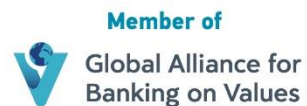




NMB Bank Limited

Principal Indicators

(For previous 5 fiscal years)

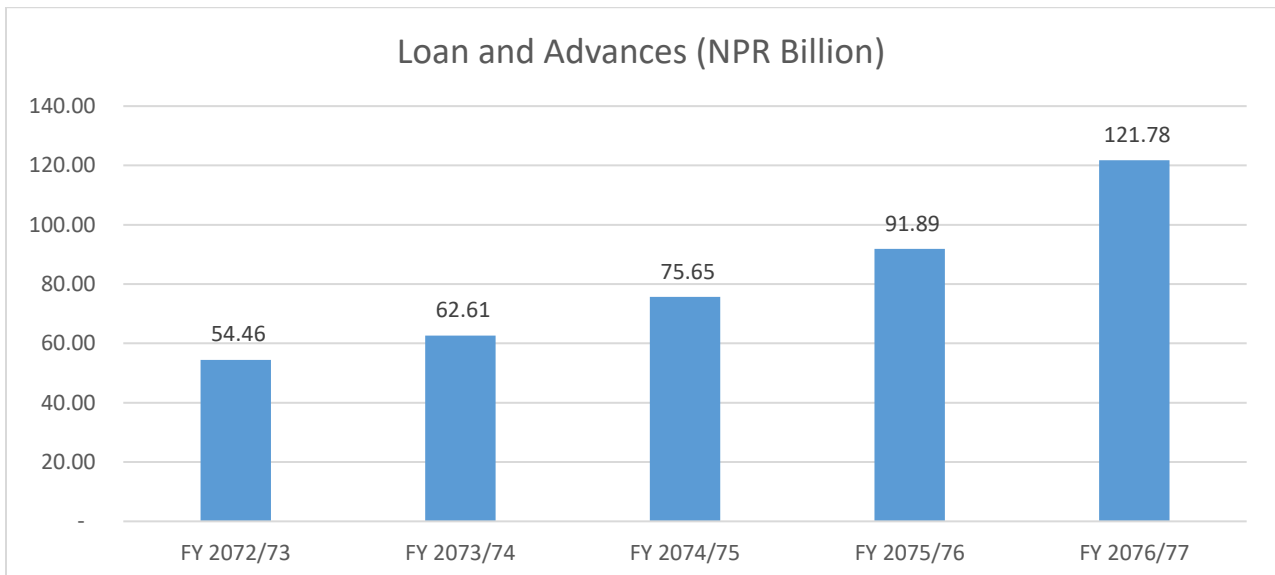
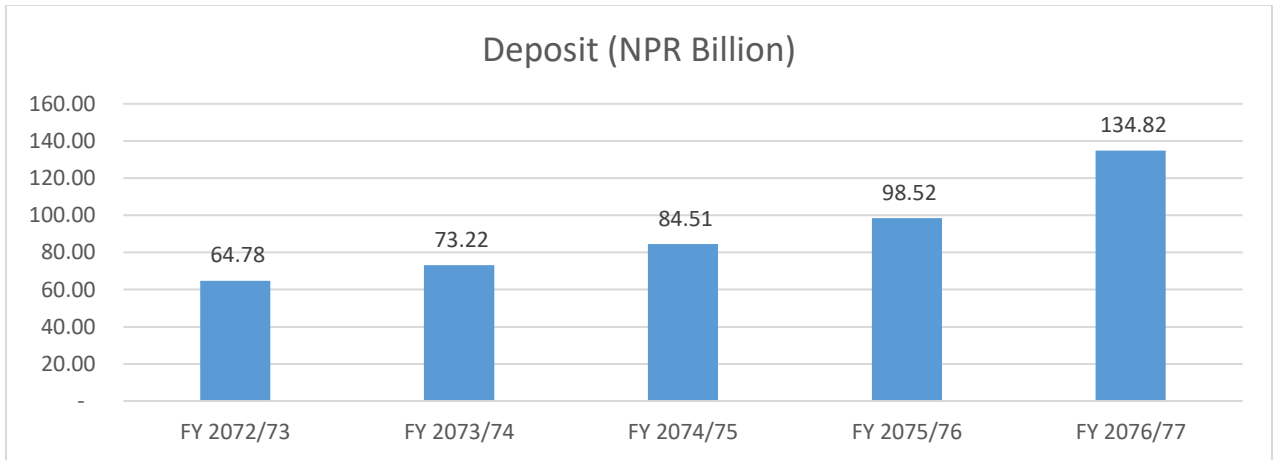
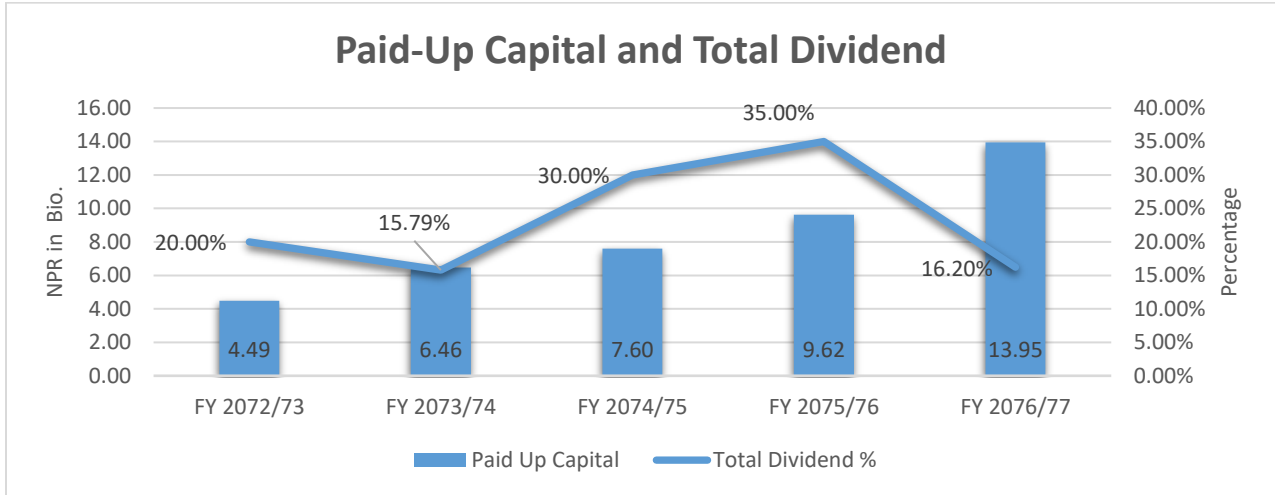


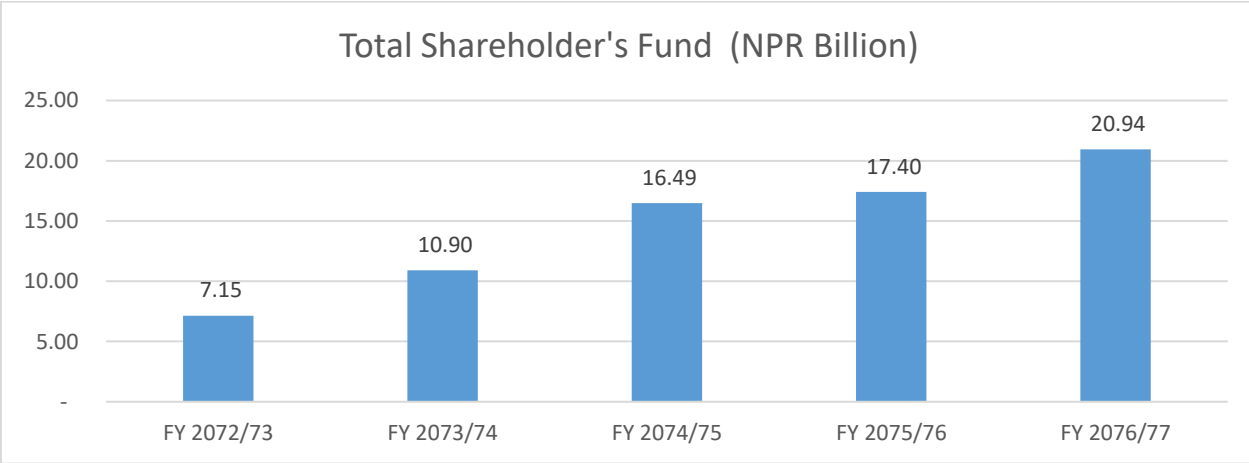
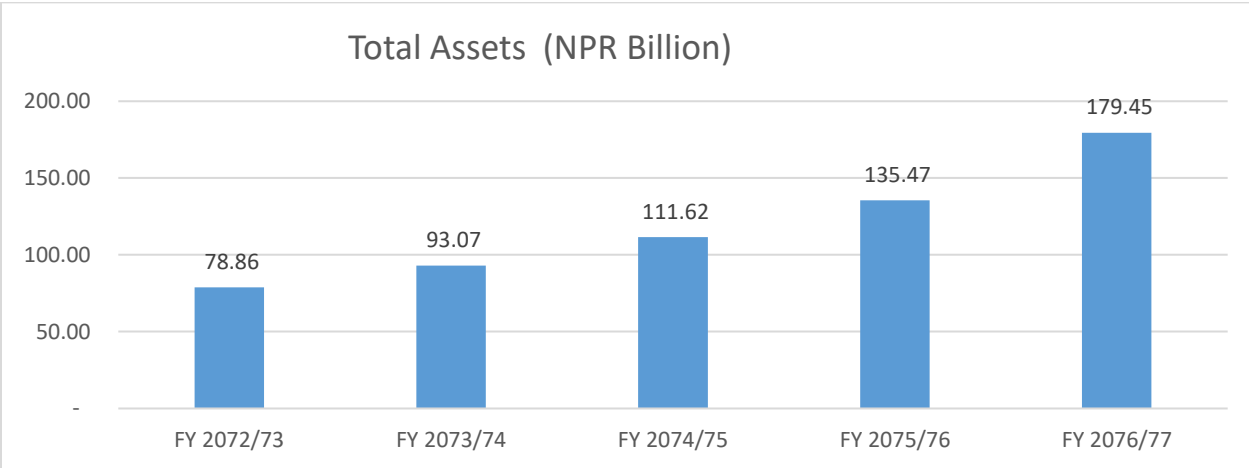
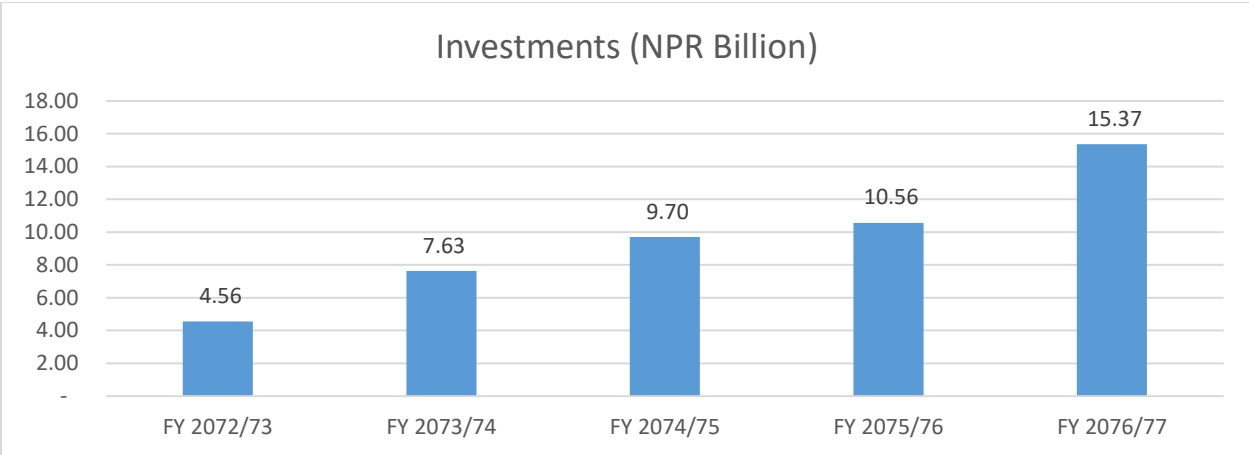
NMB Bank Limited
Principal Indicators
For Last Five Fiscal Years

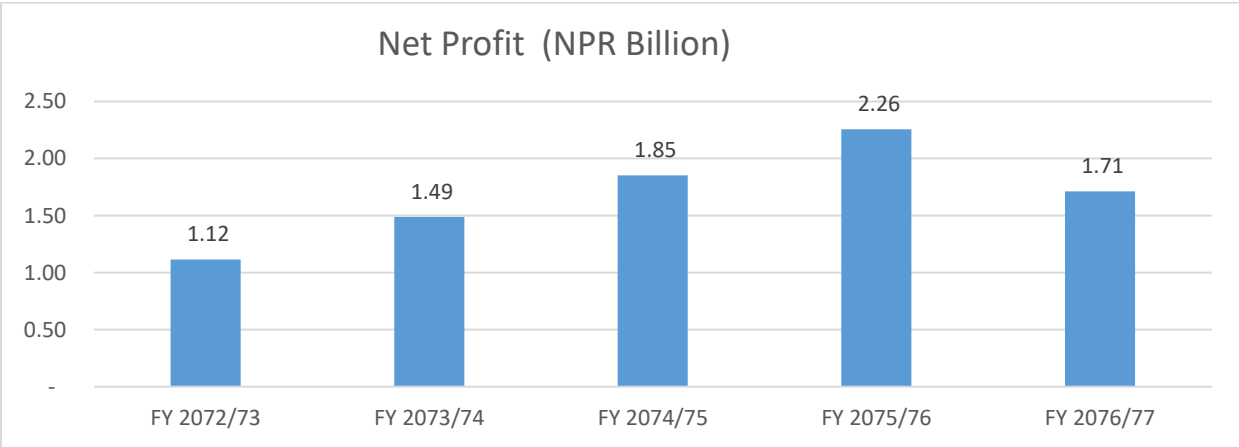
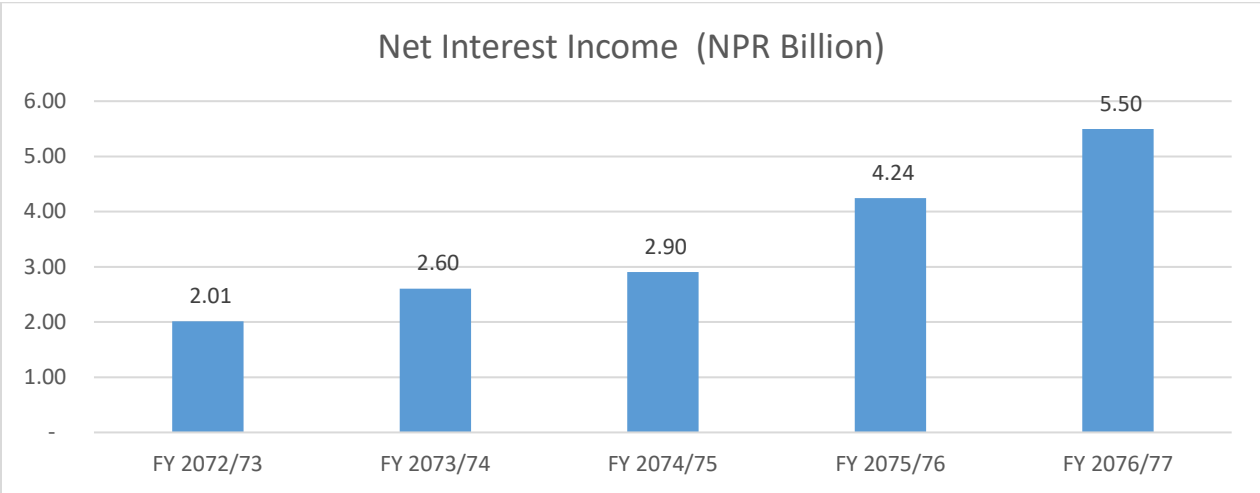
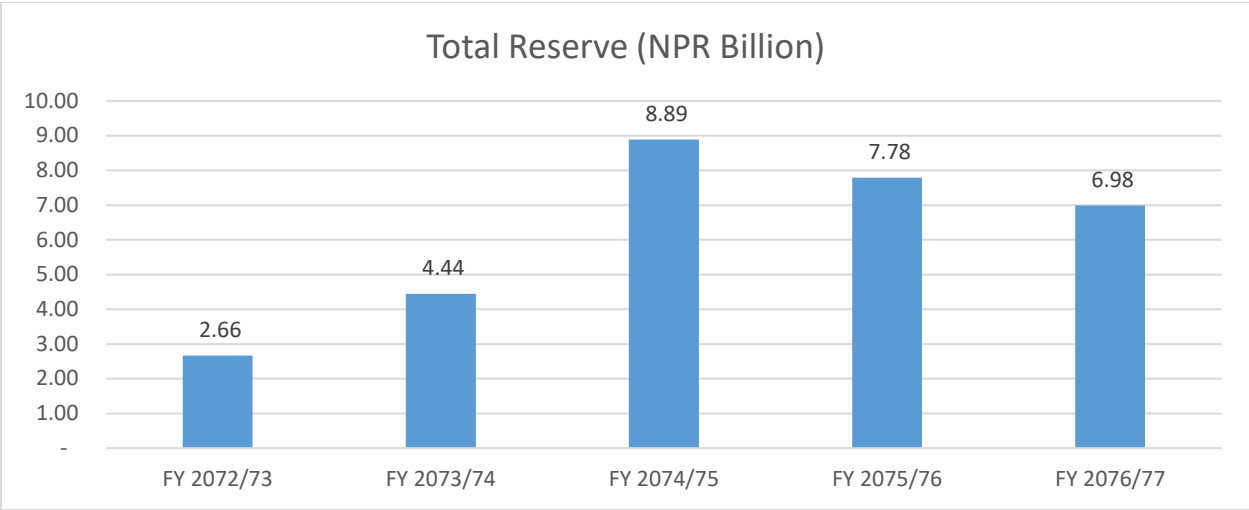
Particulars		FY 2072/73	FY 2073/74	FY 2074/75	FY 2075/76	FY 2076/77
Basic Earnings Per Share	NPR	22.10	22.24	21.86	18.79	12.62
Market Value Per Share	NPR	810	545	358	382	397
Net Worth per Share	NPR	159.35	168.72	216.88	180.94	150.06
Price Earnings Ratio	NPR	29.15	20.27	12.48	16.23	31.45
Total Dividend	Percent	20.00	15.79	30.00	35.00	16.20
Cash Dividend	Percent	1.00	0.79	20.00	14.00	3.20
Stock (Bonus) Dividend	Percent	19.00	15.00	10.00	21.00	13.00
Return on Assets	Percent	1.92	1.82	1.80	1.83	1.09
Return on Equity	Percent	21.96	16.49	13.54	13.32	8.94
CCD Ratio (As per NRB)	Percent	78.69	74.90	77.72	76.88	72.68
Capital Adequacy Ratio	Percent	10.98	13.61	15.75	15.45	15.08
Cash Reserve Ratio	Percent	10.81	7.72	6.68	4.19	5.93
Non-Performing Loans (NPL)	Percent	1.81	1.68	0.88	0.82	2.68
Base Rate	Percent	6.68	10.12	10.7	9.86	8.95
Average Interest Spread LCY	Percent	4.48	3.59	4.14	4.26	4.05
Total Staff	Number	755	918	1,080	1,120	1,654
No of Branches	Number	69	80	110	110	160
No of ATMs	Number	49	66	96	103	133

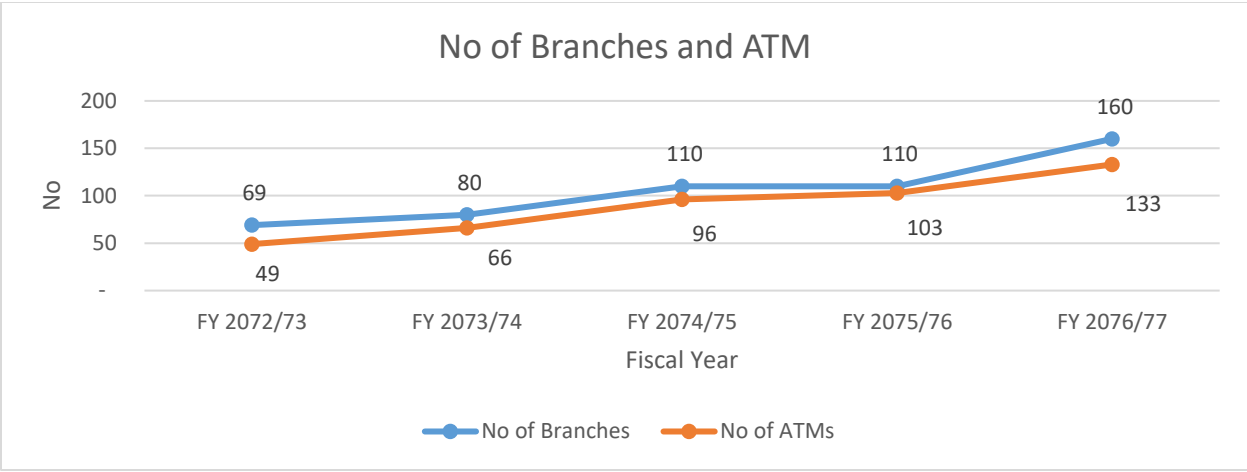
Particulars		FY 2072/73	FY 2073/74	FY 2074/75	FY 2075/76	FY 2076/77
Total Paid Up Capital	NPR Billion	4.49	6.46	7.60	9.62	13.95
Total Shareholder's Fund	NPR Billion	7.15	10.90	16.49	17.40	20.93
Total Deposits	NPR Billion	64.78	73.22	84.51	98.52	134.82
Total Loans and Advances	NPR Billion	54.46	62.61	75.65	91.89	121.78
Investments	NPR Billion	4.56	7.63	9.70	10.57	15.37
Total Assets	NPR Billion	78.87	93.07	111.62	135.47	179.45
Net Interest Income	NPR Billion	2.01	2.60	2.90	4.24	5.50
Total Operating Income	NPR Billion	2.59	3.47	4.10	5.72	6.90
Total Operating Expenses	NPR Billion	0.47	0.66	0.80	0.98	1.29
Total Staff Expenses	NPR Billion	0.47	0.62	0.74	1.05	1.38
Net Profit	NPR Billion	1.11	1.50	1.85	2.26	1.71

Graphs and Trends









Notes:

1. Basic earnings per equity share are computed in accordance with NAS 26 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 and Average Interest Spread as per NRB are 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.