

**Machhapuchchhre Bank Limited**  
**Unaudited Financial Results**  
**As at 3rd Quarter end (13/04/2013) of the Fiscal Year 2069/70 (2012/2013)**

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>28,601,973</b>	<b>26,266,715</b>	<b>21,093,115</b>
1.1	Paid Up Capital	2,478,795	2,478,795	1,627,197
1.2	Reserve and Surplus	323,298	202,248	161,926
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	168,279	96,361	34,442
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>24,740,935</b>	<b>22,552,185</b>	<b>18,143,842</b>
a.	Domestic Currency	24,332,745	22,233,234	17,900,581
b.	Foreign Currency	408,190	318,951	243,261
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	890,666	937,126	1,125,707
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>28,601,973</b>	<b>26,266,715</b>	<b>21,093,115</b>
2.1	Cash & Bank Balance	3,642,676	3,623,932	3,451,868
2.2	Money at call and Short Notice	650,018	-	-
2.3	Investments	2,485,618	2,370,659	1,989,116
2.4	Loans and Advances (a+b+c+d+e)	20,069,529	<b>18,613,245</b>	<b>13,631,491</b>
a.	Real Estate Loan	2,691,329	2,824,047	2,625,414
	1. Residential Real Estate Loan(Except personal home loan upto 10 Millions)	250,074	232,392	126,564
	2. Business Complex & Residential Apartment Construction Loan	527,250	525,726	562,637
	3. Income Generating Commercial Complex Loan	496,119	468,321	139,154
	4. Other Real Estate Loan (including Land purchase & Plotting)	1,417,886	1,597,609	1,797,059
b.	Personal home loan of Rs. 10 Millions less	980,892	829,858	545,731
c.	Margin Type Loan	97,240	102,694	23,992
d.	Term Loan	2,893,873	2,725,379	2,424,203
e.	Overdraft Loan/TR Loan/ WC Loan	8,232,842	7,401,508	5,126,818
f.	Others	5,173,353	4,729,760	2,885,333
2.5	Fixed Assets	811,708	830,259	746,885
2.6	Non Banking Assets	-	-	7,192
2.7	Other Assets	942,424	828,621	1,266,564
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Corresponding Previous Year Quarter</b>
3.1	Interest Income	1,743,843	1,101,919	1,334,662
3.2	Interest Expense	1,082,334	728,756	1,129,388
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	<b>661,509</b>	<b>373,163</b>	<b>205,274</b>
3.3	Fee Commission and Discount	37,723	25,044	32,019
3.4	Other Operating Income	107,751	79,566	44,533
3.5	Foreign Exchange Gain/Loss (Net)	21,061	15,256	39,016
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>828,043</b>	<b>493,030</b>	<b>320,843</b>
3.6	Staff Expenses	171,343	113,443	118,383
3.7	Other Operating Expense	254,794	164,944	197,998
<b>C.</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>401,906</b>	<b>214,642</b>	<b>4,462</b>
3.8	Provision for Possible Losses	335,394	176,911	58,143
<b>D.</b>	<b>Operating Profit (C-3.8)</b>	<b>66,512</b>	<b>37,731</b>	<b>(53,681)</b>
3.9	Non Operating Income / Expenses (Net)	12,541	10,782	-
3.10	Write Back of Provision for Possible Loss	75,426	3,292	122,336
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>154,479</b>	<b>51,804</b>	<b>68,654</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	(58,143)
<b>F.</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>154,479</b>	<b>51,804</b>	<b>10,511</b>
3.12	Provision For Staff Bonus	14,044	4709	956
3.13	Provision For Tax	42,131	14,128	2,867
<b>G.</b>	<b>Net Profit/ Loss (F-3.12-3.13)</b>	<b>98,305</b>	<b>32,966</b>	<b>6,689</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	13.27	13.52	11.51%
4.2	Non Performing Loan (NPL) To Total Loan	2.73%	3.07%	4.27%
4.3	Total Loan Loss Provision to Total NPL	111.28%	109.71%	44.59%
4.4	Cost of Funds	6.58%	6.96%	9.01%
4.5	Credit/Deposit Ratio (As per NRB directive)	73.07%	73.83%	68.46%
4.6	Base Rate	10.13%	10.34%	-
	<b>Major Indicators</b>			
1	Earning per share	3.97	1.33	0.55
2	Market Value Per Share	228.00	227.00	107.00
3	Price Earning Ratio	57.49	170.69	195.22
4	Average Yield	9.61%	9.37%	10.90%
5	Interest Spread	3.03%	2.41%	1.89%
6	Liquidity (CRR)	6.64%	8.91%	14.85%
7	Return on Total Assets	0.34%	0.13%	0.04%
8	Net Worth Per Share	113.04%	108.16%	109.95%

**Note:**

\*Figures have been regrouped/rearranged wherever necessary.

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

\*Loans and Advances are presented on gross basis. Loss Provisions are included in Other Liabilities.