

Nepal Bangladesh Bank Limited

Quarterly Financial Statement

At the Quarter Ended Chaitra 2072

(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)	44,621,558	42,079,222	36,718,191
1.1	Paid-up Capital	3,039,211	3,039,211	2,431,369
1.2	Reserves and Surplus	2,553,418	2,221,586	2,191,949
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	201,060	-	99,800
1.5	Deposits (a+b)	35,819,564	35,501,285	29,577,900
	a. Domestic Currency	35,012,666	34,696,478	28,532,130
	b. Foreign Currency	806,898	804,807	1,045,770
1.6	Income Tax Liabilities	214,519	128,043	175,970
1.7	Other Liabilities	2,793,786	1,189,098	2,241,203
2	Total Assets (2.1 to 2.7)	44,621,558	42,079,222	36,718,191
2.1	Cash & Bank Balance	4,636,196	4,895,085	4,418,227
2.2	Money at call and short Notice	-	-	-
2.3	Investments	5,719,228	6,425,465	4,611,307
2.4	Loans & Advances (a+b+c+d+e+f)	31,388,128	29,171,152	25,330,192
	a. Real Estate Loan	3,554,090	2,980,380	1,368,390
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	404,870	415,310	148,530
	2. Business Complex & Residential Apartment Construction Loan	738,220	777,310	624,270
	3. Income generating Commercial Complex Loan	273,800	250,980	234,760
	4. Other Real Estate Loan (Including Land Purchase	2,137,200	1,536,780	360,830
	b. Personal Home Loan of Rs. 10 million or less	3,054,200	2,915,280	2,782,950
	c. Margin Type Loan	499,310	514,410	264,450
	d. Term Loan	3,634,520	3,521,580	2,924,080
	e. Overdraft Loan / TR Loan / WC Loan	14,309,678	13,298,325	12,641,070
	f. Others	6,336,330	5,941,177	5,349,252
2.5	Fixed Assets	180,470	194,664	219,980
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,697,535	1,392,857	2,138,486
3	Profit and Loss Account			
3.1	Interest income	2,052,146	1,319,490	1,650,420
3.2	Interest Expense	1,080,379	753,570	890,240
A	Net Interest Income (3.1-3.2)	971,766	565,920	760,180
3.3	Fees Commission and Discount	303,990	170,450	230,860
3.4	Other Operating Income	103,730	61,710	115,260
3.5	Foreign Exchange Gain/Loss (Net)	112,750	72,060	83,190
B	Total Operating Income (A+3.3+3.4+3.5)	1,492,236	870,140	1,189,490
3.6	Staff Expenses	252,897	159,774	229,791
3.7	Other Operating Expenses	186,706	121,819	204,798
C	Operating profit Before Provision (B-3.6-3.7)	1,052,633	588,547	754,901
3.8	Provision for Possible Loss	286,286	108,427	124,197
D	Operating profit (C-3.8)	766,347	480,120	630,703
3.9	Non Operating Income/Expenses (Net)	40,211	(3,650)	(420)
3.10	Write Back of Provision for Possible Loss	157,910	55,467	102,482
E	Profit From Regular Activities (D+3.9+3.10)	964,467	531,938	732,765
3.11	Extraordinary Income/Expenses (Net)	41,950	14,340	25,190
F	Profit Before Bonus and Taxes (E+3.11)	1,006,417	546,278	757,955
3.12	Provision For Staff Bonus	(91,492)	(49,662)	(68,905)
3.13	Provision For Tax	(214,519)	(128,043)	(175,970)
G	Net Profit/Loss (F-3.12 -3.13)	700,406	368,573	513,079
4	Ratios			
4.1	Capital Fund to RWA	10.57%	10.74%	10.63%
4.2	Non Performing Loan (NPL) to Total Loan	1.63%	1.08%	1.93%
4.3	Total Loan Loss Provision to Total NPL	129.43%	175.58%	109.07%
4.4	Cost of Funds	4.25%	4.46%	4.48%
4.5	CCD Ratio (Calculated as per NRB Directives)	78.09%	73.77%	77.76%
4.6	Base Rate	7.14%	7.41%	7.89%
4.7	Net Interest Spread (Local Currency)	4.40%	4.12%	4.42%
	Additional Information (Optional)			
	Average Yield (Local Currency)	9.92%	10.04%	10.26%
	Return on Equity (Annualised)	16.70%	14.01%	14.80%
	Return on Assets (Annualised)	2.09%	1.75%	1.86%
	Earning Per Share (Annualised) Rs.	31	24	28
	Net Worth Per Share (Rs.)	184	173	190
	Total Assets Per Share (Rs.)	1,468	1385	1510
	Market Value Per Share (Rs.)	549	479	504
	Price Earning (PE) Ratio	18	20	18
	Net Liquid Assets to Deposits	23.41%	26.54%	25.03%