

# Machhapuchchhre Bank Limited

## Unaudited Financial Results ( Quarterly)

As at 3rd Quarter end (12/04/2012) 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
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>21,093,115</b>	<b>20,537,469</b>	<b>21,290,317</b>
1.1	Paid Up Capital	1,627,197	1,627,197	1,627,197
1.2	Reserve and Surplus	161,926	156,296	156,692
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	34,442	433,104	743,369
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>18,143,842</b>	<b>17,347,335</b>	<b>17,610,637</b>
a.	Domestic Currency	17,900,581	17,016,658	17,198,119
b..	Foreign Currency	243,261	330,678	412,519
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,125,707	973,538	1,152,422
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21,093,115</b>	<b>20,537,469</b>	<b>21,290,317</b>
2.1	Cash & Bank Balance	3,451,868	3,079,236	2,168,034
2.2	Money at call and Short Notice	-	-	676,141
2.3	Investments	1,989,116	1,832,119	1,438,452
2.4	Loans and Advances (a+b+c+d+e)	<b>13,631,491</b>	<b>13,773,921</b>	<b>15,618,282</b>
a.	Real State Loan	<b>2,625,414</b>	<b>2,723,915</b>	<b>3,704,996</b>
	1. Residential Real Estate Loan(Except personal home loan upto 10 Million)	126,564	176,734	217,736
	2. Business Complex & Residential Apartment Construction Loan	562,637	486,081	535,269
	3. Income Generating Commercial Complex Loan	139,154	130,135	138,422
	4. Other Real Rstate Loan (including Land purchase & Plotting)	1,797,059	1,930,965	2,415,492
B.	Personal home loan of Rs. 10 Millions or less	545,731	510,169	398,076
c.	Margin Type Loan	23,992	24,972	30,570
d.	Term Loan	2,424,203	2,297,476	2,360,586
e.	Overdraft Loan/TR Loan/ WC Loan	5,126,818	5,262,091	6,310,676
f.	Others	2,885,333	2,955,297	3,211,455
2.5	Fixed Assets	746,885	744,056	735,140
2.6	Non Banking Assets	7,192	6,000	-
2.7	Other Assets	1,266,564	1,102,138	654,268
<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	1,334,662	908,479	1,524,792
3.2	Interest Expense	1,129,388	757,378	1,149,935
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>205,274</b>	<b>151,101</b>	<b>374,858</b>
3.3	Fee Commission and Discount	32,019	22,920	33,897
3.4	Other Operatiing income	44,533	22,526	46,482
3.5	Foreign Exchange Gain / Loss (Net)	39,016	30,234	31,376
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>320,843</b>	<b>226,781</b>	<b>486,612</b>
3.6	Staff Expenses	118,383	81,745	116,329
3.7	Other Operatiing Expense	197,998	139,230	194,487
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>4,462</b>	<b>5,806</b>	<b>175,796</b>
3.8	Provision for Possible Losses	58,143	58,381	256,772
	<b>D. Operating Profit (C-3.8)</b>	<b>-53,681</b>	<b>-52,575</b>	<b>-80,975</b>
3.9	Non Operating Income / Expenses (Net)	-	-	97,283
3.10	Write Back of Provision for Possible Loss	122,336	119,823	155,508
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>68,654</b>	<b>67,248</b>	<b>171,816</b>
3.11	Extraordinary Income/Expenses (Net)	-58,143	-58,144	-155,508
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>10,511</b>	<b>9,104</b>	<b>16,307</b>
3.12	Provision for Staff Bonus	956	828	1,482
3.13	Provision For Tax	2,867	2,483	4,447
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>6,689</b>	<b>5,794</b>	<b>10,377</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	11.51%	11.43%	10.73%
4.2	Non Performing Loan (NPL) To Total Loan	4.27%	4.19%	6.93%
4.3	Total Loan Loss Provision to Total NPL	44.59%	45.21%	72.25%
4.4	Cost of Funds	9.01%	9.38%	8.87%
4.5	Credit/ Deposit Ratio (As per NRB directive)	68.46%	72.05%	82.42%
	<b>Major Indicators</b>			
1	Earning per share(annualised)	0.55	0.71	0.85
2	Market Value Per Share	107.00	107.00	130.00
3	Price Earning Ratio(annualised)	195.22	150.26	152.88
4	Average Yield	10.90%	11.22%	11.05%
5	Interest Spread	1.89%	1.84%	2.18%
6	Liquidity (CRR)	14.85%	11.33%	5.65
7	Return on Total Assets(annualised)	0.04%	0.03%	0.06%
8	Net worth Per Share	109.95	109.61	109.63

\*Figures have been regrouped/rearranged wherever necessary.

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