



बैंक अफ काठमाण्डू लिमिटेड  
BANK OF KATHMANDU LTD.

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## UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at Second Quarter (30/09/2066) of the Fiscal Year 2066/2067 (2009/2010)

Rs in '000

S. N.	Particulars	This Quarter ending 30/09/2066 (14/01/2010)	Previous Quarter ending 31/06/2066 (17/10/2009)	Corresponding Previous Year Quarter ending 29/09/2065 (13/01/2009)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>23,173,096</b>	<b>22,102,916</b>	<b>19,553,635</b>
1.1	Paid-up Capital	1,182,157	844,398	844,398
1.2	Reserves and Surplus	797,146	1,017,511	726,854
1.3	Debtenture and Bond	200,000	200,000	200,000
1.4	Borrowings	1,600,000	100,000	289,058
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>18,727,142</b>	<b>19,186,951</b>	<b>16,800,116</b>
	a. Domestic Currency	17,318,481	17,816,648	15,528,459
	b. Foreign Currency	1,408,661	1,370,303	1,271,657
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	666,651	754,056	693,209
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>23,173,096</b>	<b>22,102,916</b>	<b>19,553,635</b>
2.1	Cash & Bank Balance	2,178,151	2,252,385	1,786,496
2.2	Money at call and short Notice	284,418	1,375,101	233,567
2.3	Investments	2,486,458	2,623,007	3,118,395
<b>2.4</b>	<b>Loans &amp; Advances (a+b+c+d+e+f)</b>	<b>17,494,431</b>	<b>15,116,253</b>	<b>13,651,153</b>
	a. Real Estate Loan	1,641,473	515,884	613,198
	b. Home / Housing Loan	1,635,813	1,552,713	1,278,353
	c. Margin Type Loan	197,450	199,600	57,300
	d. Term Loan	1,667,043	1,551,358	1,733,482
	e. Overdraft Loan / TR Loan / WC Loan	9,267,504	8,900,824	7,823,709
	f. Others	3,085,147	2,395,873	2,145,112
2.5	Fixed Assets	491,704	478,636	410,970
2.6	Non Banking Assets	4,548	4,548	5,595
2.7	Other Assets	233,386	252,986	347,459
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto this Quarter</b>	<b>Upto previous Quarter</b>	<b>Upto corresponding Previous Year Quarter</b>
3.1	Interest Income	811,023	388,500	620,773
3.2	Interest Expense	386,386	182,157	252,348
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>424,637</b>	<b>206,343</b>	<b>368,425</b>
3.3	Fees Commission and Discount	85,305	39,286	71,017
3.4	Other Operating Income	27,975	10,101	18,778
3.5	Foreign Exchange Gain / Loss (Net)	80,646	44,275	70,835
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>618,563</b>	<b>300,005</b>	<b>529,055</b>
3.6	Staff Expenses	81,829	43,557	69,781
3.7	Other Operating Expenses	128,660	61,950	96,831
	<b>C. Operating profit Before Provision (B-3.6-3.7)</b>	<b>408,074</b>	<b>194,498</b>	<b>362,443</b>
3.8	Provision for Possible Loss	35,907	5,427	9,124
	<b>D. Operating profit (C-3.8)</b>	<b>372,167</b>	<b>189,071</b>	<b>353,319</b>
3.9	Non Operating Income / Expenses (Net)	1,381	-	320
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit From Regular Activities (D+3.9+3.10)</b>	<b>373,548</b>	<b>189,071</b>	<b>353,639</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	6,500
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>373,548</b>	<b>189,071</b>	<b>360,139</b>
3.12	Provision For Staff Bonus	33,959	17,188	32,740
3.13	Provision For Tax	101,877	51,565	98,219
	<b>G. Net Profit/Loss (F-3.12 -3.13)</b>	<b>237,712</b>	<b>120,318</b>	<b>229,180</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of This Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of corresponding Previous Year quarter</b>
4.1	Capital Fund to RWA	10.57%	11.40%	11.42%
4.2	Non Performing Loan (NPL) to Total Loan	1.20%	1.35%	1.77%
4.3	Total Loan Loss Provision to total NPL	159.41%	148.50%	121.47%
4.4	Cost of Funds			
	Local Currency	4.46%	3.95%	3.05%
	All Currencies	4.29%	3.81%	2.98%

Note: The unaudited financial figures may change if directed by Statutory Auditor / Supervisory Authorities.

Cost of Funds do not include the cost of Cash Reserve Ratio and Cash Holding.