



बैंक अफ काठमाण्डू लिमिटेड
BANK OF KATHMANDU LTD.

We make your life easier

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at Third Quarter (31/12/2066) of the Fiscal Year 2066/2067 (2009/2010)

Rs in '000'

S. N.	Particulars	This Quarter ending 31/12/2066 (13/04/2010)	Previous Quarter ending 30/09/2066 (14/01/2010)	Corresponding Previous Year Quarter ending 31/12/2065 (13/04/2009)
1	Total Capital & Liabilities (1.1 to 1.7)	22,432,466	23,173,096	20,326,721
1.1	Paid-up Capital	1,182,157	1,182,157	844,398
1.2	Reserves and Surplus	933,798	797,146	830,640
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	200,000	1,600,000	180,000
1.5	Deposits (a+b)	19,161,126	18,727,142	17,473,532
	a. Domestic Currency	18,089,773	17,318,481	16,045,171
	B. Foreign Currency	1,071,353	1,408,661	1,428,361
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	755,385	666,651	798,151
2	Total Assets (2.1 to 2.7)	22,432,466	23,173,096	20,326,721
2.1	Cash & Bank Balance	2,223,539	2,178,151	1,574,803
2.2	Money at call and short Notice	396,365	284,418	291,890
2.3	Investments	2,082,584	2,486,458	3,318,127
2.4	Loans & Advances (a+b+c+d+e+f)	16,924,839	17,494,431	14,309,401
	a. Real Estate Loan	1,697,637	1,641,473	299,015
	b. Home / Housing Loan	1,598,088	1,635,813	1,396,591
	c. Margin Type Loan	197,450	197,450	57,300
	d. Term Loan	1,637,472	1,667,043	1,689,407
	e. Overdraft Loan / TR Loan / WC Loan	8,973,467	9,267,504	8,535,167
	f. Others	2,820,725	3,085,147	2,331,921
2.5	Fixed Assets	498,157	491,704	428,091
2.6	Non Banking Assets	4,548	4,548	4,548
2.7	Other Assets	302,434	233,386	399,861
3	Profit and Loss Account	Upto this Quarter	Upto previous Quarter	Upto corresponding Previous Year Quarter
3.1	Interest income	1,307,920	811,023	958,220
3.2	Interest Expense	624,116	386,386	398,024
	A. Net Interest Income (3.1-3.2)	683,804	424,637	560,196
3.3	Fees Commission and Discount	116,554	85,305	97,704
3.4	Other Operating Income	47,435	27,975	26,800
3.5	Foreign Exchange Gain/Loss (Net)	112,004	80,646	104,351
	B. Total Operating Income (A+3.3+3.4+3.5)	959,797	618,563	789,051
3.6	Staff Expenses	122,604	81,829	104,820
3.7	Other Operating Expenses	200,019	128,660	155,447
	C. Operating profit Before Provision (B-3.6-3.7)	637,174	408,074	528,784
3.8	Provision for Possible Loss	56,733	35,907	14,637
	D. Operating profit (C-3.8)	580,441	372,167	514,147
3.9	Non Operating Income/Expenses (Net)	1,890	1,381	606
3.10	Write Back of Provision for Possible Loss	9,729	-	1,047
	E. Profit From Regular Activities (D+3.9+3.10)	592,060	373,548	515,800
3.11	Extraordinary Income/Expenses (Net)	-	-	6,934
	F. Profit Before Bonus and Taxes (E+3.11)	592,060	373,548	522,734
3.12	Provision For Staff Bonus	53,824	33,959	47,521
3.13	Provision For Tax	163,873	101,877	142,250
	G. Net Profit/Loss (F-3.12 -3.13)	374,363	237,712	332,963
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	11.30%	10.57%	11.35%
4.2	Non Performing Loan (NPL) to Total Loan	1.42%	1.20%	1.69%
4.3	Total Loan Loss Provision to total NPL	144.04%	159.41%	123.82%
4.4	Cost of Funds (Local Currency)	4.69%	4.38%	3.34%
4.5	CD Ratio (Calculated as per NRB Directives)	84.00%	90.93%	80.90%
	Additional Information			
	Average Yield (Local Currency)	9.12%	8.61%	7.70%
	Net Interest Spread (Local Currency)	4.43%	4.23%	4.36%
	Return on Equity	24.75%	23.91%	28.38%
	Return on Assets	2.24%	2.15%	2.27%

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