



बिजनेस डेवलपमेन्ट बैंक लिमिटेड
Business Development Bank Ltd.

(नेपाल राष्ट्र बैंकबाट 'ब' वर्गको इजाजत प्राप्त संस्था)

सरल.
विश्वशालीय.
वैकिङ्ग सहायी.

प्रधान कार्यालय : न्यूरोड, पोखरा फोन नं. ०६१-५४०७२५, ५२११३३, फ्याक्स : ०६१-५४०७२४, पो.ब.नं. २६४
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Unaudited Financial Results (Quarterly)

As at Forth Quarter (16/07/2011) of the Fiscal Year 2067/2068.

Rs. In '000

S.N.	Particulars	This Quarter	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities(1.1 to 1.7)	2,564,966	2,615,704	2,360,005
1.1	Paid up Capital	690,060	690,060	690,060
1.2	Reserve and Surplus	45,256	87,919	27,210
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a + b)	1,719,464	1,739,108	1,562,641
	a. Domestic Currency	1,719,464	1,739,108	1,562,641
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	731	26,018	1,138
1.7	Other Liabilities	109,454	72,599	78,956
2	Total Assets (2.1 to 2.7)	2,564,966	2,615,704	2,360,005
2.1	Cash and Bank Balance	147,805	121,989	190,905
2.2	Money at Call and Short Notice	555,736	585,580	405,786
2.3	Investments	103,500	93,974	98,500
2.4	Loans and Advances (a+b+c+d+e)	1,644,056	1,658,423	1,561,242
	a. Real Estate Loan	136,352	147,470	186,121
	1. Residential Real Estate Loan (Except Personal Home)	-	-	-
	2. Business Complex & Residential Apartment	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase &)	136,352	147,470	-
	b. Personal Home Loan of Rs. 80 Lakh or Less	282,863	296,757	315,671
	c. Margin Type Loan	-	-	-
	d. Term Loan	195,314	171,218	107,249
	e. Overdraft Loan/TR Loan/WC Loan	221,393	178,837	73,025
	f. Others	808,134	864,141	879,176
2.5	Fixed Assets	105,632	101,238	95,376
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	8,238	54,500	8,196
3	Profit and Loss Account	Up To This Quarter	Up to Previous Quarter	Up To Corresponding Previous Year Quarter
3.1	Interest Income	307,304	215,407	226,080
3.2	Interest Expense	(154,011)	(110,422)	(105,531)
	A. Net Interest Income (3.1- 3.2)	153,293	104,985	120,549
3.3	Fees, Commission and Discount	363	185	401
3.4	Other Operating Income	14,371	11,175	14,667
3.5	Foreign Exchange Gain / Loss (Net)	2	2	(22)
	B. Total Operating Income (A.+3.3+3.4+3.5)	168,029	116,347	135,595
3.6	Staff Expenses	(12,135)	(8,362)	(8,522)
3.7	Other Operating Expenses	(17,980)	(11,470)	(15,904)
	C. Operating Profit Before Provision (B.-3.6-3.7)	137,914	96,515	111,169
3.8	Provision For Possible Losses	(7,729)	(1,113)	(8,494)
	D. Operating Profit (C.-3.8)	130,185	95,402	102,675
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back Of Provision For Possible Loss	6,651	-	5,206
	E. Profit From Regular Activities (D.+3.9+3.10)	136,836	95,402	107,881
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	136,836	95,402	107,881
3.12	Provision For Staff Bonus	(12,440)	(8,673)	(9,807)
3.13	Provision For Tax	(37,345)	(26,018)	(29,458)
	G. Net Profit / Loss (F-3.12-3.13)	87,052	60,711	68,616
4	Ratios	At the End of	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	39.68	39.78	41.08
4.2	Non Performing Loan (NPL) To Total Loan	0.02%	0.13%	0.03%
4.3	Total Loan Loss Provision to Total NPL	5064%	807%	3172%
4.4	Cost of Funds	11.77%	11.16%	9.73%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	67.66%	65.89%	68.48%