



TOURISM DEVELOPMENT BANK Ltd.

टुरिज्म डेभलपमेन्ट बैंक लि.

Head Office: Thamel, Kathmandu. T: 4701357, 4701358, 4701359 F: 4701362 E: info@tdbl.com.np

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/09/2068	Upto Previous Quarter End as on 30/06/2068	Corresponding Previous Year Quarter End 30/09/2067
1	Total Capital and Liabilities (1.1 to 1.7)	1,938,526	1,889,841	1,372,715
1.1	Paid Up Capital	400,000	400,000	400,000
1.2	Reserve and Surplus	68,289	56,984	28,699
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	5,295	6,000	80,000
1.5	Deposits (a.+b.)	1,436,061	1,388,908	841,131
	a. Domestic Currency	1,428,635	1,374,633	828,763
	b. Foreign Currency	7,426	14,275	12,368
1.6	Income Tax Liability	125	2,280	8,894
1.7	Other Liabilities	28,755	35,670	13,991
2	Total Assets (2.1 to 2.7)	1,938,526	1,889,841	1,372,715
2.1	Cash and Bank Balance	206,980	133,778	46,952
2.2	Money at Call and Short Notice	228,548	380,396	428,383
2.3	Investments	60,000	79,016	154,012
2.4	Loans and Advances(a+b+c+d+e+f)	1,357,209	1,209,323	704,814
	a. Real Estate Loan	104,299	117,864	143,577
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	26,771	45,165	96,148
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex	16,178	16,178	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	61,350	56,522	47,429
	b. Personal Home Loan of Rs 10 Million or Less	138,737	101,347	-
	c. Margin Type Loan	7,434	7,434	4,472
	d. Term Loan	41,536	39,271	34,580
	e. Overdraft /TR /WC Loan	838,023	755,900	423,585
	f. Other Loan	227,180	187,506	98,600
2.5	Fixed Assets	42,962	34,690	21,684
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	42,826	52,637	16,870
3	Profit and Loss Account	Up to This Quarter End as on 30/09/2068	Upto Previous Quarter End as on 32/03/2068	Up to Corresponding Previous Year Quarter End 30/09/2067
3.1	Interest Income	107,665	51,498	62,828
3.2	Interest Expense	63,827	30,900	30,427
	A. Net Interest Income (3.1 - 3.2)	43,839	20,598	32,401
3.3	Fees, Commission and Discount	2,947	1,388	2,178
3.4	Other Operating Income	6,641	2,582	9,194
3.5	Foreign Exchange Gain/Loss (Net)	6,019	2,188	901
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	59,444	26,757	44,674
3.6	Staff Expenses	10,990	5,845	5,513
3.7	Other Operating Expenses	18,202	8,016	7,175
	C. Operating Profit Before Provision (B. -3.6-3.7)	30,253	12,896	31,986
3.8	Provision for Possible Losses	5,510	4,535	5,538
	D. Operating Profit (C. -3.8)	24,743	8,361	26,448
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	1,384	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	26,126	8,361	26,448
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	26,126	8,361	26,448
3.12	Provision for Staff Bonus	2,375	760	2,404
3.13	Provision for Tax	7,125	2,280	7,213
	G. Net Profit/Loss (F. - 3.12-3.13)	16,626	5,321	16,831
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	29.08%	33.54%	32.56%
4.2	Non Performing Loan (NPL) To Total Loan	0.44%	1.16%	0.00%
4.3	Total Loan Loss Provision to Total NPL	253.43%	91.03%	0.00%
4.4	Cost of Fund	9.18%	9.60%	10.68%
4.5	CD Ratio (Calculated as per NRB Directives)	72.07%	66.02%	55.50%

- 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.