



मुक्तिनाथ विकास बैंक लि.

MUKTINATH BIKAS BANK LTD.

"नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक"

Principal Indicators of 5 Financial Years

Financial Position

Balance Sheet Size (in Billion)

FY 2081-82		136.52
FY 2080-81		124.95
FY 2079-80		131.61
FY 2078-79		121.08
FY 2077-78		101.13

Paid Up Capital (in Billion)

FY 2081-82		7.05
FY 2080-81		7.05
FY 2079-80		6.42
FY 2078-79		5.66
FY 2077-78		4.81

Deposits (in Billion)

FY 2081-82		118.15
FY 2080-81		110.53
FY 2079-80		118.45
FY 2078-79		108.43
FY 2077-78		92.32

Loans (in Billion)

FY 2081-82		98.85
FY 2080-81		94.05
FY 2079-80		96.99
FY 2078-79		89.54
FY 2077-78		76.40

Shareholders Fund (in Billion)

FY 2081-82		11.81
FY 2080-81		10.43
FY 2079-80		9.36
FY 2078-79		8.08
FY 2077-78		6.83

Financial Performance

Net Interest Income (in Million)

FY 2081-82		4,577
FY 2080-81		4,239
FY 2079-80		4,104
FY 2078-79		3,330
FY 2077-78		2,789

Net Profit (in Million)

FY 2081-82		1,350
FY 2080-81		1,176
FY 2079-80		1,248
FY 2078-79		1,342
FY 2077-78		1,156



Profitability Ratio

Earning Per Share [in NPR]

FY 2081-82		19.16
FY 2080-81		16.69
FY 2079-80		19.44
FY 2078-79		23.72
FY 2077-78		24.03

Return On Equity [in Percent]

FY 2081-82		12.14
FY 2080-81		11.28
FY 2079-80		13.33
FY 2078-79		16.61
FY 2077-78		16.94

Return On Assets [in Percent]

FY 2081-82		1.03%
FY 2080-81		0.94%
FY 2079-80		0.95%
FY 2078-79		1.11%
FY 2077-78		1.14%

Assets Quality

Non Performing Loans [in Percent]

FY 2081-82		2.97%
FY 2080-81		2.37%
FY 2079-80		0.98%
FY 2078-79		0.21%
FY 2077-78		0.23%

Provision Coverage Ratio [in Percent]

FY 2081-82		119.45%
FY 2080-81		123.39%
FY 2079-80		208.48%
FY 2078-79		672.73%
FY 2077-78		693.22%

Capital Adequacy

Capital Adequacy Ratio [in Percent]

FY 2081-82		12.88%
FY 2080-81		11.69%
FY 2079-80		11.77%
FY 2078-79		11.80%
FY 2077-78		11.19%

Tier I Capital Adequacy Ratio [in Percent]

FY 2081-82		10.84%
FY 2080-81		9.46%
FY 2079-80		8.84%
FY 2078-79		8.83%
FY 2077-78		9.94%



Stock Performance

<u>Price Earning Ratio</u>	(in Times)	<u>Market Price</u>	(in NPR)
FY 2081-82	27.34	FY 2081-82	405.92
FY 2080-81	18.55	FY 2080-81	367
FY 2079-80	20.94	FY 2079-80	407
FY 2078-79	21.99	FY 2078-79	439.9
FY 2077-78	21.18	FY 2077-78	657

<u>Market Capitalization</u>	(in Billion)
FY 2081-82	28.60
FY 2080-81	25.86
FY 2079-80	26.13
FY 2078-79	24.89
FY 2077-78	31.61

Dividend Ratio

<u>Dividend Payout</u>	(in Percent)	<u>Dividend Yield</u>	(in Percent)
FY 2081-82	18.20%	FY 2081-82	4.48%
FY 2080-81	0.00%	FY 2080-81	0.00%
FY 2079-80	10.26%	FY 2079-80	2.52%
FY 2078-79	14.21%	FY 2078-79	3.23%
FY 2077-78	18.50%	FY 2077-78	2.82%

Liquidity Ratio

<u>Statutory Liquidity Ratio</u>	(in Percent)	<u>Cash Reserve Ratio</u>	(in Percent)
FY 2081-82	23.41%	FY 2081-82	4.15%
FY 2080-81	21.88%	FY 2080-81	4.02%
FY 2079-80	24.08%	FY 2079-80	4.08%
FY 2078-79	21.20%	FY 2078-79	3.08%
FY 2077-78	20.63%	FY 2077-78	3.30%



Net Liquidity Ratio (in Percent)

FY 2081-82		25.57%
FY 2080-81		24.01%
FY 2079-80		25.67%
FY 2078-79		26.32%
FY 2077-78		24.07%

Credit-Deposit Ratio (in Percent)

FY 2081-82		85.72%
FY 2080-81		85.83%
FY 2079-80		81.53%
FY 2078-79		81.40%
FY 2077-78		78.04%

Efficiency Ratio

Per Employee Business (in Million)

FY 2081-82		144.73
FY 2080-81		130.72
FY 2079-80		129.55
FY 2078-79		127.31
FY 2077-78		109.07

Per Employee Profit (in Million)

FY 2081-82		0.89
FY 2080-81		0.75
FY 2079-80		0.75
FY 2078-79		0.86
FY 2077-78		0.75

Net Interest Income to Total Assets (in Percent)

FY 2081-82		3.35%
FY 2080-81		3.39%
FY 2079-80		3.12%
FY 2078-79		2.75%
FY 2077-78		2.76%

Non Interest Income to Total Assets (in Percent)

FY 2081-82		0.52%
FY 2080-81		0.48%
FY 2079-80		0.47%
FY 2078-79		0.46%
FY 2077-78		1.02%

Cost to Income Ratio (in Percent)

FY 2081-82		45.95%
FY 2080-81		47.69%
FY 2079-80		47.61%
FY 2078-79		43.62%
FY 2077-78		52.45%

Cost of Funds (in Percent)

FY 2081-82		4.90%
FY 2080-81		6.54%
FY 2079-80		9.52%
FY 2078-79		9.24%
FY 2077-78		6.26%