



# 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 1st Quarter (31/06/2071) of the Fiscal Year 2071/2072

(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>1,060,605.54</b>	<b>1,031,249.73</b>	<b>717,800.88</b>
1.1	Paid-up Capital	131,700.00	131,700.00	120,000.00
1.2	Reserves and Surplus	10,397.53	4,349.93	4,544.38
1.3	Debtenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	<b>900,088.76</b>	<b>871,132.44</b>	<b>577,142.66</b>
	a. Domestic Currency	900,088.76	871,132.44	577,142.66
	b. Foreign Currency			
1.6	Income Tax Liabilities	2,327.92	6,222.06	
1.7	Other Liabilities	16,091.32	17,845.31	16,113.84
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,060,605.54</b>	<b>1,031,249.74</b>	<b>717,800.88</b>
2.1	Cash & Bank Balance	31,175.22	20,862.36	42,942.96
2.2	Money at call and short Notice	187,122.68	204,240.36	142,790.53
2.3	Investments	9.40	9.40	9,107.60
2.4	Loans & Advances (a+b+c+d+e+f)	<b>803,786.17</b>	<b>766,693.40</b>	<b>486,127.01</b>
	a. Real Estate Loan	<b>7,413.58</b>	-	-
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	7,413.58		
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	148,389.89	137,204.07	84,194.28
0	c. Margin Type Loan			
0	d. Term Loan	48,679.07	34,191.07	21,257.85
0	e. Overdraft Loan / TR Loan / WC Loan	168,092.45	185,840.12	103,420.48
0	f. Others	431,211.17	409,458.14	277,254.40
2.5	Fixed Assets	24,124.83	24,206.83	18,877.46
2.6	Non Banking Assets			-
2.7	Other Assets	14,387.24	15,237.39	17,955.32
<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	32,054.32	95,380.97	19,843.38
3.2	Interest Expense	18,812.86	54,506.31	13,023.69
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>13,241.46</b>	<b>40,874.65</b>	<b>6,819.69</b>
3.3	Fees Commission and Discount	947.09	3,471.17	-
3.4	Other Operating Income	2,159.73	7,674.69	2,373.71
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>16,348.28</b>	<b>52,020.51</b>	<b>9,193.40</b>
3.6	Staff Expenses	3,799.10	11,364.79	2,548.20
3.7	Other Operating Expenses	4,002.73	16,627.97	3,842.94
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>8,546.46</b>	<b>24,027.75</b>	<b>2,802.26</b>
3.8	Provision for Possible Loss	501.16	3,664.29	380.86
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>8,045.30</b>	<b>20,363.46</b>	<b>2,421.40</b>
3.9	Non Operating Income/Expenses (Net)		2,726.51	
3.10	Write Back of Provision for Possible Loss	490.41		
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>8,535.71</b>	<b>23,089.97</b>	<b>2,421.40</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>8,535.71</b>	<b>23,089.97</b>	<b>2,421.40</b>
3.12	Provision For Staff Bonus	775.97	2,099.09	220.13
3.13	Provision For Tax	2,327.92	5,818.10	660.38
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>5,431.81</b>	<b>15,172.78</b>	<b>1,540.89</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	15.71%	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	8.36%	8.71%	9.37%
4.5	CD Ratio (Calculated as per NRB Directives)	77.12%	76.12%	69.28%