

Machhapuchchhre Bank Limited

Unaudited Financial Results

As at 1st Quarter End (17/10/2014) of the Fiscal Year 2071/72 (2014/2015)

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)	42,375,788	40,708,302	32,936,307
1.1	Paid Up Capital	2,776,250	2,776,250	2,478,795
1.2	Reserve and Surplus	649,750	459,458	384,730
1.3	Debtenture and Bond	-	-	-
1.4	Borrowing	-	-	33,435
1.5	Deposits (a+b)	37,371,241	37,132,093	28,897,516
a.	Domestic Currency	36,170,375	35,968,911	28,536,067
b.	Foreign Currency	1,200,866	1,163,181	361,449
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,578,547	340,500	1,141,831
2	Total Assets (2.1 to 2.7)	42,375,788	40,723,957	32,936,307
2.1	Cash & Bank Balance	5,890,952	6,546,046	5,110,688
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	3,972,226	3,461,204	2,397,090
2.4	Loans and Advances (a+b+c+d+e+f)	30,448,980	29,053,243	23,492,657
a.	Real Estate Loan	2,333,369	2,787,165	2,411,300
	1. Residential Real Estate Loan (Except personal home loan upto 10 Millions)	335,447	148,672	215,100
	2. Business Complex & Residential Apartment Construction Loan	454,585	562,971	628,750
	3. Income Generating Commercial Complex Loan	501,202	132,218	506,640
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,042,135	1,943,304	1,060,810
	b. Personal home loan of Rs. 10 Millions Less	2,720,711	578,317	1,359,440
	c. Margin Type Loan	177,616	128,662	134,880
	d. Term Loan	4,573,016	3,459,677	3,741,070
	e. Overdraft Loan/TR Loan/ WC Loan	10,632,572	6,146,518	9,399,430
	f. Others	10,011,697	3,005,321	6,446,537
2.5	Fixed Assets	626,721	777,640	813,194
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,436,909	885,825	1,122,679
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter (Audited)	Corresponding Previous Year Quarter
3.1	Interest Income	765,258	2,836,364	658,144
3.2	Interest Expense	421,957	1,720,367	447,657
A.	Net Interest Income (3.1 - 3.2)	343,302	1,115,997	210,487
3.3	Fee Commission and Discount	42,059	61,255	15,654
3.4	Other Operating Income	18,068	181,018	29,512
3.5	Foreign Exchange Gain/Loss (Net)	16,387	45,798	8,987
B.	Total Operating Income (A+3.3+3.4+3.5)	419,816	1,404,068	264,641
3.6	Staff Expenses	82,181	279,844	75,064
3.7	Other Operating Expense	86,759	381,330	79,386
C.	Operating Profit Before Provision (B-3.6-3.7)	250,876	742,894	110,190
3.8	Provision for Possible Losses	54,066	170,708	79,882
D.	Operating Profit (C-3.8)	196,810	572,186	30,308
3.9	Non Operating Income / Expenses (Net)	83,550	18,966	-
3.10	Write Back of Provision for Possible Loss	18,691	180,746	60,953
E.	Profit from Regular Activities (D+3.9+3.10)	299,052	771,899	91,262
3.11	Extraordinary Income/Expenses (Net)	0,078	-63,483	14,657
F.	Profit Before Bonus and Taxes (E+3.11)	299,130	708,416	105,919
3.12	Provision For Staff Bonus	27,194	64,401	9,629
3.13	Provision For Tax	81,581	189,327	28,887
G.	Net Profit/ Loss (F-3.12-3.13)	190,355	454,688	67,403
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	11.01%	10.63%	12.13
4.2	Non Performing Loan (NPL) To Total Loan	2.04%	1.78%	2.60%
4.3	Total Loan Loss Provision to Total NPL	84.11%	92.93%	80.54%
4.4	Cost of Funds	4.98%	5.80%	6.77%
4.5	Credit/Deposit Ratio (As per NRB Directives)	74.79%	73.29%	74.87
4.6	Base Rate (As per NRB Directives)	7.69%	8.25%	9.77%
4.7	Average Interest Spread (As per NRB Directives)	4.57%	5.41%	-
	Major Indicators			
1	Earning per share	27.43	18.18	10.88
2	Market Value Per Share	485.00	576.00	244.00
3	Price Earning Ratio	17.68	31.68	22.43
4	Average Yield	7.77%	8.75%	9.98%
5	Liquidity (CRR)	7.71%	9.24%	8.44%
6	Return on Total Assets	1.80%	1.09%	0.20%
7	Net Worth Per Share	123.40	131.01	115.52%

Note:

*Previous Quarters 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.