

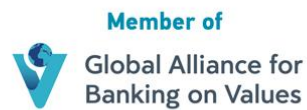


**Bank of the Year, ASIA 2021**  
Bank of the Year, Nepal  
2017, 2018, 2020 & 2021

# NMB Bank Limited

## Principal Indicators

(For previous 5 fiscal years)

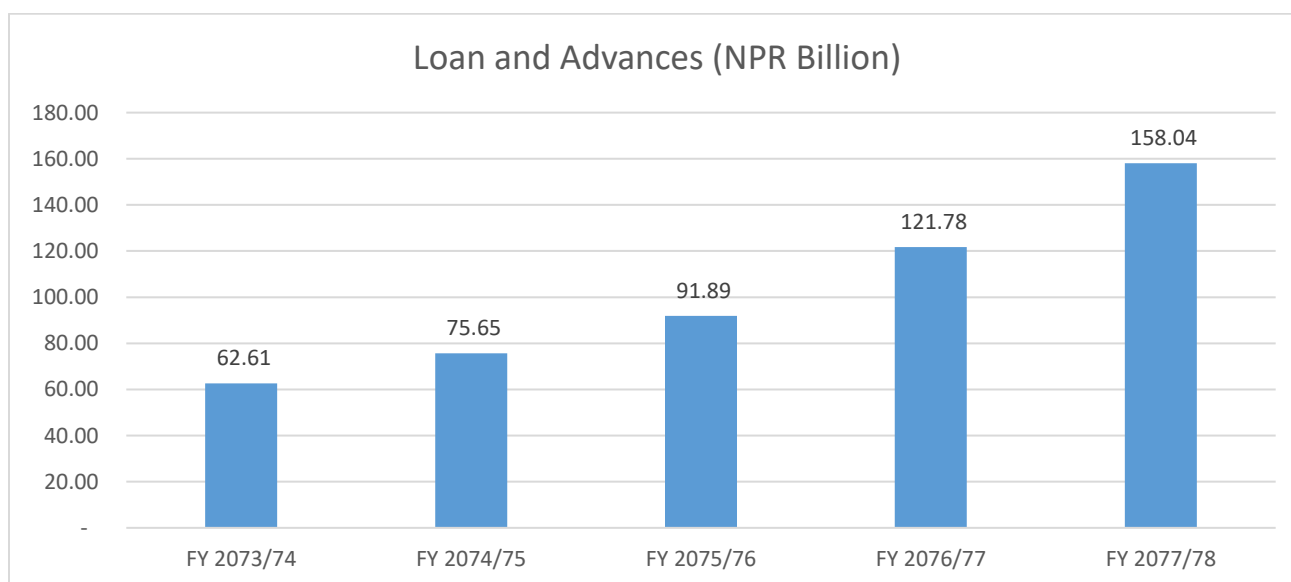
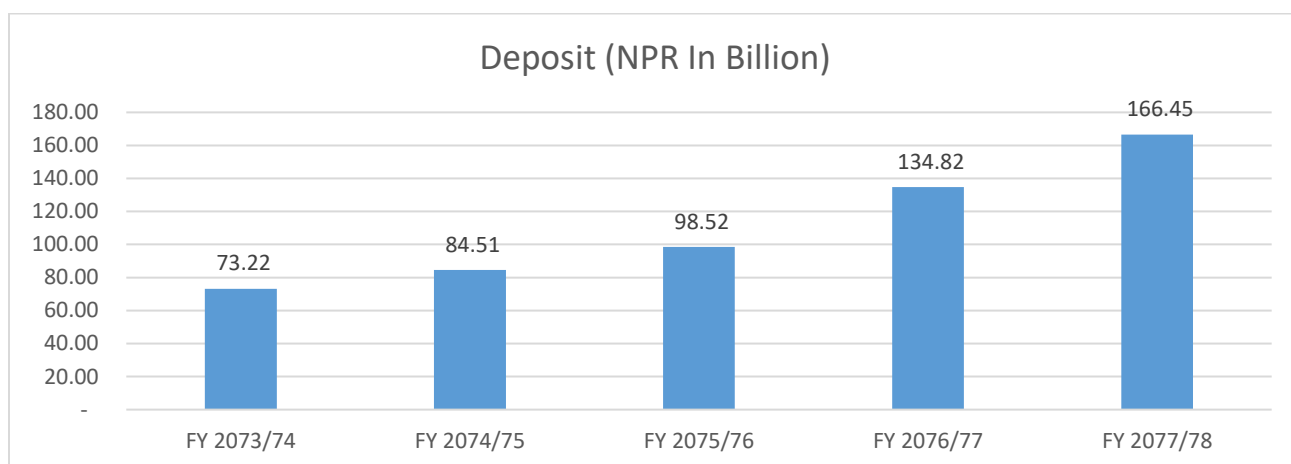
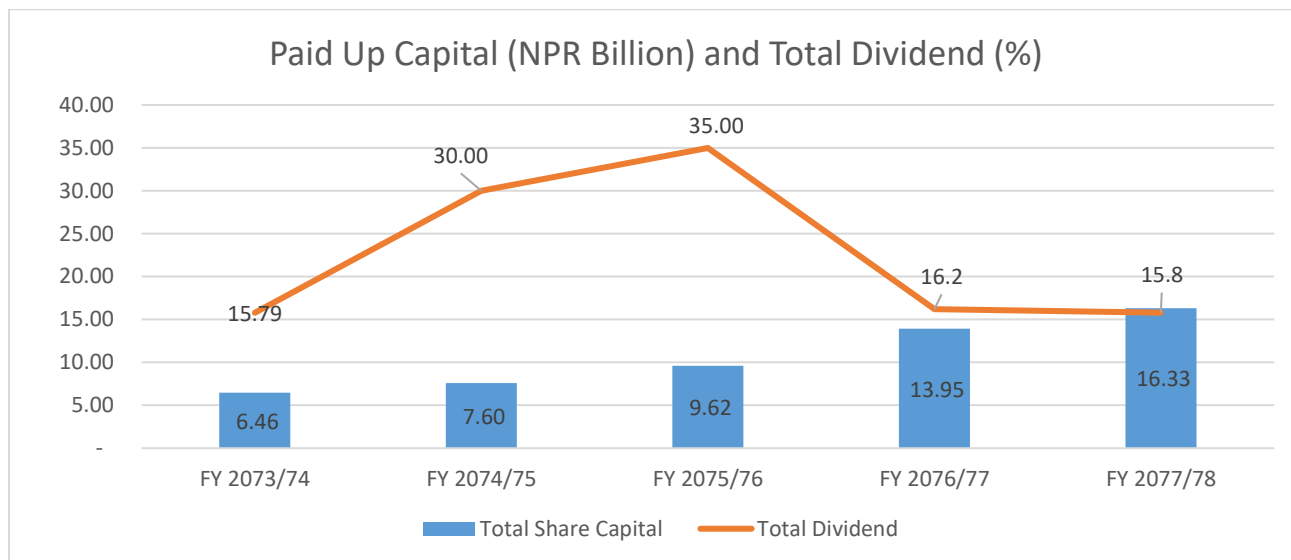


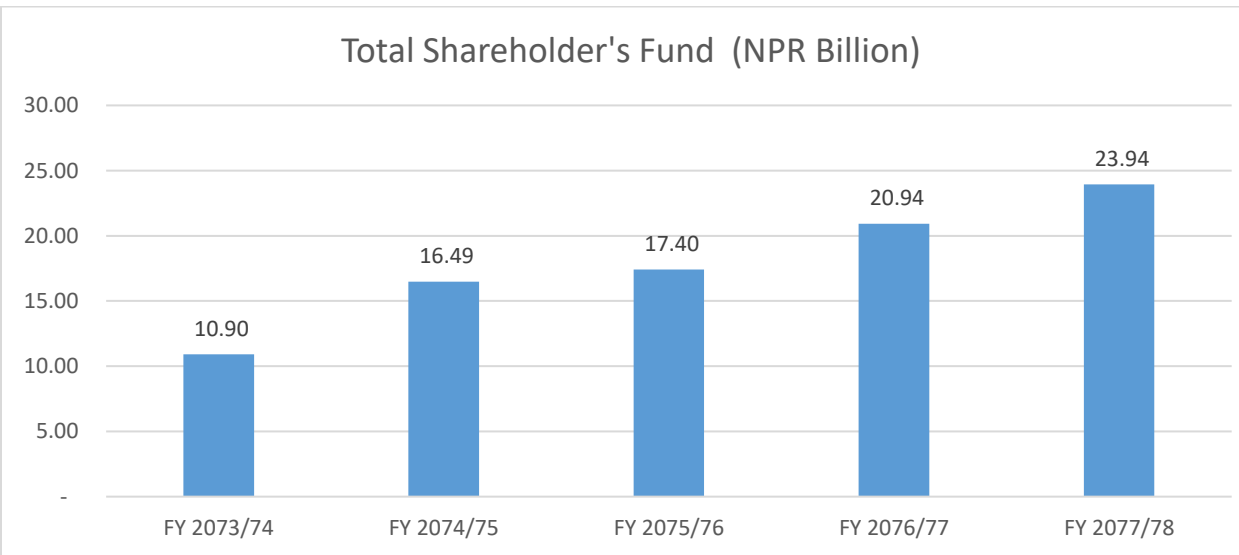
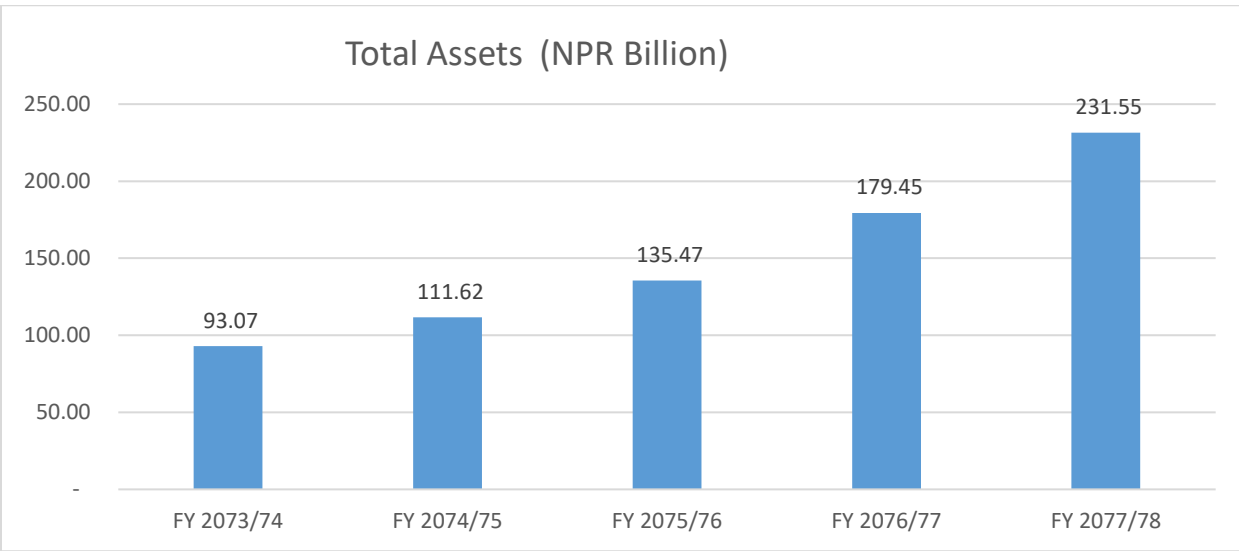
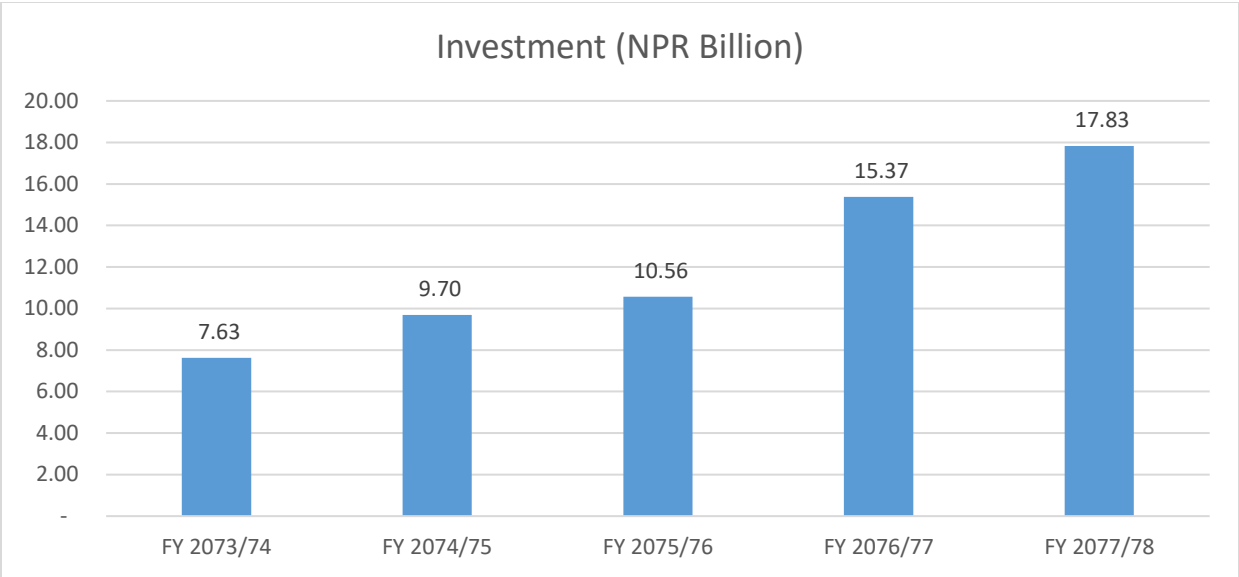
**NMB Bank Limited**  
**Principal Indicators**  
**For Last Five Fiscal Years**

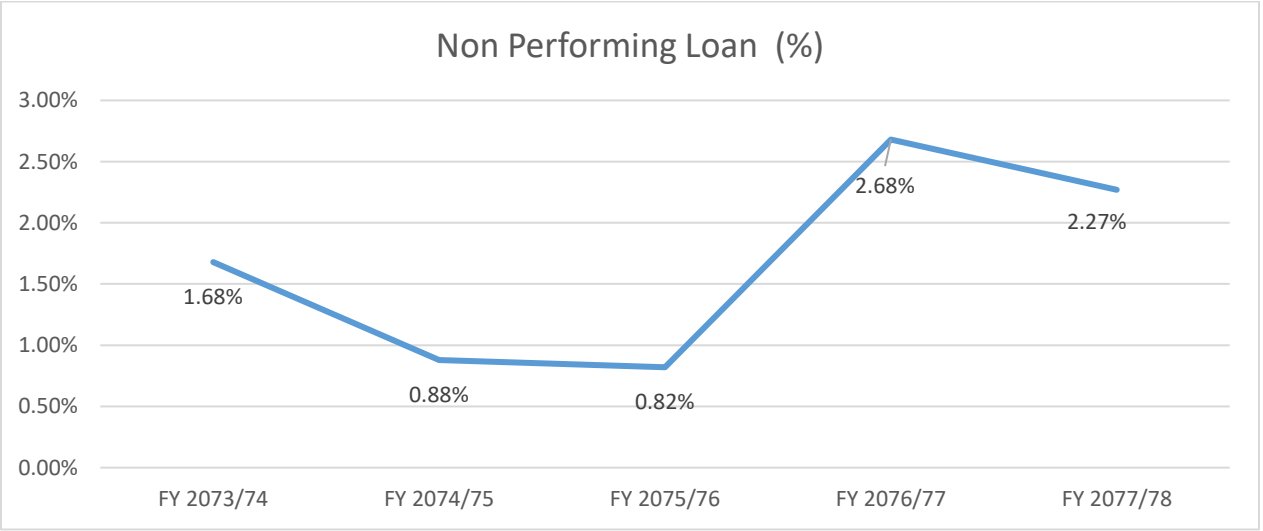
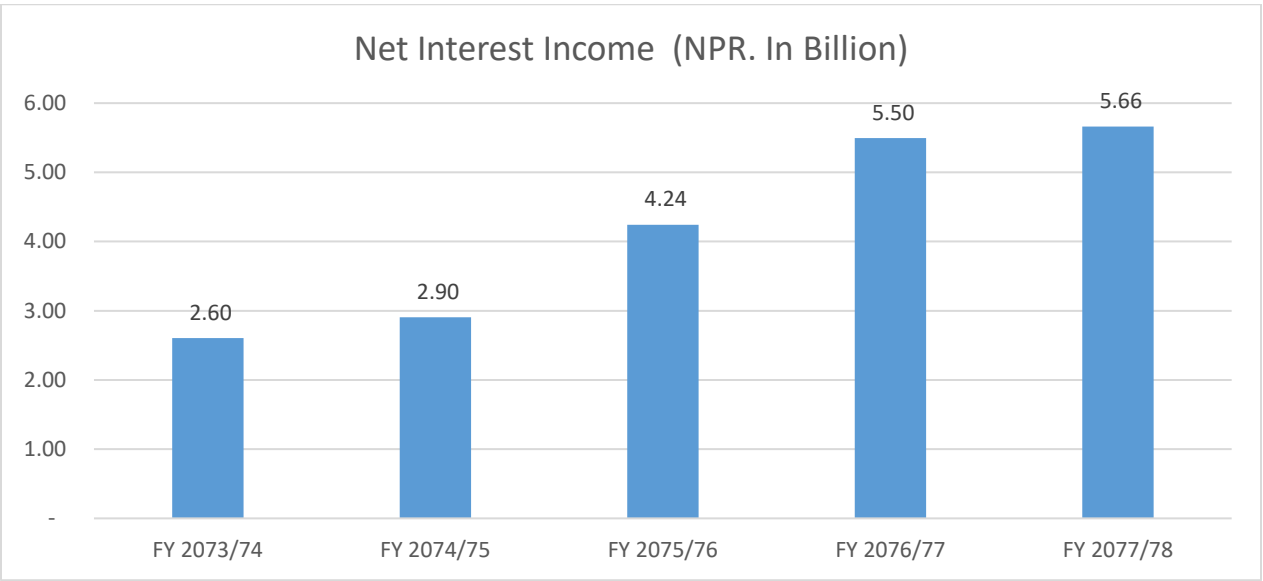
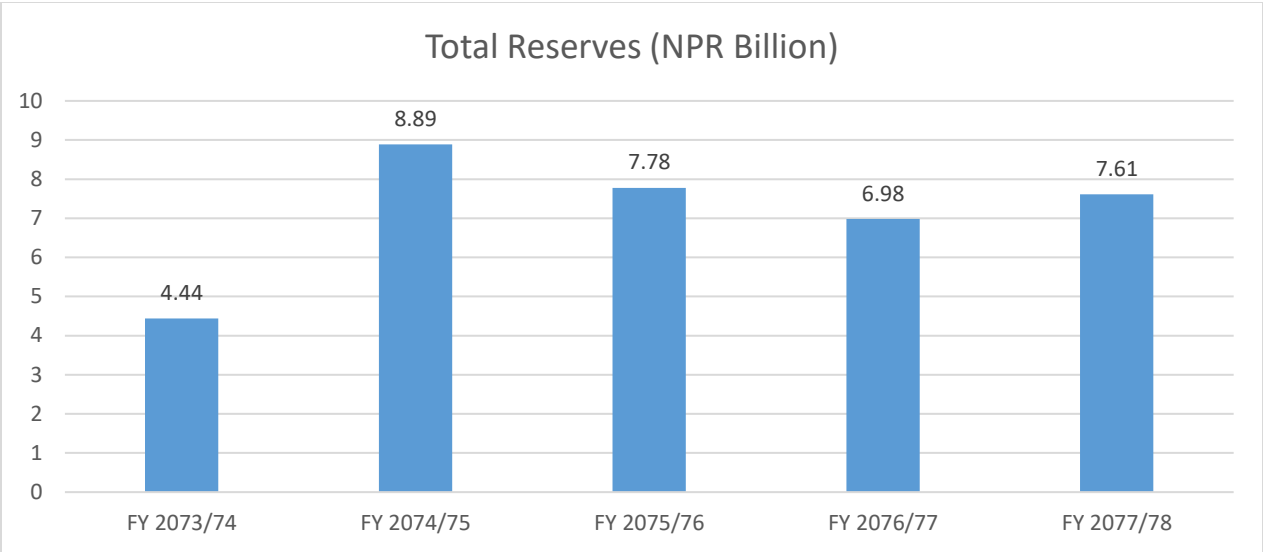
Particulars		FY 2073/74	FY 2074/75	FY 2075/76	FY 2076/77	FY 2077/78
Basic Earnings Per Share	NPR	22.24	21.86	18.79	11.18	16.66
Market Value Per Share	NPR	545	358	382	397	440
Net Worth per Share	NPR	168.72	216.88	180.94	150.06	146.66
Price Earnings Ratio	NPR	20.27	12.48	16.23	31.45	26.41
Total Dividend	Percent	15.79	30.00	35.00	16.20	15.80
Cash Dividend	Percent	0.79	20.00	14.00	3.20	3.30
Stock (Bonus) Dividend	Percent	15.00	10.00	21.00	13.00	12.50
Return on Assets	Percent	1.82	1.80	1.83	1.09	1.32
Return on Equity	Percent	16.49	13.54	13.32	8.94	12.08
CCD Ratio (As per NRB)	Percent	74.9	77.72	76.88	72.68	77.06
Capital Adequacy Ratio	Percent	13.61	15.75	15.45	15.08	15.08
Cash Reserve Ratio	Percent	7.72	6.68	4.19	5.93	5.66
Non-Performing Loans (NPL)	Percent	1.68	0.88	0.82	2.68	2.27
Base Rate	Percent	10.12	10.7	9.86	8.95	7.33
Weighted Average Interest Rate Spread (YTD)	Percent	3.89	3.45	3.54	3.68	2.92
Total Staff	Number	918	1,080	1,120	1,654	1,744
No of Branches	Number	80	110	110	160	181
No of ATMs	Number	66	96	103	133	137

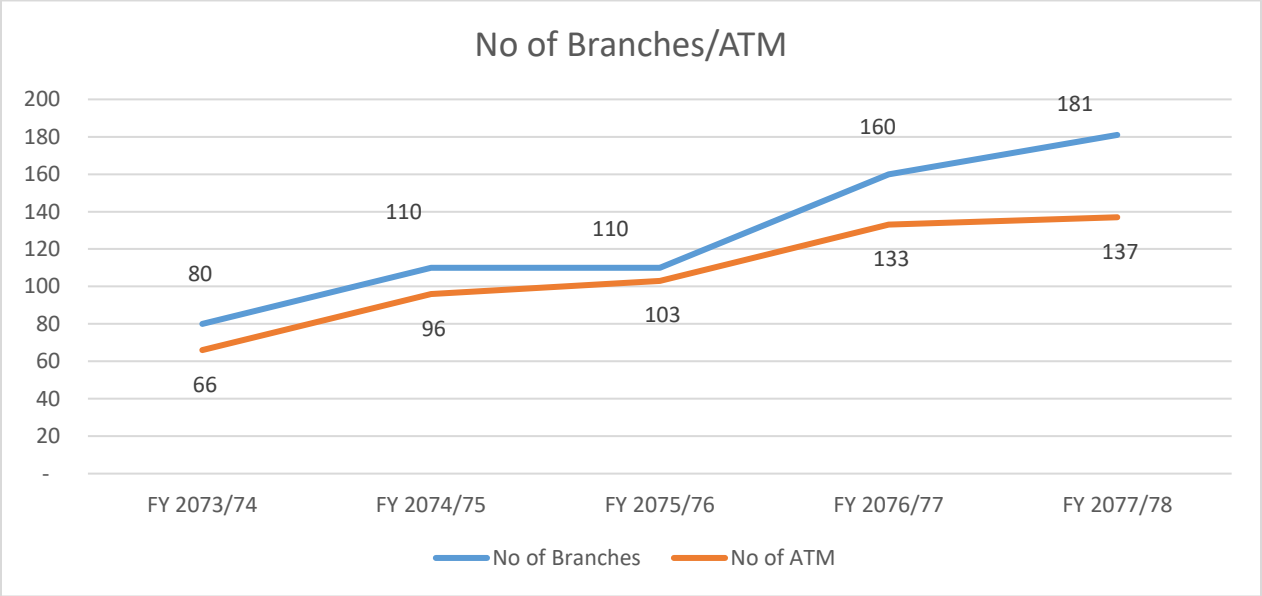
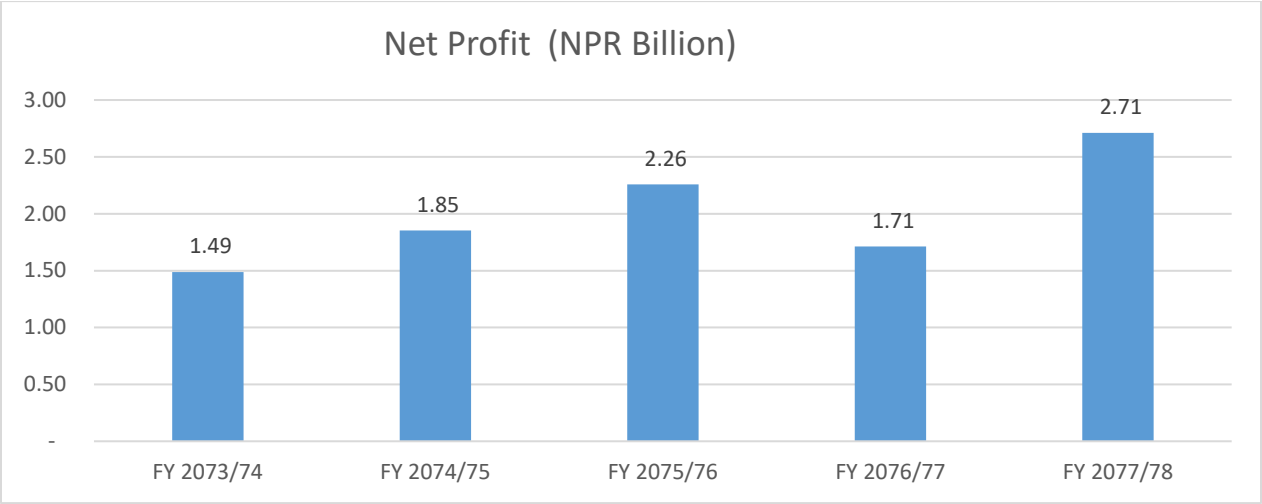
Particulars		FY 2073/74	FY 2074/75	FY 2075/76	FY 2076/77	FY 2077/78
Total Paid Up Capital	NPR Billion	6.46	7.60	9.62	13.95	16.33
Total Shareholder's Fund	NPR Billion	10.90	16.49	17.40	20.93	23.94
Total Deposits	NPR Billion	73.22	84.51	98.52	134.82	166.45
Total Loans and Advances	NPR Billion	62.61	75.65	91.89	121.78	158.04
Investments	NPR Billion	7.63	9.70	10.57	15.37	17.83
Total Assets	NPR Billion	93.07	111.62	135.47	179.45	231.55
Net Interest Income	NPR Billion	2.60	2.90	4.24	5.50	5.66
Total Operating Income	NPR Billion	3.47	4.10	5.72	6.90	7.42
Total Operating Expenses	NPR Billion	0.66	0.80	0.98	1.29	1.26
Total Staff Expenses	NPR Billion	0.62	0.74	1.05	1.38	1.66
Net Profit	NPR Billion	1.50	1.85	2.26	1.71	2.71

## Graphs and Trends









**Notes:**

1. Basic earnings per equity share are computed in accordance with NAS 33 Earnings per Share. Basic earnings per equity share are computed by dividing net profit after tax by the weighted average number of equity shares outstanding during the year. Bonus shares, also known as scrip dividends, involve the issue of shares without any consideration. Since the bonus shares do not change the resources available to the entity to earn a return for the shareholders (as in the case of shares issued for cash), the effect of change in number of shares in the EPS calculation is cancelled for the year in which bonus issue takes place and as well as for prior periods presented.
2. The Base Rate is of the last month of the fiscal Year.
3. ROA and ROE has been calculated on average of assets and equity respectively of last and current fiscal year end.
4. The Investment includes investment in subsidiaries also.