

Machhapuchchhre Bank Limited
Unaudited Financial Results (Quarterly)
As at 2nd Quarter (13/01/2009) of the Fiscal Year 2065/66 (2008/2009)

Rs. in,000

S.No.	Particular	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	14,123,185	13,526,059	11,101,906
1.1	Paid Up Capital	1,314,642	1,314,642	821,651
1.2	Reserve and Surplus	285,964	293,059	325,919
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	99,773	51,977	407,165
1.5	Deposits	12,086,705	11,668,894	9,327,303
	a. Domestic Currency	11,428,765	11,007,266	8,896,930
	b.. Foreign Currency	657,940	661,628	430,373
1.6	Income Tax Liability	-	8,991	-
1.7	Other Liabilities	336,101	188,496	219,867
2	Total Assets (2.1 to 2.7)	14,123,185	13,526,059	11,101,906
2.1	Cash & Bank Balance Balance	1,563,817	1,375,875	873,402
2.2	Money at call and Short Notice	250,000	800,000	650,000
2.3	Investments	1,260,993	1,011,187	953,230
2.4	Loans and Advances(net)	10,011,497	9,484,095	8,008,051
2.5	Fixed Assets	570,065	551,676	288,813
2.6	Non Banking Assets	-	-	3,393
2.7	Other Assets	466,813	303,226	325,018
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	438,409	208,072	358,734
3.2	Interest Expense	257,616	127,621	196,235
	A. Net Interest Income (3.1 - 3.2)	180,793	80,451	162,499
3.3	Fee Commission and Discount	16,562	7,119	14,762
3.4	Other Operatiing income	20,787	10,371	14,940
3.5	Foreign Exchange Gain / Loss (Net)	42,437	25,693	17,952
	B. Total Operating Income (A+3.3+3.4+3.5)	260,579	123,634	210,153
3.6	Staff Expenses	40,005	21,069	32,901
3.7	Other Operatiing Expense	73,388	30,903	53,546
	C. Operating Profit Before Provision (B-3.6-3.7)	147,186	71,662	123,706
3.8	Provision for Possible Losses	109,541	42,084	18,013
	D. Operating Profit (C-3.8)	37,645	29,578	105,693
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	30,043
	E. Profit from Regular Activities (D+3.9+3.10)	37,645	29,578	135,736
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	37,645	29,578	135,736
3.12	Provision for Staff Bonus	3,422	2,689	12,340
3.13	Provision For Tax	10,267	8,067	38,870
	G. Net Profit/ Loss (F-3.12-3.13)	23,956	18,822	84,526
4	Ratios	At the End of This Quarter	Previous Quarter Ending	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	13.63	13.57	11.78
4.2	Non Performing Loan To Total Loan	4.84	2.53	1.64
4.3	Total Loan Loss Provision to Total NPL	85.40	146.02	132.94