



ग्रीन डेवलपमेन्ट बैंक लिमिटेड

GREEN DEVELOPMENT BANK LTD

PARTNERING FOR PROSPERITY

नेपाल राष्ट्र बैंकबाट 'ख' वर्गका (३ जिल्ला) स्तर इजाजतपत्र प्राप्त वित्तीय संस्था

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Quarterly Financial Statement

At the quarter ended Poush, 2072

(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)	432781.00	321890.00	196885.00
1.1	Paid-up Capital	55000.00	55000.00	55000.00
1.2	Reserves and Surplus	(9279.00)	(9352.00)	(7445.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	384077.00	273440.00	147671.00
	a. Domestic Currency	384077.00	273440.00	147671.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2983.00	2802.00	1659.00
2	Total Assets (2.1 to 2.7)	432781.00	321890.00	196885.00
2.1	Cash & Bank Balance	4267.00	5866.00	7642.00
2.2	Money at call and short Notice	153591.00	88115.00	50005.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	264204.00	216691.00	128600.00
0	a. Real Estate Loan	3425.00	3571.00	5818.00
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)	3425.00	3571.00	5818.00
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan	28933.00	21222.00	11637.00
0	e. Overdraft Loan / TR Loan / WC Loan	156312.00	126735.00	77260.00
0	f. Others	75534.00	65163.00	33885.00

2.5	Fixed Assets	7971.00	7964.00	8220.00
2.6	Non Banking Assets			
2.7	Other Assets	2748.00	3254.00	2418.00
3	Profit and Loss Account			
3.1	Interest income	15584.00	7524.00	7221.00
3.2	Interest Expense	11138.00	5504.00	4570.00
A	Net Interest Income (3.1-3.2)	4446.00	2020.00	2651.00
3.3	Fees Commission and Discount	38.00	13.00	861.00
3.4	Other Operating Income	1235.00	547.00	861.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	5719.00	2580.00	3512.00
3.6	Staff Expenses	2751.00	1559.00	2815.00
3.7	Other Operating Expenses	1495.00	800.00	1094.00
C	Operating profit Before Provision (B-3.6-3.7)	1473.00	221.00	(397.00)
3.8	Provision for Possible Loss	1329.00	150.00	523.00
D	Operating profit (C-3.8)	144.00	71.00	(920.00)
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)	144.00	71.00	(920.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	144.00	71.00	(920.00)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12-3.13)	144.00	71.00	(920.00)
4	Ratios			
4.1	Capital Fund to RWA	14.18%	17.08%	27.76%
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	6.75%	7.71%	7.68%
4.5	CD Ratio (Calculated as per NRB Directives)	62.31%	68.68%	66.70%

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 & supervisory body notify us to do so.