

Machhapuchhre Bank Limited
Unaudited Financial Results (Quarterly)
As at 2nd Quarter end (14/01/2010) of the Fiscal Year 2066/67 (2009/2010)

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)	20,760,100	19,915,368	14,554,472
1.1	Paid Up Capital	1,479,131	1,479,131	1,314,642
1.2	Reserve and Surplus	325,025	238,455	285,964
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	2,812,708	1,039,430	99,773
1.5	Deposits	15,347,019	16,420,185	12,086,705
	a. Domestic Currency	14,962,311	15,911,547	11,428,765
	b. Foreign Currency	384,708	508,638	657,940
1.6	Income Tax Liability	6,864	9,408	0,000
1.7	Other Liabilities	789,354	728,760	767,388
2	Total Assets (2.1 to 2.7)	20,760,100	19,915,368	14,554,472
2.1	Cash & Bank Balance	2,286,602	1,835,640	1,563,817
2.2	Money at call and Short Notice	70,000	480,000	250,000
2.3	Investments	1,859,101	1,938,049	1,260,993
2.4	Loans and Advances(gross)	15,386,502	14,561,908	10,442,785
	a. Real State Loan	3,397,591	3,456,010	1,717,756
	b. Home/Housing Loan	819,666	750,278	547,116
	c. Margin Type Loan	65,918	84,797	148,482
	d. Term Loan	2,115,971	2,322,709	1,549,291
	e. Overdraft Loan/TR Loan/ WC Loan	6,017,758	6,194,979	4,653,630
	f. Others	2,969,597	1,753,135	1,826,510
2.5	Fixed Assets	680,479	676,372	570,065
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	477,416	423,400	466,813
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	733,279	338,258	438,409
3.2	Interest Expense	468,325	213,037	257,616
	A. Net Interest Income (3.1 - 3.2)	264,954	125,222	180,793
3.3	Fee Commission and Discount	24,120	12,634	16,562
3.4	Other Operating income	32,702	18,753	20,787
3.5	Foreign Exchange Gain / Loss (Net)	24,606	10,628	42,437
	B.Total Operating Income (A+3.3+3.4+3.5)	346,382	167,237	260,579
3.6	Staff Expenses	69,597	37,676	40,005
3.7	Other Operating Expense	93,049	44,056	73,388
	C. Operating Profit Before Provision (B-3.6-3.7)	183,736	85,505	147,186
3.8	Provision for Possible Losses	52,039	41,163	109,541
	D. Operating Profit (C-3.8)	131,697	44,342	37,645
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	31,694	30,839	-
	E. Profit from Regular Activities (D+3.9+3.10)	163,391	75,181	37,645
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	163,391	75,181	37,645
3.12	Provision for Staff Bonus	14,854	6,835	3,422
3.13	Provision For Tax	44,561	20,504	10,267
	G. Net Profit/ Loss (F-3.12-3.13)	103,976	47,843	23,956
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	10.92	10.79	13.63
4.2	Non Performing Loan (NPL) To Total Loan	1.87	2.00	4.84
4.3	Total Loan Loss Provision to Total NPL	168.04	162.58	85.40
4.4	Cost of Funds	6.61%	5.60%	5.09%
	Major Indicators			
1	Earning per share (Annualized)	14.06	12.94	3.64
2	Market Value Per Share	320.00	378.00	515.00
3	Price Earning Ratio	22.76	29.22	141.31
4	Liquidity (CRR)	6.68	5.27	7.62
5	Return on Total Assets	0.50	0.24	0.16
6	Net worth Per Share	121.97	116.12	121.75

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