

Tourism Development Bank Limited

Thamel, Kathmandu

NRB Directive No. 9.

Unaudited Financial Results (Quarterly)

As at 3rd Quarter (31/12/2066) of the Fiscal Year 2066/67.

(The financial transaction has been commenced from 5th Chaitra, 2066)

Rs. in '000

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.	Total Capital and Liabilities (1.1 to 1.7)	1,139,796		
1.1	Paid Up Capital	400,000		
1.2	Reserve and Surplus	8303		
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a.+b.)	730,714		
	a. Domestic Currency 730257			
	b. Foreign Currency 457			
1.6	Income Tax Liability			
1.7	Other Liabilities	779		
2.	Total Assets (2.1 to 2.7)	1,139,796		
2.1	Cash and Bank Balance	5,876		
2.2	Money at Call and Short Notice	706777		
2.3	Investments	365,000		
2.4	Loans and Advances(a+b+c+d+e+f)	44,600		
	a. Real State Loan	0		
	b.Home/Housing Loan	8,500		
	c.Margin Type Loan	0		
	d.Term Loan	0		
	e. Overdraft /TR /WC Loan	35,300		
	f. Other	800		
2.5	Fixed Assets	10,013		
2.6	Non Banking Assets			
2.7	Other Assets	7,530		
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	6,951		
3.2	Interest Expense	1,757		
	A. Net Interest Income (3.1 - 3.2)	5,194		
3.3	Fees, Commission and Discount	67		
3.4	Other Operating Income	903		
3.5	Foreign Exchange Gain/Loss (Net)	3		
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	6,167		
3.6	Staff Expenses	1,850		
3.7	Other Operating Expenses	1,850		

C. Operating Profit Before Provision (B. -3.6-3.7)		2,467		
3.8	Provision for Possible Losses	446		
D. Operating Profit (C. -3.8)		2,021		
3.9	Non Operating Income / Expenses (Net)	0		
3.10	Write Back of Provision for Possible Loss	0		
E. Profit from Regular Activities (D+3.9+3.10)		2,021		
3.11	Extraordinary Income/Expenses (Net)	0		
F. Profit before Bonus and Taxes (E. + 3.11)		2,021		
3.12	Provision for Staff Bonus	0		
3.13	Provision for Tax	0		
G. Net Profit/Loss (F. - 3.12-3.13)		2,021		
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	72.32%		
4.2	Non Performing Loan(NPL) To Total Loan	0%		
4.3	Total Loan Loss Provision to Total NPL	0%		
4.4	Cost of Fund	9.94%		

If the Statutory and Supervising authority notify to change the Unaudited Financial Statements, the final figures may change accordingly.