

Nepal Bangladesh Bank Limited

Quarterly Financial Statement

At the Year Ended Ashad 2073

(Rs. in 000)

| S.N. | Particulars | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Year Quarter Ending (Audited) |
|----------|--|---------------------|-------------------------|--|
| 1 | Total Capital & Liabilities (1.1 to 1.7) | 47,237,381 | 44,407,039 | 39,976,600 |
| 1.1 | Paid-up Capital | 3,039,211 | 3,039,211 | 3,039,211 |
| 1.2 | Reserves and Surplus | 3,051,310 | 2,553,418 | 1,853,012 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 31,598 | 201,060 | 176,000 |
| 1.5 | Deposits (a+b) | 39,874,234 | 35,819,564 | 33,832,696 |
| | a. Domestic Currency | 38,863,581 | 35,012,666 | 32,790,331 |
| | b. Foreign Currency | 1,010,653 | 806,898 | 1,042,365 |
| 1.6 | Income Tax Liabilities (Net) | 5,821 | - | - |
| 1.7 | Other Liabilities | 1,235,207 | 2,793,786 | 1,075,681 |
| 2 | Total Assets (2.1 to 2.7) | 47,237,381 | 44,407,039 | 39,976,600 |
| 2.1 | Cash & Bank Balance | 9,263,297 | 4,636,196 | 7,377,103 |
| 2.2 | Money at call and short Notice | - | - | - |
| 2.3 | Investments | 4,499,286 | 5,719,228 | 5,754,939 |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 32,528,325 | 31,388,128 | 25,823,846 |
| | a. Real Estate Loan | 3,592,760 | 3,554,090 | 1,621,890 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) | 369,770 | 404,870 | 109,730 |
| | 2. Business Complex & Residential Apartment Construction Loan | 769,690 | 738,220 | 622,130 |
| | 3. Income generating Commercial Complex Loan | 283,600 | 273,800 | 251,510 |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 2,169,700 | 2,137,200 | 638,520 |
| | b. Personal Home Loan of Rs. 10 million or less | 3,107,580 | 3,054,200 | 2,859,540 |
| | c. Margin Type Loan | 473,490 | 499,310 | 394,480 |
| | d. Term Loan | 3,994,130 | 3,634,520 | 3,131,630 |
| | e. Overdraft Loan / TR Loan / WC Loan | 13,890,173 | 14,309,678 | 11,902,240 |
| | f. Others | 7,470,192 | 6,336,330 | 5,914,066 |
| 2.5 | Fixed Assets | 186,883 | 180,470 | 207,432 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 759,590 | 2,483,016 | 813,280 |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 2,918,754 | 2,052,146 | 2,351,306 |
| 3.2 | Interest Expense | 1,456,394 | 1,080,379 | 1,261,070 |
| A | Net Interest Income (3.1-3.2) | 1,462,360 | 971,766 | 1,090,236 |
| 3.3 | Fees Commission and Discount | 486,074 | 303,990 | 385,982 |
| 3.4 | Other Operating Income | 183,285 | 103,730 | 160,867 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 140,671 | 112,750 | 105,749 |
| B | Total Operating Income (A+3.3+3.4+3.5) | 2,272,390 | 1,492,236 | 1,742,834 |
| 3.6 | Staff Expenses | 401,647 | 252,897 | 331,920 |
| 3.7 | Other Operating Expenses | 280,732 | 186,706 | 296,170 |
| C | Operating profit Before Provision (B-3.6-3.7) | 1,590,011 | 1,052,633 | 1,114,744 |
| 3.8 | Provision for Possible Loss | 70,323 | 286,286 | 89,908 |
| D | Operating profit (C-3.8) | 1,519,688 | 766,347 | 1,024,836 |
| 3.9 | Non Operating Income/Expenses (Net) | 41,223 | 40,211 | 1,771 |
| 3.10 | Write Back of Provision for Possible Loss | 50,764 | 157,910 | 113,812 |
| E | Profit From Regular Activities (D+3.9+3.10) | 1,611,675 | 964,467 | 1,140,419 |
| 3.11 | Extraordinary Income/Expenses (Net) | 165,815 | 41,950 | 24,499 |
| F | Profit Before Bonus and Taxes (E+3.11) | 1,777,490 | 1,006,417 | 1,164,918 |
| 3.12 | Provision For Staff Bonus | (161,590) | (91,492) | (105,902) |
| 3.13 | Provision For Tax | (417,602) | (214,519) | (245,039) |
| G | Net Profit/Loss (F-3.12-3.13) | 1,198,298 | 700,406 | 813,977 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 11.05% | 10.57% | 11.31% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.71% | 1.63% | 1.33% |
| 4.3 | Total Loan Loss Provision to Total NPL | 238.99% | 129.43% | 143.92% |
| 4.4 | Cost of Funds | 3.95% | 4.25% | 4.24% |
| 4.5 | CCD Ratio (Calculated as per NRB Directives) | 72.50% | 78.09% | 69.17% |
| 4.6 | Base Rate | 7.06% | 7.14% | 7.97% |
| 4.7 | Net Interest Spread (Local Currency) | 4.54% | 4.40% | 4.43% |
| | Additional Information (Optional) | | | |
| | Average Yield (Local Currency) | 9.76% | 9.92% | 10.18% |
| | Return on Equity (Annualised) | 19.67% | 16.70% | 16.17% |
| | Return on Assets (Annualised) | 2.54% | 2.09% | 1.92% |
| | Earning Per Share (Annualised) Rs. | 39 | 31 | 33 |
| | Net Worth Per Share (Rs.) | 200 | 184 | 161 |
| | Total Assets Per Share (Rs.) | 1,554 | 1468 | 1315 |
| | Market Value Per Share (Rs.) | 860 | 549 | 510 |
| | Price Earning (PE) Ratio | 22 | 18 | 16 |
| | Net Liquid Assets to Deposits | 29.61% | 23.41% | 33.89% |