



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 (30/12/2070) of the Fiscal Year 2070/2071

(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)	858,551.33	773,094.36	524,473.33
1.1	Paid-up Capital	120,000.00	120,000.00	84,000.00
1.2	Reserves and Surplus	11,607.33	6,849.54	(1,114.41)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	700,086.15	624,485.02	432,276.53
	a. Domestic Currency	700,086.15	624,485.02	432,276.53
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	26,857.85	21,759.80	9,311.21
2	Total Assets (2.1 to 2.7)	858,551.33	773,094.36	524,473.33
2.1	Cash & Bank Balance	46,027.88	45,248.17	41,236.29
2.2	Money at call and short Notice	120,831.00	124,777.17	72,667.56
2.3	Investments	267.20	257.80	-
2.4	Loans & Advances (a+b+c+d+e+f)	638,451.73	560,592.12	378,634.05
0	a. Real Estate Loan	-	-	-
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)			
0	b. Personal Home Loan of Rs. 10 million or less	109,848.29	85,263.65	48,631.73
0	c. Margin Type Loan			
0	d. Term Loan	30,232.18	24,153.18	15,166.73
0	e. Overdraft Loan / TR Loan / WC Loan	146,171.33	124,508.14	82,830.69
0	f. Others	352,199.94	326,667.15	232,004.90
2.5	Fixed Assets	22,053.48	21,125.25	20,247.35
2.6	Non Banking Assets			-
2.7	Other Assets	30,920.04	21,093.85	11,688.08
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	68,811.23	42,159.27	37,019.93
3.2	Interest Expense	40,807.89	25,069.70	23,859.10
A	Net Interest Income (3.1-3.2)	28,003.34	17,089.58	13,160.83
3.3	Fees Commission and Discount	1,486.63		
3.4	Other Operating Income	7,789.54	6,625.84	5,277.21
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	37,279.51	23,715.41	18,438.04
3.6	Staff Expenses	7,694.29	5,160.54	5,828.52
3.7	Other Operating Expenses	11,786.09	8,628.14	8,845.87
C	Operating profit Before Provision (B-3.6-3.7)	17,799.13	9,926.73	3,763.64
3.8	Provision for Possible Loss	1,905.09	1,169.89	1,840.76
D	Operating profit (C-3.8)	15,894.04	8,756.84	1,922.88
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)	15,894.04	8,756.84	1,922.88
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	15,894.04	8,756.84	1,922.88
3.12	Provision For Staff Bonus	1,444.91	796.08	174.81
3.13	Provision For Tax	4,334.74	2,388.23	524.42
G	Net Profit/Loss (F-3.12 -3.13)	10,114.39	5,572.54	1,223.65
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	16.38%	17.99%	19.04%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to total NPL	-	-	-
4.4	Cost of Funds	7.85%	8.90%	9.39%
4.5	CD Ratio (Calculated as per NRB Directives)	76.77%	74.61%	73.67%