



TOURISM DEVELOPMENT BANK Ltd.

टुरिजम् डेभलपमेन्ट बैंक लि.

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Unaudited Financial Results (Quarterly)

As at Fourth Quarter (31/03/2069) of the Fiscal Year 2068/69

(Rs in '000)

S. N.	Particulars	This Quarter End as on 31/03/2069	Upto Previous Quarter End as on 30/12/2068	Corresponding Previous Year Quarter End 32/03/2068
1	Total Capital and Liabilities (1.1 to 1.7)	2,910,050	2,091,073	1,834,499
1.1	Paid Up Capital	640,000	400,000	400,000
1.2	Reserve and Surplus	88,858	76,557	51,670
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,847	44,484	6,000
1.5	Deposits (a.+b.)	2,160,755	1,537,291	1,355,098
	a. Domestic Currency	2,152,245	1,527,866	1,198,190
	b. Foreign Currency	8,509	9,425	156,908
1.6	Income Tax Liability	2,630	-	1,058
1.7	Other Liabilities	13,960	32,741	20,673
2	Total Assets (2.1 to 2.7)	2,910,050	2,091,073	1,834,499
2.1	Cash and Bank Balance	274,868	172,005	73,145
2.2	Money at Call and Short Notice	490,230	205,278	545,354
2.3	Investments	80,000	80,000	63,889
2.4	Loans and Advances(a+b+c+d+e+f)	1,964,793	1,516,124	1,101,942
	a. Real Estate Loan	151,726	99,019	91,514
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	26,315	26,615	28,252
	2. Business Complex & Residential Apartment Construction Loan	6,837	-	-
	3. Income generating Commercial Complex	-	14,919	16,178
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	118,574	57,485	47,084
	b. Personal Home Loan of Rs 10 Million or	167,540	144,848	94,185
	c. Margin Type Loan	7,461	7,510	9,835
	d. Term Loan	69,783	45,533	38,059
	e. Overdraft /TR /WC Loan	1,097,778	954,909	706,478
	f. Other Loan	470,503	264,305	161,872
2.5	Fixed Assets	61,050	53,022	31,814
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	39,109	64,645	18,355

3 Profit and Loss Account		Up to This Quarter End as on 31/03/2069	Upto Previous Quarter End as on 30/12/2068	Up to Corresponding Previous Year Quarter End 32/03/2068
3.1	Interest Income	249,263	169,548	162,225
3.2	Interest Expense	142,294	98,871	81,607
A. Net Interest Income (3.1 - 3.2)		106,969	70,677	80,618
3.3	Fees, Commission and Discount	8,120	5,235	4,823
3.4	Other Operating Income	17,482	10,676	16,478
3.5	Foreign Exchange Gain/Loss (Net)	9,063	7,073	2,092
B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)		141,634	93,661	104,011
3.6	Staff Expenses	23,778	17,544	13,020
3.7	Other Operating Expenses	47,122	30,871	18,901
C. Operating Profit Before Provision (B. -3.6-3.7)		70,734	45,246	72,090
3.8	Provision for Possible Losses	12,861	7,728	13,904
D. Operating Profit (C. -3.8)		57,873	37,518	58,186
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	577	1,601	4,360
E. Profit from Regular Activities (D+3.9+3.10)		58,450	39,119	62,546
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit before Bonus and Taxes (E. + 3.11)		58,450	39,119	62,546
3.12	Provision for Staff Bonus	5,314	3,556	5,686
3.13	Provision for Tax	15,941	10,669	17,058
G. Net Profit/Loss (F. - 3.12-3.13)		37,195	24,894	39,802
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	30.19%	27.75%	36.39%
4.2	Non Performing Loan (NPL) To Total Loan	0.36%	0.47%	-
4.3	Total Loan Loss Provision to Total NPL	326.05%	262.63%	-
4.4	Cost of Fund	9.15%	9.19%	9.88%
4.5	CD Ratio (Calculated as per NRB Directives)	69.01%	76.58%	67.69%