


ग्रीन डेवलपमेन्ट बैंक लिमिटेड
GREEN DEVELOPMENT BANK LTD
 PARTNERING FOR PROSPERITY

Harishankar Road-2, Balgung; Tel 068-522865, 522866, Fax: 068-522867

Website: www.greenbank.com.np, E-mail: info@greenbank.com.np

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (30-09-2070) of the Fiscal Year 2070/071

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	97594.00	78623.00	0.00
1.1	Paid-up Capital	55000.00	55000.00	
1.2	Reserves and Surplus	(3675.00)	(2278.00)	
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	44123.00	24747.00	0.00
	a. Domestic Currency	44123.00	24747.00	
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2146.00	1154.00	
2	Total Assets (2.1 to 2.7)	97594.00	78623.00	0.00
2.1	Cash & Bank Balance	4333.00	3547.00	
2.2	Money at call and short Notice	59312.00	60887.00	
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	24402.00	5331.00	0.00
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan	4194.00	965.00	
0	e. Overdraft Loan / TR Loan / WC Loan	11418.00	2277.00	
0	f. Others	8790.00	2089.00	
2.5	Fixed Assets	6454.00	6793.00	
2.6	Non Banking Assets			
2.7	Other Assets	3093.00	2065.00	
3	Profit and Loss Account			
3.1	Interest income	1229.00	460.00	
3.2	Interest Expense	1054.00	302.00	
A	Net Interest Income (3.1-3.2)	175.00	158.00	0.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	388.00	133.00	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating income (A+3.3+3.4+3.5)	563.00	291.00	0.00
3.6	Staff Expenses	2361.00	1325.00	
3.7	Other Operating Expenses	1631.00	1190.00	
C	Operating profit Before Provision (B-3.6-3.7)	(3429.00)	(2224.00)	0.00
3.8	Provision for Possible Loss	246.00	54.00	
D	Operating profit (C-3.8)	(3675.00)	(2278.00)	0.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	(3675.00)	(2278.00)	0.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(3675.00)	(2278.00)	0.00
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12-3.13)	(3675.00)	(2278.00)	0.00
4	Ratios			
4.1	Capital Fund to RWA	85.20%	178.52%	
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	7.37%	7.97%	
4.5	CD Ratio (Calculated as per NRB Directives)	25.98%	6.95%	
4.6	Base Rate (for class "B" banks)	15.47%		

Note:

- Loan and Advances are shown netted of the provisions.
- The final figures of this unaudited financial statements may be changed accordingly if the auditors and supervisory body notify us to do so.

INTEREST RATES

Deposits		Loan & Advances	
Saving	6%-8%	Deprived Sector Loan	5%-18%
Fixed	7%-12%	Other Loans	13%-16%