



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 2nd Quarter (30/09/2071) of the Fiscal Year 2071/2072

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1,190,491.47	1,060,605.54	773,094.36
1.1	Paid-up Capital	131,700.00	131,700.00	120,000.00
1.2	Reserves and Surplus	15,385.99	10,397.53	6,849.54
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	1,022,799.27	900,088.76	624,485.02
	a. Domestic Currency	1,022,799.27	900,088.76	624,485.02
	b. Foreign Currency			
1.6	Income Tax Liabilities	4,729.74	2,327.92	
1.7	Other Liabilities	15,876.47	16,091.32	21,759.80
2	Total Assets (2.1 to 2.7)	1,190,491.47	1,060,605.54	773,094.36
2.1	Cash & Bank Balance	29,643.85	31,175.22	45,248.17
2.2	Money at call and short Notice	214,835.25	187,122.68	124,777.17
2.3	Investments	9.40	9.40	257.80
2.4	Loans & Advances (a+b+c+d+e+f)	899,539.52	803,786.18	560,592.12
	a. Real Estate Loan	6,673.72	7,413.58	-
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)	6,673.72	7,413.58	
	b. Personal Home Loan of Rs. 10 million or less	157,989.65	143,389.89	85,263.65
	c. Margin Type Loan			
	d. Term Loan	50,239.40	48,679.07	24,153.18
	e. Overdraft Loan / TR Loan / WC Loan	194,945.31	173,092.45	124,508.14
	f. Others	489,691.45	431,211.17	326,667.15
2.5	Fixed Assets	26,077.42	24,124.83	21,125.25
2.6	Non Banking Assets			
2.7	Other Assets	20,386.02	14,387.23	21,093.85
3	Profit and Loss Account	This Quarter Ending	This Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	66,791.33	32,054.32	42,159.27
3.2	Interest Expense	38,377.37	18,812.86	25,069.70
A	Net Interest Income (3.1-3.2)	28,413.96	13,241.46	17,089.58
3.3	Fees Commission and Discount	1,914.36	947.09	
3.4	Other Operating Income	4,791.38	2,650.14	6,625.84
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	35,119.70	16,838.69	23,715.41
3.6	Staff Expenses	7,208.92	3,799.10	5,160.54
3.7	Other Operating Expenses	9,109.94	4,002.73	8,628.14
C	Operating profit Before Provision (B-3.6-3.7)	18,800.83	9,036.87	9,926.73
3.8	Provision for Possible Loss	1,458.45	501.16	1,169.89
D	Operating profit (C-3.8)	17,342.38	8,535.71	8,756.84
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)	17,342.38	8,535.71	8,756.84
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	17,342.38	8,535.71	8,756.84
3.12	Provision For Staff Bonus	1,576.58	775.97	796.08
3.13	Provision For Tax	4,729.74	2,327.92	2,388.23
G	Net Profit/Loss (F-3.12 -3.13)	11,036.06	5,431.81	5,572.54
4	Ratios	This Quarter Ending	This Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	15.08	16.17%	23.40%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to total NPL	-	-	-
4.4	Cost of Funds	7.50%	8.71%	9.37%
4.5	CD Ratio (Calculated as per NRB Directives)	76.89%	76.12%	69.28%