

## Nepal Bangladesh Bank Limited

Quarterly Financial Statement  
At the Year Ended Ashoj 2072

(Rs. in 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>42,311,655</b>	<b>39,976,600</b>	<b>33,258,087</b>
1.1	Paid-up Capital	3,039,211	3,039,211	2,431,369
1.2	Reserves and Surplus	1,977,905	1,853,012	1,725,506
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	24,000	176,000	-
1.5	Deposits (a+b)	<b>34,664,964</b>	<b>33,832,696</b>	<b>26,963,184</b>
	a. Domestic Currency	33,567,134	32,790,331	26,452,942
	b. Foreign Currency	1,097,830	1,042,365	510,242
1.6	Income Tax Liabilities	51,709	-	19,038
1.7	Other Liabilities	2,553,867	1,075,681	2,118,990
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>42,311,655</b>	<b>39,976,600</b>	<b>33,258,087</b>
2.1	Cash & Bank Balance	6,075,862	7,377,103	3,567,366
2.2	Money at call and short Notice	-	-	-
2.3	Investments	6,899,281	5,754,939	6,592,627
2.4	Loans & Advances (a+b+c+d+e+f)	<b>26,975,888</b>	<b>25,823,846</b>	<b>21,069,593</b>
	a. Real Estate Loan	<b>1,469,040</b>	<b>1,621,890</b>	<b>1,398,400</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	126,010	109,730	156,130
	2. Business Complex & Residential Apartment Construction Loan	622,020	622,130	637,610
	3. Income generating Commercial Complex Loan	251,160	251,510	239,740
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	469,850	638,520	364,920
	b. Personal Home Loan of Rs. 10 million or less	2,944,630	2,859,540	2,076,240
	c. Margin Type Loan	411,920	394,480	80,870
	d. Term Loan	3,416,180	3,131,630	2,020,640
	e. Overdraft Loan / TR Loan / WC Loan	12,304,470	11,902,240	11,193,589
	f. Others	6,429,648	5,914,066	4,299,853
2.5	Fixed Assets	203,762	207,432	328,734
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,156,862	813,280	1,699,768
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	598,782	2,351,306	464,140
3.2	Interest Expense	402,320	1,261,070	307,240
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>196,462</b>	<b>1,090,236</b>	<b>156,900</b>
3.3	Fees Commission and Discount	76,410	385,982	53,660
3.4	Other Operating Income	31,240	160,867	32,450
3.5	Foreign Exchange Gain/Loss (Net)	34,160	113,376	26,450
<b>B</b>	<b>Total Operating income (A+3.3+3.4+3.5)</b>	<b>338,272</b>	<b>1,750,461</b>	<b>269,460</b>
3.6	Staff Expenses	84,350	331,920	80,781
3.7	Other Operating Expenses	64,160	303,798	64,232
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>189,762</b>	<b>1,114,743</b>	<b>124,447</b>
3.8	Provision for Possible Loss	41,446	89,908	73,913
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>148,316</b>	<b>1,024,835</b>	<b>50,534</b>
3.9	Non Operating Income/Expenses (Net)	260	1,771	(4,420)
3.10	Write Back of Provision for Possible Loss	32,195	113,812	22,687
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>180,771</b>	<b>1,140,418</b>	<b>68,802</b>
3.11	Extraordinary Income/Expenses (Net)	13,490	24,499	3,440
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>194,261</b>	<b>1,164,917</b>	<b>72,242</b>
3.12	Provision For Staff Bonus	(17,660)	(105,902)	(6,567)
3.13	Provision For Tax	(51,709)	(245,039)	(19,038)
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>124,892</b>	<b>813,976</b>	<b>46,636</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.84%	11.31%	10.99%
4.2	Non Performing Loan (NPL) to Total Loan	1.26%	1.33%	1.94%
4.3	Total Loan Loss Provision to Total NPL	147.84%	143.92%	117.96%
4.4	Cost of Funds	4.68%	4.58%	4.67%
4.5	CCD Ratio (Calculated as per NRB Directives)	70.68%	69.17%	70.56%
4.6	Base Rate	7.68%	7.97%	8.24%
4.7	Net Interest Spread (Local Currency)	3.63%	4.43%	3.92%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	10.24%	10.18%	10.41%
	Return on Equity (Annualised)	9.96%	16.17%	4.49%
	Return on Assets (Annualised)	1.18%	1.92%	0.56%
	Earning Per Share (Annualised) Rs.	16	33	8
	Net Worth Per Share (Rs.)	165	161	171
	Total Assets Per Share (Rs.)	1,392	1,315	1,368
	Market Value Per Share (Rs.)	598	510	572
	Price Earning (PE) Ratio	36	16	75
	Real Estate Loan to Total Loan	5.45%	6.28%	6.64%
	Net Liquid Assets to Deposits	31.59%	33.89%	34.89%

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

2. Paid up capital include 25% proposed bonus shares from the profit of FY 2071/72.

3. Interest recovered after Ashwin end has not taken in interest income mentioned above.

4. Figures are regrouped wherever necessary.