

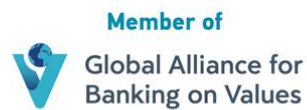


Bank of the Year, ASIA 2021
Bank of the Year, Nepal
2017, 2018, 2020 & 2021

NMB Bank Limited

Principal Indicators

(For previous 5 fiscal years)

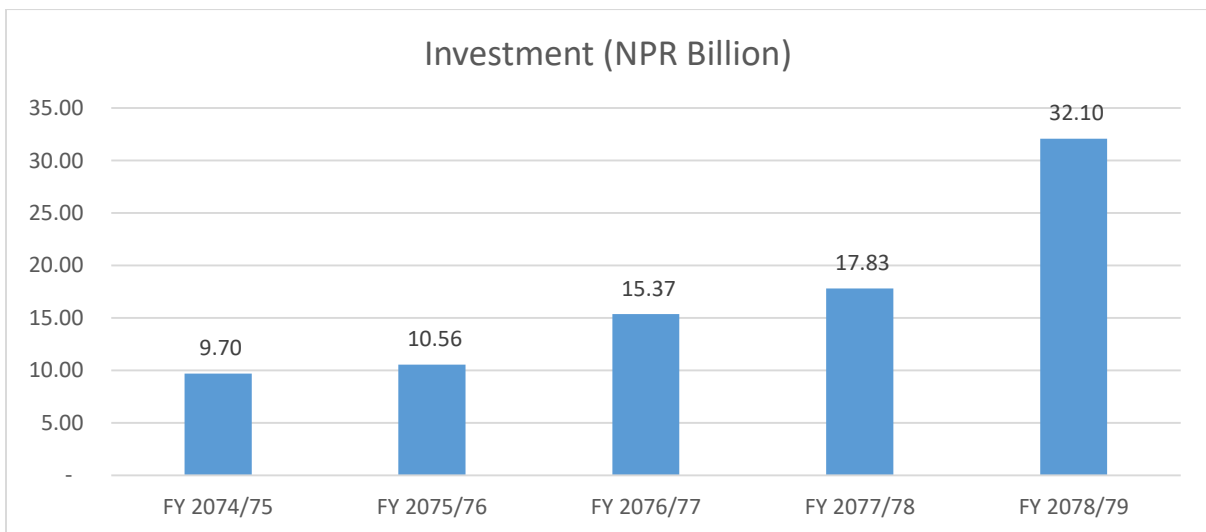
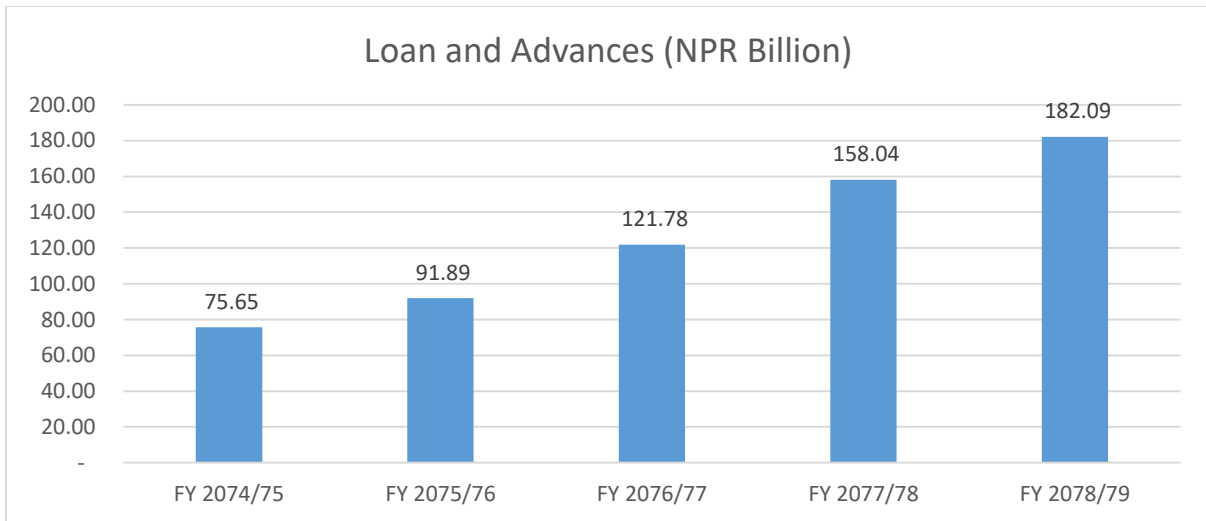
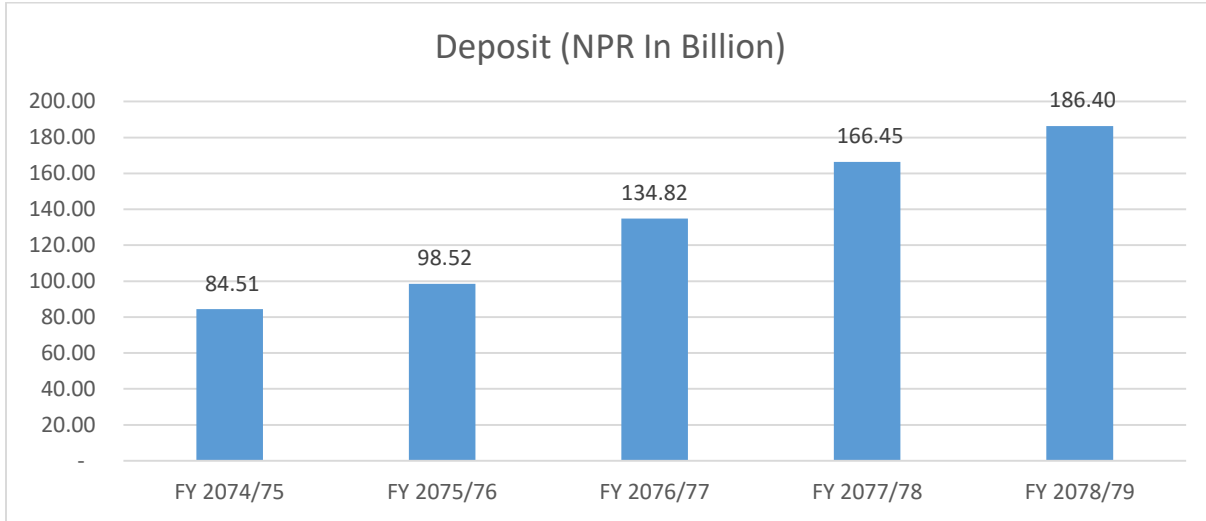


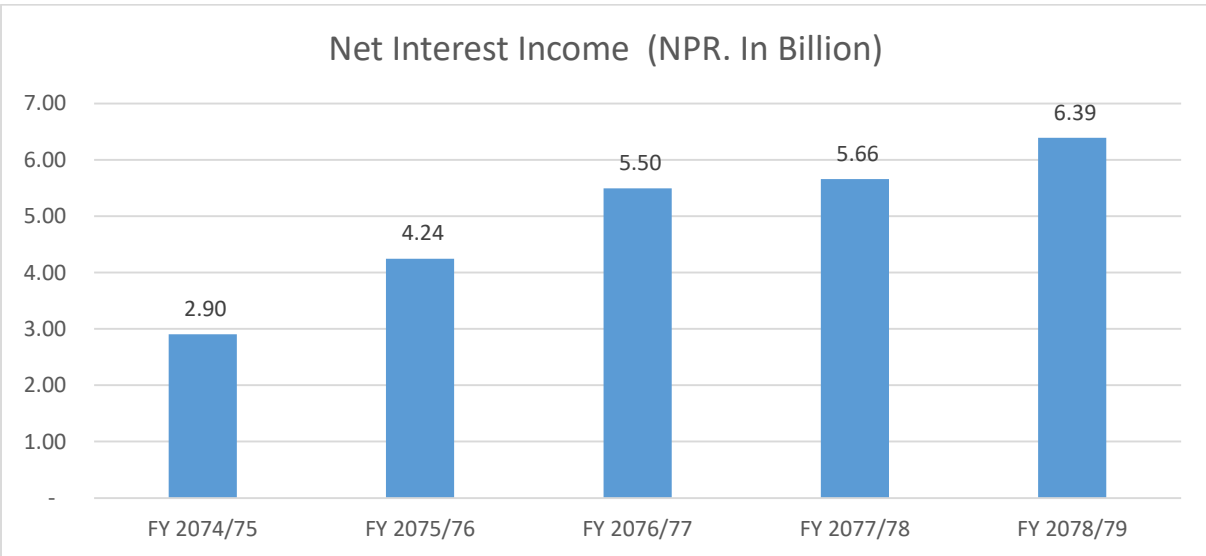
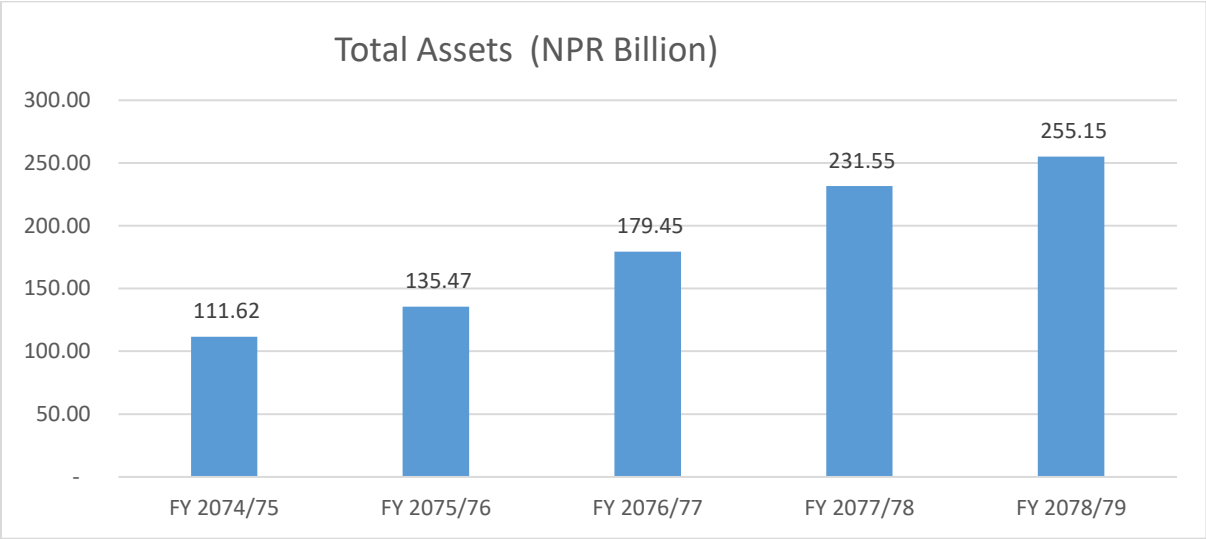
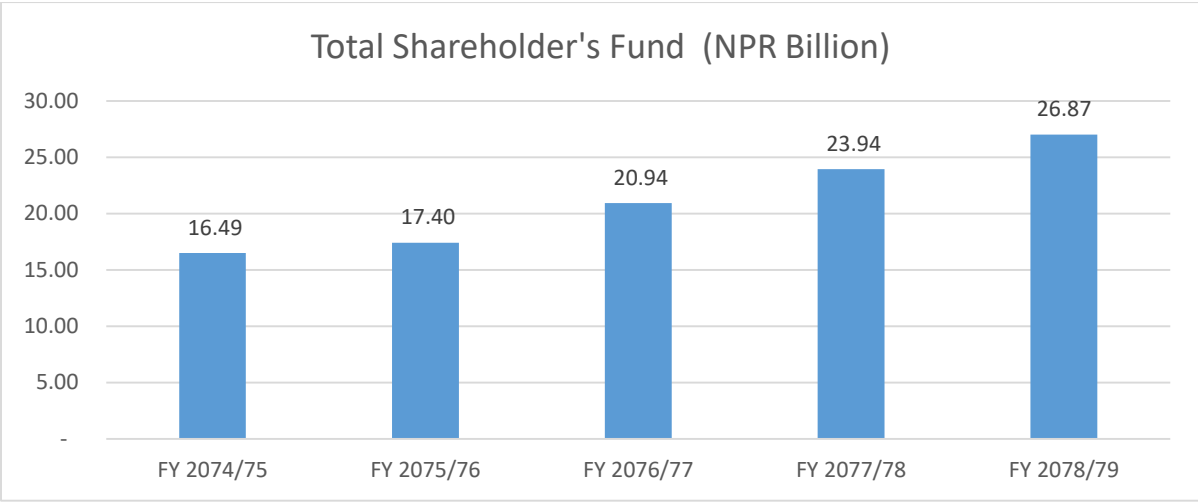
NMB Bank Limited
Principal Indicators
For Last Five Fiscal Years

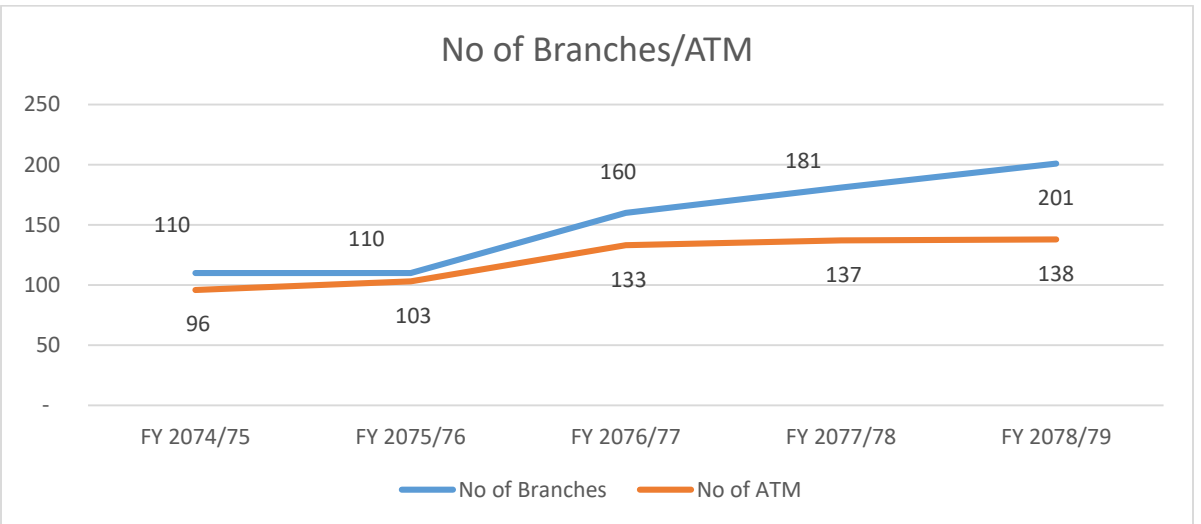
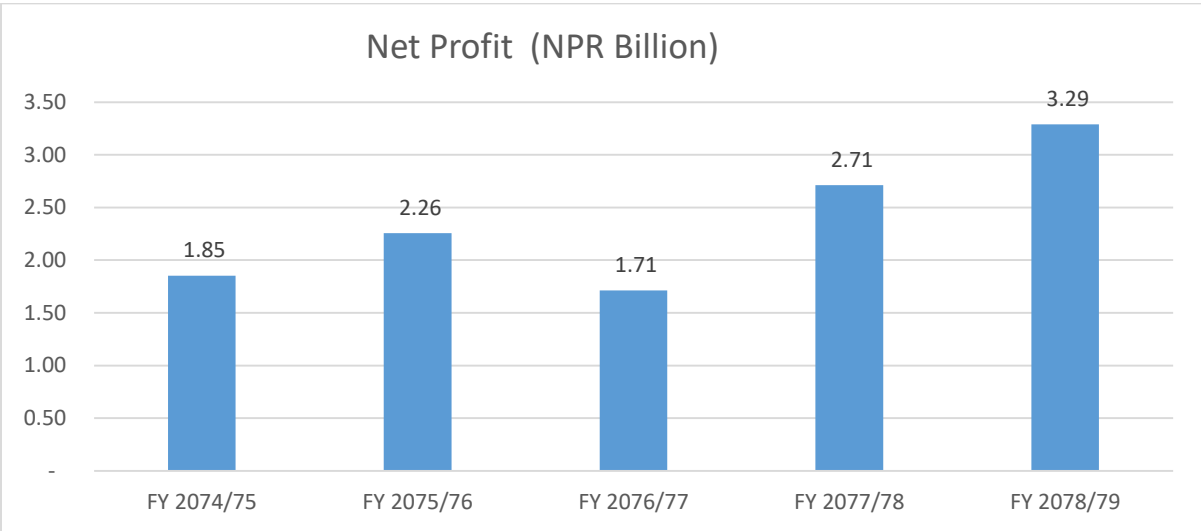
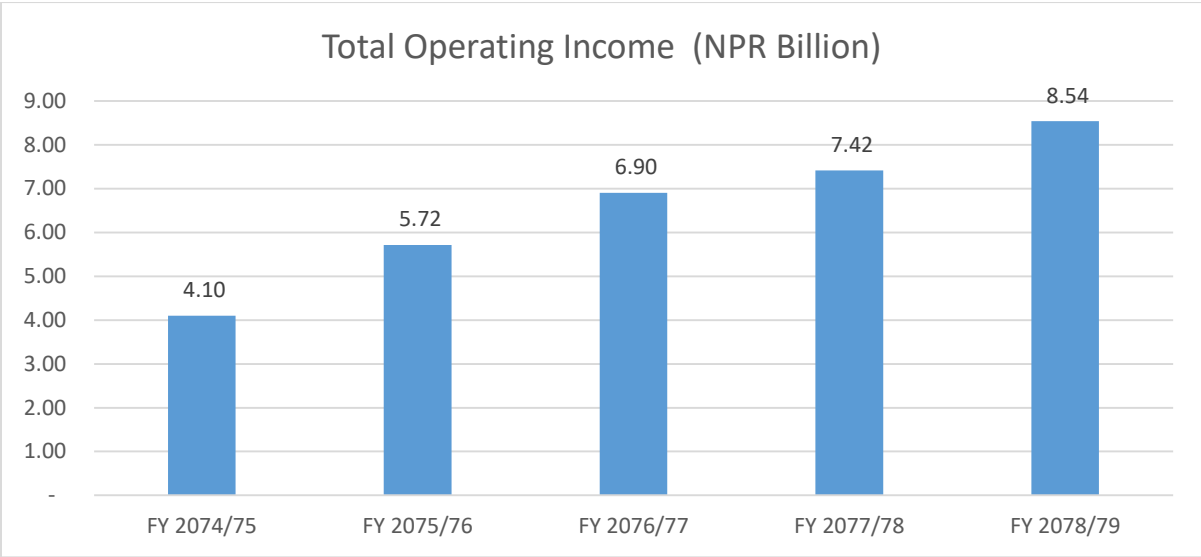
Particulars		FY 2074/75	FY 2075/76	FY 2076/77	FY 2077/78	FY 2078/79
Basic Earnings Per Share	NPR	21.86	18.79	11.18	14.76	17.92
Market Value Per Share	NPR	358	382	397	440	261
Net Worth per Share	NPR	216.88	180.94	150.06	146.66	146.30
Price Earnings Ratio	NPR	12.48	16.23	31.45	26.41	14.57
Total Dividend	Percent	30.00	35.00	16.20	15.80	8.25
Cash Dividend	Percent	20.00	14.00	3.20	3.30	8.25
Stock (Bonus) Dividend	Percent	10.00	21.00	13.00	12.50	NA
Return on Assets	Percent	1.80	1.83	1.09	1.32	1.35
Return on Equity	Percent	13.54	13.32	8.94	12.08	12.95
CD Ratio (As on last day of FY)	Percent	88.30	87.71	86.39	86.51	85.55
Capital Adequacy Ratio	Percent	15.75	15.45	15.08	15.08	13.59
Cash Reserve Ratio	Percent	6.68	4.19	5.93	5.66	5.33
Non-Performing Loans (NPL)	Percent	0.88	0.82	2.68	2.27	1.45
Base Rate (Average for the last quarter of FY)	Percent	10.74	9.92	9.29	6.99	9.38
Interest Spread as per NRB (Last Month of the FY)	Percent	4.14	4.26	4.05	3.09	4.05
Total Staff	Number	1,080	1,120	1,654	1,744	1,961
No of Branches	Number	110	110	160	181	201
No of ATMs	Number	96	103	133	137	138

Particulars		FY 2074/75	FY 2075/76	FY 2076/77	FY 2077/78	FY 2078/79
Total Paid Up Capital	NPR Billion	7.60	9.62	13.95	16.33	18.37
Total Shareholder's Fund	NPR Billion	16.49	17.40	20.93	23.94	26.87
Total Deposits	NPR Billion	84.51	98.52	134.82	166.45	186.40
Total Loans and Advances	NPR Billion	75.65	91.89	121.78	158.04	182.09
Investments	NPR Billion	9.70	10.57	15.37	17.83	32.10
Total Assets	NPR Billion	111.62	135.47	179.45	231.55	255.15
Net Interest Income	NPR Billion	2.90	4.24	5.50	5.66	6.39
Total Operating Income	NPR Billion	4.10	5.72	6.90	7.42	8.54
Total Operating Expenses	NPR Billion	0.80	0.98	1.29	1.26	1.59
Total Staff Expenses	NPR Billion	0.74	1.05	1.38	1.66	2.02
Net Profit	NPR Billion	1.85	2.26	1.71	2.71	3.29

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. ROA and ROE has been calculated on average of assets and equity respectively of last and current fiscal year end.
3. The Investment includes investment in subsidiaries also.