

Machhapuchchhre Bank Limited
Unaudited Financial Results (Quarterly)
As at 1st Quarter (16/10/2008) of the Fiscal Year 2065/66 (2008/2009)

Rs. in,000

S.No.	Particular	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	13,526,059	12,489,568	11,009,067
1.1	Paid Up Capital	1,314,642	901,339	821,651
1.1.1	Paid Up Capital	1,314,642	821,651	821,651
1.1.2	Paid in Advance (Capital)	-	79,688	-
1.2	Reserve and Surplus	293,059	272,354	257,807
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	51,977	88,508	176,238
1.5	Deposits	11,668,894	11,102,242	9,531,879
	a. Domestic Currency	11,007,266	10,505,092	9,147,616
	b.. Foreign Currency	661,628	597,150	384,263
1.6	Income Tax Liability	8,991	-	-
1.7	Other Liabilities	188,496	125,124	221,492
2	Total Assets (2.1 to 2.7)	13,526,059	12,489,568	11,009,067
2.1	Cash & Bank Balance	1,375,875	1,588,564	1,717,192
2.2	Money at call and Short Notice	800,000	70,000	0,000
2.3	Investments	1,011,187	1,443,551	1,167,673
2.4	Loans and Advances(net)	9,484,095	8,642,323	7,567,135
2.5	Fixed Assets	551,676	535,886	269,352
2.6	Non Banking Assets	-	-	3,393
2.7	Other Assets	303,226	209,244	284,322
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	208,072	796,646	158,282
3.2	Interest Expense	127,621	407,919	100,564
	A. Net Interest Income (3.1 - 3.2)	80,451	388,726	57,719
3.3	Fee Commission and Discount	7,119	35,616	8,318
3.4	Other Operating income	10,371	30,072	7,699
3.5	Foreign Exchange Gain / Loss (Net)	25,693	45,699	10,052
	B. Total Operating Income (A+3.3+3.4+3.5)	123,634	500,114	83,788
3.6	Staff Expenses	21,069	71,421	17,378
3.7	Other Operating Expense	30,903	121,511	26,738
	C. Operating Profit Before Provision (B-3.6-3.7)	71,662	307,182	39,672
3.8	Provision for Possible Losses	42,084	265,655	52,880
	D. Operating Profit (C-3.8)	29,578	41,527	-13,208
3.9	Non Operating Income / Expenses (Net)	-	-48	-
3.10	Write Back of Provision for Possible Loss	-	136,573	99,778
	E. Profit from Regular Activities (D+3.9+3.10)	29,578	178,052	86,571
3.11	Extraordinary Income/Expenses (Net)	-	38	-
	F. Profit Before Bonus and Taxes (E+3.11)	29,578	178,090	86,571
3.12	Provision for Staff Bonus	2,689	16,190	7,870
3.13	Provision For Tax	8,067	72,473	24,791
	G. Net Profit/ Loss (F-3.12-3.13)	18,822	89,427	53,910
4	Ratios	At the End of This Quarter	Previous Quarter Ending	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	13.57	12.59	11.61
4.2	Non Performing Loan To Total Loan	2.53	1.04	3.52
4.3	Total Loan Loss Provision to Total NPL	146.02	156.65	102.94