

**BANK OF KATHMANDU LUMBINI LTD.**

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UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at Fourth Quarter (31/03/2073) 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
		31/03/2073 (15/07/2016)	30/12/2072 (12/04/2016)	31/03/2072 (16/07/2015)
1	Total Capital & Liabilities (1.1 to 1.7)	81,748,196	50,046,954	46,475,773
1.1	Paid-up Capital	4,576,891	2,671,468	2,671,468
1.2	Reserves and Surplus	3,307,994	1,676,766	1,182,647
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000
1.4	Borrowings	2,247,000	1,693,520	131,000
1.5	Deposits (a+b)	67,836,391	40,719,856	39,456,587
	a. Domestic Currency	66,725,387	39,528,839	38,076,398
	b. Foreign Currency	1,111,004	1,191,017	1,380,189
1.6	Income Tax Liabilities	(18,819)	-	-
1.7	Other Liabilities	2,798,739	2,285,344	2,034,072
2	Total Assets (2.1 to 2.7)	81,748,196	50,046,954	46,475,773
2.1	Cash & Bank Balance	9,788,452	4,966,663	5,670,377
2.2	Money at call and short Notice	150,000	-	13,658
2.3	Investments	9,786,875	8,971,003	6,027,026
2.4	Loans & Advances (a+b+c+d+e+f)	60,317,708	34,855,218	33,386,036
	a. Real Estate Loan	3,227,749	788,336	839,465
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	394,630	84,127	45,422
	2. Business Complex & Residential Apartment Construction Loan	275,429	115,144	89,500
	3. Income generating Commercial Complex Loan	508,950	234,568	312,263
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,048,740	354,497	392,281
	b. Personal Home Loan of Rs. 10 million or less	3,439,849	2,138,307	2,079,625
	c. Margin Type Loan	535,368	57,037	60,415
	d. Term Loan	8,290,396	4,797,291	4,747,838
	e. Overdraft Loan / TR Loan / WC Loan	31,300,044	20,535,798	18,701,095
	f. Others	13,524,302	6,538,450	6,957,597
2.5	Fixed Assets	968,580	611,148	574,165
2.6	Non Banking Assets	24,658	278	278
2.7	Other Assets	711,923	642,644	804,234
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	3,087,224	2,262,220	2,844,855
3.2	Interest Expense	1,543,783	1,183,565	1,463,506
	A. Net Interest Income (3.1-3.2)	1,543,441	1,078,655	1,381,349
3.3	Fees, Commission and Discount	248,571	169,547	265,340
3.4	Other Operating Income	105,088	62,283	65,446
3.5	Foreign Exchange Gain/Loss (Net)	188,965	144,065	161,925
	B. Total Operating Income (A+3.3+3.4+3.5)	2,086,065	1,454,550	1,874,059
3.6	Staff Expenses	429,813	322,118	407,403
3.7	Other Operating Expenses	400,807	293,921	393,838
	C. Operating profit Before Provision (B-3.6-3.7)	1,255,445	838,511	1,072,818
3.8	Provision for Possible Loss	74,892	95,844	941,260
	D. Operating profit (C-3.8)	1,180,553	742,667	131,558
3.9	Non Operating Income/Expenses (Net)	27,541	16,438	4,554
3.10	Write Back of Provision for Possible Loss	11,618	5,592	420,271
	E. Profit From Regular Activities (D+3.9+3.10)	1,219,712	764,697	556,384
3.11	Extraordinary Income/Expenses (Net)	(4,891)	(4,891)	(14,457)
	F. Profit Before Bonus and Taxes (E+3.11)	1,214,821	759,806	541,927
3.12	Provision For Staff Bonus	110,438	69,073	49,266
3.13	Provision For Tax	346,279	207,220	158,092
	G. Net Profit/Loss (F-3.12 -3.13)	758,103	483,513	334,569
4	Ratios	At the End of	At the End of	At the End of
		This Quarter	Previous Quarter	Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	13.67%	13.40%	13.00%
4.2	Non Performing Loan (NPL) to Total Loan	2.25%	3.76%	3.47%
4.3	Total Loan Loss Provision to total NPL	123.45%	120.87%	128.81%
4.4	Cost of Funds (Local Currency)	4.03%	4.04%	4.26%
4.5	CD Ratio (Calculated as per NRB Directives)	78.76%	77.65%	76.03%
4.6	Base Rate	6.89%	6.31%	7.20%
4.7	Average Interest Spread (Calculated as per NRB Circular)	4.14%	3.93%	4.23%
	Additional Information			
	Average Yield (Local Currency)	7.51%	7.37%	8.20%
	Net Interest Spread (Local Currency)	3.49%	3.33%	3.94%
	Return on Equity (Annualised)	14.98%	15.59%	8.69%
	Return on Assets (Annualised)	1.44%	1.33%	0.78%

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.
 3. Figures of corresponding previous year quarter ending are audited figures. Ratios and additional information have been revised wherever necessary based on audited figures.
 4. Net profit of erstwhile Lumbini Bank Ltd. Rs. 363.28 million till Ashad 29, 2073 has been included in reserves and surplus of this quarter ending 31/03/2073 (15/07/2016).