



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

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

Unaudited Financial Results (Quarterly) As at Third Quarter of the Fiscal Year 2074/075

NRs in 000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year's Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	30,311,383	30,093,103	14,406,893
1.1	Paid Up Capital	2,633,797	2,633,797	1,386,233
1.2	Reserve and Surplus	1,191,464	1,305,083	226,298
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	25,111,151	25,129,714	12,301,597
	a. Domestic Currency	25,108,770	25,128,187	12,299,167
	b. Foreign Currency	2,381	1,527	2,430
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,374,970	1,024,509	492,765
2	Total Assets (2.1 to 2.7)	30,311,383	30,093,103	14,406,893
2.1	Cash & Bank Balance	1,702,716	6,595,286	3,047,844
2.2	Money at Call and Short Notice	4,395,192	-	-
2.3	Investment	1,759,459	1,669,548	484,244
2.4	Loans and Advances (a+b+c+d+e)	21,647,122	20,824,436	10,411,832
	a. Real Estate Loan	1,909,477	1,757,108	1,218,187
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1.5 crore)	133,635	104,687	118,149
	2. Business Complex & Residential Apartment Construction Loan	111,607	116,071	177,114
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,664,235	1,536,350	922,924
	b. Personal Home Loan of Rs. 1.5 crore or less	1,468,254	1,276,346	787,055
	c. Margin Type Loan	931,696	840,804	498,504
	d. Term Loan	4,820,198	4,585,175	2,015,502
	e. Overdraft Loan/TR Loan/WC Loan	7,638,358	7,504,241	3,023,629
	f. Others	4,879,139	4,860,762	2,868,956
2.5	Fixed Assets	323,962	304,075	121,412
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	482,933	699,758	341,560
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Corresponding Previous Year's Quarter
3.1	Interest Income	2,259,727	1,491,897	941,753
3.2	Interest Expenses	1,540,814	1,037,564	573,630
	A. Net Interest Income (3.1-3.2)	718,913	454,334	368,123
3.3	Fees, Commission and Discount	359	267	4,043
3.4	Other Operating Income	112,766	67,505	68,208
3.5	Foreign Exchange Gain/ Loss (Net)	126	79	297
	B. Total Operating Income (A.+3.3+3.4+3.5)	832,163	522,185	440,671
3.6	Staff Expenses	187,394	124,000	73,010
3.7	Other Operating Expenses	167,818	105,577	88,244
	C. Operating Profit Before Provision (B.- 3.6-3.7)	476,952	292,608	279,417
3.8	Provision for Possible Losses	305,937	254,527	171,454
	D. Operating Profit (C-3.8)	171,015	38,080	107,963
3.9	Non Operating Income/Expenses (Net)	18,190	4,434	23,328
3.10	Write Back of Provision for Possible Loss	382,310	286,841	211,098
	E. Profit from Regular Activites (D+3.9+3.10)	571,515	329,355	342,390
3.11	Extraordinary Income/Expenses (Net)	- 42,097	- 6,521	- 11,324
	F. Profit before Bonus and Taxes (E. + 3.11)	529,417	322,834	331,065
3.12	Provision for Staff Bonus	48,129	29,349	30,097
3.13	Provision for Tax	144,387	88,046	83,825
	G. Net Profit/Loss (F.-3.12-3.13)	336,902	205,440	217,144

4	Ratios	At the End of This Quarter	Previous Quarter Ending	Corresponding Previous Year's
4.1	Capital Fund To RWA	15.31	15.69	12.76
4.2	Non Performing Loan (NPL) to Total Loan	3.97	3.39	3.83
4.3	Total Loan Loss Provision to Total NPL	83.54	94.52	65.33
4.4	Cost of Funds	8.63	8.06	5.87
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.22	72.04	74.84
4.6	Base rate	12.11	11.73	10.71
4.7	Average Spread Rate	4.39	5.78	4.56
Additional Information				
4.8	Earning Per Share (Annualized)	17.06	15.60	20.89
4.9	Return on Total Assets (Annualized)	1.48	1.37	2.01
4.10	Networth per Share	145.24	149.55	116.32

Note: The figures are regrouped and rearranged whenever necessary.
The Unaudited Financial figures are subject to change from External auditors and Regulatory Authority.
Loan and Advances has been presented on Gross basis and Loan loss provision has been included on other liabilities.