

MAHAKALI BIKAS BANK LTD.
BHIMDATNAGAR - 4, KANCHANPUR
Unaudited Financial Results(Monthly)

Fiscal Year 2069/70		2070 Poush		
S.No.	Particular	This Month Ending 2070 Poush	Last Quarter 2070 Aswin	Last Year 2069 Poush
1	Total Capital and Liabilities (1.1 to 1.7)	516,474,013.40	481,952,809.27	396,355,116.70
1.1	Paid Up Capital	40,000,000.00	40,000,000.00	40,000,000.00
1.2	Reserve and Surplus	9,464,484.49	6,800,778.85	6,055,417.73
1.3	Debenture and Bonds			
1.4	Borrowings			
1.5	Deposits (a + b)	455,476,258.48	420,108,472.08	344,768,313.79
	a. Domestic Currency	455,476,258.48	420,108,472.08	344,768,313.79
	b. Foreign Currency			
1.6	Income Tax Liabilities	2,564,495.14	4,888,710.54	927,328.97
1.7	Other Liabilities	8,968,775.29	10,154,847.80	4,604,056.21
2	Total Assets (2.1 to 2.7)	516,475,082.18	481,952,809.27	396,355,116.70
2.1	Cash and Bank Balance	166,787,372.12	159,970,321.06	137,478,068.11
2.2	Money at Call and Short Notice			
2.3	Investment	2,660,000.00	2,660,000.00	2,560,000.00
2.4	Loan and Advances (a+b+c+d+e+f)	332,482,541.16	301,158,038.28	242,282,670.93
	a. Real Estate Loan	0.00		
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 1Crore)			
	2 Business Complex & Residential Apartment Comstruction Loan			
	3. Income generating Commercial Complex Loan			
	4 Other Real Estate Loan (Including Land purchase & Plotting			
	b. Personal Home Loan of Rs 1Crore or Less	29,369,852.38	27,843,371.83	29,480,989.03
	c. Margin Term Loan			
	d Term Loan	28,544,125.50	28,361,384.52	32,632,119.13
	e. Overdraft Loan/TR Loan/WC Loan	206,881,792.31	191,758,987.71	134,135,745.48
	f Others	67,686,770.97	53,194,294.22	46,033,817.29
2.5	Fixed Assets	4,856,230.48	4,654,039.93	3,402,691.66
2.6	Non Banking Assets			
2.7	Other Assets	9,688,938.42	13,510,410.00	10,631,686.00
3	PROFIT AND LOSS ACCOUNT	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	25,118,974.23	11,465,679.26	19,595,494.22
3.2	Interest Expense	13,784,170.37	6,685,424.37	11,087,456.86
3.3	Net Interest Income (3.1-3.2)	11,334,803.86	4,780,254.89	8,508,037.36
3.4	Fees, Commission and Discount	498,323.41	183,574.29	344,039.75
3.5	Other Operating Income	2,273,265.44	970,645.44	1,296,029.03
3.6	Foreign Exchange Gain/Loss(Net)			
3.7	Total Operating Income (A+3.3+3.4+3.5)	14,106,392.71	5,934,474.62	10,148,106.14
3.8	Staff Expenses	3,998,102.10	2,257,610.25	3,342,946.02
3.9	Other Operating Expenses	2,408,334.57	1,167,584.61	2,181,528.23
3.10	Operating Profit Before Provision(B.-3.6-3.7)	7,699,956.04	2,509,279.76	4,623,631.89
3.11	Provision for Possible Losses	3,179,790.62	1,662,252.75	1,376,209.90
3.12	Operating Profit (C-3.8)	4,520,165.42	847,027.01	3,247,422.00
3.13	Non Operating Income/Expenses (Net)			
3.14	Back of Provision for Possible Loss			
3.15	E. Profit from Regular Activities (D+3.9+3.10)	4,520,165.42	847,027.01	3,247,422.00
3.16	Extraordinary Income/Expenses (Net)			
3.17	F. Profit Before Bonus and Taxes (E+3.11)	4,520,165.42	847,027.01	3,247,422.00
3.18	Provision for Staff Bonus	410,924.13	77,002.46	295,220.18
3.19	Provision for Tax	948,286.45	177,697.97	885,660.54
3.20	G. Net Profit/Loss (F-3.12-3.13)	3,160,954.84	592,326.58	2,066,541.28
4	Bonus	At the End of this Quarter	At the End of this Quarter	At the End of this Quarter
4.1	Contra Fund to RWA	13.83	13.18	17.47
4.2	Non Performing Loan (NPL) To Total Loan	2.50	1.61	2.09
4.3	Non Loan Loss Provision to Total NPL	78.13	103.54	84.07
4.4	Cost of Funds	6.38	6.44	6.85
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	66.28	64.67	63.14