

Machhapuchchhre Bank Limited
Unaudited Financial Results
As at 4th Quarter end (15/07/2013) of the Fiscal Year 2069/70 (2012/2013)

Rs.in, 000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	30,867,958	28,601,973	24,832,561
1.1	Paid Up Capital	2,478,795	2,478,795	2,478,795
1.2	Reserve and Surplus	317,327	267,587	169,282
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	61,017	168,279	-
1.5	Deposits (a+b)	27,137,875	24,740,935	21,546,397
a.	Domestic Currency	26,752,773	24,332,745	21,302,349
b.	Foreign Currency	385,102	408,190	244,047
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	872,944	946,377	638,088
2	Total Assets (2.1 to 2.7)	30,867,958	28,601,973	24,832,561
2.1	Cash & Bank Balance	5,044,181	3,642,676	5,437,236
2.2	Money at call and Short Notice	-	650,018	-
2.3	Investments	2,418,647	2,485,618	1,705,425
2.4	Loans and Advances (a+b+c+d+e)	21,648,499	20,069,529	16,078,009
a.	Real Estate Loan	2,300,212	2,691,329	2,787,165
	1. Residential Real Estate Loan(Except personal home loan upto 10 Millions)	208,013	250,074	148,672
	2. Business Complex & Residential Apartment Construction Loan	530,313	527,250	562,971
	3. Income Generating Commercial Complex Loan	493,553	496,119	132,218
	4. Other Real Estate Loan (including Land purchase & Plotting)	1,068,333	1,417,886	1,943,304
b.	Personal home loan of Rs. 10 Millions less	1,151,016	980,892	578,317
c.	Margin Type Loan	108,527	97,240	128,662
d.	Term Loan	3,602,892	2,893,873	3,459,677
e.	Overdraft Loan/TR Loan/ WC Loan	8,415,456	8,232,842	6,118,866
f.	Others	6,070,397	5,173,353	3,005,321
2.5	Fixed Assets	806,889	811,708	865,179
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	949,741	942,424	746,713
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	2,419,948	1,743,843	1,926,128
3.2	Interest Expense	1,485,592	1,082,334	1,500,772
A.	Net Interest Income (3.1 - 3.2)	934,356	661,509	425,357
3.3	Fee Commission and Discount	58,876	37,723	45,047
3.4	Other Operating Income	150,768	107,751	68,020
3.5	Foreign Exchange Gain/Loss (Net)	35,314	21,061	51,643
B.	Total Operating Income (A+3.3+3.4+3.5)	1,179,314	828,043	590,066
3.6	Staff Expenses	233,005	171,343	164,951
3.7	Other Operating Expense	364,637	254,794	309,131
C.	Operating Profit Before Provision (B-3.6-3.7)	581,672	401,906	115,984
3.8	Provision for Possible Losses	446,478	335,394	7,471
D.	Operating Profit (C-3.8)	135,194	66,512	108,513
3.9	Non Operating Income / Expenses (Net)	19,078	12,541	205,052
3.10	Write Back of Provision for Possible Loss	266,326	75,426	63,372
E.	Profit from Regular Activities (D+3.9+3.10)	420,599	154,479	376,937
3.11	Extraordinary Income/Expenses (Net)	(187,957)	-	-367,412
F.	Profit Before Bonus and Taxes (E+3.11)	232,642	154,479	9,526
3.12	Provision For Staff Bonus	21,149	14,044	-
3.13	Provision For Tax	63,448	42,131	-28,687
G.	Net Profit/ Loss (F-3.12-3.13)	148,045	98,305	38,213
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	12.66	13.27	15.04%
4.2	Non Performing Loan (NPL) To Total Loan	2.83%	2.73%	2.84%
4.3	Total Loan Loss Provision to Total NPL	79.38%	111.28%	104.25%
4.4	Cost of Funds	6.58%	6.58%	9.84%
4.5	Credit/Deposit Ratio (As per NRB directive)	72.37%	73.07%	66.63%
4.6	Base Rate	10.26%	10.13%	
	Major Indicators			
1	Earning per share	5.97	3.97	1.54
2	Market Value Per Share	203.00	228.00	107.00
3	Price Earning Ratio	33.99	57.49	69.41
4	Average Yield	10.85%	9.61%	11.29%
5	Interest Spread	4.27%	3.03%	1.46%
6	Liquidity (CRR)	10.93%	6.64%	15.34%
7	Return on Total Assets	0.48%	0.34%	0.15%
8	Net Worth Per Share	112.80%	110.80%	106.83%

Note:

*Figures have been regrouped/rearranged wherever necessary.

* These figures may vary with the audited figures at the instance of external auditors and regulators.

*Loans and Advances are presented on gross basis. Loss Provisions are included in Other Liabilities.