loan of Rs. 10 million or less	2,859,540	2,782,950	1,643,630
	c. Margin Type Loan	394,480	264,450	43,800
	d. Term Loan	3,131,630	2,924,080	1,726,520
	e. Overdraft Loan / TR Loan / WC Loan	11,902,240	12,641,070	10,459,584
	f. Others	5,914,066	5,349,252	3,718,310
2.5	Fixed Assets	207,844	219,980	317,956
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,192,364	2,138,486	750,276
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	2,351,305	1,650,420	2,032,468
3.2	Interest Expense	1,261,070	890,240	1,179,941
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>1,090,235</b>	<b>760,180</b>	<b>852,526</b>
3.3	Fees Commission and Discount	385,982	230,860	303,946
3.4	Other Operating Income	160,867	115,260	146,623
3.5	Foreign Exchange Gain/Loss (Net)	113,376	83,190	91,724
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,750,460</b>	<b>1,189,490</b>	<b>1,394,819</b>
3.6	Staff Expenses	331,072	229,791	314,699
3.7	Other Operating Expenses	301,962	204,798	233,560
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>1,117,426</b>	<b>754,901</b>	<b>846,559</b>
3.8	Provision for Possible Loss	77,595	124,197	84,137
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>1,039,831</b>	<b>630,703</b>	<b>762,422</b>
3.9	Non Operating Income/Expenses (Net)	3,029	(420)	(13,177)
3.10	Write Back of Provision for Possible Loss	113,811	102,482	81,627
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>1,156,671</b>	<b>732,765</b>	<b>830,873</b>
3.11	Extraordinary Income/Expenses (Net)	23,135	25,190	148,268
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>1,179,806</b>	<b>757,955</b>	<b>979,141</b>
3.12	Provision For Staff Bonus	(107,255)	(68,905)	(89,013)
3.13	Provision For Tax	(279,773)	(175,970)	(147,785)
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>792,778</b>	<b>513,079</b>	<b>742,342</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	11.36%	10.63%	11.44%
4.2	Non Performing Loan (NPL) to Total Loan	1.32%	1.93%	1.35%
4.3	Total Loan Loss Provision to Total NPL	143.22%	109.07%	159.15%
4.4	Cost of Funds	4.58%	4.48%	5.43%
4.5	CCD Ratio (Calculated as per NRB Directives)	69.14%	77.76%	66.59%
4.6	Base Rate	7.97%	7.89%	8.14%
4.6	Net Interest Spread (Local Currency)	4.43%	4.42%	4.32%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	10.18%	10.26%	10.67%
	Return on Equity (Annualised)	16.17%	14.80%	17.96%
	Return on Assets (Annualised)	1.92%	1.86%	2.49%
	Earning Per Share (Annualised) Rs.	33	28	35
	Net Worth Per Share (Rs.)	202	190	169
	Total Assets Per Share (Rs.)	1,702	1,510	1,423
	Market Value Per Share (Rs.)	510	504	700
	Price Earning (PE) Ratio	16	18	20
	Real Estate Loan to Total Loan	6.28%	5.40%	7.66%
	Net Liquid Assets to Deposits	33.89%	25.03%	41.06%

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

2. Figures are regrouped wherever necessary.