

Nepal Bangladesh Bank Limited

Quarterly Financial Statement
At the Quarter Ended Poush 2071

(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)	34,078,187	33,258,087	29,286,970
1.1	Paid-up Capital	2,431,369	2,431,369	2,210,335
1.2	Reserves and Surplus	2,009,996	1,725,506	1,634,199
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	160,040	-	-
1.5	Deposits (a+b)	27,206,593	26,963,184	23,700,171
	a. Domestic Currency	26,377,236	26,452,942	23,398,318
	b. Foreign Currency	829,357	510,242	301,853
1.6	Income Tax Liabilities	121,132	19,038	103,855
1.7	Other Liabilities	2,149,058	2,118,990	1,638,410
2	Total Assets (2.1 to 2.7)	34,078,187	33,258,087	29,286,970
2.1	Cash & Bank Balance	3,175,888	3,567,366	5,109,743
2.2	Money at call and short Notice	-	-	-
2.3	Investments	4,962,342	6,592,627	6,714,774
2.4	Loans & Advances (a+b+c+d+e+f)	23,681,086	21,069,593	15,982,227
	a. Real Estate Loan	1,374,740	1,398,400	1,069,850
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	151,520	156,130	102,530
	2. Business Complex & Residential Apartment Construction Loan	637,920	637,610	505,000
	3. Income generating Commercial Complex Loan	239,770	239,740	63,290
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	345,530	364,920	399,030
	b. Personal Home Loan of Rs. 10 million or less	2,509,970	2,076,240	788,680
	c. Margin Type Loan	234,692	80,870	16,870
	d. Term Loan	2,721,380	2,020,640	1,095,930
	e. Overdraft Loan / TR Loan / WC Loan	11,642,600	11,193,589	9,649,090
	f. Others	5,197,704	4,299,853	3,361,807
2.5	Fixed Assets	307,926	328,734	217,065
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,950,946	1,699,768	1,263,161
3	Profit and Loss Account			
3.1	Interest income	1,056,989	464,140	975,470
3.2	Interest Expense	594,720	307,240	595,440
A	Net Interest Income (3.1-3.2)	462,269	156,900	380,030

3.4	Other Operating Income	77,980	32,450	61,620
3.5	Foreign Exchange Gain/Loss (Net)	57,850	26,450	41,500
B	Total Operating Income (A+3.3+3.4+3.5)	733,269	269,460	603,650
3.6	Staff Expenses	153,745	80,781	121,460
3.7	Other Operating Expenses	127,467	64,232	95,810
C	Operating profit Before Provision (B-3.6-3.7)	452,058	124,447	386,380
3.8	Provision for Possible Loss	40,594	73,913	103,094
D	Operating profit (C-3.8)	411,464	50,534	283,286
3.9	Non Operating Income/Expenses (Net)	(3,060)	(4,420)	(2,700)
3.10	Write Back of Provision for Possible Loss	75,300	22,687	70,448
E	Profit From Regular Activities (D+3.9+3.10)	483,704	68,802	351,034
3.11	Extraordinary Income/Expenses (Net)	13,780	3,440	61,440
F	Profit Before Bonus and Taxes (E+3.11)	497,484	72,242	412,474
3.12	Provision For Staff Bonus	(45,226)	(6,567)	(37,497)
3.13	Provision For Tax	(121,132)	(19,038)	(103,855)
G	Net Profit/Loss (F-3.12 -3.13)	331,126	46,636	271,122
4	Ratios			
4.1	Capital Fund to RWA	10.72%	10.99%	11.61%
4.2	Non Performing Loan (NPL) to Total Loan	1.26%	1.94%	1.50%
4.3	Total Loan Loss Provision to Total NPL	151.38%	117.96%	156.84%
4.4	Cost of Funds	4.49%	4.67%	5.81%
4.5	CCD Ratio (Calculated as per NRB Directives)	78.43%	70.56%	60.50%
4.6	Base Rate	7.90%	8.24%	8.22%
4.6	Net Interest Spread (Local Currency)	4.21%	3.92%	6.06%
	Additional Information (Optional)			
	Average Yield (Local Currency)	10.38%	10.41%	11.87%
	Return on Equity (Annualised)	14.91%	4.49%	14.10%
	Return on Assets (Annualised)	1.94%	0.56%	1.85%
	Earning Per Share (Annualised) Rs.	27.24	7.67	24.53
	Net Worth Per Share (Rs.)	183	171	174
	Total Assets Per Share (Rs.)	1,402	1,368	1,325
	Market Value Per Share (Rs.)	462	572	625
	Price Earning (PE) Ratio	17	75	25
	Real Estate Loan to Total Loan	5.81%	6.64%	6.69%
	Net Liquid Assets to Deposits	24.77%	34.89%	49.58%

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

2. Figures are regrouped wherever necessary.