



**GURKHA  
DEVELOPMENT  
BANK (NEPAL) LTD.**

गोर्खा डेवलपमेन्ट बैंक (नेपाल) लिमिटेड

**Our Commitment Your Success**

पो.ब.नं. ५६१७, त्रिबेणी कम्प्लेक्स, पुतलीसडक, काठमाडौं

फोन नं. : ४२५५६५० फ्याक्स नं. : ४२४२८२९

E-mail: info@gdbl.com.np, URL: www.gurkhabank.com

## Unaudited Financial Results (Quarterly)

**AS AT FORTH QUARTER END(16/07/2010) OF THE FISCAL YEAR 2009/2010**

Rs. in '000'

S. No.	Particulars	This Quarter Ending Ashad end 067	Previous Quarter Ending Chaitra End 066	Corresponding Previous Year Quarter Ending
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>6,342,333</b>	<b>5,583,633</b>	<b>4,350,385</b>
	1.1 Paid up Capital	660,819	600,000	597,048
	1.2 Reserve and Surplus	106,754	100,302	97,428
	1.3 Debenture and Bond	-	-	-
	1.4 Borrowings	110,000	70,000	220,000
	1.5 Deposits (a+b)	<b>5,377,644</b>	<b>4,791,986</b>	<b>3,364,527</b>
	a. Domestic Currency	5,377,644	4,791,986	3,364,527
	b. Foreign Currency	-	-	-
	1.6 Income Tax Liability	31,165	1,477	21,630
	1.7 Other Liabilities	55,952	19,868	49,752
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>6,342,333</b>	<b>5,583,633</b>	<b>4,350,385</b>
	2.1 Cash and Bank Balance	285,162	325,235	192,120
	2.2 Money at Call and Short Notice	1,178,934	713,296	526,991
	2.3 Investments	242,606	167,005	100,989
	2.4 Loans and Advances (a+b+c+d+e+f)	<b>4,371,479</b>	<b>4,157,618</b>	<b>3,403,095</b>
	a. Real Estate Loan	1,675,814	1,694,521	1,730,814
	b. Home/Housing Loan	126,903	137,259	135,919
	c. Margin Type Loan	418,844	398,540	447,186
	d. Term Loan	87,229	87,247	24,091
	e. Overdraft/TR/WC Loan	1,508,023	1,282,531	687,744
	f. Other Loans	554,667	557,520	377,341
	2.5 Fixed Assets	99,824	57,692	32,046
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	164,328	162,787	95,145
<b>3.</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending Ashad end 067</b>	<b>Previous Quarter Ending Chaitra End 066</b>	<b>Corresponding Previous Year Quarter Ending</b>
	3.1 Interest Income	625,536	395,845	317,974
	3.2 Interest Expenses	382,532	257,445	170,941
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>243,004</b>	<b>138,400</b>	<b>147,033</b>
	3.3 Fees, Commission and Discount	1,413	849	786
	3.4 Other Operating Income	32,488	22,656	28,764
	3.5 Foreign Exchange Gain/Loss (Net)	207	169	313
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>277,112</b>	<b>162,074</b>	<b>176,896</b>
	3.6 Staff Expenses	39,402	27,276	23,689
	3.7 Other Operating Expenses	85,968	51,482	49,522
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>151,742</b>	<b>83,316</b>	<b>103,685</b>
	3.8 Provision for Possible Losses	37,470	77,899	50,378
	<b>D. Operating Profit (C. -3.8)</b>	<b>114,272</b>	<b>5,417</b>	<b>53,307</b>
	3.9 Non Operating Income/ Expenses (Net)	-	-	4,794
	3.10 Write Back of Provision for Possible Loss	-	-	22,011
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>114,272</b>	<b>5,417</b>	<b>80,112</b>
	3.11 Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>114,272</b>	<b>5,417</b>	<b>80,112</b>
	3.12 Provision for Staff Bonus	10,388	492	8,011
	3.13 Provision for Tax	31,165	1,477	21,630
	<b>G. Net Profit/Loss (F. -3.12-3.13)</b>	<b>72,719</b>	<b>3,447</b>	<b>50,471</b>
<b>4.</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
	4.1 Capital Fund to RWA	16%	14%	19%
	4.2 Non Performing Loan (NPL) to Total Loan	1.07%	4.55%	0.64%
	4.3 Total Loan Loss Provision to Total NPL	168%	58%	214%
	4.4 Cost of Funds	10.02%	8.96%	7.52%

**Notes:** - Paid-up Capital increased from Rs.59.70 Crores to 66.08 Crores.

- If the statutory and Supervisory authority notify any remarks to change, the unaudited Statement of Financial Position could be changed accordingly.