



मनास्लु विकास बैंक लिमिटेड Manaslu Bikas Bank Limited

Head office: Gorkha-1, Buspark, Gorkha
Phone No.: 064-421540/541, Fax No.: 064-421539

Unaudited Financial Results (Quarterly)

As at 4th Quarter (31/03/2070) of the Fiscal Year 2009/2070

Rs. in '000

S.No.	Particulars	This Quarter ending	Previous Quarter ending	Corresponding Previsous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	623579.35	524473.33	364,094.87
1.1	Paid up Capital	84,000.00	84000.00	70,000.00
1.2	Reserve and Surplus	3,283.44	(1,114.41)	(2,338.06)
1.3	Debenture and Bond	-	0	-
1.4	Borrowings	-	0	-
1.5	Deposits (a+b)	525,648.71	432276.53	295,210.63
a.	Domestic Currency	525,648.71	432,276.53	295,210.63
b.	Foreign Currency	-	0	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	10,647.19	9,311.21	1,222.30
2	Total Assets (2.1 to 2.7)	623,579.35	524,473.33	364,094.87
2.1	Cash and Bank Balance	43,558.58	41,236.29	6,852.80
2.2	Money at Call and Short Notice	91,072.44	72,667.56	140,093.98
2.3	Investments	8,400.00	-	-
2.4	Loans and Advances (a+b+c+d+e+f)	447,936.08	378,634.06	192,612.14
a.	Real Estate Loan	-	-	-
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 crore)	-	-	-
2.	Business Complex & Residential Apartment Construction Loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land purchase & Plotting)	-	-	-
b.	Personal Home Loan of Rs. 1 crore or Less	64,659.42	48,631.73	-
c.	Margin Type Loan	-	-	-
d.	Term Loan	19,303.09	15,166.73	-
e.	Overdraft Loan/TR Loan/WC Loan	101,584.88	82,830.69	-
f.	Others	262,388.70	232,004.90	-
2.5	Fixed Assets	19,460.97	20,247.35	18,407.21
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,151.27	11,688.08	6,128.74
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	56,185.57	37,019.93	29,802.97
3.2	Interest Expense	35,352.07	23,859.10	15,341.86
	A. Net Interest Income (3.1 - 3.2)	20,833.50	13,160.83	14,461.11
3.3	Fees, Commission and Discount	-	-	336.64
3.4	Other Operating Income	7,695.03	5,277.21	2,655.14
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	28,528.53	18,438.04	17,452.89
3.6	Staff Expenses	7,792.25	5,828.52	6,118.44
3.7	Other Operating Expenses	12,580.92	8,845.87	10,266.65
	C. Operating Profit Before Provision (B -3.6 - 3.7)	8,155.36	3,763.64	1,067.80
3.8	Provision for Possible Losses	2,533.85	1,840.76	1,053.78
	D. Operating Profit (C -3.8)	5,621.51	1,922.88	14.02
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)	5,621.51	1,922.88	14.02
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E +3.11)	5,621.51	1,922.88	14.02
3.12	Provision for Staff Bonus	511.05	174.81	1.27
3.13	Provision for Tax	985.03	524.42	(719.93)
	G. Net Profit/Loss (F - 3.12 - 3.13)	4,125.43	1,223.65	(707.18)
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	17.49%	19.04%	24.21%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to Total NPL	-	-	-
4.4	Cost of Funds	9.49%	9.39%	9.01%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.08%	73.67%	53.50%

Branches:

Aaruchanaute-1, Aarughat Bazar, Gorkha Ph.: 9751018089

Dumre Bazar, Tanahun Ph.: 065-580340, Fax No: 065-580339

Bharatpur-2, Narayangadh, Chitwan Ph. : 056-527861, Fax No. 056-527862

LaxmiBazar, Gorkha Ph.: 064-420247,

Turture Bazar, Tanahun Ph: 065-693736

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