



**महालक्ष्मी विकास बैंक लि.**  
**Mahalaxmi Bikas Bank Ltd.**

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रिय स्तरको इजाजत प्राप्त संस्था)

**Unaudited Financial Results (Quarterly)**  
**As at Second Quarter of the Fiscal Year 2074/2075**

**Rs In 000'**

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year's Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>30,093,103</b>	<b>29,950,957</b>	<b>14,755,345</b>
1.1	Paid Up Capital	2,633,797	2,633,797	1,386,233
1.2	Reserve and Surplus	1,305,083	1,098,231	242,567
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	25,129,714	25,146,450	12,060,900
	a. Domestic Currency	25,128,187	25,143,066	12,054,249
	b. Foreign Currency	1,527	3,385	6,651
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,024,509	1,072,478	1,065,644
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>30,093,103</b>	<b>29,950,957</b>	<b>14,755,345</b>
2.1	Cash & Bank Balance	6,595,286	7,404,612	3,381,339
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	1,669,548	1,525,037	379,968
2.4	Loans and Advances (a+b+c+d+e)	20,824,436	20,125,095	10,089,506
	a. Real Estate Loan	1,757,108	2,218,490	1,237,695
	1. Residential Real Estate Loan ( Except Personal Home Loan upto Rs. 1.5 crore )	104,687	159,112	114,821
	2. Business Complex & Residential Apartment Construction Loan	116,071	120,536	177,433
	3. Income generating Commercial Complex Loan	-	226,716	-
	4. Other Real Estate Loan ( Including Land purchase & Plotting)	1,536,350	1,712,126	945,441
	b. Personal Home Loan of Rs. 1.5 crore or less	1,276,346	992,479	740,818
	c. Margin Type Loan	840,804	622,204	633,805
	d. Term Loan	4,585,175	4,025,358	1,842,136
	e. Overdraft Loan/TR Loan/WC Loan	7,504,241	7,574,125	3,048,482
	f. Others	4,860,762	4,692,440	2,586,570
2.5	Fixed Assets	304,075	296,283	118,349
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	699,758	599,930	786,182
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter Ending</b>	<b>Up to Corresponding Previous Year's Quarter</b>
3.1	Interest Income	1,491,897	710,234	572,832
3.2	Interest Expenses	1,037,564	537,487	333,297
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>454,334</b>	<b>172,747</b>	<b>239,535</b>
3.3	Fees, Commission and Discount	267	146	2,778
3.4	Other Operating Income	67,505	28,134	44,140
3.5	Foreign Exchange Gain/ Loss (Net)	79	23	535
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>522,185</b>	<b>201,050</b>	<b>286,988</b>
3.6	Staff Expenses	124,000	67,660	48,797
3.7	Other Operating Expenses	105,577	61,193	54,985
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>292,608</b>	<b>72,196</b>	<b>183,205</b>
3.8	Provision for Possible Losses	254,527	96,785	70,038
	<b>D. Operating Profit (C-3.8)</b>	<b>38,080</b>	<b>(24,589)</b>	<b>113,168</b>
3.9	Non Operating Income/Expenses (Net)	4,434	2,001	11,002
3.10	Write Back of Provision for Possible Loss	286,841	117,648	94,899
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>329,355</b>	<b>95,061</b>	<b>219,069</b>
3.11	Extraordinary Income/Expenses (Net)	(6,521)	(6,521)	(100)
	<b>F. Profit before Bonus and Taxes ( E. + 3.11)</b>	<b>322,834</b>	<b>88,539</b>	<b>218,969</b>
3.12	Provision for Staff Bonus	29,349	8,049	19,906
3.13	Provision for Tax	88,046	24,147	54,962
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>205,440</b>	<b>56,343</b>	<b>144,101</b>

4	Ratios	At the End of This Quarter	At the End of Previous Quarter	Corresponding Previous
4.1	Capital Fund To RWA	15.69	15.46	12.25
4.2	Non Performing Loan (NPL) to Total Loan	3.39	3.55	3.78
4.3	Total Loan Loss Provision to Total NPL	94.52	60.17	70.01
4.4	Cost of Funds	8.06	8.31	5.66
4.5	Credit to Deposit Ratio ( Calculated as per NRB Directives)	72.04	69.70	73.74
4.6	Base rate	11.73	11.65	9.69
4.7	Average Spread Rate	5.78	5.78	6.35

**Note:** The figures are regrouped and rearranged whenever necessary.  
The Unaudited Financial figures are subject to change from External auditors and Regulatory Authority.