Muktinath Bikas Bank Limited

Quarterly Financial Statement

At the quarter ended Poush, 2068

(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)**	**2786626.71**	**2621805.69**	**2004098.81**
1.1	Paid-up Capital	200000.00	200000.00	130000.00
1.2	Reserves and Surplus	101121.66	86953.34	80339.70
1.3	Debenture and Bond			
1.4	Borrowings	182485.00	274222.00	158569.00
1.50	**Deposits (a+b)**	**2197262.54**	**1948475.10**	**1586494.20**
	a. Domestic Currency	2197262.54	1948475.10	1586494.20
	b. Foreign Currency			
1.6	Income Tax Liabilities	2014.75	6122.52	
1.7	Other Liabilities	103742.76	106032.72	48,695.91
2	**Total Assets (2.1 to 2.7)**	**2786626.71**	**2621805.69**	**2004098.81**
2.1	Cash & Bank Balance	818020.86	712076.26	440806.70
2.2	Money at call and short Notice			
2.3	Investments	26177.39	23110.93	34395.74
2.40	**Loans & Advances (a+b+c+d+e+f)**	**1843841.08**	**1777645.96**	**1431625.08**
0.00	**a. Real Estate Loan**	**25620.63**	**25620.63**	**118976.91**
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)	25620.63	25620.63	118976.91
0	b. Personal Home Loan of Rs. 10 million or less	489110.42	452263.49	
0	c. Margin Type Loan			
0	d. Term Loan	47905.55	438080.44	576754.70
0	e. Overdraft Loan / TR Loan / WC Loan	197329.76	175038.20	186678.27
0	f. Others	1083874.73	686643.20	549215.19
2.5	Fixed Assets	49784.03	48889.07	48512.16
2.6	Non Banking Assets			
2.7	Other Assets	48803.34	60083.46	48759.13
3	**Profit and Loss Account**			
3.1	Interest income	178253.99	87081.18	118718.28
3.2	Interest Expense	101602.09	49424.07	65969.60
A	**Net Interest Income (3.1-3.2)**	**76651.89**	**37657.11**	**52748.68**
3.3	Fees Commission and Discount	3087.29	1432.85	1963.46
3.4	Other Operating Income	16478.08	8147.60	13968.26
3.5	Foreign Exchange Gain/Loss (Net)			
B	**Total Operating Income (A+3.3+3.4+3.5)**	**96217.26**	**47237.55**	**68680.40**
3.6	Staff Expenses	23851.26	12512.23	18359.56
3.7	Other Operating Expenses	19223.88	10248.07	11570.04
C	**Operating profit Before Provision (B-3.6-3.7)**	**53142.12**	**24477.26**	**38750.80**
3.8	Provision for Possible Loss	3821.75	1801.63	4034.13
D	**Operating profit (C-3.8)**	**49320.36**	**22675.63**	**34716.67**
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)**	**49320.36**	**22675.63**	**34716.67**
3.11	Extraordinary Income/Expenses (Net)			
F	**Profit Before Bonus and Taxes (E+3.11)**	**49320.36**	**22675.63**	**34716.67**
3.12	Provision For Staff Bonus	4483.67	2267.56	3156.06
3.13	Provision For Tax	13451.01	6122.42	9468.18
G	**Net Profit/Loss (F-3.12 -3.13)**	**31385.68**	**14285.65**	**22092.43**
4	**Ratios**			
4.1	Capital Fund to RWA	15.18%	12.64%	13.92%
4.2	Non Performing Loan (NPL) to Total Loan	1.11%	0.97%	0.07%
4.3	Total Loan Loss Provision to total NPL	230.02%	245.66%	1032.39%
4.4	Cost of Funds	9.03%	9.24%	8.62%
4.5	CD Ratio (Calculated as per NRB Directives)	73.70%	78.47%	79.67%
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity			
	Return on Assets			