

Machhapuchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 1st Quarter end (17/10/2011) of the Fiscal Year 2068/69 (2011/2012)

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)	19,688,418	20,225,778	22,126,392
1.1	Paid Up Capital	1,627,197	1,627,197	1,627,197
1.2	Reserve and Surplus	178,977	154,554	155,725
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	449,088	1,251,242	493,763
1.5	Deposits (a+b)	16,596,664	16,411,426	18,883,612
a.	Domestic Currency	16,275,275	15,952,297	18,614,795
b..	Foreign Currency	321,388	459,129	268,816
1.6	Income Tax Liability	0,000	-	-
1.7	Other Liabilities	836,493	781,360	966,096
2	Total Assets (2.1 to 2.7)	19,688,418	20,225,778	22,126,392
2.1	Cash & Bank Balance	2,850,428	2,207,561	2,470,571
2.2	Money at call and Short Notice	46,800	307,891	301,575
2.3	Investments	1,282,391	1,409,556	2,749,765
2.4	Loans and Advances (a+b+c+d+e)	13,830,498	14,731,040	15,465,117
a.	Real State Loan	2,822,299	3,048,424	4,175,046
	1. Residential Real Estate Loan(Except personal home loan upto 80 Lacs)	145,949	157,618	799,395
	2. Business Complex & Residential Apartment Construction Loan	489,120	487,029	480,873
	3. Income Generating Commercial Complex Loan	129,560	192,756	0,000
	4. Other Real Rstate Loan (including Land purchase & Plotting)	2,057,670	2,211,021	2,894,777
B.	Personal home loan of Rs. 80 Lacs or less	521,250	573,666	582,531
c.	Margin Type Loan	31,940	29,753	54,913
d.	Term Loan	2,255,060	2,170,057	2,283,091
e.	Overdraft Loan/TR Loan/ WC Loan	5,094,230	5,513,423	6,044,393
f.	Others	3,105,719	3,395,717	2,907,674
2.5	Fixed Assets	737,262	725,485	757,832
2.6	Non Banking Assets	6,000	-	-
2.7	Other Assets	935,038	844,246	381,532
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	483,300	2,080,305	495,336
3.2	Interest Expense	379,238	1,544,728	385,931
	A. Net Interest Income (3.1 - 3.2)	104,061	535,578	109,404
3.3	Fee Commission and Discount	10,815	44,183	10,881
3.4	Other Operatiing income	9,673	72,406	18,046
3.5	Foreign Exchange Gain / Loss (Net)	17,361	38,433	9,013
	B.Total Operating Income (A+3.3+3.4+3.5)	141,910	690,600	147,345
3.6	Staff Expenses	44,284	164,250	42,066
3.7	Other Operating Expense	63,013	274,325	71,786
	C. Operating Profit Before Provision (B-3.6-3.7)	34,613	252,025	33,493
3.8	Provision for Possible Losses	23,067	337,850	20,116
	D. Operating Profit (C-3.8)	11,546	-85,826	13,377
3.9	Non Operating Income / Expenses (Net)	0,000	98,774	1,411
3.10	Write Back of Provision for Possible Loss	58,142	685,546	0,000
	E. Profit from Regular Activities (D+3.9+3.10)	69,688	698,494	14,787
3.11	Extraordinary Income/Expenses (Net)	-58,142	-685,546	0,000
	F. Profit Before Bonus and Taxes (E+3.11)	11,546	12,948	14,787
3.12	Provision for Staff Bonus	1,050	1,177	1,344
3.13	Provision For Tax	3,149	3,531	4,033
	G. Net Profit/ Loss (F-3.12-3.13)	7,347	8,240	9,410
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	11.68%	10.92%	10.58%
4.2	Non Performing Loan (NPL) To Total Loan	4.14%	4.17%	4.91%
4.3	Total Loan Loss Provision to Total NPL	49.39%	54.57%	92.86%
4.4	Cost of Funds	9.32%	9.13%	8.64%
4.5	Credit/ Deposit Ratio (As per NRB directive)	75.35%	81.11%	74.74%
	Major Indicators			
1	Earning per share	1.81	0.51	2.31
2	Market Value Per Share	115.00	130.00	275.00
3	Price Earning Ratio	63.67	256.72	356.64
4	Average Yield	12.03%	11.40%	11.98%
5	Interest Spread	2.71%	2.27%	3.34%
6	Liquidity (CRR)	5.58%	6.19%	5.36
7	Return on Total Net Assets	0.15%	0.04%	0.06%
8	Net worth Per Share	111.00	109.50	100.58

*Figures have been regrouped/rearranged wherever necessary.

* These figures may vary with the audited figures at the instance of external auditors and regulators.

*Interest Income due as of Aswin end 2068 and recovered within Kartik 2068 has been recognized as Income.