

Nepal Bangladesh Bank Limited

Quarterly Financial Statement
At the Quarter Ended Chaitra 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) | 36,718,191 | 34,078,187 | 28,727,043 |
| 1.1 | Paid-up Capital | 2,431,369 | 2,431,369 | 2,210,335 |
| 1.2 | Reserves and Surplus | 2,191,949 | 2,009,996 | 1,764,837 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 99,800 | 160,040 | 153,346 |
| 1.5 | Deposits (a+b) | 29,577,900 | 27,206,593 | 23,524,437 |
| | a. Domestic Currency | 28,532,130 | 26,377,236 | 22,962,429 |
| | b. Foreign Currency | 1,045,770 | 829,357 | 562,008 |
| 1.6 | Income Tax Liabilities | 175,970 | 121,132 | 129,005 |
| 1.7 | Other Liabilities | 2,241,203 | 2,149,058 | 945,082 |
| 2 | Total Assets (2.1 to 2.7) | 36,718,191 | 34,078,187 | 28,727,043 |
| 2.1 | Cash & Bank Balance | 4,418,227 | 3,175,888 | 6,212,181 |
| 2.2 | Money at call and short Notice | - | - | - |
| 2.3 | Investments | 4,611,307 | 4,962,342 | 3,774,448 |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 25,330,192 | 23,681,086 | 17,605,929 |
| | a. Real Estate Loan | 1,368,390 | 1,374,740 | 1,323,500 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) | 148,530 | 151,520 | 165,010 |
| | 2. Business Complex & Residential Apartment Construction Loan | 624,270 | 637,920 | 638,410 |
| | 3. Income generating Commercial Complex Loan | 234,760 | 239,770 | 62,480 |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 360,830 | 345,530 | 457,600 |
| | b. Personal Home Loan of Rs. 10 million or less | 2,782,950 | 2,509,970 | 1,189,420 |
| | c. Margin Type Loan | 264,450 | 234,692 | 35,820 |
| | d. Term Loan | 2,924,080 | 2,721,380 | 1,306,930 |
| | e. Overdraft Loan / TR Loan / WC Loan | 12,641,070 | 11,642,600 | 10,064,950 |
| | f. Others | 5,349,252 | 5,197,704 | 3,685,309 |
| 2.5 | Fixed Assets | 219,980 | 307,926 | 295,540 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 2,138,486 | 1,950,946 | 838,945 |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 1,650,420 | 1,056,989 | 1,437,790 |
| 3.2 | Interest Expense | 890,240 | 594,720 | 875,560 |
| A | Net Interest Income (3.1-3.2) | 760,180 | 462,269 | 562,230 |
| 3.3 | Fees Commission and Discount | 230,860 | 135,170 | 189,580 |
| 3.4 | Other Operating Income | 115,260 | 77,980 | 97,190 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 83,190 | 57,850 | 65,580 |
| B | Total Operating Income (A+3.3+3.4+3.5) | 1,189,490 | 733,269 | 914,580 |
| 3.6 | Staff Expenses | 229,791 | 153,745 | 186,420 |
| 3.7 | Other Operating Expenses | 204,798 | 127,467 | 147,774 |
| C | Operating profit Before Provision (B-3.6-3.7) | 754,901 | 452,058 | 580,386 |
| 3.8 | Provision for Possible Loss | 124,197 | 40,594 | 199,430 |
| D | Operating profit (C-3.8) | 630,703 | 411,464 | 380,956 |
| 3.9 | Non Operating Income/Expenses (Net) | (420) | (3,060) | (13,960) |
| 3.10 | Write Back of Provision for Possible Loss | 102,482 | 75,300 | 144,181 |
| E | Profit From Regular Activities (D+3.9+3.10) | 732,765 | 483,704 | 511,178 |
| 3.11 | Extraordinary Income/Expenses (Net) | 25,190 | 13,780 | 72,660 |
| F | Profit Before Bonus and Taxes (E+3.11) | 757,955 | 497,484 | 583,838 |
| 3.12 | Provision For Staff Bonus | (68,905) | (45,226) | (53,076) |
| 3.13 | Provision For Tax | (175,970) | (121,132) | (129,005) |
| G | Net Profit/Loss (F-3.12 -3.13) | 513,079 | 331,126 | 401,756 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 10.63% | 10.72% | 11.51% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 1.93% | 1.26% | 1.80% |
| 4.3 | Total Loan Loss Provision to Total NPL | 109.07% | 151.38% | 133.53% |
| 4.4 | Cost of Funds | 4.48% | 4.49% | 5.56% |
| 4.5 | CCD Ratio (Calculated as per NRB Directives) | 77.76% | 78.43% | 67.42% |
| 4.6 | Base Rate | 7.89% | 7.90% | 8.50% |
| 4.6 | Net Interest Spread (Local Currency) | 4.42% | 4.21% | 6.12% |
| | Additional Information (Optional) | | | |
| | Average Yield (Local Currency) | 10.26% | 10.38% | 11.68% |
| | Return on Equity (Annualised) | 14.80% | 14.91% | 13.44% |
| | Return on Assets (Annualised) | 1.86% | 1.94% | 1.86% |
| | Earning Per Share (Annualised) Rs. | 28 | 27 | 24 |
| | Net Worth Per Share (Rs.) | 190 | 183 | 180 |
| | Total Assets Per Share (Rs.) | 1,510 | 1,402 | 1,300 |
| | Market Value Per Share (Rs.) | 504 | 462 | 601 |
| | Price Earning (PE) Ratio | 18 | 17 | 25 |
| | Real Estate Loan to Total Loan | 5.40% | 5.81% | 7.52% |
| | Net Liquid Assets to Deposits | 25.03% | 24.77% | 40.98% |