

**BANK OF KATHMANDU LTD.**

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UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at First Quarter (30/06/2072) of the Fiscal Year 2072/2073 (2015/2016)

Rs in '000'

S. N.	Particulars	This Quarter Ending	*Previous Quarter Ending	Corresponding Previous Year Quarter Ending
		30/06/2072 (17/10/2015)	31/03/2072 (16/07/2015)	31/06/2071 (17/10/2014)
1	Total Capital & Liabilities (1.1 to 1.7)	48,415,115	46,475,773	40,412,045
1.1	Paid-up Capital	2,671,468	2,671,468	2,120,212
1.2	Reserves and Surplus	1,351,395	1,182,647	1,594,214
1.3	Debenture and Bond	1,000,000	1,000,000	400,000
1.4	Borrowings	1,083,000	131,000	470,000
1.5	Deposits (a+b)	40,169,662	39,456,587	34,375,042
	a. Domestic Currency	38,669,144	38,076,398	32,847,141
	b. Foreign Currency	1,500,518	1,380,189	1,527,901
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	2,139,590	2,034,072	1,452,577
2	Total Assets (2.1 to 2.7)	48,415,115	46,475,773	40,412,045
2.1	Cash & Bank Balance	5,276,589	5,670,377	4,718,365
2.2	Money at call and short Notice	8,660	13,658	46,976
2.3	Investments	7,504,399	6,027,026	5,479,791
2.4	Loans & Advances (a+b+c+d+e+f)	34,187,637	33,386,036	28,909,583
	a. Real Estate Loan	809,925	839,466	965,451
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	52,122	45,422	142,918
	2. Business Complex & Residential Apartment Construction Loan	89,457	89,500	72,022
	3. Income generating Commercial Complex Loan	302,962	312,263	219,418
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	365,384	392,281	531,093
	b. Personal Home Loan of Rs. 10 million or less	2,080,548	2,079,625	1,884,475
	c. Margin Type Loan	56,370	60,415	65,542
	d. Term Loan	4,772,035	4,747,838	4,105,468
	e. Overdraft Loan / TR Loan / WC Loan	18,942,070	18,701,095	16,423,679
	f. Others	7,526,689	6,957,597	5,464,968
2.5	Fixed Assets	594,344	574,165	570,626
2.6	Non Banking Assets	278	278	278
2.7	Other Assets	843,208	804,233	686,426
3	Profit and Loss Account	Upto This Quarter	*Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	763,266	2,844,855	679,904
3.2	Interest Expense	415,937	1,463,506	331,483
	A. Net Interest Income (3.1-3.2)	347,329	1,381,349	348,421
3.3	Fees, Commission and Discount	59,281	265,340	61,136
3.4	Other Operating Income	17,265	65,446	18,981
3.5	Foreign Exchange Gain/Loss (Net)	53,661	161,925	40,241
	B. Total Operating Income (A+3.3+3.4+3.5)	477,536	1,874,059	468,779
3.6	Staff Expenses	104,176	407,403	102,744
3.7	Other Operating Expenses	96,780	393,838	94,289
	C. Operating profit Before Provision (B-3.6-3.7)	276,580	1,072,818	271,746
3.8	Provision for Possible Loss	25,765	941,260	18,004
	D. Operating profit (C-3.8)	250,815	131,558	253,742
3.9	Non Operating Income/Expenses (Net)	12,687	4,554	(116)
3.10	Write Back of Provision for Possible Loss	1,674	420,271	4,522
	E. Profit From Regular Activities (D+3.9+3.10)	265,176	556,384	258,148
3.11	Extraordinary Income/Expenses (Net)	-	(14,457)	2,500
	F. Profit Before Bonus and Taxes (E+3.11)	265,176	541,927	260,648
3.12	Provision For Staff Bonus	24,107	49,266	23,695
3.13	Provision For Tax	72,321	158,092	71,086
	G. Net Profit/Loss (F-3.12 -3.13)	168,748	334,569	165,867
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	12.95%	13.00%	11.83%
4.2	Non Performing Loan (NPL) to Total Loan	3.57%	3.47%	1.16%
4.3	Total Loan Loss Provision to total NPL	124.13%	128.81%	171.45%
4.4	Cost of Funds (Local Currency)	4.37%	4.26%	4.10%
4.5	CD Ratio (Calculated as per NRB Directives)	75.76%	76.03%	76.05%
4.6	Base Rate	7.05%	7.20%	7.09%
4.7	Average Interest Spread (Calculated as per NRB Circular)	4.06%	4.23%	4.54%
	Additional Information			
	Average Yield (Local Currency)	7.77%	8.20%	8.23%
	Net Interest Spread (Local Currency)	3.39%	3.94%	4.12%
	Return on Equity (Annualised)	16.99%	8.69%	18.13%
	Return on Assets (Annualised)	1.42%	0.78%	1.64%

Note: 1. The unaudited financial figure may change if directed by Statutory Auditor/ Supervisory Authorities
 2. Figures of previous periods have been regrouped wherever necessary as per NRB Directives.

* Figures of previous quarter ending are audited figures