



बैंक अफ काठमाण्डू लिमिटेड
BANK OF KATHMANDU LTD.

We make your life easier

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at First Quarter (31/06/2067) of the Fiscal Year 2067/2068 (2010/2011)

Rs in '000'

S. N.	Particulars	This Quarter ending 31/06/2067 (17/10/2010)	Previous Quarter ending (Audited) 32/03/2067 (16/07/2010)	Corresponding Previous Year Quarter ending 31/06/2066 (17/10/2009)
1	Total Capital & Liabilities (1.1 to 1.7)	23,517,898	23,780,739	22,102,916
1.1	Paid-up Capital	1,359,481	1,359,481	1,182,157
1.2	Reserves and Surplus	879,217	714,049	679,752
1.3	Debtenture and Bond	200,000	200,000	200,000
1.4	Borrowings	620,852	300,000	100,000
1.5	Deposits (a+b)	19,565,085	20,315,834	19,186,951
a.	Domestic Currency	17,816,398	18,924,814	17,816,648
b.	Foreign Currency	1,748,687	1,391,020	1,370,303
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	893,263	891,376	754,056
2	Total Assets (2.1 to 2.7)	23,517,898	23,780,739	22,102,916
2.1	Cash & Bank Balance	2,216,151	1,798,367	2,252,385
2.2	Money at call and short Notice	39,057	931,989	1,375,101
2.3	Investments	3,176,279	3,269,205	2,623,007
2.4	Loans & Advances (a+b+c+d+e)	17,247,200	17,044,299	15,116,253
a.	Real Estate Loan	3,260,185	3,337,043	2,636,286
1.	Residential Real Estate Loan	1,503,031	1,563,162	1,569,570
2.	Business Complex & Residential Apartment Construction Loan	218,475	223,692	133,692
3.	Income generating Commercial Complex Loan	191,288	190,354	184,386
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	1,347,390	1,359,835	748,638
b.	Margin Type Loan	186,975	186,975	199,600
c.	Term Loan	1,937,434	1,777,591	1,337,785
d.	Overdraft Loan / TR Loan / WC Loan	8,599,195	8,936,809	8,382,759
e.	Others	3,263,411	2,805,881	2,559,823
2.5	Fixed Assets	530,125	491,295	478,636
2.6	Non Banking Assets	3,944	3,944	4,548
2.7	Other Assets	305,142	241,641	252,986
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest income	587,222	1,870,847	388,500
3.2	Interest Expense	286,682	902,928	182,157
	A. Net Interest Income (3.1-3.2)	300,540	967,919	206,343
3.3	Fees, Commission and Discount	39,808	160,065	39,286
3.4	Other Operating Income	22,387	73,926	10,101
3.5	Foreign Exchange Gain/Loss (Net)	32,478	140,785	44,275
	B. Total Operating Income (A+3.3+3.4+3.5)	395,213	1,342,695	300,005
3.6	Staff Expenses	51,115	168,513	43,557
3.7	Other Operating Expenses	72,315	294,457	61,950
	C. Operating profit Before Provision (B-3.6-3.7)	271,783	879,725	194,498
3.8	Provision for Possible Loss	25,798	119,401	5,427
	D. Operating profit (C-3.8)	245,985	760,324	189,071
3.9	Non Operating Income/Expenses (Net)	-	2,918	-
3.10	Write Back of Provision for Possible Loss	13,563	41,818	-
	E. Profit From Regular Activities (D+3.9+3.10)	259,548	805,060	189,071
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	259,548	805,060	189,071
3.12	Provision For Staff Bonus	23,595	73,187	17,188
3.13	Provision For Tax	70,786	222,610	51,565
	G. Net Profit/Loss (F-3.12 -3.13)	165,167	509,263	120,318
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	10.81%	10.85%	11.40%
4.2	Non Performing Loan (NPL) to Total Loan	1.84%	1.52%	1.39%
4.3	Total Loan Loss Provision to total NPL	123.14%	146.18%	144.15%
4.4	Cost of Funds (Local Currency)	6.33%	5.08%	4.21%
4.5	CD Ratio (Calculated as per NRB Directives)	86.94%	81.02%	77.52%
	Additional Information			
	Average Yield (Local Currency)	11.64%	9.70%	8.52%
	Net Interest Spread (Local Currency)	5.31%	4.62%	4.31%
	Return on Equity	30.20%	24.65%	25.58%
	Return on Assets	2.80%	2.25%	2.23%

Note: 1. The unaudited financial figure may change if directed by Statutory Auditor/ Supervisory Authorities.

2. Paid-up Capital of previous quarter ending & corresponding previous quarter ending is inclusive of proposed bonus shares.

3. Figures of previous periods have been regrouped wherever necessary as per NRB Directives.