

Machhapuchchhre Bank Limited
Unaudited Financial Results
As at 2nd Quarter End (14/01/2015) of the Fiscal Year 2071/72 (2014/2015)

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)	45,257,097	42,375,788	35,359,425
1.1	Paid Up Capital	2,776,250	2,776,250	2,478,795
1.2	Reserve and Surplus	999,920	649,750	638,099
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	-	-	2,502
1.5	Deposits (a+b)	39,611,867	37,371,241	31,114,276
a.	Domestic Currency	37,979,744	36,170,375	30,470,226
b.	Foreign Currency	1,632,123	1,200,866	644,050
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,869,061	1,578,547	1,125,754
2	Total Assets (2.1 to 2.7)	45,257,097	42,375,788	35,359,425
2.1	Cash & Bank Balance	5,299,919	5,890,952	5,401,613
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	3,098,215	3,972,226	2,654,579
2.4	Loans and Advances (a+b+c+d+e+f)	33,649,350	30,448,980	25,270,092
a.	Real Estate Loan	2,481,469	2,333,369	2,447,570
	1. Residential Real Estate Loan (Except personal home loan upto 10 Millions)	431,018	335,447	211,382
	2. Business Complex & Residential Apartment Construction Loan	449,875	454,585	631,506
	3. Income Generating Commercial Complex Loan	489,381	501,202	622,432
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,111,195	1,042,135	982,250
b.	Personal home loan of Rs. 10 Millions Less	3,142,774	2,720,711	1,670,163
c.	Margin Type Loan	199,426	177,616	147,389
d.	Term Loan	4,617,503	4,573,016	3,958,894
e.	Overdraft Loan/TR Loan/ WC Loan	12,116,971	10,632,572	9,869,628
f.	Others	11,091,207	10,011,697	7,176,447
2.5	Fixed Assets	617,826	626,721	784,239
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,591,787	1,436,909	1,248,902
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	1,497,444	765,258	1,350,733
3.2	Interest Expense	828,060	421,957	860,794
A.	Net Interest Income (3.1 - 3.2)	669,384	343,302	489,940
3.3	Fee Commission and Discount	90,818	42,059	60,669
3.4	Other Operating Income	43,294	18,068	51,964
3.5	Foreign Exchange Gain/Loss (Net)	41,154	16,387	13,829
B.	Total Operating Income (A+3.3+3.4+3.5)	844,649	419,816	616,403
3.6	Staff Expenses	153,937	82,181	131,841
3.7	Other Operating Expense	187,800	86,759	166,755
C.	Operating Profit Before Provision (B-3.6-3.7)	502,912	250,876	317,806
3.8	Provision for Possible Losses	107,118	54,066	64,770
D.	Operating Profit (C-3.8)	395,794	196,810	253,036
3.9	Non Operating Income / Expenses (Net)	91,354	83,550	7,786
3.10	Write Back of Provision for Possible Loss	50,450	18,691	44,352
E.	Profit from Regular Activities (D+3.9+3.10)	537,597	299,052	305,174
3.11	Extraordinary Income/Expenses (Net)	3,108	0,078	15,457
F.	Profit Before Bonus and Taxes (E+3.11)	540,705	299,130	320,631
3.12	Provision For Staff Bonus	49,155	27,194	29,148
3.13	Provision For Tax	147,465	81,581	87,445
G.	Net Profit/ Loss (F-3.12-3.13)	344,085	190,355	204,038
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	10.43%	11.01%	11.43%
4.2	Non Performing Loan (NPL) To Total Loan	1.73%	2.04%	2.67%
4.3	Total Loan Loss Provision to Total NPL	103.01%	84.11%	79.58%
4.4	Cost of Funds	4.59%	4.98%	6.28%
4.5	Credit/Deposit Ratio (As per NRB Directives)	78.66%	74.79%	74.29%
4.6	Base Rate (As per NRB Directives)	7.55%	7.69%	8.84%
4.7	Average Interest Spread (As per NRB Directives)	4.54%	4.57%	5.66%
	Major Indicators			
1	Earning Per Share	24.79	27.43	16.46
2	Market Value Per Share	559.00	485.00	368.00
3	Price Earning Ratio	22.55	17.68	22.35
4	Average Yield	7.33%	7.77%	9.17%
5	Liquidity (CRR)	7.77%	7.71%	9.14%
6	Return on Total Assets	1.52%	1.80%	0.58%
7	Net Worth Per Share	136.02	123.40	125.74

Note:

* Previous 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.