

**Machhapuchchhre Bank Limited**  
Unaudited Financial Results ( Quarterly)

As at 1st Quarter end (17/10/2009) of the Fiscal Year 2066/67 (2009/2010)

Rs.in,000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>19,440,258</b>	<b>17,447,570</b>	<b>13,526,059</b>
1.1	Paid Up Capital	1,479,131	1,479,131	1,314,642
1.2	Reserve and Surplus	238,455	190,612	293,059
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	1,039,430	4,094	51,977
1.5	Deposits	<b>16,420,185</b>	<b>15,596,249</b>	<b>11,668,894</b>
	a. Domestic Currency	15,911,547	15,030,232	11,007,266
	b.. Foreign Currency	508,638	566,017	661,628
1.6	Income Tax Liability	9,408	2,421	8,991
1.7	Other Liabilities	253,650	175,063	188,496
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>19,440,258</b>	<b>17,447,570</b>	<b>13,526,059</b>
2.1	Cash & Bank Balance	1,835,640	2,770,833	1,375,875
2.2	Money at call and Short Notice	480,000	-	800,000
2.3	Investments	1,938,049	1,246,159	1,011,187
2.4	Loans and Advances(net)	14,086,798	12,467,188	9,484,095
2.5	Fixed Assets	676,372	664,032	551,676
2.6	Non Banking Assets	-	4,500	-
2.7	Other Assets	423,400	294,858	303,226
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	338,258	1,041,449	208,072
3.2	Interest Expense	213,037	581,076	127,621
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>125,222</b>	<b>460,373</b>	<b>80,451</b>
3.3	Fee Commission and Discount	12,634	38,017	7,119
3.4	Other Operating income	18,753	56,826	10,371
3.5	Foreign Exchange Gain / Loss (Net)	10,628	59,375	25,693
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>167,237</b>	<b>614,591</b>	<b>123,634</b>
3.6	Staff Expenses	37,676	90,413	21,069
3.7	Other Operating Expense	44,056	180,606	30,903
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>85,505</b>	<b>343,572</b>	<b>71,662</b>
3.8	Provision for Possible Losses	41,163	197,024	42,084
	<b>D. Operating Profit (C-3.8)</b>	<b>44,342</b>	<b>146,547</b>	<b>29,578</b>
3.9	Non Operating Income / Expenses (Net)	-	24	-
3.10	Write Back of Provision for Possible Loss	30,839	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>75,181</b>	<b>146,572</b>	<b>29,578</b>
3.11	Extraordinary Income/Expenses (Net)	-	-532	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>75,181</b>	<b>146,040</b>	<b>29,578</b>
3.12	Provision for Staff Bonus	6,835	13,276	2,689
3.13	Provision For Tax	20,504	39,829	8,067
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>47,843</b>	<b>92,935</b>	<b>18,822</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	10.79	11.61	13.57
4.2	Non Performing Loan To Total Loan	2.00	2.75	2.53
4.3	Total Loan Loss Provision to Total NPL	162.58	144.82	146.02
	<b>Major Indicators</b>			
1	Earning per share	3.23	6.28	1.43
2	Market Value Per Share	378.00	489.00	880.00
3	Price Earning Ratio	116.86	77.83	614.64
4	Liquidity (CRR)	5.27	11.60	10.66
5	Return on Total Net Assets	0.25	0.53	0.14
6	Net worth Per Share	116.12	112.89	122.29