

Mahakali Bikas Bank Ltd.

Audited Financial Results 2064-65

S.No.	Particular	2065 Ashar	2064 Chaitra	2064 Poush	2064 Aswin
1	Total Capital and Liabilities (1.1 to1.8)	55897783.32	41862185.00	32246587.80	19270006.44
1.1	Paid Up Capital	11820000.00	5910000.00	5910000.00	5910000.00
1.2	Reserve and Surplus	-30687.32	-525371.23	-565387.08	-470097.53
1.3	Debenture and Bonds	0.00	0.00	0.00	0.00
1.4	Borrowings	0.00	0.00	0.00	0.00
1.5	Deposits (a + b)	43098029.10	35690450.02	26125173.23	12113620.35
	a. Domestic Currency	43098029.10	35690450.02	26125173.23	12113620.35
	b. Foreign Currency	0.00	0.00	0.00	0.00
1.6	Income Tax Liabilities	0.00	0.00	0.00	0.00
1.7	Other Liabilities	1010441.54	787106.21	776801.65	1716483.62
2	Total Assets (2.1to2.7)	55897783.32	41862185.10	32246587.80	19270006.44
2.1	Cash and Bank Balance	27513231.25	20547040.37	16107201.92	10993143.44
2.2	Money at Call and Short Notice	0.00	0.00	0.00	0.00
2.3	Investment	2060000.00	0.00	0.00	0.00
2.4	Loan and Advances	25352987.00	19825823.00	14940927.00	7092070.00
2.5	Fixed Assets	775831.71	991632.00	991632.00	972482.00
2.6	Non Banking Assets				0.00
2.7	Other Assets	195733.36	497689.73	206826.88	212311.00
3	PROFIT AND LOSS ACCOUNT				
3.1	Interest Income	2507156.06	663359.40	365505.40	3910.00
3.2	Interest Expense	1003565.00	223776.00	221689.00	191.00
	A Net Interest Income (3.1-3.2)	1503591.06	439583.40	143816.40	3719.00
3.3	Fees, Commission and Discount	267548.59	210652.42	162257.54	28630.86
3.4	Other Operating Income	538289.16	392450.55	278825.75	116803.48
3.5	Foreign Exchange Gain/Loss(Net)	0.00	0.00	0.00	
	B. Total Operating Income (A+3.3+3.4+3.5)	2309428.81	1042686.37	584899.69	149153.34
3.6	Staff Expenses	883099.95	659799.98	454499.99	242166.66
3.7	Other Operating Expenses	1203671.96	709999.29	546377.51	377084.21
	C .Operating Profit Before Provision(B.-3.6-3.7)	222656.90	-327112.90	-415977.81	-470097.53
3.8	Provision for Possible Losses	253344.22	198258.23	149409.27	0.00
	D .Operating Profit (C-3.8)	-30687.32	-525371.13	-565387.08	-470097.53
3.9	Non Operating Income/Expenses (Net)	0.00	0.00	0.00	0.00
3.10	Write Back of Provision for Possible Loss	0.00	0.00	0.00	0.00
	E. Profit from Regular Activities (D+3.9+3.10)	-30687.32	-525371.13	-565387.08	-470097.53
3.11	Extraordinary Income/Expenses (Net)	0.00	0.00	0.00	0.00
	F. Profit Before Bonus and Taxes (E+3.11)	-30687.32	-525371.13	-565387.08	-470097.53
3.12	Provision for Staff Bonus	0.00	0.00	0.00	0.00
3.13	Provision for Tax	0.00	0.00	0.00	0.00
	G.Net/Profit/Loss (F-3.12-3.13)	-30687.32	-525371.13	-565387.08	-470097.53
4	Ratios				
4.1	Capital Fund to RWA %	38.10%	22.33%	29%	54
4.2	Non Performing Loan (NPL)	0			
4.3	Total Loan Loss Provision to NPL	0			