

Mahakali Bikas Bank Ltd.
Audited Financial Results(Quarterly) 2067/68

S.No.	Particulars	2068 Ashar	2067 Chaitra	2067 Paush	2067 Aswin
1	Total Capital and Liabilities (1.1 to1.7)	258,765,423.68	233,632,258.28	208,231,468.94	201,615,132.29
1.1	Paid Up Capital	38,150,000.00	35,636,000.00	20,000,000.00	20,000,000.00
1.2	Reserve and Surplus	2,184,758.12	3,855,892.04	2,248,170.18	1,241,260.80
1.3	Debenture and Bonds				
1.4	Borrowings				
1.5	Deposits (a + b)	211,267,722.84	189,107,839.56	181,366,565.51	174,815,079.53
	a. Domestic Currency	211,267,722.84	189,107,839.56	181,366,565.51	174,815,079.53
	b. Foreign Currency				
1.6	Income Tax Liabilities	718,140.60	1,168,844.92	479,821.27	48,938.79
1.7	Other Liabilities	6,444,802.12	3,863,681.76	4,136,911.98	5,509,853.17
2	Total Assets (2.1to2.7)	258,765,423.68	233,632,258.28	208,231,468.94	201,615,132.29
2.1	Cash and Bank Balance	95,760,021.28	68,060,692.32	44,872,537.28	64,013,862.25
2.2	Money at Call and Short Notice				
2.3	Investments	2,560,000.00	2,560,000.00	3,482,094.00	4,441,327.00
2.4	Loan and Advances (a+b+c+d+e+f)	152,751,370.97	152,002,517.30	150,352,363.89	122,987,415.99
	a. Real Estate Loan	0.00			
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.60 lac)				
	2.Business Complex & Residential Apartment Comstruction				
	3.Income generating Commercial Complex Loan				
	4.Other Real Estate Loan (Including Land purchase & Plotting				
	b. Personal Home Loan of Rs 60 Lacs or Less	17,729,143.16	17,646,112.32	15,306,403.23	13,083,666.75
	c. Margin Term Loan				
	d. Term Loan	33,499,366.56	36,010,207.53	38,519,003.16	24,755,712.48
	e. Overdraft Loan/TR Loan/WC Loan	76,884,447.46	74,017,316.35	70,490,797.11	61,871,866.93
	f. Others	24,638,413.79	24,328,881.10	26,036,160.39	23,276,169.83
2.5	Fixed Assets	4,607,766.27	4,743,678.83	5,018,169.17	2,664,527.33
2.6	Non Banking Assets				
2.7	Other Assets	3,086,265.15	6,265,369.83	4,506,304.60	7,507,999.72
3	PROFIT AND LOSS ACCOUNT	Up to This Qtr	Up to This Qtr	Up to This Qtr	Up to This Qtr
3.1	Interest Income	27,244,903.03	17,792,549.56	11,186,116.15	4,933,951.15
3.2	Interest Expense	12,226,881.77	8,746,786.00	5,654,725.00	2,710,806.00
	A Net Interest Income (3.1-3.2)	15,018,021.26	9,045,763.56	5,531,391.15	2,223,145.15
3.3	Fees, Commission and Discount	470,689.33	350,886.43	230,771.39	84,888.61
3.4	Other Operating Income	1,422,825.80	1,117,083.22	859,796.90	428,905.00
3.5	Foreign Exchange Gain/Loss(Net)				
	B. Total Operating Income (A+3.3+3.4+3.5)	16,911,536.39	10,513,733.21	6,621,959.44	2,736,938.76
3.6	Staff Expenses	4,249,346.02	3,107,089.69	2,175,540.01	1,264,090.34
3.7	Other Operating Expenses	3,819,790.48	2,606,552.47	1,969,096.03	1,078,394.32
	C .Operating Profit Before Provision(B.-3.6-3.7)	8,842,399.89	4,800,091.05	2,477,323.40	394,454.10
3.8	Provision for Possible Losses	491,824.66	514,326.33	717,978.74	217,395.59
	D .Operating Profit (C-3.8)	8,350,575.24	4,285,764.72	1,759,344.66	177,058.51
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)	8,350,575.24	4,285,764.72	1,759,344.66	177,058.51
3.11	Extraordinary Income/Expenses (Net)				
	F. Profit Before Bonus and Taxes (E+3.11)	8,350,575.24	4,285,764.72	1,759,344.66	177,058.51
3.12	Provision for Staff Bonus	759,143.20	389,614.97	159,940.42	16,096.23
3.13	Provision for Tax	2,414,350.60	1,168,844.92	479,821.27	48,288.69
	G.Net/Profit/Loss (F-3.12-3.13)	5,177,081.44	2,727,304.83	1,119,582.97	112,673.59
4	Ratios	End of this Qtr	End of this Qtr	End of this Qtr	End of this Qtr
4.1	Capital Fund to RWA	26.16	23.72	14.35	15.53
4.2	Non Performing Loan (NPL) to Total Loan	0.67	0.87	1.12	0.74
4.3	Total Loan Loss Provision to Total NPL	213.92	167.65	143.22	210.24
4.4	Cost of Funds	6.90	7.01	6.77	6.51
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	60.55	67.48	75.05	63.72