



**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)

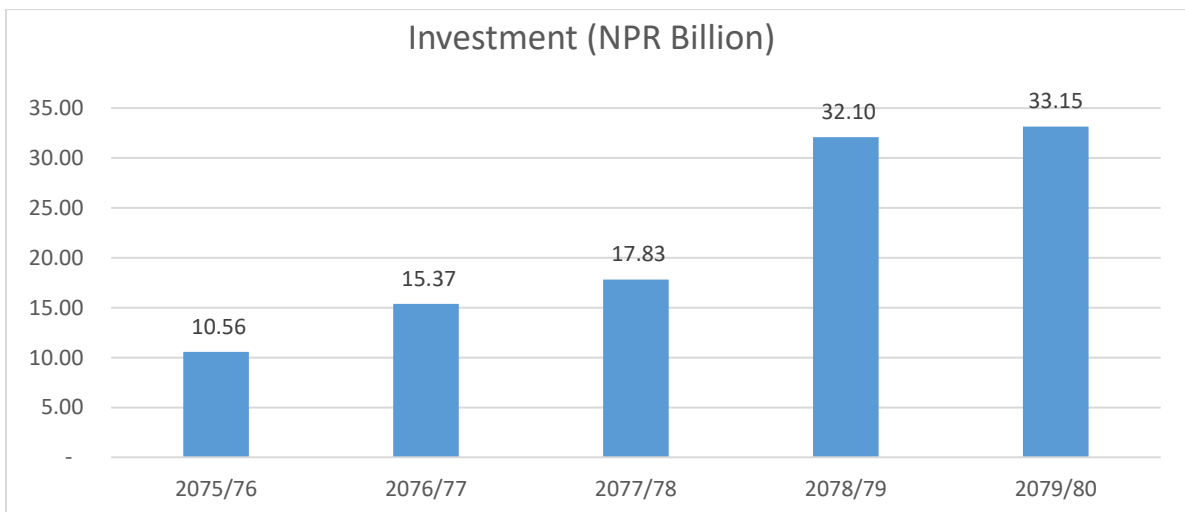
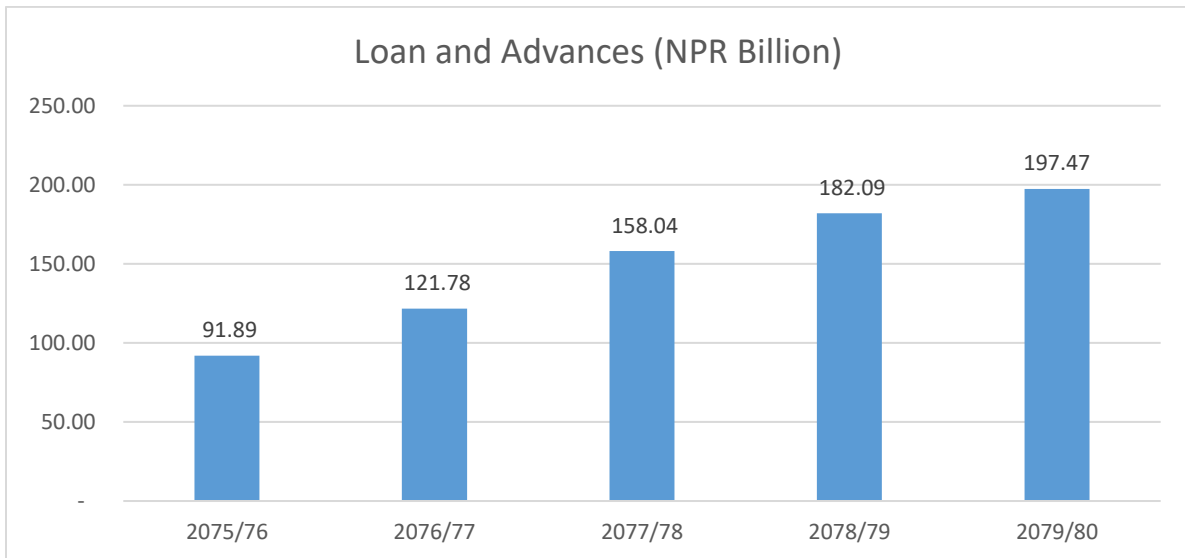
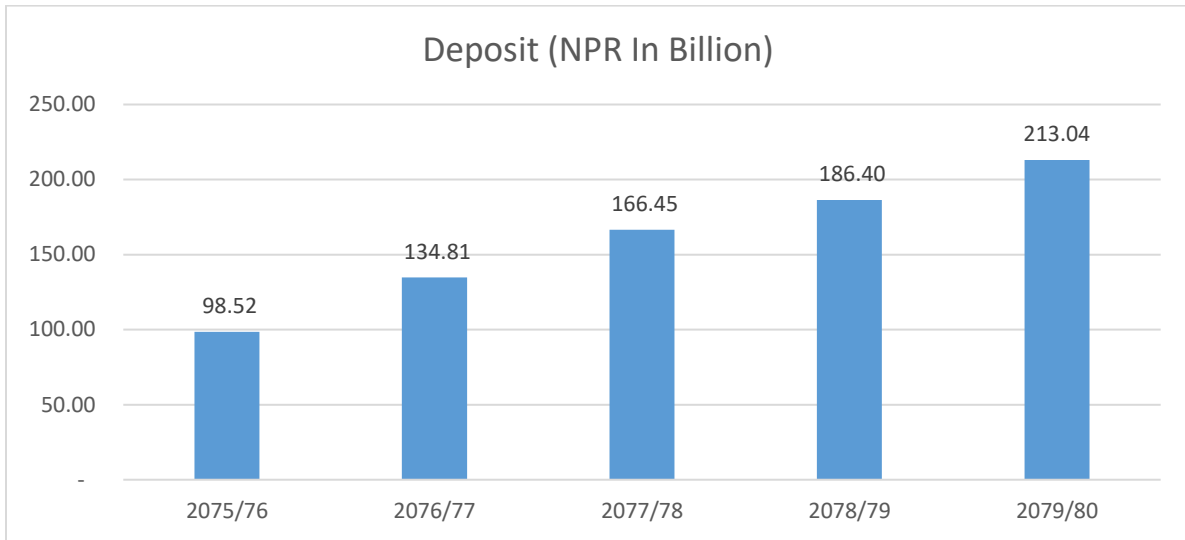


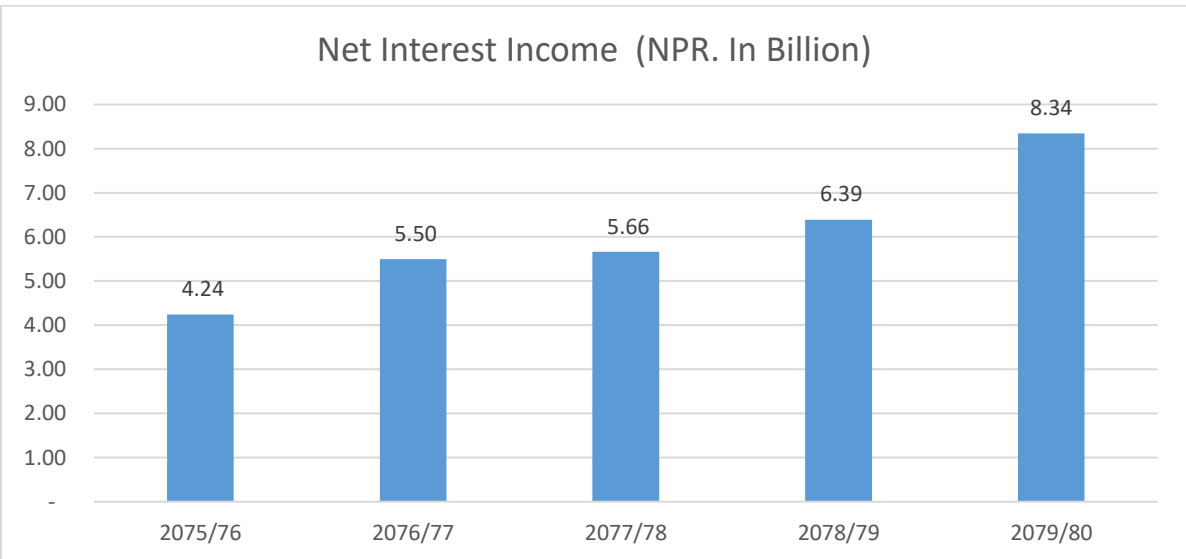
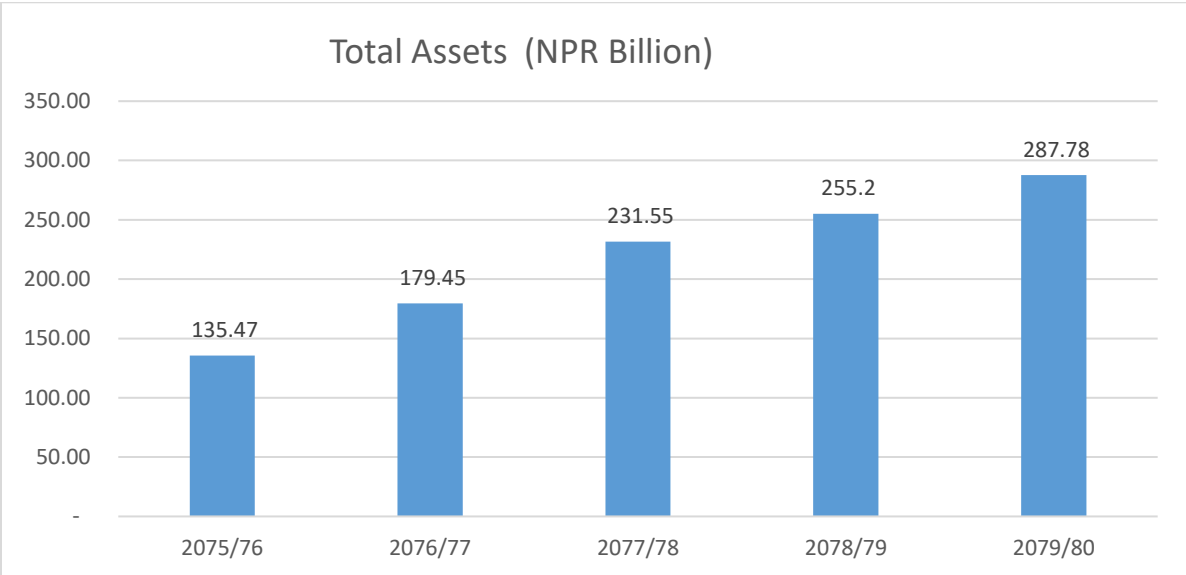
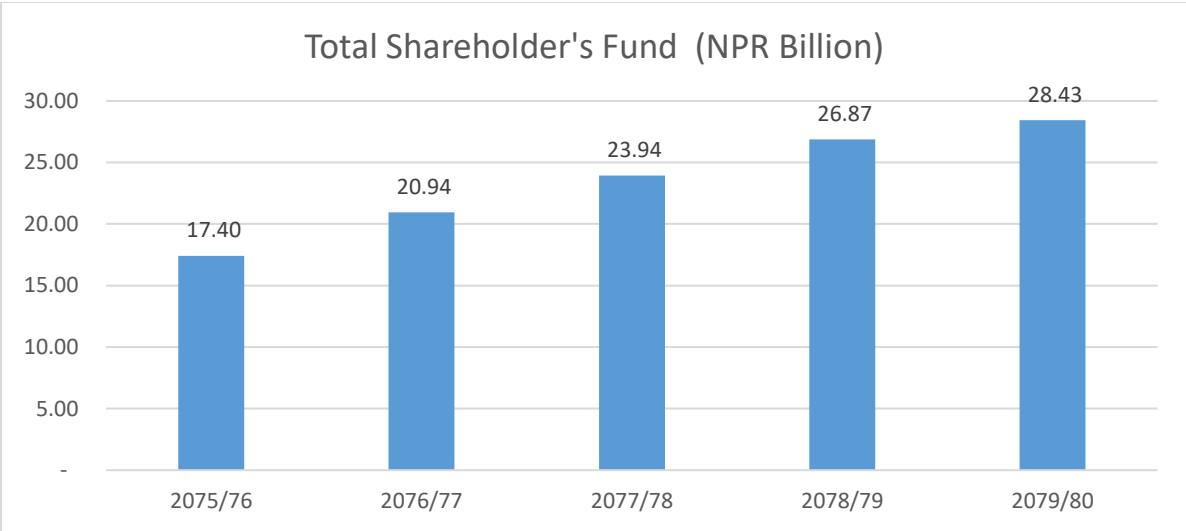
**NMB Bank Limited**  
**Principal Indicators**  
**For Last Five Fiscal Years**

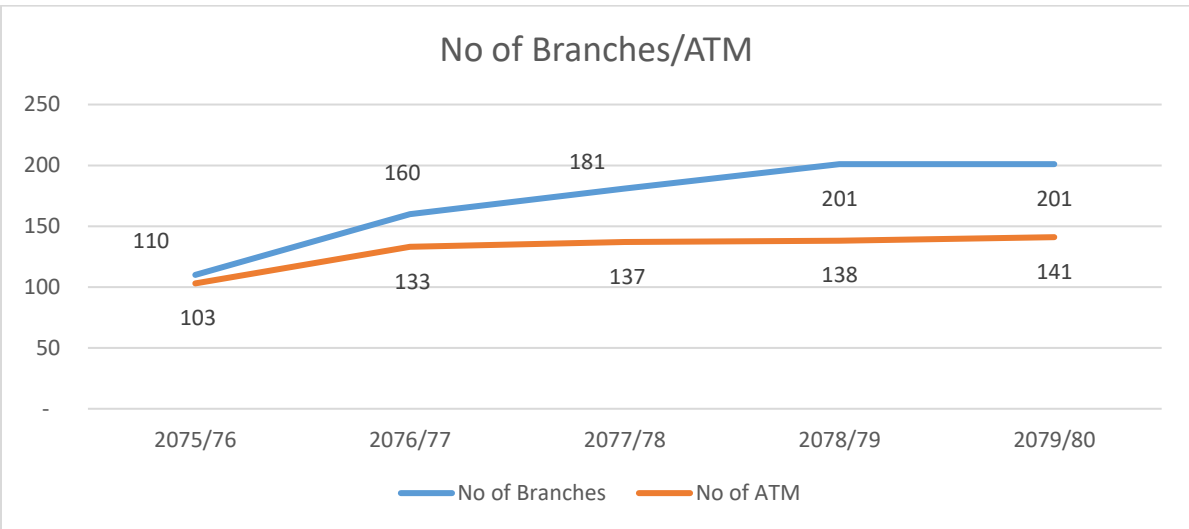
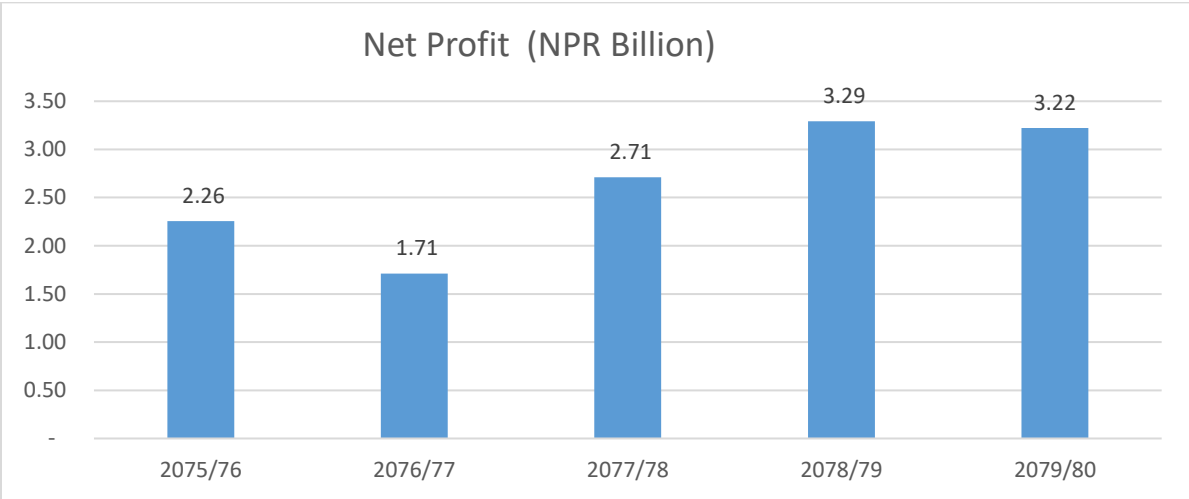
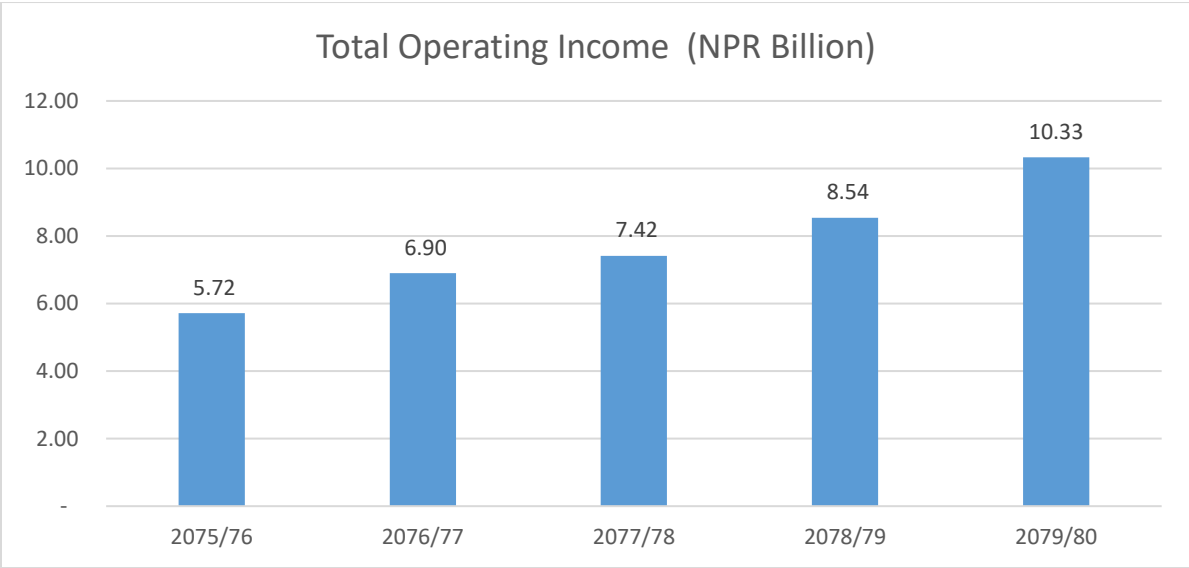
Particulars		FY 2075/76	FY 2076/77	FY 2077/78	FY 2078/79	FY 2079/80
Basic Earnings Per Share	NPR	18.79	11.18	14.76	17.92	17.55
Market Value Per Share	NPR	382	397	440	261	226
Net Worth per Share	NPR	180.94	150.06	146.66	146.30	154.82
Price Earnings Ratio	NPR	16.23	31.45	26.41	14.57	12.88
Total Dividend	Percent	35.00	16.20	15.80	8.25	-
Cash Dividend	Percent	14.00	3.20	3.30	8.25	-
Stock (Bonus) Dividend	Percent	21.00	13.00	12.50	-	-
Return on Assets	Percent	1.83	1.09	1.32	1.35	1.19
Return on Equity	Percent	13.32	8.94	12.08	12.95	11.65
CD Ratio (As on last day of FY)	Percent	87.71	86.39	86.51	85.55	82.36
Capital Adequacy Ratio	Percent	15.45	15.08	15.08	13.59	13.33
Tier 1 Capital Ratio	Percent	13.11	13.00	11.42	10.36	10.15
Cash Reserve Ratio	Percent	4.19	5.93	5.66	5.33	5.63
Non-Performing Loans (NPL)	Percent	0.82	2.68	2.27	1.45	2.75
Base Rate (Average for the last quarter of FY)	Percent	9.92	9.29	6.99	9.38	10.37
Interest Spread as per NRB (Last Month of the FY)	Percent	4.26	4.05	3.09	4.05	3.99
Total Staff	Number	1,120	1,654	1,744	1,961	1,980
No of Branches	Number	110	160	181	201	201
No of ATMs	Number	103	133	137	138	141

Particulars		FY 2075/76	FY 2076/77	FY 2077/78	FY 2078/79	FY 2079/80
Total Paid Up Capital	NPR Billion	9.62	13.95	16.33	18.37	18.37
Total Shareholder's Fund	NPR Billion	17.40	20.93	23.94	26.87	28.43
Total Deposits	NPR Billion	98.52	134.82	166.45	186.40	213.04
Total Loans and Advances	NPR Billion	91.89	121.78	158.04	182.09	197.47
Investments	NPR Billion	10.57	15.37	17.83	32.10	33.15
Total Assets	NPR Billion	135.47	179.45	231.55	255.15	287.78
Net Interest Income	NPR Billion	4.24	5.50	5.66	6.39	8.34
Total Operating Income	NPR Billion	5.72	6.90	7.42	8.54	10.33
Total Operating Expenses	NPR Billion	0.98	1.29	1.26	1.59	1.80
Total Staff Expenses	NPR Billion	1.05	1.38	1.66	2.02	2.18
Net Profit	NPR Billion	2.26	1.71	2.71	3.29	3.22

## 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.