



मुक्तिनाथ विकास बैंक लिमिटेड

MUKTINATH BIKAS BANK LIMITED

प्रधान कार्यालय पोखरा, कास्की

Tel : 061-527805, Fax : 520475  
Website : www.muktinathbank.com.np  
Email : info@muktinathbank.com.np  
mbbl@muktinathbank.com.np

Quarterly Unaudited Financial Results

As at Ashad End 2068

Rs.In'000'

S/N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities(1.1 to1.7)</b>	<b>2,427,135.29</b>	<b>2,219,272.59</b>	<b>1,566,998.53</b>
1.1	Paid Up Capital	200,000.00	130,000.00	65,000.00
1.2	Reserve and Surplus	72,667.70	84,703.30	32,753.73
1.3	Debenture and Bond			
1.4	Borrowing	271,777.00	223,504.00	141,051.00
<b>1.5</b>	<b>Deposits(a+b)</b>	<b>1,836,196.43</b>	<b>1,727,471.30</b>	<b>1,282,203.10</b>
a.	Domestic Currency	1,836,196.43	1,727,471.30	1,282,203.10
b.	Foreign Currency			
1.6	Income Tax liability	17,105.99		8,733.41
1.7	Other liabilities	29,388.17	53,593.99	37,257.30
<b>2</b>	<b>Total Assets(2.1 to 2.7)</b>	<b>2,427,135.29</b>	<b>2,219,272.59</b>	<b>1,566,998.53</b>
<b>2.1</b>	<b>Cash and Bank Balance</b>	<b>205,467.29</b>	<b>435,872.69</b>	<b>457,125.06</b>
2.2	Money At Call and Short Notice	458,129.95		
<b>2.3</b>	<b>Investments</b>	<b>23,110.93</b>	<b>45,884.32</b>	<b>5,600.00</b>
<b>2.4</b>	<b>Loans and Advances(a+b+c+d+e+f)</b>	<b>1,666,455.90</b>	<b>1,632,586.00</b>	<b>1,045,767.70</b>
a.	Real Estate Loan	34,993.18	25,930.56	
1.	Residential Real Estate Loan (Except Personal Home)	-		
2.	Business Complex & Residential Apartment Construction Loan			
3.	Income generation Commercial Complex Loan			
4.	Other Real Estae Loan ( Including Land Purchase & Plotting)	34,993.18	25,930.56	
b.	Personal Home Loan of Rs. 80 Lacs or Less	382,046.37		
c.	Margin Type Loan			
d.	Term Loan	374,504.50	735,499.39	
e.	Overdraft Loan / TR Loan / WC Loan	214,535.83	233,976.61	
f.	Other Loan	660,376.01	637,179.43	
<b>2.5</b>	<b>Fixed Assets</b>	<b>48,510.88</b>	<b>49,644.26</b>	<b>32,466.96</b>
2.6	Non Banking Assets			
<b>2.7</b>	<b>Other Assets</b>	<b>25,460.33</b>	<b>55,285.33</b>	<b>26,038.83</b>
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Corresponding Previous Year</b>
3.1	Interest Income	273,676.50	185,945.77	134,733.17
3.2	Interest Expenses	153,333.60	104,850.79	71,291.15
<b>A.</b>	<b>Net Interest Income(3.1-3.2)</b>	<b>120,342.90</b>	<b>81,094.98</b>	<b>63,442.02</b>
3.3	Fees, Commission And Discount	5,568.62	4,072.25	2,875.03
3.4	Other Operating Income	28,517.45	21,914.98	13,630.94
3.5	Foreign Exchange Gain/Loss (net)			
<b>B.</b>	<b>Total operating Income(A+3.3+3.4+3.5)</b>	<b>154,428.96</b>	<b>107,082.21</b>	<b>79,947.99</b>
3.6	Staff Expenses	37,247.49	27,120.81	21,600.97
3.7	Other Operating Expenses	37,000.08	22,481.81	23,800.35
<b>C.</b>	<b>Operating Profit before Provision(B-3.6-3.7)</b>	<b>80,181.40</b>	<b>57,479.59</b>	<b>34,546.67</b>
3.8	Provision For Possible Losses	17,459.45	5,923.77	5,168.84
<b>D.</b>	<b>Operating Profit(C-3.8)</b>	<b>62,721.95</b>	<b>51,555.81</b>	<b>29,377.83</b>
3.9	Non Operating Income/Expenses(Net)			343.32
3.10	Write back of provision for possible loss			
<b>E.</b>	<b>Profit from Regular Activities(D+3.9+3.10)</b>	<b>62,721.95</b>	<b>51,555.81</b>	<b>29,034.51</b>
3.11	Extra Ordinary Income/Expenses(Net)			
<b>F.</b>	<b>Profit before Bonus and Taxes(E+3.11)</b>	<b>62,721.95</b>	<b>51,555.81</b>	<b>29,034.51</b>
3.12	Provision For Staff Bonus	5,702.00	4,686.89	2,639.50
3.13	Provision for Tax	17,105.99	14,060.68	9,126.98
<b>G.</b>	<b>Net Profit/loss (F-3.12-3.13)</b>	<b>39,913.97</b>	<b>32,808.24</b>	<b>17,268.02</b>
<b>4</b>	<b>Ratio</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding previous Year Quarter</b>
4.1	Capital fund to RWA	15.70%	12.65%	11.50%
4.2	Non Performing Loan (NPL) to Total Loan	0.75%	0.06%	0
4.3	Total Loan Loss Provision to Total NPL	134.69%	1057.08%	0
4.4	Cost of Fund	9.32%	8.72%	8.61%
4.5	Credit to Deposit Ratio	79.02%	84.06%	82.48%

If the statutory audit and supervisory authority notify any remarks to change above unaudited financial statement could be changed according.