

Nepal Bangladesh Bank Limited
Quarterly Financial Statement
At the Quarter Ended Poush 2070

(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)	29,286,970	25,590,925	19,220,618
1.1	Paid-up Capital	2,210,335	2,210,335	2,009,396
1.2	Reserves and Surplus	1,634,199	1,504,672	1,116,277
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	23,700,171	20,867,714	15,104,552
a.	Domestic Currency	23,398,318	20,400,304	14,734,620
b.	Foreign Currency	301,853	467,410	369,933
1.6	Income Tax Liabilities	103,855	62,484	80,424
1.7	Other Liabilities	1,638,410	945,720	909,969
2	Total Assets (2.1 to 2.7)	29,286,970	25,590,925	19,220,618
2.1	Cash & Bank Balance	5,109,743	8,304,216	1,808,941
2.2	Money at call and short Notice	-	-	-
2.3	Investments	6,714,774	2,762,883	4,139,377
2.4	Loans & Advances (a+b+c+d+e+f)	15,982,227	13,602,174	12,393,680
a.	Real Estate Loan	1,069,850	667,140	793,480
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	102,530	103,910	135,070
2.	Business Complex & Residential Apartment Construction Loan	505,000	65,000	-
3.	Income generating Commercial Complex Loan	63,290	63,930	64,780
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	399,030	434,300	593,630
b.	Personal Home Loan of Rs. 10 million or less	788,680	710,260	612,670
c.	Margin Type Loan	16,870	770	150
d.	Term Loan	1,095,930	1,046,690	646,460
e.	Overdraft Loan / TR Loan / WC Loan	9,649,090	8,363,490	7,674,010
f.	Others	3,361,807	2,813,824	2,666,910
2.5	Fixed Assets	217,065	210,616	242,425
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,263,161	711,036	636,194
3	Profit and Loss Account			
3.1	Interest income	975,470	500,730	727,453
3.2	Interest Expense	595,440	306,200	487,250
A	Net Interest Income (3.1-3.2)	380,030	194,530	240,203
3.3	Fees Commission and Discount	120,500	49,350	91,360
3.4	Other Operating Income	61,620	24,983	34,800
3.5	Foreign Exchange Gain/Loss (Net)	41,500	16,380	35,200
B	Total Operating Income (A+3.3+3.4+3.5)	603,650	285,243	401,563
3.6	Staff Expenses	121,460	60,280	100,704
3.7	Other Operating Expenses	95,810	51,745	90,746
C	Operating profit Before Provision (B-3.6-3.7)	386,380	173,218	210,113
3.8	Provision for Possible Loss	103,094	42,550	127,240
D	Operating profit (C-3.8)	283,286	130,668	82,873
3.9	Non Operating Income/Expenses (Net)	(2,700)	(2,780)	2,270
3.10	Write Back of Provision for Possible Loss	70,448	38,345	111,290
E	Profit From Regular Activities (D+3.9+3.10)	351,034	166,233	196,433
3.11	Extraordinary Income/Expenses (Net)	61,440	58,250	80,910
F	Profit Before Bonus and Taxes (E+3.11)	412,474	224,483	277,343
3.12	Provision For Staff Bonus	(37,497)	(20,408)	(25,213)
3.13	Provision For Tax	(103,855)	(62,484)	(80,424)
G	Net Profit/Loss (F-3.12 -3.13)	271,122	141,591	171,706
4	Ratios			
4.1	Capital Fund to RWA	11.61%	12.93%	11.41%
4.2	Non Performing Loan (NPL) to Total Loan	1.50%	1.40%	3.57%
4.3	Total Loan Loss Provision to total NPL	156.84%	180.61%	131.01%
4.4	Cost of Funds	5.81%	6.33%	5.34%
4.5	CCD Ratio (Calculated as per NRB Directives)	60.50%	58.51%	73.12%
4.6	Base Rate	8.22%	9.38%	9.26%
	Additional Information (Optional)			
	Average Yield (Local Currency)	11.87%	12.29%	11.61%
	Net Interest Spread (Local Currency)	6.06%	5.96%	6.27%
	Return on Equity (Annualised)	14.10%	15.25%	10.99%
	Return on Assets (Annualised)	1.85%	2.21%	1.79%
	Earning Per Share (Annualised) Rs.	25	26	17
	Net Worth Per Share (Rs.)	174	168	156
	Total Assets Per Share (Rs.)	1,325	1,158	957
	Market Value Per Share (Rs.)	625	390	255
	Price Earning (PE) Ratio	25	15	15
	Real Estate Loan to Total Loan	6.69%	4.90%	6.40%
	Net Liquid Assets to Deposits	49.58%	53.03%	39.38%

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

2. Paid up capital includes 10% proposed bonus shares of FY 2069/070.

3. Figures are regrouped wherever necessary.