



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

(महालक्ष्मी विकास बैंक लि. काका वरिष्ठ संस्थाको इजाजत प्राप्त रहेको)

Unaudited Financial Results (Quarterly)
As at First Quarter of the Fiscal Year 2074/2075 **Rs in 000'**

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous
1	Total Capital and Liabilities (1.1 to 1.7)	29,950,957	29,959,536	12,828,546
1.1	Paid Up Capital	2,633,797	2,633,797	1,386,233
1.2	Reserve and Surplus	1,098,231	1,071,929	115,216
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	25,146,450	25,136,813	10,824,479
	a. Domestic Currency	25,143,066	25,133,287	10,810,693
	b. Foreign Currency	3,385	3,325	13,786
1.6	Income Tax Liability	-	26,595	-
1.7	Other Liabilities	1,072,478	1,090,601	502,618
2	Total Assets (2.1 to 2.7)	29,950,957	29,959,536	12,828,546
2.1	Cash & Bank Balance	7,404,612	7,331,920	2,688,707
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	1,525,037	1,115,026	372,799
2.4	Loans and Advances (a+b+c+d+e)	20,125,095	20,718,816	9,124,148
	a. Real Estate Loan	2,218,490	1,876,906	1,149,089
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1.5 crore)	159,112	121,985	132,068
	2. Business Complex & Residential Apartment Construction Loan	120,536	185,098	176,562
	3. Income generating Commercial Complex Loan	226,716	-	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,712,126	1,569,822	840,458
	b. Personal Home Loan of Rs. 1.5 crore or less	992,479	1,269,980	446,684
	c. Margin Type Loan	622,204	626,477	686,369
	d. Term Loan	4,025,358	2,272,214	1,855,790
	e. Overdraft Loan/TR Loan/WC Loan	7,574,125	5,736,992	2,835,367
	f. Others	4,692,440	8,936,247	2,150,849
2.5	Fixed Assets	296,283	299,303	113,362
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	599,930	494,471	529,530
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Up to Corresponding Previous Year's Quarter
3.1	Interest Income	710,234	2,777,406	272,782
3.2	Interest Expenses	537,487	1,529,629	155,144
	A. Net Interest Income (3.1-3.2)	172,747	1,247,776	117,638
3.3	Fees, Commission and Discount	146	7,488	1,339
3.4	Other Operating Income	28,134	173,476	20,017
3.5	Foreign Exchange Gain/ Loss (Net)	23	(2,623)	56
	B. Total Operating Income (A.+3.3+3.4+3.5)	201,050	1,426,118	139,050
3.6	Staff Expenses	67,660	264,858	28,187
3.7	Other Operating Expenses	61,193	252,640	28,074
	C. Operating Profit Before Provision (B.- 3.6-3.7)	72,196	908,619	82,789
3.8	Provision for Possible Losses	96,785	380,649	34,988
	D. Operating Profit (C-3.8)	(24,589)	527,971	47,801
3.9	Non Operating Income/Expenses (Net)	2,001	68,391	2,347
3.10	Write Back of Provision for Possible Loss	117,648	556,442	44,805
	E. Profit from Regular Activities (D+3.9+3.10)	95,061	1,152,804	94,953
3.11	Extraordinary Income/Expenses (Net)	(6,521)	(38,433)	5,218
	F. Profit before Bonus and Taxes (E. + 3.11)	88,539	1,114,371	100,171
3.12	Provision for Staff Bonus	8,049	101,306	9,106
3.13	Provision for Tax	24,147	303,919	24,837
	G. Net Profit/Loss (F.-3.12-3.13)	56,343	709,145	66,228
4	Ratios	At the End of This Quarter	Previous Quarter Ending	At the End of Corresponding Previous Year's Quarter
4.1	Capital Fund To RWA	15.46	14.62	13.29
4.2	Non Performing Loan (NPL) to Total Loan	3.55	3.63	4.29
4.3	Total Loan Loss Provision to Total NPL	60.17	67.75	71.90
4.4	Cost of Funds	8.31	7.00	4.87
4.5	Credit to Deposit Ratio (Calculated as per NRB)	69.70	71.84	74.11
4.6	Base rate	11.65	11.38	8.88

Note: The figures are regrouped and rearranged whenever necessary.

The Unaudited Financial figures are subject to change from External auditors and Regulatory Authority.