

Machhapuchchhre Bank Limited
Unaudited Financial Results
As at 3rd Quarter End (13/04/2014) of the Fiscal Year 2070/71 (2013/2014)

Rs.in '000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
1	Total Capital and Liabilities (1.1 to 1.7)	38,650,386	35,269,478	28,601,973
1.1	Paid Up Capital	2,478,795	2,478,795	2,478,795
1.2	Reserve and Surplus	639,284	521,506	323,298
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	-	-	168,279
1.5	Deposits (a+b)	33,810,995	31,114,276	24,740,935
a.	Domestic Currency	33,138,019	30,470,226	24,332,745
b.	Foreign Currency	672,976	644,050	408,190
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,721,312	1,154,902	890,666
2	Total Assets (2.1 to 2.7)	38,650,386	35,269,478	28,601,973
2.1	Cash & Bank Balance	6,306,175	5,399,111	3,642,676
2.2	Money at call and Short Notice	24,800	-	650,018
2.3	Investments	2,195,203	2,654,579	2,485,618
2.4	Loans and Advances (a+b+c+d+e+f)	27,535,064	25,270,092	20,069,529
a.	Real Estate Loan	2,355,307	2,447,570	2,691,329
	1. Residential Real Estate Loan (Except personal home loan upto 10 Millions)	261,311	211,382	250,074
	2. Business Complex & Residential Apartment Construction Loan	537,429	631,506	527,250
	3. Income Generating Commercial Complex Loan	577,469	622,432	496,119
	4. Other Real Estate Loan (Including Land purchase & Plotting)	979,098	982,250	1,417,886
b.	Personal home loan of Rs. 10 Millions Less	1,913,639	1,670,163	980,892
c.	Margin Type Loan	139,645	147,389	97,240
d.	Term Loan	4,051,444	3,958,894	2,893,873
e.	Overdraft Loan/TR Loan/ WC Loan	11,398,938	9,869,628	8,232,842
f.	Others	7,676,090	7,176,447	5,173,353
2.5	Fixed Assets	760,049	784,239	811,708
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,829,095	1,161,457	942,424
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	2,052,792	1,350,733	1,743,843
3.2	Interest Expense	1,274,770	860,794	1,082,334
A.	Net Interest Income (3.1 - 3.2)	778,022	489,940	661,509
3.3	Fee Commission and Discount	93,410	60,669	37,723
3.4	Other Operating Income	66,630	51,964	107,751
3.5	Foreign Exchange Gain/Loss (Net)	29,000	13,829	21,061
B.	Total Operating Income (A+3.3+3.4+3.5)	967,062	616,403	828,043
3.6	Staff Expenses	194,079	131,841	171,343
3.7	Other Operating Expense	262,561	166,755	254,794
C.	Operating Profit Before Provision (B-3.6-3.7)	510,421	317,806	401,906
3.8	Provision for Possible Losses	114,586	64,770	335,394
D.	Operating Profit (C-3.8)	395,835	253,036	66,512
3.9	Non Operating Income / Expenses (Net)	13,444	7,786	12,541
3.10	Write Back of Provision for Possible Loss	74,039	44,352	75,426
E.	Profit from Regular Activities (D+3.9+3.10)	483,318	305,174	154,479
3.11	Extraordinary Income/Expenses (Net)	16,288	15,457	-
F.	Profit Before Bonus and Taxes (E+3.11)	499,606	320,631	154,479
3.12	Provision For Staff Bonus	45,419	29148	14,044
3.13	Provision For Tax	136,256	87,445	42,131
G.	Net Profit/ Loss (F-3.12-3.13)	317,931	204,038	98,305
4	Ratios	At the End of This Quarter	At the End Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	10.66%	11.43%	13.27%
4.2	Non Performing Loan (NPL) To Total Loan	2.20%	2.67%	2.73%
4.3	Total Loan Loss Provision to Total NPL	88.98%	79.58%	111.28%
4.4	Cost of Funds	5.99%	6.28%	6.58%
4.5	Credit/Deposit Ratio (As per NRB Directives)	74.75%	74.29%	73.07%
4.6	Base Rate (As per NRB Directives)	8.57%	8.84%	10.13%
4.7	Average Interest Spread (As per NRB Directives)	5.65%	5.66%	-
	Major Indicators			
1	Earning per share	17.10	16.46	5.29
2	Market Value Per Share	475.00	368.00	228.00
3	Price Earning Ratio	27.78	22.35	57.49
4	Average Yield	8.89%	9.17%	9.61%
5	Liquidity (CRR)	11.09%	9.14%	6.64%
6	Return on Total Assets	1.10%	1.15%	0.46%
7	Net Worth Per Share	125.79	125.74	113.04

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.