

# Mahakali Bikas Bank Ltd.

Audited Financial Results 2065-66

S.No.	Particular	2066 Ashar	2065 Chaitra	2065 Poush	2065 Aswin
<b>1</b>	<b>Total Capital and Liabilities (1.1 to1.8)</b>	<b>109,462,377.43</b>	<b>94,112,239.60</b>	<b>87,018,719.26</b>	<b>73,501,001.80</b>
1.1	Paid Up Capital	11,820,000.00	11,820,000.00	11,820,000.00	11,820,000.00
1.2	Reserve and Surplus	1,208,379.44	1,342,546.99	469,569.20	17,857.90
1.3	Debenture and Bonds				
1.4	Borrowings				
1.5	Deposits (a + b)	95,014,029.56	78,261,989.84	73,293,123.99	59,978,154.04
	a. Domestic Currency	95,014,029.56	78,261,989.84	73,293,123.99	59,978,154.04
	b. Foreign Currency				
1.6	Income Tax Liabilities	550,078.46			
1.7	Other Liabilities	869,889.97	2,687,702.77	1,436,026.07	1,684,989.86
<b>2</b>	<b>Total Assets (2.1to2.7)</b>	<b>109,462,377.43</b>	<b>94,112,239.60</b>	<b>87,018,719.26</b>	<b>73,501,001.80</b>
2.1	Cash and Bank Balance	38,912,508.54	30,228,387.52	36,936,360.60	36,724,226.48
2.2	Money at Call and Short Notice				
2.3	Investment	2,060,000.00	2,060,000.00	2,060,000.00	2,060,000.00
2.4	Loan and Advances	65,276,531.13	58,480,552.00	45,639,575.00	32,792,086.00
2.5	Fixed Assets	1,328,356.22	1,211,406.99	1,034,321.99	1,007,561.81
2.6	Non Banking Assets				
2.7	Other Assets	1,884,981.54	2,131,893.09	1,348,461.67	917,127.51
<b>3</b>	<b>PROFIT AND LOSS ACCOUNT</b>				
3.1	Interest Income	7,778,329.45	4,226,959.83	2,744,944.63	719,314.10
3.2	Interest Expense	3,137,675.00	1,388,411.00	1,332,058.00	18,663.00
	<b>A Net Interest Income (3.1-3.2)</b>	<b>4,640,654.45</b>	<b>2,838,548.83</b>	<b>1,412,886.63</b>	<b>700,651.10</b>
3.3	Fees, Commission and Discount	1,249,270.93	910,335.71	591,982.22	197,011.10
3.4	Other Operating Income	64,556.03	43,882.06	33,882.06	18,700.00
3.5	Foreign Exchange Gain/Loss( Net)			0.00	
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>5,954,481.41</b>	<b>3,792,766.60</b>	<b>2,038,750.91</b>	<b>916,362.20</b>
3.6	Staff Expenses	1,471,120.05	1,060,803.01	737,572.71	421,283.22
3.7	Other Operating Expenses	1,357,645.93	853,948.05	597,870.15	371,957.12
	<b>C .Operating Profit Before Provision( B.-3.6-3.7)</b>	<b>3,125,715.43</b>	<b>1,878,015.54</b>	<b>703,308.05</b>	<b>123,121.86</b>
3.8	Provision for Possible Losses	1,035,656.59	504,781.23	203,051.53	74,576.64
	<b>D .Operating Profit ( C-3.8)</b>	<b>2,090,058.84</b>	<b>1,373,234.31</b>	<b>500,256.52</b>	<b>48,545.22</b>
3.9	Non Operating Income/Expenses ( Net)				
3.10	Write Back of Provision for Possible Loss				
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>2,090,058.84</b>	<b>1,373,234.31</b>	<b>500,256.52</b>	<b>48,545.22</b>
3.11	Extraordinary Income/Expenses ( Net)				
	<b>F. Profit Before Bonus and Taxes ( E+3.11)</b>	<b>2,090,058.84</b>	<b>1,373,234.31</b>	<b>500,256.52</b>	<b>48,545.22</b>
3.12	Provision for Staff Bonus	190,005.35			
3.13	Provision for Tax	660,986.73			
	<b>G.Net/Profit/Loss ( F-3.12-3.13)</b>	<b>1,239,066.76</b>	<b>1,373,234.31</b>		<b>48,545.22</b>
<b>4</b>	<b>Ratios</b>				
4.1	Capital Fund to RWA %	17.87%	20.97%		29.42%
4.2	Non Performing Loan ( NPL)	1.79	0.49		
4.3	Total Loan Loss Provision to NPL	108.37	262.59		