

Tourism Development Bank Limited
Thamel, Kathmandu
Unaudited Financial Results (Quarterly)

As at 4th Quarter of the Fiscal Year 2066/67 ending on 32nd Ashadh, 2067

S. N.	Particulars	This Quarter Ending	Up to Previous Quarter	Corresponding Previous Year Quarter Ending
1.	Total Capital and Liabilities (1.1 to 1.7)	1,230,861.05	1,139,795.40	
1.1	Paid Up Capital	400,000.00	400,000.00	
1.2	Reserve and Surplus	11,921.64	8,303.35	
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a.+b.)	808,607.45	730,713.82	
	<i>a. Domestic Currency</i>	806,537.07	730,256.93	
	<i>b. Foreign Currency</i>	2,070.38	456.89	
1.6	Income Tax Liability	5,109.27		
1.7	Other Liabilities	5,222.69	778.23	
2.	Total Assets (2.1 to 2.7)	1,230,861.05	1,139,795.40	
2.1	Cash and Bank Balance	22,982.02	5,875.81	
2.2	Money at Call and Short Notice	917,729.92	706,777.00	
2.3	Investments	100,000.00	365,000.00	
2.4	Loans and Advances(a+b+c+d+e+f)	163,077.75	44,600.00	
	<i>a. Real State Loan</i>			
	<i>b. Home/Housing Loan</i>	34,691.92	8,500.00	
	<i>c. Margin Type Loan</i>	0.00		
	<i>d. Term Loan</i>	6,122.13		
	<i>e. Overdraft /TR /WC Loan</i>	92,649.93	35,300.00	
	<i>f. Other</i>	29,613.77	800.00	
2.5	Fixed Assets	21,920.34	10,013.29	
2.6	Non Banking Assets	0.00	0.00	
2.7	Other Assets	5,151.03	7,529.30	
3.	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	29,325.77	6,951.19	
3.2	Interest Expense	10,808.09	1,756.53	
	A. Net Interest Income (3.1 - 3.2)	18,517.69	5,194.66	
3.3	Fees, Commission and Discount	822.49	67.20	
3.4	Other Operating Income	3,006.16	902.95	
3.5	Foreign Exchange Gain/Loss (Net)	346.73	3.23	
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	22,693.08	6,168.04	
3.6	Staff Expenses	3,939.89	1,850.30	
3.7	Other Operating Expenses	5,298.07	1,849.90	
	C. Operating Profit Before Provision (B. -3.6-3.7)	13,455.11	2,467.84	
3.8	Provision for Possible Losses	1,630.78	446.00	
	D. Operating Profit (C. -3.8)	11,824.34	2,021.84	
3.9	Non Operating Income / Expenses (Net)		0.00	
3.10	Write Back of Provision for Possible Loss		0.00	
	E. Profit from Regular Activities (D+3.9+3.10)	11,824.34	2,021.84	
3.11	Extraordinary Income/Expenses (Net)		0	
	F. Profit before Bonus and Taxes (E. + 3.11)	11,824.34	2,021.84	
3.12	Provision for Staff Bonus	1,074.94	0	
3.13	Provision for Tax	3,224.82	0	
	G. Net Profit/Loss (F. - 3.12-3.13)	7,524.58	2,021.84	
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	86.43%	72.32%	
4.2	Non Performing Loan(NPL) To Total Loan	0%	0%	
4.3	Total Loan Loss Provision to Total NPL	0%	0%	
4.4	Cost of Fund	10.83%	9.94%	
4.5	CD Ratio (Calculated as per NRB Directives)	13.36%	10.91%	

If the Statutory and Supervising authority notify to change the unaudited financial statements, the final figures may change accordingly.