

Machhapuchchhre Bank Limited
Unaudited Financial Results (Quarterly)
As at 1st Quarter end (17/10/2010) of the Fiscal Year 2067/68 (2010/2011)

Rs.in,000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended (Audited)	Corresponding Previous Year Quarter Ended
1	Total Capital and Liabilities (1.1 to 1.7)	22,126,392	21,361,533	19,915,368
1.1	Paid Up Capital	1,627,197	1,627,197	1,479,131
1.2	Reserve and Surplus	155,725	146,314	238,455
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	493,763	150,000	1,039,430
1.5	Deposits	18,883,612	18,535,917	16,420,185
	a. Domestic Currency	18,614,795	18,089,116	15,911,547
	b. Foreign Currency	268,816	446,801	508,638
1.6	Income Tax Liability	-	-	9,408
1.7	Other Liabilities	966,096	902,105	728,760
2	Total Assets (2.1 to 2.7)	22,126,392	21,361,533	19,915,368
2.1	Cash & Bank Balance	2,470,571	2,459,717	1,835,640
2.2	Money at call and Short Notice	301,575	661,564	480,000
2.3	Investments	2,749,765	2,096,792	1,938,049
2.4	Loans and Advances(Gross)	15,465,117	14,972,534	14,561,908
	a. Real State Loan	4,175,046	4,303,444	4,206,288
	1. Residential Real Estate Loan	799,395	779,270	750,278
	2. Business Complex & Residential Apartment Construction Loan	480,873	485,205	473,964
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Rstate Loan (including Land purchase & Plotting)	2,894,777	3,038,968	2,982,046
	c. Margin Type Loan	54,913	54,347	84,797
	d. Term Loan	2,283,091	2,249,902	2,322,709
	e. Overdraft Loan/TR Loan/ WC Loan	6,044,393	5,675,848	6,194,979
	f. Others	2,907,674	2,688,995	1,753,135
2.5	Fixed Assets	757,832	732,291	676,372
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	381,532	438,633	423,400
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter (Audited)	Up to Corresponding Previous Year Quarter
3.1	Interest Income	495,336	1,688,618	338,258
3.2	Interest Expense	385,931	1,144,808	213,037
	A. Net Interest Income (3.1 - 3.2)	109,404	543,810	125,222
3.3	Fee Commission and Discount	10,881	49,904	12,634
3.4	Other Operating income	18,046	60,634	18,753
3.5	Foreign Exchange Gain / Loss (Net)	9,013	42,695	10,628
	B. Total Operating Income (A+3.3+3.4+3.5)	147,345	697,043	167,237
3.6	Staff Expenses	42,066	152,113	37,676
3.7	Other Operating Expense	71,786	223,470	44,056
	C. Operating Profit Before Provision (B-3.6-3.7)	33,493	321,460	85,505
3.8	Provision for Possible Losses	20,116	335,041	41,163
	D. Operating Profit (C-3.8)	13,377	-13,581	44,342
3.9	Non Operating Income / Expenses (Net)	1,411	-	-
3.10	Write Back of Provision for Possible Loss	-	117,796	30,839
	E. Profit from Regular Activities (D+3.9+3.10)	14,787	104,216	75,181
3.11	Extraordinary Income/Expenses (Net)	-	9,970	-
	F. Profit Before Bonus and Taxes (E+3.11)	14,787	114,186	75,181
3.12	Provision for Staff Bonus	1,344	10,381	6,835
3.13	Provision For Tax	4,033	30,493	20,504
	G. Net Profit/ Loss (F-3.12-3.13)	9,410	73,313	47,843
4	Ratios	At the End of This Quarter	At the End of Previous Quarter (Audited)	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	10.58%	11.25%	11.61%
4.2	Non Performing Loan (NPL) To Total Loan	4.91%	2.32%	2.75%
4.3	Total Loan Loss Provision to Total NPL	92.86%	196.43%	144.82%
4.4	Cost of Funds	8.64%	7.26%	4.79%
4.5	Credit/ Deposit Ratio (As per NRB directive)	74.74%	73.81%	80.47%
	Major Indicators			
1	Earning per share	0.77	4.51	4.31
2	Market Value Per Share	275.00	282.00	480.00
3	Price Earning Ratio	356.64	62.59	111.30
4	Average Yield	11.98%	10.37%	7.38%
5	Interest Spread	3.34%	3.10%	2.62%
6	Liquidity (CRR)	5.36	5.89	5.15
7	Return on Total Net Assets	0.06%	0.35%	0.32%
8	Net worth Per Share	109.57	119.89	116.12

Note: 1. The above figures are subject to change as per the directions, if any, of Nepal Rastra Bank and /or Statutory Auditor.

2. Previous quarter figures are presented as per audited financials.