



ग्रीन डेभलपमेन्ट बैंक लिमिटेड

GREEN DEVELOPMENT BANK LTD

PARTNERING FOR PROSPERITY

नेपाल राष्ट्र बैंक बाट "ख" बर्गका (३ जिल्ला) स्तर इजाजत पत्र प्राप्त वित्तीय संस्था
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Quarterly Financial Statement
At the quarter ended Chaitra, 2072

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	386330.00	432781.00	30718.00
1.1	Paid-up Capital	55000.00	55000.00	55000.00
1.2	Reserves and Surplus	(8193.00)	(9279.00)	(7633.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	336607.00	384077.00	181150.00
	a. Domestic Currency	336607.00	384077.00	181150.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2916.00	2983.00	2201.00
2	Total Assets (2.1 to 2.7)	386330.00	432781.00	230718.00
2.1	Cash & Bank Balance	3358.00	4267.00	4448.00
2.2	Money at call and short Notice	102168.00	153591.00	49731.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	269879.00	264204.00	164788.00
0	a. Real Estate Loan	5760.00	3425.00	8689.00
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)	5760.00	3425.00	8689.00
0	b. Personal Home Loan of Rs. 10 million or less	2970.00		
0	c. Margin Type Loan	3465.00		
0	d. Term Loan	33145.00	28933.00	14534.00
0	e. Overdraft Loan / TR Loan / WC Loan	146258.00	156312.00	98963.00
0	f. Others	78281.00	75534.00	42602.00
2.5	Fixed Assets	7897.00	7971.00	8855.00
2.6	Non Banking Assets			
2.7	Other Assets	3028.00	2748.00	2896.00
3	Profit and Loss Account			
3.1	Interest income	23867.00	15584.00	10741.00
3.2	Interest Expense	16694.00	11138.00	7522.00

A	Net Interest Income (3.1-3.2)	7173.00	4446.00	3219.00
3.3	Fees Commission and Discount	102.00	38.00	
3.4	Other Operating Income	2089.00	1235.00	2450.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	9364.00	5719.00	5669.00
3.6	Staff Expenses	3914.00	2751.00	4066.00
3.7	Other Operating Expenses	2151.00	1495.00	1801.00
C	Operating profit Before Provision (B-3.6-3.7)	3299.00	1473.00	(198.00)
3.8	Provision for Possible Loss	2184.00	1329.00	910.00
D	Operating profit (C-3.8)	1115.00	144.00	(1108.00)
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	185.00		
E	Profit From Regular Activities (D+3.9+3.10)	1300.00	144.00	1108.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	1300.00	-144.00	1108.00)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	1300.00	144.00	1108.00)
4	Ratios			
4.1	Capital Fund to RWA	14.57%	14.18%	23.09%
4.2	Non Performing Loan (NPL) to Total Loan	1.02%	1.01%	
4.3	Total Loan Loss Provision to total NPL	144.55%	126.08%	
4.4	Cost of Funds	6.34%	6.75%	7.41%
4.5	CD Ratio (Calculated as per NRB Directives)	71.51%	62.31%	73.00%

Note: 1. Loan and Advances are shown netted of the provisions.

2. The Final Figures of this unaudited financial statements may be changed accordingly if the auditors & supervisory body notify us to do so.