



डेवलपमेन्ट क्रेडिट बैंक लिमिटेड

Development Credit Bank Limited

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (13/01/2009) of the Fiscal Year 2008/2009

Rs. in '000

S.N	PARTICULARS	This Quarter Ending (29 Poush 2065)	Previous Quarter Ending (30 Aswin 2065)	Corresponding Previous Year Quarter Ending (30 Poush 2064)
1	Total capital and Liabilities (1.1 to 1.7)	6,869,683	6,327,940	3,637,488
1.1	Paid Up Capital	1,107,456	1,107,456	301,056
1.2	Reserve and Surplus	194,405	182,812	77,201
1.3	Debenture and Bond			
1.4	Borrowings	250,000	250,000	50,000
1.5	Deposits (a+b)	5,190,398	4,742,074	3,067,384
	<i>a. Domestic Currency</i>	5,174,062	4,724,499	3,064,615
	<i>b. Foreign Currency</i>	16,336	17,575	2,769
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	127,424	45,598	141,847
2	Total Assets (2.1 to 2.7)	6,869,683	6,327,940	3,637,488
2.1	Cash and Bank Balance	462,958	217,462	209,748
2.2	Money at Call and Short Notice	782,630	940,897	466,171
2.3	Investments	212,757	373,571	123,821
2.4	Loans and Advances	5,135,851	4,519,089	2,626,188
2.5	Fixed Assets	178,460	168,132	132,581
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	97,027	108,789	78,979
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	238,309	105,861	131,194
3.2	Interest Expense	126,798	55,627	74,769
	A. Net Interest Income (3.1-3.2)	111,511	50,234	56,425
3.3	Fees, Commission and Discount	18,662	11,463	5,729
3.4	Other Operating Income		-	
3.5	Foreign Exchange Gain/Loss (Net)	8,471	3,886	147
	B. Total Operating Income (A. +3.3+3.4+3.5)	138,644	65,583	62,301
3.6	Staff Expenses	22,525	10,917	18,414
3.7	Other Operating Expenses	18,636	7,574	12,739
	C. Operating Profit Before Provision (B.-3.6-3.7)	97,483	47,092	31,148
3.8	Provision for Possible Losses	18,583	12,182	862
	D. Operating Profit (C.-3.8)	78,900	34,910	30,286
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)	78,900	34,910	30,286
3.11	Extraordinary Income/Expenses (Net)	-	-	-

F. Profit Before Bonus and Taxes (E. +3.11)		78,900	34,910	30,286
3.12	Provision for Staff Bonus	7,173	3,174	2,753
3.13	Provision for Tax	21,518	9,521	8,673
G. Net Profit/Loss (F.-3.12-3.13)		50,209	22,215	18,860

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	18.33	18.22	12.32
4.2	Non Performing Loan (NPL) To Total Loan	1.77	2.15	2.71
4.3	Total Loan Loss Provision To Total NPL	112.30	98.70	81.76