

Machhapuchchhre Bank Limited
Unaudited Financial Results
As at 3rd Quarter End (13/04/2015) 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)	47,311,687	45,257,097	38,650,386
1.1	Paid Up Capital	2,776,250	2,776,250	2,478,795
1.2	Reserve and Surplus	1,271,399	999,920	639,284
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	-	-	0,000
1.5	Deposits (a+b)	41,529,042	39,611,867	33,810,995
a.	Domestic Currency	39,846,571	37,979,744	33,138,019
b.	Foreign Currency	1,682,472	1,632,123	672,976
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,734,997	1,869,061	1,721,312
2	Total Assets (2.1 to 2.7)	47,311,687	45,257,097	38,650,386
2.1	Cash & Bank Balance	6,430,169	5,299,919	6,306,175
2.2	Money at call and Short Notice	0,000	-	24,800
2.3	Investments	3,337,201	3,098,215	2,195,203
2.4	Loans and Advances (a+b+c+d+e+f)	35,098,975	33,649,350	27,535,064
a.	Real Estate Loan	2,178,469	2,481,469	2,355,307
	1. Residential Real Estate Loan (Except personal home loan upto 10 Millions)	421,785	431,018	261,311
	2. Business Complex & Residential Apartment Construction Loan	285,622	449,875	537,429
	3. Income Generating Commercial Complex Loan	481,577	489,381	577,469
	4. Other Real Estate Loan (Including Land purchase & Plotting)	989,485	1,111,195	979,098
	b. Personal home loan of Rs. 10 Millions Less	3,835,468	3,142,774	1,913,639
	c. Margin Type Loan	178,541	199,426	139,645
	d. Term Loan	4,455,317	4,617,503	4,051,444
	e. Overdraft Loan/TR Loan/ WC Loan	12,544,792	12,116,971	11,398,938
	f. Others	11,906,388	11,091,207	7,676,090
2.5	Fixed Assets	615,731	617,826	760,049
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,829,611	2,591,787	1,829,095
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	2,274,893	1,497,444	2,052,792
3.2	Interest Expense	1,263,055	828,060	1,274,770
A.	Net Interest Income (3.1 - 3.2)	1,011,838	669,384	778,022
3.3	Fee Commission and Discount	135,753	90,818	93,410
3.4	Other Operating Income	58,545	43,294	66,630
3.5	Foreign Exchange Gain/Loss (Net)	67,738	41,154	29,000
B.	Total Operating Income (A+3.3+3.4+3.5)	1,273,874	844,649	967,062
3.6	Staff Expenses	225,358	153,937	194,079
3.7	Other Operating Expense	283,072	187,800	262,561
C.	Operating Profit Before Provision (B-3.6-3.7)	765,445	502,912	510,421
3.8	Provision for Possible Losses	219,848	107,118	114,586
D.	Operating Profit (C-3.8)	545,597	395,794	395,835
3.9	Non Operating Income / Expenses (Net)	91,604	91,354	13,444
3.10	Write Back of Provision for Possible Loss	50,842	50,450	74,039
E.	Profit from Regular Activities (D+3.9+3.10)	688,042	537,597	483,318
3.11	Extraordinary Income/Expenses (Net)	3,681	3,108	16,288
F.	Profit Before Bonus and Taxes (E+3.11)	691,723	540,705	499,606
3.12	Provision For Staff Bonus	62,884	49155	45,419
3.13	Provision For Tax	188,652	147,465	136,256
G.	Net Profit/ Loss (F-3.12-3.13)	440,188	344,085	317,931
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	11.12%	10.43%	10.66%
4.2	Non Performing Loan (NPL) To Total Loan	1.76%	1.73%	2.20%
4.3	Total Loan Loss Provision to Total NPL	110.02%	103.01%	88.98%
4.4	Cost of Funds	4.65%	4.59%	5.99%
4.5	Credit/Deposit Ratio (As per NRB Directives)	78.43%	78.66%	74.75%
4.6	Base Rate (As per NRB Directives)	7.57%	7.55%	8.57%
4.7	Average Interest Spread (As per NRB Directives)	4.25%	4.54%	5.65%
	Major Indicators			
1	Earning Per Share	21.14	24.79	17.10
2	Market Value Per Share	567.00	559.00	475.00
3	Price Earning Ratio	26.82	22.55	27.78
4	Average Yield	7.26%	7.33%	8.89%
5	Liquidity (CRR)	6.88%	7.77%	11.09%
6	Return on Total Assets	1.24%	1.52%	1.10%
7	Net Worth Per Share	145.80	136.02	125.79

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.