



# मनास्लु विकास बैंक लिमिटेड

## Manaslu Bikas Bank Limited

Head office: Gorkha-1, Buspark, Gorkha

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Unaudited Financial Results (Quarterly)

As at 4th Quarter (32/04/2071) of the Fiscal Year 2070/2071

(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>1,030,814.60</b>	<b>851,497.77</b>	<b>618,839.89</b>
1.1	Paid-up Capital	120,000.00	120,000.00	84,000.00
1.2	Reserves and Surplus	16,595.38	11,607.33	1,492.94
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	<b>871,132.44</b>	<b>700,086.15</b>	<b>525,304.47</b>
a.	Domestic Currency	871,132.44	700,086.15	525,304.47
b.	Foreign Currency			
1.6	Income Tax Liabilities	6,472.47		1,294.98
1.7	Other Liabilities	16,614.32	19,804.29	6,747.50
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,030,814.60</b>	<b>851,497.77</b>	<b>618,839.89</b>
2.1	Cash & Bank Balance	56,041.12	46,027.88	45,247.83
2.2	Money at call and short Notice	169,034.35	120,831.00	89,581.87
2.3	Investments	9.40	267.20	8,400.00
2.4	Loans & Advances (a+b+c+d+e+f)	<b>766,693.40</b>	<b>638,451.73</b>	<b>443,115.91</b>
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	137,204.07	109,848.29	63,672.01
0 c.	Margin Type Loan			
0 d.	Term Loan	34,191.07	30,232.18	19,110.06
0 e.	Overdraft Loan / TR Loan / WC Loan	185,840.12	146,171.33	100,569.03
0 f.	Others	409,458.14	352,199.94	259,764.81
2.5	Fixed Assets	24,206.83	22,053.48	19,175.12
2.6	Non Banking Assets			-
2.7	Other Assets	14,829.50	23,866.47	13,319.16
<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	99,480.24	68,811.23	55,457.08
3.2	Interest Expense	58,632.84	40,807.89	34,423.84
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>40,847.40</b>	<b>28,003.34</b>	<b>21,033.24</b>
3.3	Fees Commission and Discount	3,115.03	1,486.63	818.80
3.4	Other Operating Income	10,419.20	7,789.54	7,004.39
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>54,381.63</b>	<b>37,279.51</b>	<b>28,856.43</b>
3.6	Staff Expenses	9,845.53	7,694.29	7,964.75
3.7	Other Operating Expenses	17,616.19	11,786.09	12,866.97
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>26,919.91</b>	<b>17,799.13</b>	<b>8,024.71</b>
3.8	Provision for Possible Loss	3,187.51	1,905.09	2,530.34
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>23,732.40</b>	<b>15,894.04</b>	<b>5,494.37</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>23,732.40</b>	<b>15,894.04</b>	<b>5,494.37</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>23,732.40</b>	<b>15,894.04</b>	<b>5,494.37</b>
3.12	Provision For Staff Bonus	2,157.49	1,444.91	431.66
3.13	Provision For Tax	6,472.47	4,334.74	1,294.98
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>15,102.44</b>	<b>10,114.39</b>	<b>3,767.73</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	16.30%	17.95%	17.34%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to total NPL	-	-	-
4.4	Cost of Funds	6.73%	7.85%	9.49%
4.5	CD Ratio (Calculated as per NRB Directives)	76.08%	76.77%	73.00%
	Earning per share (EPS)	12.59		
	Price earning share (P/E ratio)	11.20		
	Per share net worth	113.83		
	Per share price to total assets	859.01		
	Liquidity ratio	25.84		
	Capital adequacy ratio	16.30%		
	Maximum per share price	179		
	Minimum per share price	129		
	Last price per share	179		
	Average price pershare in 4th quarter	141		
	Number of total transaction in 4th quarter	110		
	Total days of transaction in 4th quarter	29		
	Number of total transaction of shares in 4th quarter	16405		