

Machhapuchchhre Bank Limited
Unaudited Financial Results
As at 4th Quarter End (16/07/2014) 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 (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	41,287,852	38,038,014	30,783,734
1.1	Paid Up Capital	2,478,795	2,478,795	2,478,795
1.2	Reserve and Surplus	768,595	639,284	317,881
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	61,017
1.5	Deposits (a+b)	37,132,093	33,810,995	27,136,654
a.	Domestic Currency	35,968,911	33,138,019	26,856,928
b.	Foreign Currency	1,163,181	672,976	279,726
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	908,370	1,108,940	789,386
2	Total Assets (2.1 to 2.7)	41,287,852	38,038,014	30,783,734
2.1	Cash & Bank Balance	6,546,046	6,306,175	5,044,181
2.2	Money at call and Short Notice	-	24,800	-
2.3	Investments	3,461,204	2,195,203	2,415,155
2.4	Loans and Advances (a+b+c+d+e+f)	29,541,409	27,535,064	21,652,441
a.	Real Estate Loan	2,385,750	2,355,307	2,300,212
	1. Residential Real Estate Loan (Except personal home loan upto 10 Millions)	338,864	261,311	208,013
	2. Business Complex & Residential Apartment Construction Loan	517,426	537,429	530,313
	3. Income Generating Commercial Complex Loan	495,261	577,469	493,553
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,034,199	979,098	1,068,333
b.	Personal home loan of Rs. 10 Millions or less	2,384,227	1,913,639	1,151,016
c.	Margin Type Loan	263,862	139,645	108,527
d.	Term Loan	4,575,892	4,051,444	3,602,892
e.	Overdraft Loan/TR Loan/ WC Loan	11,140,722	11,398,938	8,415,456
f.	Others	8,790,955	7,676,090	6,074,338
2.5	Fixed Assets	777,640	760,049	805,473
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	961,554	1,216,723	866,485
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	2,837,160	2,052,792	2,429,629
3.2	Interest Expenses	1,720,367	1,274,770	1,485,592
A.	Net Interest Income (3.1 - 3.2)	1,116,792	778,022	944,037
3.3	Fees, Commission and Discount	61,255	93,410	58,876
3.4	Other Operating Income	181,018	66,630	148,373
3.5	Foreign Exchange Gain/Loss (Net)	45,798	29,000	35,314
B.	Total Operating Income (A+3.3+3.4+3.5)	1,404,863	967,062	1,186,600
3.6	Staff Expenses	279,844	194,079	233,214
3.7	Other Operating Expenses	381,316	262,561	366,495
C.	Operating Profit Before Provision (B-3.6-3.7)	743,703	510,421	586,890
3.8	Provision for Possible Losses	170,708	114,586	450,322
D.	Operating Profit (C-3.8)	572,995	395,835	136,568
3.9	Non Operating Income / Expenses (Net)	18,170	13,444	6,810
3.10	Write Back of Provision for Possible Loss	180,746	74,039	270,853
E.	Profit from Regular Activities (D+3.9+3.10)	771,912	483,318	414,231
3.11	Extraordinary Income/Expenses (Net)	-63,496	16,288	-175,293
F.	Profit Before Bonus and Taxes (E+3.11)	708,416	499,606	238,938
3.12	Provision For Staff Bonus	64,401	45,419	21,722
3.13	Provision For Tax	193,301	136,256	68,617
G.	Net Profit/ Loss (F-3.12-3.13)	450,713	317,931	148,599
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	10.38%	10.66%	12.54%
4.2	Non Performing Loan (NPL) To Total Loan	1.78%	2.20%	2.84%
4.3	Total Loan Loss Provision to Total NPL	92.93%	88.98%	79.38%
4.4	Cost of Funds	5.80%	5.99%	6.58%
4.5	Credit/Deposit Ratio (As per NRB Directives)	73.29%	74.75%	72.37%
4.6	Base Rate (As per NRB Directives)	8.25%	8.57%	10.26%
4.7	Average Interest Spread (As per NRB Directives)	5.41%	5.65%	-
	Major Indicators			
1	Earning per share	18.18	17.10	5.98
2	Market Value Per Share	576.00	475.00	203.00
3	Price Earning Ratio	31.68	27.78	33.96
4	Average Yield	8.75%	8.89%	10.85%
5	Liquidity (CRR)	9.24%	11.09%	11.07%
6	Return on Total Assets	1.09%	1.10%	0.49%
7	Net Worth Per Share	131.01	125.79	112.82

Note:

*Previous Quarters 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.