



ग्रीन डेवलपमेन्ट बैंक लिमिटेड
GREEN DEVELOPMENT BANK LTD

PARTNERING FOR PROSPERITY

ग्रीन डेवलपमेन्ट बैंक लिमिटेड
Harishankar Road-2, Baglung: Tel 068522865,522866 Fax-068522867
Website:www.greenbank.com.np Email: info@greenbank.com.np

Quarterly Financial Statement
At the quarter ended Ashwin, 2071

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	168838.00	127775.00	78623.00
1.1	Paid-up Capital	55000.00	55000.00	55000.00
1.2	Reserves and Surplus	(7123.00)	(6525.00)	(2278.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	119263.00	78165.00	24747.00
	a. Domestic Currency	119263.00	78165.00	24747.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	1698.00	1135.00	1154.00
2	Total Assets (2.1 to 2.7)	168838.00	127775.00	78623.00
2.1	Cash & Bank Balance	7316.00	4850.00	3547.00
2.2	Money at call and short Notice	62808.00	37356.00	60887.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	87170.00	76847.00	5331.00
	a. Real Estate Loan	942.00	978.00	0.00
	0 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	0 2. Business Complex & Residential Apartment Construction Loan			
	0 3. Income generating Commercial Complex Loan			
	0 4. Other Real Estate Loan (Including Land Purchase & Plotting)	942.00	978.00	
	0 b. Personal Home Loan of Rs. 10 million or less			
	0 c. Margin Type Loan			
	0 d. Term Loan	7229.00	7280.00	965.00
	0 e. Overdraft Loan / TR Loan / WC Loan	48856.00	37786.00	2277.00
	0 f. Others	30143.00	30803.00	2089.00
2.5	Fixed Assets	6559.00	6559.00	6793.00
2.6	Non Banking Assets			
2.7	Other Assets	4985.00	2163.00	2065.00
3	Profit and Loss Account			
3.1	Interest income	3126.00	5108.00	460.00
3.2	Interest Expense	1974.00	3059.00	302.00
A	Net Interest Income (3.1-3.2)	1152.00	2049.00	158.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	231.00	1097.00	133.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	1383.00	3146.00	291.00
3.6	Staff Expenses	1240.00	4498.00	1325.00
3.7	Other Operating Expenses	637.00	4397.00	1190.00
C	Operating profit Before Provision (B-3.6-3.7)	(494.00)	(5749.00)	(2224.00)
3.8	Provision for Possible Loss	881.00	776.00	54.00
D	Operating profit (C-3.8)	(1375.00)	(6525.00)	(2278.00)
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	(1375.00)	(6525.00)	(2278.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(1375.00)	(6525.00)	(2278.00)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	(1375.00)	(6525.00)	(2278.00)
4	Ratios			
4.1	Capital Fund to RWA	36.59%	44.18%	178.52%
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	7.96%	7.77%	7.97%
4.5	CD Ratio (Calculated as per NRB Directives)	52.83%	61.52%	6.95%

Note:

- 1 Loan and Advances are shown netted of the provisions.
- 2 The Final Figures of this unaudited financial statements may be changed accordingly if the auditors and supervisory body notify us to do so.

INTEREST RATE

Deposits		Loan & Advances	
SAVINGS	6%-8%	Deprived Sector Loan	5%-18%
FIXEDS	7%-12%	Other Loans	13%-16%