

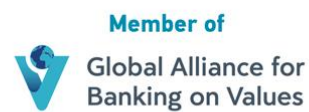


Bank of the Year, ASIA 2021
Bank of the Year, Nepal
2017, 2018, 2020 & 2021

NMB Bank Limited

Principal Indicators

(For previous 5 fiscal years)



NMB Bank Limited

Principal Indicators

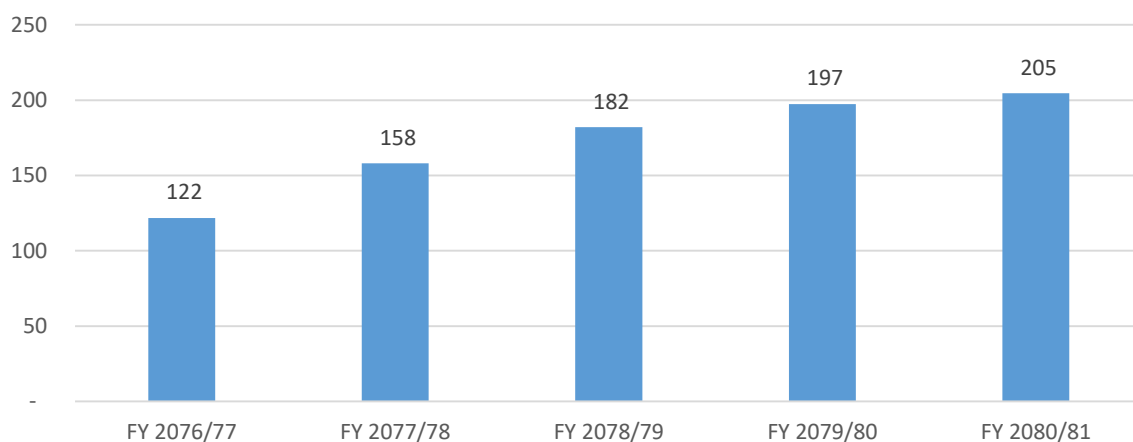
For Last Five Fiscal Years

Particulars		FY 2076/77	FY 2077/78	FY 2078/79	FY 2079/80	FY 2080/81
Basic Earnings Per Share	NPR	11.18	14.76	17.92	17.55	12.22
Market Value Per Share	NPR	397	440	261	226	218
Net Worth per Share	NPR	150.06	146.66	146.30	154.82	157.74
Price Earnings Ratio	NPR	31.45	26.41	14.57	12.88	17.84
Total Dividend	Percent	16.20	15.80	8.25	-	-
Cash Dividend	Percent	3.20	3.30	8.25	-	-
Stock (Bonus) Dividend	Percent	13.00	12.50	-	-	-
Return on Assets	Percent	1.09	1.32	1.35	1.19	0.77
Return on Equity	Percent	8.94	12.08	12.95	11.65	7.82
CD Ratio (As on last day of FY)	Percent	86.39	86.51	85.55	82.36	82.51
Capital Adequacy Ratio	Percent	15.08	15.08	13.59	13.33	12.84
Tier 1 Capital Ratio	Percent	13.00	11.42	10.36	10.15	9.72
Cash Reserve Ratio	Percent	5.93	5.66	5.33	5.63	5.81
Non-Performing Loans (NPL)	Percent	2.68	2.27	1.45	2.75	3.40
Base Rate (Average for the last quarter of FY)	Percent	9.29	6.99	9.38	10.37	8.42
Interest Spread as per NRB (Last Month of the FY)	Percent	4.05	3.09	4.05	3.99	3.99
Total Staff	Number	1,654	1,744	1,961	1,980	1,952
No of Branches	Number	160	181	201	201	201
No of ATMs	Number	133	137	138	141	187

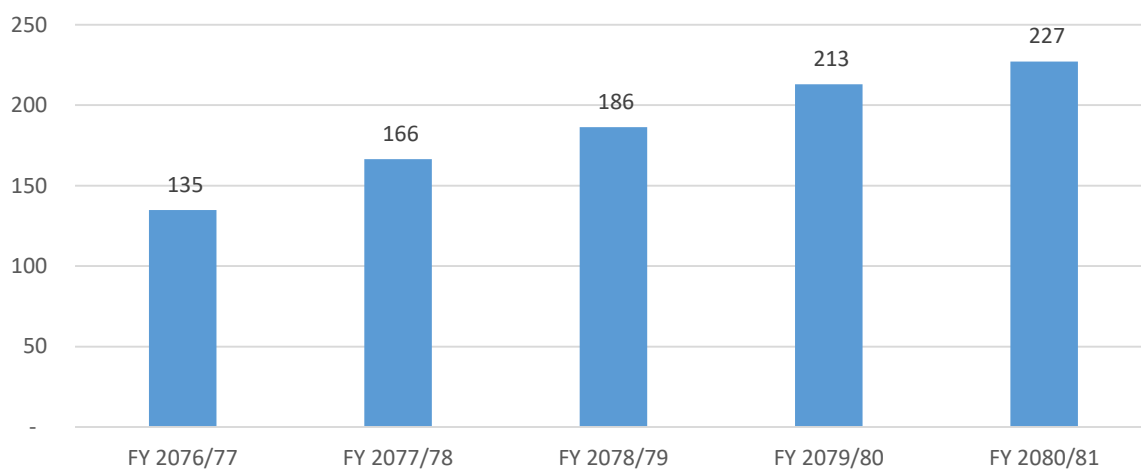
Particulars		FY 2076/77	FY 2077/78	FY 2078/79	FY 2079/80	FY 2080/81
Total Paid Up Capital	NPR Billion	13.95	16.33	18.37	18.37	18.37
Total Shareholder's Fund	NPR Billion	20.93	23.94	26.87	28.43	28.97
Total Deposits	NPR Billion	134.82	166.45	186.40	213.04	227.11
Total Loans and Advances	NPR Billion	121.78	158.04	182.09	197.47	204.61
Investments	NPR Billion	15.37	17.83	32.10	33.15	34.55
Total Assets	NPR Billion	179.45	231.55	255.15	287.78	294.87
Net Interest Income	NPR Billion	5.50	5.66	6.39	8.34	7.22
Total Operating Income	NPR Billion	6.90	7.42	8.54	10.23	9.40
Total Operating Expenses	NPR Billion	1.29	1.26	1.59	1.70	1.78
Total Staff Expenses	NPR Billion	1.38	1.66	2.02	2.18	2.27
Net Profit	NPR Billion	1.71	2.71	3.29	3.22	2.24

Graphs and Trends

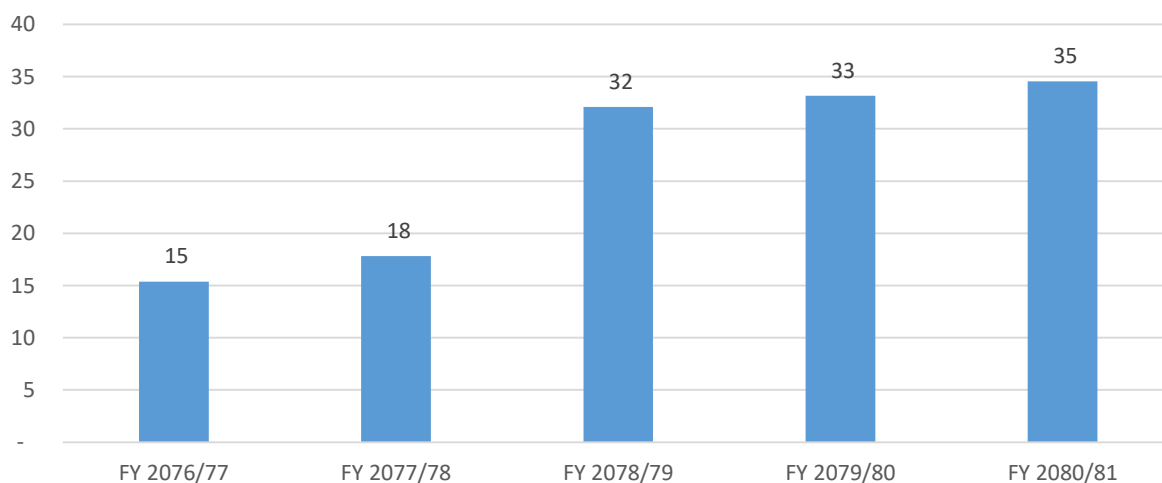
Loan and Advances (NPR In Billion)



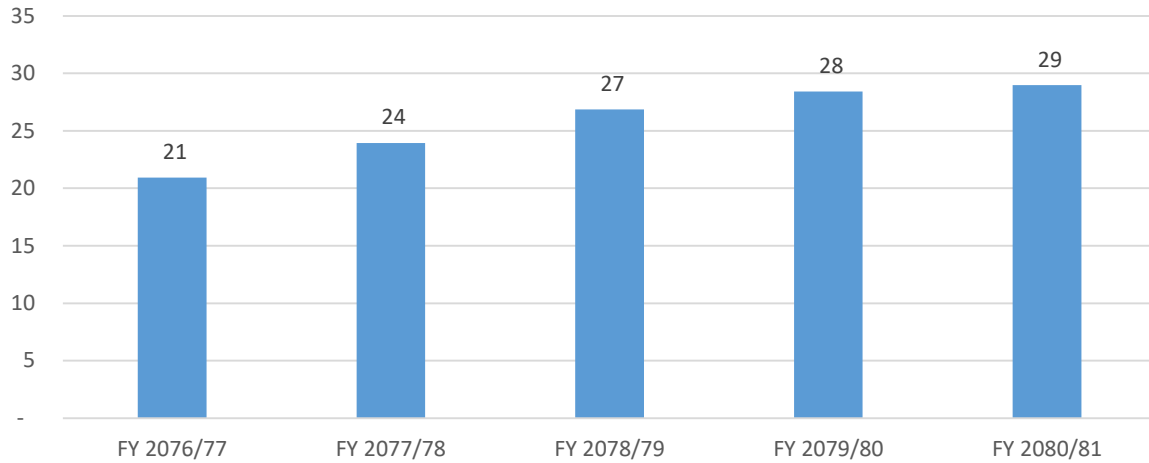
Deposits (NPR Billion)



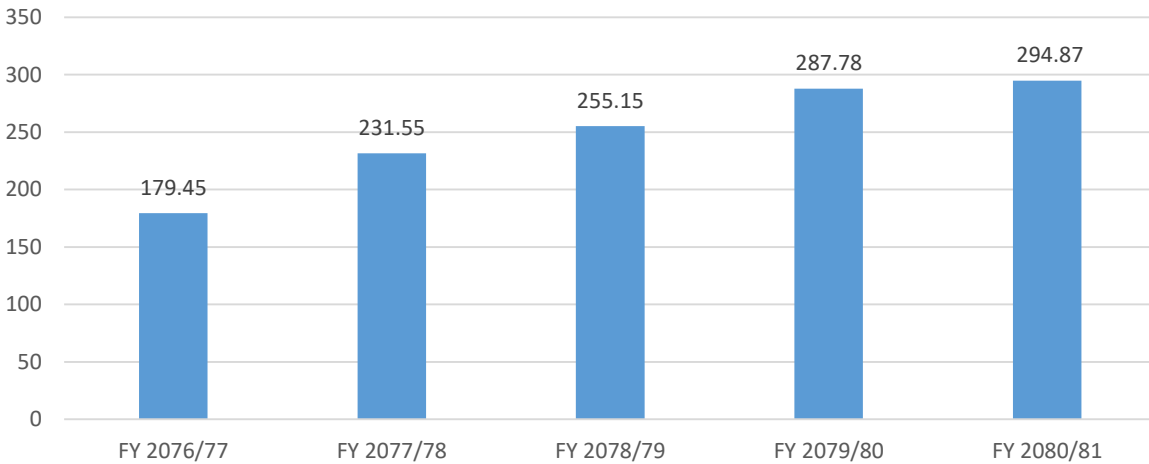
Investments (NPR Billion)



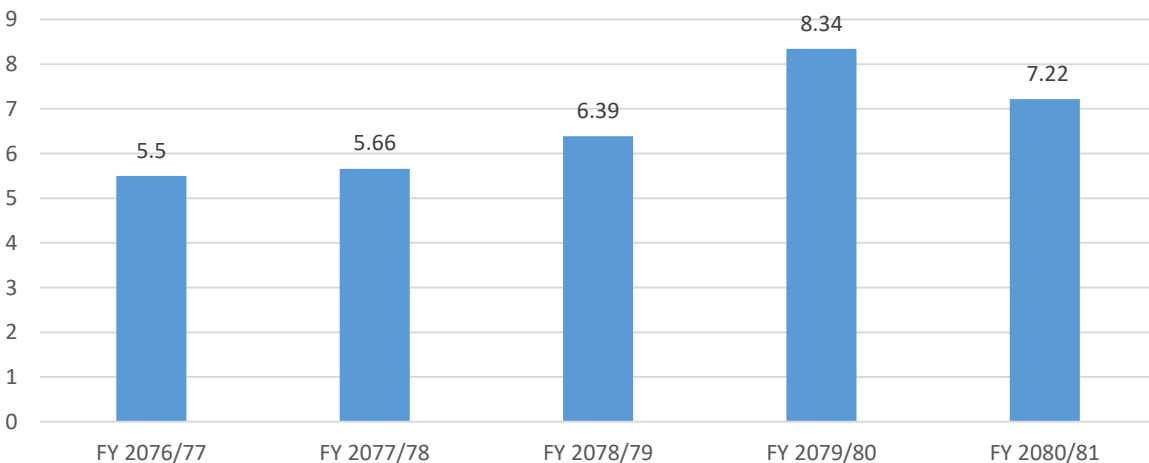
Total Shareholder's Fund (NPR Billion)

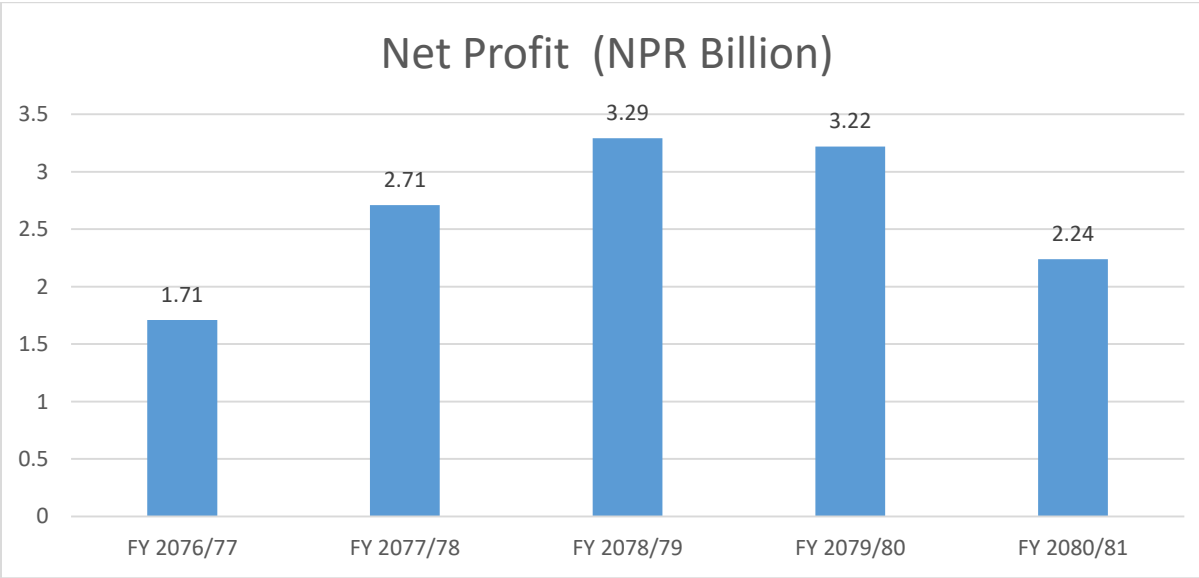
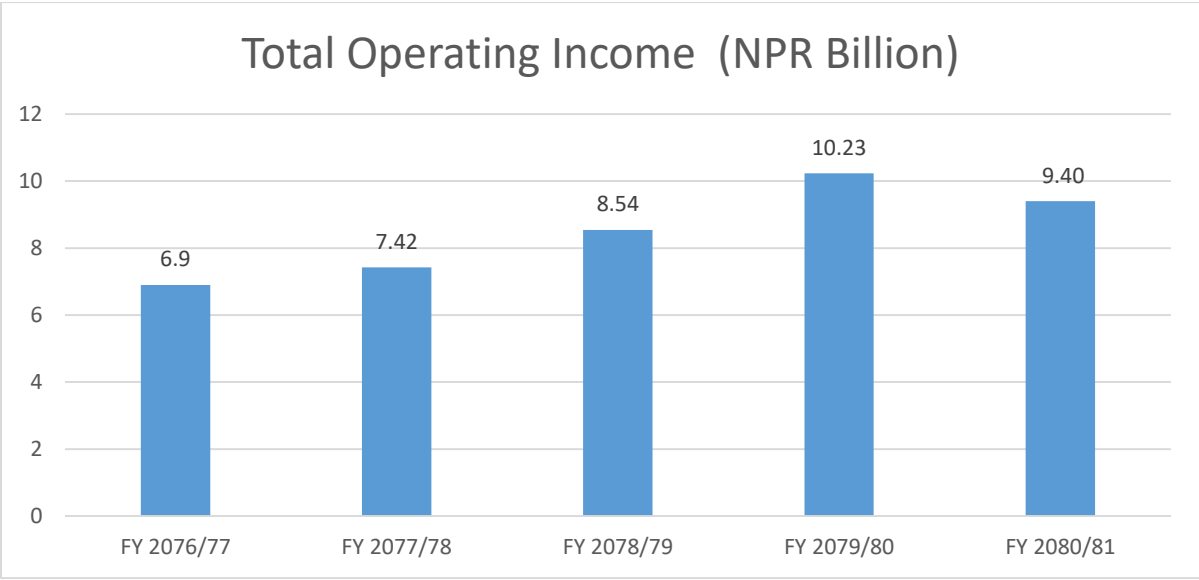


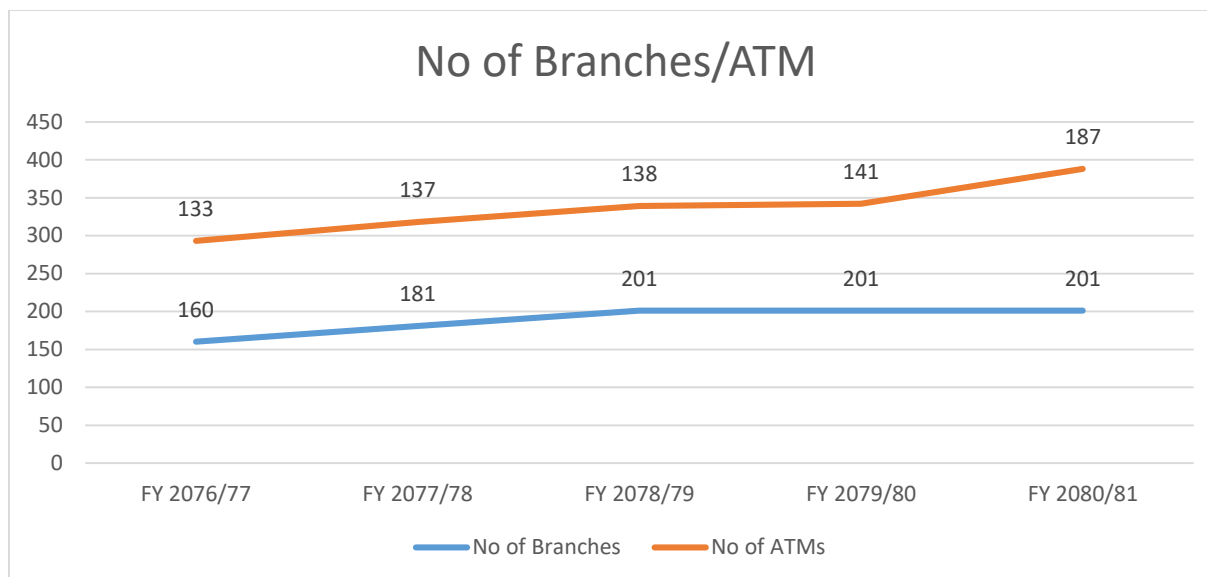
Total Assets (NPR Billion)



Net Interest Income (NPR. In Billion)







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.