

**MITERI DEVELOPMENT BANK LTD.**

**Mahendrapath, Dharan-5, Phone: 531317, 533505, Fax: 531354**

**Unaudited Financial Results (Quarterly)**

**As at the end of 30th Poush 2071 (14th Jan 2015)**

**Amount in Rs.'000'**

S.N	Particulars	This Quarter End (071 Poush end)	Previous Quarter End (071 Ashoj end)	Corresponding Previous Year (070 Poush end)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,681,031.00</b>	<b>1,645,040.00</b>	<b>1,317,780.00</b>
1.1	Paid Up Capital	162,518.00	130,015.00	130,015.00
1.2	Reserve and Surplus	60,458.00	78,193.00	38,837.00
	Proposed Dividend			
1.3	Debenture and Bond			
1.4	Borrowing			
1.5	Deposits (a+b)	1,440,303.00	1,413,192.00	1,135,881.00
	a. Domestic Currency	1,440,303.00	1,413,192.00	1,135,881.00
	b. Foreign Currency			
1.6	Income Tax Liability	1,652.00	5,294.00	934.00
1.7	Other Liability	16,100.00	18,346.00	12,113.00
<b>2</b>	<b>Total Asstes(2.1 to 2.7)</b>	<b>1,681,031.00</b>	<b>1,645,040.00</b>	<b>1,317,780.00</b>
2.1	Cash and Bank Balance	98,673.00	89,763.00	67,525.00
2.2	Money at Call and Short Notice	318,336.00	381,645.00	211,774.00
2.3	Investments	5,471.00	5,471.00	5,471.00
2.4	Loan and advance(a+b+c+d+e)	1,233,994.00	1,144,740.00	1,010,180.00
	a. Real Estate Loan	70,657.00	65,689.00	54,095.00
	1. Residential Real Estate Loan ( Except Personal Home Loan upto Rs.80 Lacs)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)	70,657.00	65,689.00	54,095.00
	b. Personal Home Loan of Rs. 80 Lacs or Less	144,678.00	144,507.00	117,498.00
	c. Margin Type Loan			
	d. Term Loan	43,114.00	43,084.00	40,971.00
	e. Overdraft Loan / Tr Loan / WC Loan	473,630.00	441,952.00	405,784.00
	f. Other	501,915.00	449,508.00	391,832.00
2.5	Fixed Assets	9,239.00	9,022.00	10,760.00
2.6	Non Banking Assets			
2.7	Other Assets	15,318.00	14,399.00	12,070.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	99,353.00	48,407.00	82,452.00
3.2	Interest Expenses	51,858.00	27,252.00	44,133.00
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>47,495.00</b>	<b>21,155.00</b>	<b>38,319.00</b>
3.3	Fee, Commission and Discount	646.00	248.00	782.00
3.4	Other Operation Income	15,573.00	6,695.00	8,587.00
3.5	Foreign Exchange Gain/Loss			
	<b>B.Total Operation Income(A.+3.3+3.4+3.5)</b>	<b>63,714.00</b>	<b>28,098.00</b>	<b>47,688.00</b>
3.6	Staff Expenses	9,082.00	4,739.00	6,279.00
3.7	Other Operating Expanses	5,037.00	2,519.00	5,248.00
	<b>C.Operating Profit Before Provision(B.-3.6-3.7)</b>	<b>49,595.00</b>	<b>20,840.00</b>	<b>36,161.00</b>
3.8	Provision for possible Lossess	1,597.00	1,429.00	1,703.00
	<b>D.Operating Profit(C-3.8)</b>	<b>47,998.00</b>	<b>19,411.00</b>	<b>34,458.00</b>
3.9	Non Operating Income /Expenses(Net)	0.00	0.00	-140.00
3.1	Write Back Of Provision For Possible Loss	0.00	0.00	0.00
	<b>E.Profit from Regular Acitivities(D+3.9+3.10)</b>	<b>47,998.00</b>	<b>19,411.00</b>	<b>34,318.00</b>
3.11	Extraordinary Income /Expenses (Net)	0.00	0.00	0.00
	<b>F.Profit before Bonus and Taxes(E.+3.11)</b>	<b>47,998.00</b>	<b>19,411.00</b>	<b>34,318.00</b>
3.12	Provisoin for staff Bonus	4,363.00	1,765.00	3,120.00
3.13	Provision for Tax	13,091.00	5,294.00	9,359.00
	<b>G.Net Profit /Loss(F.-3.12-3.13)</b>	<b>30,544.00</b>	<b>12,352.00</b>	<b>21,839.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund To RWA (%)	15.95	15.83	15.18
4.2	Non Performing Loan(NPL) to Total Loan	0.25%	0.42%	0.16%
4.3	Total Laon Loss Provision to Total NPL	439%	274%	651%
4.4	Cost of Funds	6.84%	7.64%	8.24%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.01%	71.43%	77.42%
4.6	Average Interest Spread (Calculated as per NRB Directives)	8.63%	8.25%	7.67%