



A Class Financial Institution Licensed by Nepal Rastra Bank.

Ref No.: NB:HO:Share(CS):01:24 /077/78

मिति : २०७८/०९/१४

श्री नेपाल स्टक एक्सचेञ्ज लिमिटेड
सिंहदरबार प्लाजा, काठमाण्डौ ।



विषय: त्रैमासिक प्रतिवेदन पेश गरिएको सम्बन्धमा ।

महोदय,

उपरोक्त सम्बन्धमा यस बैंकको आ.व २०७७/७८ को लेखापरिक्षण नगरिएको तेश्रो त्रैमासिक वित्तीय विवरण तहाँको जानकारीको लागि यसै पत्र साथ संलग्न गरि पठाईएको व्यहोरा अनुरोध छ । साथै उक्त विवरण २०७८ साल वैशाख १४ गतेको कारोबार दैनिकमा प्रकाशित गरीएको व्यहोरा समेत तहाँको जानकारीको लागि अनुरोध छ ।

भवदीय
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आधिकारिक दस्तखत

Head Office

Kamaladi, Kathmandu, Nepal, P.O. Box : 9062, Phone : 4233780/ 81/ 82/ 83/ 84/ 85, Fax : 977-1-4233776, SWIFT : NPBBNPKA

कारोबार दैनिकमा
मिति २०७८/०९/१४ मा प्रकाशित

नेपाल बङ्गलादेश बैंक लि.

THE BANK FOR EVERYONE

A Class Financial Institution Licensed by Nepal Rastra Bank.
(Joint Venture with IFIC Bank Limited, Bangladesh)



Unaudited Financial Results (Quarterly)

Third Quarter end of fiscal year 2077/78 (2077 Chaitra 31)

Condensed Consolidated Statement of Financial Position
As on Quarter Ended 2077 Chaitra 31

| Particulars | Group | | Bank | |
|--|-----------------------|--------------------------------|-----------------------|--------------------------------|
| | This Quarter Ending | Immediate Previous Year Ending | This Quarter Ending | Immediate Previous Year Ending |
| Assets | | | | |
| Cash and cash equivalent | 3,020,411,212 | 3,179,295,548 | 3,020,411,173 | 3,179,286,383 |
| Due from Nepal Rastra Bank | 5,315,395,337 | 13,485,569,880 | 5,315,395,337 | 13,485,569,880 |
| Placement with Bank and Financial Institutions | 2,969,291,746 | 2,503,879,480 | 2,969,291,746 | 2,503,879,480 |
| Derivative financial instruments | 22,782,000 | 29,989,200 | 22,782,000 | 29,989,200 |
| Other trading assets | 301,453,164 | 139,248,991 | 140,973,089 | 106,140,075 |
| Loans and advances to B/FIs | 3,653,279,241 | 1,609,914,990 | 3,653,279,241 | 1,609,914,990 |
| Loans and advances to customers | 66,271,808,674 | 59,108,537,916 | 66,271,808,674 | 59,108,537,916 |
| Investment securities | 12,827,238,222 | 7,065,491,819 | 12,783,268,222 | 7,005,966,807 |
| Current tax assets | 2,326,821 | 83,109,635 | 237,808 | 82,864,696 |
| Investment in subsidiaries | - | - | 220,000,000 | 220,000,000 |
| Investment in associates | - | - | - | - |
| Investment property | 426,011,451 | 367,782,006 | 426,011,451 | 367,782,006 |
| Property and equipment | 1,488,404,494 | 1,542,810,079 | 1,487,490,419 | 1,541,874,843 |
| Goodwill and intangible assets | 39,499,873 | 46,420,513 | 39,213,606 | 46,053,735 |
| Deferred tax assets | - | - | - | - |
| Other assets | 617,980,981 | 443,031,334 | 613,867,236 | 435,130,552 |
| Total Assets | 96,955,883,217 | 89,605,081,391 | 96,964,030,003 | 89,722,992,561 |
| Liabilities | | | | |
| Due to Bank and Financial Institutions | 1,986,115,900 | 6,757,595,800 | 1,986,115,900 | 6,757,595,800 |
| Due to Nepal Rastra Bank | 3,333,424,090 | 143,212,501 | 3,333,424,090 | 143,212,501 |
| Derivative financial instruments | - | - | - | - |
| Deposits from customers | 73,156,218,274 | 66,267,414,550 | 73,291,056,923 | 66,435,054,423 |
| Borrowing | - | - | - | - |
| Current Tax Liabilities | - | - | - | - |
| Provisions | - | - | - | - |
| Deferred tax liabilities | 149,879,502 | 1,809,823 | 149,870,648 | 1,110,414 |
| Other liabilities | 1,373,001,843 | 1,337,779,643 | 1,309,751,761 | 1,295,666,073 |
| Debt securities issued | 1,994,205,742 | 1,993,678,991 | 1,994,205,742 | 1,993,678,991 |
| Subordinated Liabilities | - | - | - | - |
| Total Liabilities | 81,992,845,350 | 76,501,491,309 | 82,064,425,064 | 76,626,318,203 |
| Equity | | | | |
| Share capital | 9,004,821,195 | 8,495,814,295 | 9,004,821,195 | 8,495,814,295 |
| Share premium | - | - | - | - |
| Retained earnings | 1,173,217,519 | 846,783,487 | 1,110,858,813 | 841,639,256 |
| Reserves | 4,784,999,153 | 3,760,992,300 | 4,783,924,930 | 3,759,220,807 |
| Total equity attributable to equity holders | 14,963,037,867 | 13,103,590,082 | 14,899,604,938 | 13,096,674,359 |
| Non-controlling Interest | | | | |
| Total equity | 14,963,037,867 | 13,103,590,082 | 14,899,604,938 | 13,096,674,359 |
| Total liabilities and equity | 96,955,883,217 | 89,605,081,391 | 96,964,030,003 | 89,722,992,561 |

Condensed Consolidated Statement of Profit or Loss
For the Quarter Ended 2077 Chaitra 31

| Particulars | Group | | Bank | |
|---|----------------------|--------------------------|----------------------|--------------------------|
| | This Quarter | Up to This Quarter (YTD) | This Quarter | Up to This Quarter (YTD) |
| Interest income | 1,754,800,602 | 5,135,916,429 | 1,754,724,511 | 5,133,071,738 |
| Interest expense | (1,016,792,047) | (3,149,411,442) | (1,016,792,892) | (3,149,414,274) |
| Net interest income | 738,008,555 | 1,986,504,987 | 737,931,618 | 1,983,657,464 |
| Fee and commission income | 372,584,289 | 883,807,054 | 372,471,212 | 880,107,054 |
| Fee and commission expense | (19,834,770) | (37,776,070) | (19,834,770) | (37,776,070) |
| Net fee and commission income | 352,749,518 | 846,030,984 | 352,636,442 | 842,330,984 |
| Net interest, fee and commission income | 1,090,758,073 | 2,832,535,371 | 1,090,568,058 | 2,825,978,448 |
| Net trading income | 136,409,426 | 336,474,203 | 144,179,942 | 348,265,974 |
| Other operating income | 71,340,249 | 188,659,010 | 8,859,185 | 75,315,260 |
| Total operating income | 1,298,507,749 | 3,357,668,585 | 1,283,557,185 | 3,249,559,682 |
| Impairment charge/(reversal) for loans and other losses | (186,216,098) | (347,352,424) | (186,216,098) | (347,352,424) |
| Net operating income | 1,112,291,651 | 3,010,316,161 | 1,097,341,087 | 2,902,207,258 |
| Operating expense | (354,720,737) | (929,981,581) | (354,720,737) | (929,981,581) |
| Personnel expenses | 171,027,057 | 321,086,728 | 171,027,057 | 321,086,728 |
| Depreciation & Amortisation | 924,222,646 | 2,356,830,674 | 924,222,646 | 2,356,830,674 |
| Non operating income | 40,000,000 | 42,000,000 | 40,000,000 | 42,000,000 |
| Non operating expense | (4,853,740) | (40,044,189) | (4,853,740) | (40,044,189) |
| Profit before income tax | 1,014,222,446 | 2,387,982,842 | 1,014,222,446 | 2,387,982,842 |
| Income tax expense | (297,222,480) | (702,873,392) | (297,222,480) | (702,873,392) |
| Profit/(Loss) for the period | 717,000,000 | 1,685,109,450 | 717,000,000 | 1,685,109,450 |

Statement of Distributable Profit/(Loss)

| Particulars | Amount |
|---|--------------------|
| Net profit or (loss) as per statement of profit or loss | 1,638,409,683 |
| 1. Appropriations: | |
| 1.1 Profit required to be appropriated to statutory reserve | 532,786,300 |
| a. General Reserve | 327,681,937 |
| b. Capital Redemption Reserve | - |
| c. Exchange Fluctuation Fund | 2,039,023 |
| d. Corporate Social Responsibility Fund | 4,327,161 |
| e. Employees Training Fund | 11,238,179 |
| f. Other | - |
| - Debenture redemption reserve | 187,500,000 |
| 1.2 Profit required to be transfer to Regulatory Reserve | 122,394,104 |
| a. Transfer to Regulatory Reserve | 122,394,104 |
| b. Transfer from Regulatory Reserve | - |
| Net Profit available for distribution | 983,229,279 |

Ratios as per NRB Directive

| Particulars | Group | | Bank | |
|---|--------------|--------------------------|--------------|--------------------------|
| | This Quarter | Up to This Quarter (YTD) | This Quarter | Up to This Quarter (YTD) |
| Capital fund to RWA | 13.77% | 12.88% | 13.77% | 12.88% |
| Non-performing loan (NPL) to total loan | 1.91% | 2.76% | 1.91% | 2.76% |
| Total loan loss provision to Total NPL | 135.72% | 102.92% | 135.72% | 102.92% |
| Credit to Deposit Ratio | 75.90% | 75.03% | 75.90% | 75.03% |
| Cost of Funds | 5.47% | 7.32% | 5.47% | 7.32% |
| Base Rate | 7.56% | 9.89% | 7.56% | 9.89% |
| Interest Rate Spread | 4.15% | 4.88% | 4.15% | 4.88% |

- Notes to Financial Statements:
- Above financial statements are prepared in accordance with Nepal Financial Reporting Standards (NFRS) and carve outs issued by ICAN. These figures are subject to change as per the direction of the Regulators and/or Statutory Auditor.
 - Previous quarter ending figures have been restated/ regrouped wherever necessary which might vary from previous quarter published figures.
 - Loans and advances include staff loans and are presented net of impairment loss.
 - Impairment loss on loan and advances have been measured at higher level of amount derived as per norms prescribed by NRB for loan loss provision and as per Para 63 of NAS 39.
 - Personnel expenses includes employee bonus calculated as per Bonus Act 2030 and amortization of prepayment amount of subsidized loans provided as per employees by-law of the bank.
 - Actual actuarial valuation for employee benefits is done on annual basis only.
 - The detailed interim report has been published in the bank's website (www.nbb.com.np).
- Related Party Disclosures
- Group Financial Statements include Nepal Bangladesh Bank Limited (Parent Company), Nepal Bangladesh Capital Ltd. and NBBL Securities Ltd. (Fully owned Subsidiary Companies).
 - All the Intra Group transactions are conducted in arm's length basis and have been eliminated in the group financial statements.
 - The inter-company transaction between the Bank and its subsidiaries up to this quarter end which has been eliminated from the SFP and SCIs as follows:
The bank has held call deposit of Rs 457,588.27 and current deposit of Rs 114,414,511.11 of Nepal Bangladesh Capital Ltd. as at 13 April 2021 (2077 Chaitra 31) and paid Rs 2,832.37 as interest for the period reported.
The bank has held current deposit of Rs 19,966.550 of NBBL Securities Ltd. as at 13 April 2021 (2077 Chaitra 31).
The bank has appointed Nepal Bangladesh Capital Ltd. as the share registrar of the bank.

आ.ब. २०७७/७८ को त्रैमासिक (२०७७ चैत्र मसान्त) प्रतिवेदन

(वित्तीय दर्ता तथा विवरणित निवृत्तावली २०७३ को नियम २६ को उपनियम १ तथा अनुसूची १४ सँग संवदधित)

१. विवरणित दर्ता तथा विवरणित निवृत्तावली २०७३ को नियम २६ को उपनियम १ तथा अनुसूची १४ सँग संवदधित
२. बचत तथा सुरक्षा:
- बचत तथा सुरक्षा खाताहरूको संख्या
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
३. बचत तथा सुरक्षा खाताहरूको विवरण:
- बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
४. बचत तथा सुरक्षा खाताहरूको विवरण:
- बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
५. बचत तथा सुरक्षा खाताहरूको विवरण:
- बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
६. बचत तथा सुरक्षा खाताहरूको विवरण:
- बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत
 - बचत तथा सुरक्षा खाताहरूको कुल बचत