



मनास्लु विकास बैंक लिमिटेड

Manaslu Bikas Bank Limited

Head office: Gorkha-1, Buspark, Gorkha
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Unaudited Financial Results (Quarterly)
As at 4rd Quarter (31/03/2072) 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)	1,569,204.89	1,337,734.84	1,030,814.60
1.1	Paid-up Capital	161,700.00	161,700.00	120,000.00
1.2	Reserves and Surplus	32,428.19	25,159.28	16,595.38
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	1,344,001.45	1,125,006.59	871,132.44
	a. Domestic Currency	1,344,001.45	1,125,006.59	871,132.44
	b. Foreign Currency			
1.6	Income Tax Liabilities	10,577.09	7,461.84	6,472.47
1.7	Other Liabilities	20,498.16	18,407.12	16,614.32
2	Total Assets (2.1 to 2.7)	1,569,204.89	1,337,734.84	1,030,814.60
2.1	Cash & Bank Balance	114,132.95	83,157.50	56,041.12
2.2	Money at call and short Notice	299,059.63	193,969.88	169,034.35
2.3	Investments	9.40	9.40	9.40
2.4	Loans & Advances (a+b+c+d+e+f)	1,102,485.02	1,007,878.02	766,693.40
	a. Real Estate Loan	22,354.36	16,946.72	-
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)	22,354.36	16,946.72	
	b. Personal Home Loan of Rs. 10 million or less	227,114.24	200,781.69	137,204.07
	c. Margin Type Loan			
	d. Term Loan	81,826.24	75,884.83	34,191.07
	e. Overdraft Loan / TR Loan / WC Loan	202,581.66	208,089.67	185,840.12
	f. Others	568,608.52	506,175.13	409,458.14
2.5	Fixed Assets	28,316.02	26,329.91	24,206.83
2.6	Non Banking Assets			
2.7	Other Assets	25,201.86	26,390.13	14,829.50
3	Profit and Loss Account	This Quarter Ending	This Quarter Ending	This Quarter Ending
3.1	Interest income	140,906.46	98,646.31	99,480.24
3.2	Interest Expense	75,702.18	53,343.70	58,632.84
A	Net Interest Income (3.1-3.2)	65,204.29	28,413.96	40,847.40
3.3	Fees Commission and Discount	4,835.49	3,373.89	3,115.03
3.4	Other Operating Income	8,638.69	6,657.17	10,419.20
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	78,678.47	35,119.70	54,381.63
3.6	Staff Expenses	16,085.65	11,592.89	9,845.53
3.7	Other Operating Expenses	20,812.42	14,322.97	17,616.19
C	Operating profit Before Provision (B-3.6-3.7)	41,780.39	18,800.83	26,919.91
3.8	Provision for Possible Loss	3,488.15	2,548.14	3,187.51
D	Operating profit (C-3.8)	38,292.24	17,342.38	23,732.40
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	490.41	490.41	
E	Profit From Regular Activities (D+3.9+3.10)	38,782.65	17,342.38	23,732.40
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	38,782.65	17,342.38	23,732.40
3.12	Provision For Staff Bonus	3,525.70	2,487.28	2,157.49
3.13	Provision For Tax	10,577.09	7,461.84	6,472.47
G	Net Profit/Loss (F-3.12 -3.13)	24,679.87	11,036.06	15,102.44
4	Ratios	This Quarter Ending	This Quarter Ending	This Quarter Ending
4.1	Capital Fund to RWA	16.30	16.98	16.30%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to total NPL	-	-	-
4.4	Cost of Funds	5.63%	6.32%	7.85%
4.5	CD Ratio (Calculated as per NRB Directives)	71.68%	76.89%	76.08%
	Earning per share (EPS)	15.26		
	Price earning share (P/E ratio)	14.87		
	Per share net worth	120.05		
	Per share price to total assets	970.44		
	Liquidity ratio	30.74		
	Capital adequacy ratio	16.30		
	Maximum per share price	252		
	Minimum per share price	177		
	Last price per share	251		
	Average price pershare in 4th quarter	226.92		
	Number of total transaction in 4th quarter	86		
	Total days of transaction in 4th quarter	25		
	Number of total transaction of shares in 4th quarter	11382		