



# मनास्लु विकास बैंक लिमिटेड

## Manaslu Bikas Bank Limited

Head office: Gorkha-1, Buspark, Gorkha  
Phone no: 064-421540/421541, Fax: 064-421539

Unaudited Financial Results (Quarterly)  
As at 3rd Quarter (30/12/2071) of the Fiscal Year 2071/2072

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1,337,734.84</b>	<b>1,190,491.47</b>	<b>858,441.93</b>
1.1	Paid-up Capital	161,700.00	131,700.00	120,000.00
1.2	Reserves and Surplus	25,159.28	15,385.99	11,622.97
1.3	Debtenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	<b>1,125,006.59</b>	<b>1,022,799.27</b>	<b>700,086.15</b>
	a. Domestic Currency	1,125,006.59	1,022,799.27	700,086.15
	b. Foreign Currency			
1.6	Income Tax Liabilities	7,461.84	4,729.74	
1.7	Other Liabilities	18,407.12	15,876.47	26,732.81
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,337,734.84</b>	<b>1,190,491.47</b>	<b>858,441.93</b>
2.1	Cash & Bank Balance	83,157.50	29,643.85	46,027.88
2.2	Money at call and short Notice	193,969.88	214,835.25	120,831.00
2.3	Investments	9.40	9.40	267.20
2.4	Loans & Advances (a+b+c+d+e+f)	<b>1,007,878.02</b>	<b>899,539.52</b>	<b>638,451.73</b>
	a. Real Estate Loan	<b>16,946.72</b>	<b>6,673.72</b>	-
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)	16,946.72	6,673.72	
0	b. Personal Home Loan of Rs. 10 million or less	200,781.69	157,989.65	109,848.29
0	c. Margin Type Loan			
0	d. Term Loan	75,884.83	50,239.40	38,014.43
0	e. Overdraft Loan / TR Loan / WC Loan	208,089.67	194,945.31	146,171.33
0	f. Others	506,175.13	489,691.45	344,417.68
2.5	Fixed Assets	26,329.91	26,077.42	22,053.48
2.6	Non Banking Assets			
2.7	Other Assets	26,390.13	20,386.02	30,810.64
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>This Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest income	98,646.31	66,791.33	66,403.56
3.2	Interest Expense	53,343.70	38,377.37	38,400.22
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>45,302.61</b>	<b>28,413.96</b>	<b>28,003.34</b>
3.3	Fees Commission and Discount	3,373.89	1,914.36	2,247.05
3.4	Other Operating Income	6,657.17	4,791.38	7,029.11
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>55,333.67</b>	<b>35,119.70</b>	<b>37,279.51</b>
3.6	Staff Expenses	11,592.89	7,208.92	7,694.29
3.7	Other Operating Expenses	14,322.97	9,109.94	11,786.09
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>29,417.81</b>	<b>18,800.83</b>	<b>17,799.12</b>
3.8	Provision for Possible Loss	2,548.14	1,458.45	1,905.09
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>26,869.67</b>	<b>17,342.38</b>	<b>15,894.03</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	490.41		
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>27,360.08</b>	<b>17,342.38</b>	<b>15,894.03</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>27,360.08</b>	<b>17,342.38</b>	<b>15,894.03</b>
3.12	Provision For Staff Bonus	2,487.28	1,576.58	1,444.91
3.13	Provision For Tax	7,461.84	4,729.74	4,334.74
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>17,410.96</b>	<b>11,036.06</b>	<b>10,114.38</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>This Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	16.98	14.02%	19.40%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to total NPL	-	-	-
4.4	Cost of Funds	6.32%	7.50%	9.37%
4.5	CD Ratio (Calculated as per NRB Directives)	76.83%	76.89%	69.28%