

Mahakali Bikas Bank Ltd.

Audited Financial Results 2066/67

S.No.	Particular	2067 Asar	2066 Chaitra	2066 Paush	2066 Aswin
1	Total Capital and Liabilities (1.1 to1.8)	197,682,278.73	172,899,423.24	162,321,224.29	138951547.67
1.1	Paid Up Capital	20,000,000.00	20,000,000.00	20,000,000.00	11,820,000.00
1.2	Reserve and Surplus	1,128,587.21	2,972,104.66	2,101,836.00	1273314.43
1.3	Debenture and Bonds				
1.4	Borrowings				
1.5	Deposits (a + b)	168,784,326.76	147,877,896.39	137,324,967.72	123626579.29
	a. Domestic Currency	168,784,326.76	147,877,896.39	137,324,967.72	123626579.29
	b. Foreign Currency				
1.6	Income Tax Liabilities	320,063.21	993,053.75	581,590.12	577907.74
1.7	Other Liabilities	7,449,301.55	1,056,368.44	2,312,830.45	1653746.21
2	Total Assets (2.1to2.7)	197,682,278.73	172,899,423.24	162,321,224.29	138951547.67
2.1	Cash and Bank Balance	78,041,574.32	66,387,645.69	60,816,631.09	53738146.04
2.2	Money at Call and Short Notice				
2.3	Investment	4,441,327.00	4,441,327.00	5,492,194.00	2,060,000.00
2.4	Loan and Advances	111,275,488.58	96,193,682.84	90,537,850.97	78863189.78
	a. Real Estate Loan				
	b. Home/Housing Loan	12,141,988.77	11,979,661.04	12,500,295.49	
	c. Margin Type Loan				
	d. Term Loan	23,887,049.67	14,785,495.56	16,098,394.62	
	e. Overdraft Loan/TR Loan/WC Loan	53,073,516.25	48,377,056.38	43,878,320.93	
	f. Others	22,172,933.89	21,051,469.86	18,060,839.93	
2.5	Fixed Assets	1,778,058.12	1,829,311.62	1,924,457.53	1992308.91
2.6	Non Banking Assets				
2.7	Other Assets	2,145,830.71	4,047,456.09	3,550,090.70	2297902.94
3	PROFIT AND LOSS ACCOUNT	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	16,664,069.55	10,582,110.07	6,173,016.23	2523299.66
3.2	Interest Expense	7,637,723.26	5,157,043.26	3,062,801.80	1318668.00
	A Net Interest Income (3.1-3.2)	9,026,346.29	5,425,066.81	3,110,214.43	1204631.66
3.3	Fees, Commission and Discount	340,344.40	1,178,741.53	731,609.64	314659.30
3.4	Other Operating Income	1,575,100.86	59,596.03	33,096.01	13000.00
3.5	Foreign Exchange Gain/Loss(Net)			0.00	
	B. Total Operating Income (A+3.3+3.4+3.5)	10,941,791.55	9,486,294.30	3,874,920.08	1532290.96
3.6	Staff Expenses	2,807,205.69	2,061,105.49	1,363,453.41	776720.07
3.7	Other Operating Expenses	2,942,718.16	1,683,837.99	1,007,286.62	588529.02
	C .Operating Profit Before Provision(B.-3.6-3.7)	5,191,867.70	5,741,350.82	1,504,180.05	167041.87
3.8	Provision for Possible Losses	439,013.22	95,570.96	100,176.88	65001.17
	D .Operating Profit (C-3.8)	4,752,854.48	2,822,889.93	1,404,003.17	102040.70
3.9	Non Operating Income/Expenses (Net)				
3.1	Write Back of Provision for Possible Loss				
	E. Profit from Regular Activities (D+3.9+3.10)	4,752,854.48	2,822,889.93	1,404,003.17	102040.70
3.11	Extraordinary Income/Expenses (Net)				
	F. Profit Before Bonus and Taxes (E+3.11)	4,752,854.48	2,822,889.93	1,404,003.17	102040.70
3.12	Provision for Staff Bonus	432,077.68	264,791.12	127,636.65	9276.43
3.13	Provision for Tax	1,242,674.30	794,373.59	382,909.96	27829.28
	G.Net/Profit/Loss (F-3.12-3.13)	3,078,102.50	1,763,725.22	893,456.56	64934.99
4	Ratios	At the End of this Quarter	At the End of this Quarter	At the End of this Quarter	At the End of this Quarter
4.1	Capital Fund to RWA %	16.89	21.15	21.54	15.10
4.2	Non Performing Loan (NPL)	0.85	1.15	1.02	1.14
4.3	Total Loan Loss Provision to NPL	179.59	123.15	147.79	148.37
4.4	Cost of Funds	6.29	6.26	5.49	
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	58.60	57.11	57.66	58.67