

Machhapuchchhre Bank Limited
Unaudited Financial Results
As at 1st Quarter end (17/10/2013) 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)	32,936,307	30,867,958	25,298,687
1.1	Paid Up Capital	2,478,795	2,478,795	2,478,795
1.2	Reserve and Surplus	384,730	317,327	149,571
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	33,435	61,017	10,222
1.5	Deposits (a+b)	28,897,516	27,137,875	21,858,087
a.	Domestic Currency	28,536,067	26,752,773	21,455,894
b.	Foreign Currency	361,449	385,102	402,193
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,141,831	872,944	802,012
2	(2.1 to 2.7)	32,936,307	30,867,958	25,298,687
2.1	Cash & Bank Balance	5,110,688	5,044,181	4,395,656
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	2,397,090	2,418,647	2,303,459
2.4	Loans and Advances (a+b+c+d+e)	23,492,657	21,648,499	16,997,154
a.	Real Estate Loan	2,411,300	2,300,212	2,731,010
	1. Residential Real Estate Loan(Except personal home loan upto 10 Millions)	215,100	208,013	193,788
	2. Business Complex & Residential Apartment Construction Loan	628,750	530,313	326,045
	3. Income Generating Commercial Complex Loan	506,640	493,553	453,566
	4. Other Real Estate Loan (including Land purchase & Plotting)	1,060,810	1,068,333	1,757,610
b.	Personal home loan of Rs. 10 Millions less	1,359,440	1,151,016	633,170
c.	Margin Type Loan	134,880	108,527	120,564
d.	Term Loan	3,741,070	3,602,892	2,662,628
e.	Overdraft Loan/TR Loan/ WC Loan	9,399,430	8,415,456	6,572,737
f.	Others	6,446,537	6,070,397	4,277,046
2.5	Fixed Assets	813,194	806,889	1,010,695
2.6	Non Banking Assets	-	-	-
	Other Assets	1,122,679	949,741	591,722
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	658,144	2,419,948	573,769
3.2	Interest Expense	447,657	1,485,592	382,804
A.	Net Interest Income (3.1 - 3.2)	210,487	934,356	190,965
3.3	Fee Commission and Discount	15,654	58,876	13,012
3.4	Other Operating Income	29,512	150,768	50,233
3.5	Foreign Exchange Gain/Loss (Net)	8,987	35,314	4,083
B.	Total Operating Income (A+3.3+3.4+3.5)	264,641	1,179,314	258,292
3.6	Staff Expenses	75,064	233,005	64,839
3.7	Other Operating Expense	79,386	364,637	86,270
C.	Operating Profit Before Provision (B-3.6-3.7)	110,190	581,672	107,184
3.8	Provision for Possible Losses	79,882	446,478	109,066
D.	Operating Profit (C-3.8)	30,308	135,194	-1,883
3.9	Non Operating Income / Expenses (Net)	-	19,078	9,171
3.10	Write Back of Provision for Possible Loss	60,953	266,326	3,292
E.	Profit from Regular Activities (D+3.9+3.10)	91,262	420,599	10,579
3.1	Extraordinary Income/Expenses (Net)	14,657	(187,957)	0,000
F.	Profit Before Bonus and Taxes (E+3.11)	105,919	232,642	10,579
3.1	Provision For Staff Bonus	9,629	21,149	962
3.1	Provision For Tax	28,887	63,448	87
G.	Net Profit/ Loss (F-3.12-3.13)	67,403	148,045	9,530
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	12.13	12.66	1543.07%
4.2	Non Performing Loan (NPL) To Total Loan	2.60%	2.83%	2.88%
4.3	Total Loan Loss Provision to Total NPL	80.54%	79.38%	114.57%
4.4	Cost of Funds	6.77%	6.58%	7.47%
4.5	Credit/Deposit Ratio (As per NRB directive)	74.87	72.37%	69.37%
4.6	Base Rate	9.77%	10.26%	0.00%
	Major Indicators			
1	Earning per share	10.88	5.97	0.27
2	Market Value Per Share	244.00	203.00	168.00
3	Price Earning Ratio	22.43	33.99	618.56
4	Average Yield	9.98%	10.85%	9.78%
6	Interest Spread	3.21%	4.27%	2.31%
7	Liquidity (CRR)	8.44%	10.93%	11.35%
8	Return on -Assets	0.20%	0.48%	0.03%
9	Net Worth Per Share	115.52%	112.80%	106.03%

Note:

*Figures have been regrouped/rearranged wherever necessary.