



TOURISM DEVELOPMENT BANK Ltd.

टुरिजम् डेभलपमेन्ट बैंक लि.

P.O.Box No.: 23500, New Baneshwor, Kathmandu

Tel: 977-1-4485480, Fax: 977-1-4485576

SWIFT Code : TDBLNPKA, E-mail: info@tdbl.com.np

Unaudited Financial Results (Quarterly)

As at Second Quarter (29/09/2073) of the Fiscal Year 2073/74

(Rs in '000)

S.N.	Particulars	This Quarter End as on 29/09/2073	Previous Quarter End as on 30/06/2073	Corresponding Previous Year Quarter End as on 30/09/2072
1	Total Capital and Liabilities (1.1 to 1.7)	13,059,487	10,790,041	8,358,251
1.1	Paid Up Capital	919,771	786,944	786,944
1.2	Reserve and Surplus	486,902	327,782	166,809
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	590,000	310,000	-
1.5	Deposits (a.+b.)	10,741,384	9,023,427	7,134,808
	a. Domestic Currency	10,453,181	8,730,073	6,890,788
	b. Foreign Currency	288,203	293,354	244,021
1.6	Income Tax Liability	11,537	-	-
1.7	Other Liabilities	309,893	341,889	269,690
2	Total Assets (2.1 to 2.7)	13,059,487	10,790,041	8,358,251
2.1	Cash and Bank Balance	668,980	710,057	625,419
2.2	Money at Call and Short Notice	2,541,682	2,020,766	1,496,850
2.3	Investments	157,262	231,338	92,091
2.4	Loans and Advances-Net (a+b+c+d+e+f)	9,241,797	7,397,519	5,709,863
	a. Real Estate Loan	196,484	40,583	78,332
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	33,801	10,629	8,465
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	162,684	29,953	69,868
	b. Personal Home Loan of Rs 10 Million or Less	1,521,788	1,207,470	923,281
	c. Margin Type Loan	57,611	31,464	11,380
	d. Term Loan	3,357,762	2,780,677	1,500,144
	e. Overdraft /TR /WC Loan	3,384,586	2,739,411	2,191,559
	f. Other Loan	723,565	597,913	1,005,167
2.5	Fixed Assets (Net)	79,764	68,953	69,108
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	370,003	361,409	364,919
3	Profit & Loss Account	This Quarter End as on 29/09/2073	Previous Quarter End as on 30/06/2073	Corresponding Previous Year Quarter End as on 30/09/2072
3.1	Interest Income	506,352	191,834	313,367
3.2	Interest Expense	237,878	100,636	175,742
	A. Net Interest Income (3.1 - 3.2)	268,474	91,198	137,625
3.3	Fees, Commission and Discount	15,322	8,188	7,217
3.4	Other Operating Income	46,444	17,940	22,116
3.5	Foreign Exchange Gain/Loss (Net)	17,678	8,451	29,152
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	347,918	125,777	196,109
3.6	Staff Expenses	52,360	20,794	28,628
3.7	Other Operating Expenses	57,844	20,637	35,163
	C. Operating Profit Before Provision (B. -3.6-3.7)	237,714	84,345	132,318
3.8	Provision for Possible Losses	49,520	31,120	26,780
	D. Operating Profit (C. -3.8)	188,194	53,225	105,538
3.9	Non Operating Income / (Expenses) (Net)	(19)	78	136
3.10	Write Back of Provision for Possible Loss	42,238	13,449	7,378
	E. Profit from Regular Activities (D+3.9+3.10)	230,412	66,752	113,051
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	230,412	66,752	113,051
3.12	Provision for Staff Bonus	20,947	6,068	10,277
3.13	Provision for Tax	63,085	18,205	30,832
	G. Net Profit/Loss (F. - 3.12-3.13)	146,381	42,479	71,942
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	13.33%	12.85%	13.62%
4.2	Non Performing Loan (NPL) To Total Loan	1.30%	1.96%	2.02%
4.3	Total Loan Loss Provision to Total NPL	138.95%	116.81%	130.05%
4.4	Cost of Fund	5.46%	4.77%	5.19%
4.5	CD Ratio (Calculated as per NRB Directives)	79.48%	77.03%	74.76%
4.6	Base Rate	8.61%	7.67%	8.13%
5	Additional Information	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
5.1	Net Worth Per Share (Rs)	152.94	141.65	121.20
5.2	Total Assets Per Share (Rs)	1,419.86	1,371.13	1,062.12
5.3	Net Interest Spread	5.43%	5.55%	5.74%
5.4	Price Earning Ratio (Annualized)	13.51	25.94	13.35
5.5	Earning Per Share (Annualized) (Rs)	31.83	21.59	18.28
5.6	Return on Equity (Annualized)	20.81%	15.24%	15.09%

- Note:**
- The above figures are subject to change in accordance with any remarks or notification from the statutory audit and/or regulator.
 - The previous figures are regrouped/rearranged wherever necessary.