



डेवलपमेन्ट क्रेडिट बैंक लिमिटेड

Development Credit Bank Limited

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

Unaudited Financial Results (Quarterly)

As at the end of First Quarter (16/10/2008) of the Fiscal Year 2007/2008

Rs. in '000

S.N	PARTICULARS	This Quarter Ending (30 Aswin 2065)	Previous Quarter Ending (31 Ashad 2065)	Corresponding Previous Year Quarter Ending (30 Aswin 2064)
1	Total capital and Liabilities (1.1 to 1.7)	6,327,940	4,770,224	3,355,438
1.1	Paid Up Capital	1,107,456	1,107,456	268,800
1.2	Reserve and Surplus	182,812	115,505	117,765
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	250,000	350,994	100,000
1.5	Deposits (a+b)	4,742,074	2,913,338	2,765,413
	a. Domestic Currency	4,724,499	2,897,310	2,764,252
	b. Foreign Currency	17,575	16,028	1,161
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	45,598	282,931	103,460
2	Total Assets (2.1 to 2.7)	6,327,940	4,770,224	3,355,438
2.1	Cash and Bank Balance	217,462	186,296	165,004
2.2	Money at Call and Short Notice	940,897	702,565	351,388
2.3	Investments	373,571	68,571	21,821
2.4	Loans and Advances	4,519,089	3,608,620	2,566,433
2.5	Fixed Assets	168,132	172,439	133,819
2.6	Non Banking Assets	-	-	17,515
2.7	Other Assets	108,789	31,733	99,458
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	105,861	308,678	57,270
3.2	Interest Expense	55,627	151,131	37,217
	A. Net Interest Income (3.1-3.2)	50,234	157,547	20,053
3.3	Fees, Commission and Discount	11,463	17,712	698
3.4	Other Operating Income	-	-	2,065
3.5	Foreign Exchange Gain/Loss (Net)	3,886	5,157	73
	B. Total Operating Income (A. +3.3+3.4+3.5)	65,583	180,416	22,889
3.6	Staff Expenses	10,917	43,699	9,071
3.7	Other Operating Expenses	7,574	27,904	6,267
	C. Operating Profit Before Provision (B.-3.6-3.7)	47,092	108,813	7,551
3.8	Provision for Possible Losses	12,182	30,803	3,501
	D. Operating Profit (C.-3.8)	34,910	78,010	4,050
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	4,379	-
	E. Profit from Regular Activities (D.+3.9+3.10)	34,910	82,389	4,050
3.11	Extraordinary Income/Expenses (Net)	-	4,033	-
	F. Profit Before Bonus and Taxes (E. +3.11)	34,910	86,422	4,050
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	34,910	86,422	4,050
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	18.22	22.75	13.89
4.2	Non Performing Loan (NPL) To Total Loan	1.15	1.29	1.23
4.3	Total Loan Loss Provision To Total NPL	185.25	175.61	179.54

